

SAFECO INSURANCE COMPANY OF AMERICA
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

B. Anti-Theft Discount

Refer to **Rule 54** Anti-Theft Devices Standards for definitions.

Application of Discount

Refer to rate order of calculation.

C. Senior Discount

Operators aged 65 or older shall receive the Senior Discount. "Age" shall mean an operator's age at policy expiration for the purpose of the Senior Discount.

Application of Discount

Refer to rate order of calculation.

D. Low Mileage Discount

The Low Mileage Discount shall apply to regular pleasure use vehicles driven less than 8,000 miles annually. It is available at new business or through endorsement. The principal operator must have 9 or more years driving experience and the company may periodically request that the customer report estimates of annual mileage. Annual mileage will be updated upon each renewal.

Application of Discount

Refer to rate order of calculation.

E. Driver Training Discount

A discount will be given to eligible operators with less than 3 years driving experience that have completed a Satisfactory

Driver Training Program (as defined in Rule 28 D.).

Application of Discount

Refer to rate order of calculation.

F. Good Student Discount

This does not apply to any driver with a driving record with eight or more points under the Safeco Safe Driver Insurance Plan Rule.

Applies if the insured operator has 9 or less years driving experience, provided:

- is a full-time student in high school or enrolled in at least four courses per term as a full-time student in a certificate or degree program in an accredited college or university, or home school program
- the scholastic records for the immediately preceding school semester or quarter (or comparable segment) show that each such student:
 - is ranked scholastically among the upper 20 percent of his or her class
 - in schools designating grades by letter (such as A, B, C, D and F), had a grade average of B or Its equivalent, B- for a full-time student at a two- or four-year college or university (If the system of grading by letter is not susceptible to averaging, no grade shall be below a B, or a B- as outlined above, or its equivalent)
 - in schools where numbers are used to designate grade "points" (such as 4, 3, 2 and 1), had an average of at least 3 grade points for all subjects combined, or its equivalent

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RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is Sixtyfive years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

B. Driver-Vehicle Assignment

We determine an average rating factor for all drivers on the policy (not including deferred and excluded operators) and then apply that factor to all vehicles. This is done automatically. We do not require assignment of drivers to specific vehicles.

All operators of the insured vehicles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit

1. Deferred Operator

An operator can be deferred from the policy if the operator is the named insured or listed operator on another auto insurance policy.

If all operators listed on a policy are Deferred Operators, the operator producing the lowest combined premium shall be assigned to the vehicle(s).

2. Excluded Operator

If an operator who is a member of the household is to be excluded they must be excluded from the entire policy. The policyholder must submit a signed statement that such operator does not and will not operate any of the vehicles to be insured. The signed statement must be on the Operator Exclusion Form SA-2934/MAEP.

If any operator excluded as a result of such signed statement operates any vehicle, the appropriate premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
BASE RATES

Market	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL	LUSE
All Markets	127.65	56.28	123.66	9.05	30.03	10.21	1.76	58.31	374.89	31.94	38.15

SAFECO INSURANCE COMPANY OF AMERICA

MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

MASSACHUSETTS

MODEL YEAR FACTORS

Model Year	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL
1959 & Prior	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1960	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1961	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1962	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1963	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1964	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1965	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1966	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1967	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1968	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1969	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1970	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1971	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1972	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1973	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1974	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1975	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1976	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1977	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1978	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1979	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1980	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1981	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1982	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1983	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1984	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1985	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1986	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1987	0.788	0.788	0.912	0.672	0.676	1.000	1.000	0.443	0.248
1988	0.806	0.806	0.923	0.695	0.728	1.000	1.000	0.443	0.253
1989	0.825	0.825	0.934	0.718	0.781	1.000	1.000	0.443	0.261
1990	0.845	0.845	0.944	0.740	0.832	1.000	1.000	0.443	0.268
1991	0.866	0.866	0.954	0.761	0.883	1.000	1.000	0.443	0.277
1992	0.888	0.888	0.962	0.783	0.911	1.000	1.000	0.443	0.287
1993	0.911	0.911	0.970	0.803	0.934	1.000	1.000	0.443	0.298
1994	0.934	0.934	0.977	0.823	0.955	1.000	1.000	0.443	0.311
1995	0.951	0.951	0.983	0.842	0.971	1.000	1.000	0.443	0.325
1996	0.967	0.967	0.988	0.861	0.984	1.000	1.000	0.443	0.341
1997	0.975	0.975	0.992	0.878	0.993	1.000	1.000	0.468	0.368
1998	0.983	0.983	0.995	0.894	0.998	1.000	1.000	0.500	0.401
1999	0.992	0.992	0.998	0.910	1.000	1.000	1.000	0.534	0.437
2000	1.000	1.000	0.999	0.924	1.000	1.000	1.000	0.572	0.479
2001	1.000	1.000	1.000	0.938	1.000	1.000	1.000	0.613	0.525

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

MASSACHUSETTS

MODEL YEAR FACTORS

Model Year	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL
2002	1.000	1.000	1.000	0.950	1.000	1.000	1.000	0.655	0.576
2003	1.000	1.000	1.000	0.961	1.000	1.000	1.000	0.699	0.631
2004	1.000	1.000	1.000	0.971	1.000	1.000	1.000	0.742	0.689
2005	1.000	1.000	1.000	0.979	1.000	1.000	1.000	0.785	0.750
2006	1.000	1.000	1.000	0.986	1.000	1.000	1.000	0.829	0.809
2007	1.000	1.000	1.000	0.992	1.000	1.000	1.000	0.871	0.867
2008	1.000	1.000	1.000	0.996	1.000	1.000	1.000	0.913	0.921
2009	1.000	1.000	1.000	0.999	1.000	1.000	1.000	0.955	0.966
2010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.047	1.035
2012	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.100	1.072
2013	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.153	1.110
2014	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.208	1.149
2015	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.268	1.206
2016	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.332	1.267
2017	1.000	1.000	1.000	1.007	1.000	1.000	1.000	1.398	1.330

**SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL**

SYMBOL FACTORS

Year	Symbol	Yr/Sym	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL
1989 and Prior	0	1989000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989 and Prior	1	1989001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.140	0.350	0.350
1989 and Prior	2	1989002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.140	0.350	0.350
1989 and Prior	3	1989003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.140	0.350	0.350
1989 and Prior	4	1989004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.140	0.350	0.350
1989 and Prior	5	1989005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.180	0.430	0.430
1989 and Prior	6	1989006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.270	0.510	0.510
1989 and Prior	7	1989007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.340	0.580	0.580
1989 and Prior	8	1989008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.450	0.650	0.650
1989 and Prior	10	1989010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.560	0.720	0.720
1989 and Prior	11	1989011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.670	0.800	0.800
1989 and Prior	12	1989012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.800	0.880	0.880
1989 and Prior	13	1989013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.960	0.970	0.970
1989 and Prior	14	1989014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.150	1.090	1.090
1989 and Prior	15	1989015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.370	1.210	1.210
1989 and Prior	16	1989016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.590	1.360	1.360
1989 and Prior	17	1989017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.850	1.470	1.470
1989 and Prior	18	1989018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.140	1.590	1.590
1989 and Prior	19	1989019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.490	1.730	1.730
1989 and Prior	20	1989020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.900	1.910	1.910
1989 and Prior	21	1989021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	3.420	2.200	2.200
1989 and Prior	101	1989101	0.414	0.414	0.526	0.374	0.450	0.414	0.414	0.676	0.467	0.467
1989 and Prior	102	1989102	0.427	0.427	0.541	0.387	0.464	0.427	0.427	0.676	0.475	0.475
1989 and Prior	103	1989103	0.439	0.439	0.555	0.400	0.477	0.439	0.439	0.676	0.483	0.483
1989 and Prior	104	1989104	0.451	0.451	0.570	0.413	0.492	0.451	0.451	0.676	0.491	0.491
1989 and Prior	105	1989105	0.463	0.463	0.585	0.427	0.506	0.463	0.463	0.676	0.499	0.499
1989 and Prior	106	1989106	0.475	0.475	0.599	0.440	0.520	0.475	0.475	0.676	0.507	0.507
1989 and Prior	107	1989107	0.488	0.488	0.613	0.454	0.535	0.488	0.488	0.676	0.516	0.516
1989 and Prior	108	1989108	0.500	0.500	0.628	0.468	0.550	0.500	0.500	0.676	0.524	0.524
1989 and Prior	109	1989109	0.513	0.513	0.642	0.482	0.565	0.513	0.513	0.677	0.533	0.533
1989 and Prior	110	1989110	0.525	0.525	0.656	0.496	0.580	0.525	0.525	0.679	0.541	0.541
1989 and Prior	111	1989111	0.537	0.537	0.670	0.510	0.595	0.537	0.537	0.681	0.550	0.550
1989 and Prior	112	1989112	0.550	0.550	0.683	0.525	0.610	0.550	0.550	0.684	0.559	0.559
1989 and Prior	113	1989113	0.562	0.562	0.697	0.539	0.626	0.562	0.562	0.687	0.569	0.569
1989 and Prior	114	1989114	0.575	0.575	0.710	0.554	0.641	0.575	0.575	0.691	0.578	0.578
1989 and Prior	115	1989115	0.587	0.587	0.723	0.568	0.657	0.587	0.587	0.696	0.587	0.587
1989 and Prior	116	1989116	0.599	0.599	0.736	0.583	0.673	0.599	0.599	0.702	0.597	0.597
1989 and Prior	117	1989117	0.611	0.611	0.749	0.598	0.689	0.611	0.611	0.708	0.607	0.607
1989 and Prior	118	1989118	0.623	0.623	0.762	0.613	0.705	0.623	0.623	0.714	0.617	0.617
1989 and Prior	119	1989119	0.635	0.635	0.774	0.627	0.721	0.635	0.635	0.722	0.627	0.627
1989 and Prior	120	1989120	0.647	0.647	0.786	0.642	0.737	0.647	0.647	0.730	0.638	0.638
1989 and Prior	121	1989121	0.659	0.659	0.798	0.657	0.753	0.659	0.659	0.738	0.648	0.648
1989 and Prior	122	1989122	0.671	0.671	0.810	0.672	0.769	0.671	0.671	0.748	0.659	0.659
1989 and Prior	123	1989123	0.683	0.683	0.821	0.687	0.785	0.683	0.683	0.758	0.671	0.671
1989 and Prior	124	1989124	0.694	0.694	0.832	0.702	0.801	0.694	0.694	0.768	0.682	0.682
1989 and Prior	125	1989125	0.706	0.706	0.844	0.717	0.817	0.706	0.706	0.780	0.694	0.694
1989 and Prior	126	1989126	0.717	0.717	0.854	0.731	0.832	0.717	0.717	0.792	0.706	0.706
1989 and Prior	127	1989127	0.728	0.728	0.865	0.746	0.848	0.728	0.728	0.805	0.718	0.718
1989 and Prior	128	1989128	0.739	0.739	0.875	0.761	0.864	0.739	0.739	0.818	0.730	0.730
1989 and Prior	129	1989129	0.750	0.750	0.885	0.776	0.880	0.750	0.750	0.833	0.743	0.743
1989 and Prior	130	1989130	0.761	0.761	0.895	0.790	0.895	0.761	0.761	0.848	0.756	0.756
1989 and Prior	131	1989131	0.772	0.772	0.905	0.805	0.911	0.772	0.772	0.864	0.769	0.769
1989 and Prior	132	1989132	0.782	0.782	0.914	0.820	0.926	0.782	0.782	0.881	0.783	0.783
1989 and Prior	133	1989133	0.792	0.792	0.924	0.834	0.941	0.792	0.792	0.898	0.797	0.797
1989 and Prior	134	1989134	0.802	0.802	0.933	0.848	0.956	0.802	0.802	0.917	0.812	0.812
1989 and Prior	135	1989135	0.812	0.812	0.942	0.863	0.971	0.812	0.812	0.936	0.827	0.827
1989 and Prior	136	1989136	0.822	0.822	0.951	0.877	0.986	0.822	0.822	0.956	0.842	0.842
1989 and Prior	137	1989137	0.831	0.831	0.959	0.891	1.000	0.831	0.831	0.978	0.857	0.857
1989 and Prior	138	1989138	0.841	0.841	0.968	0.905	1.014	0.841	0.841	1.000	0.874	0.874
1989 and Prior	139	1989139	0.850	0.850	0.976	0.919	1.028	0.850	0.850	1.023	0.890	0.890
1989 and Prior	140	1989140	0.859	0.859	0.984	0.933	1.042	0.859	0.859	1.048	0.907	0.907
1989 and Prior	141	1989141	0.868	0.868	0.992	0.946	1.055	0.868	0.868	1.073	0.925	0.925
1989 and Prior	142	1989142	0.876	0.876	1.000	0.960	1.068	0.876	0.876	1.099	0.943	0.943
1989 and Prior	143	1989143	0.885	0.885	1.008	0.973	1.081	0.885	0.885	1.127	0.961	0.961
1989 and Prior	144	1989144	0.893	0.893	1.016	0.987	1.093	0.893	0.893	1.156	0.980	0.980
1989 and Prior	145	1989145	0.901	0.901	1.023	1.000	1.105	0.901	0.901	1.185	1.000	1.000
1989 and Prior	146	1989146	0.909	0.909	1.031	1.013	1.117	0.909	0.909	1.217	1.020	1.020
1989 and Prior	147	1989147	0.917	0.917	1.038	1.026	1.128	0.917	0.917	1.249	1.041	1.041
1989 and Prior	148	1989148	0.924	0.924	1.046	1.039	1.139	0.924	0.924	1.283	1.063	1.063
1989 and Prior	149	1989149	0.931	0.931	1.054	1.052	1.149	0.931	0.931	1.318	1.085	1.085
1989 and Prior	150	1989150	0.938	0.938	1.061	1.064	1.159	0.938	0.938	1.354	1.108	1.108
1989 and Prior	151	1989151	0.945	0.945	1.069	1.077	1.169	0.945	0.945	1.392	1.132	1.132
1989 and Prior	152	1989152	0.952	0.952	1.076	1.089	1.178	0.952	0.952	1.431	1.157	1.157
1989 and Prior	153	1989153	0.959	0.959	1.084	1.101	1.187	0.959	0.959	1.472	1.182	1.182
1989 and Prior	154	1989154	0.965	0.965	1.092	1.114	1.195	0.965	0.965	1.514	1.208	1.208

Year	Symbol	Yr/Sym	BI	OPTBI	PD	MEDPDM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL
1989 and Prior	155	1989155	0.971	0.971	1.100	1.126	1.203	0.971	0.971	1.558	1.236	1.236
1989 and Prior	156	1989156	0.977	0.977	1.108	1.137	1.210	0.977	0.977	1.604	1.264	1.264
1989 and Prior	157	1989157	0.983	0.983	1.116	1.149	1.217	0.983	0.983	1.651	1.293	1.293
1989 and Prior	158	1989158	0.989	0.989	1.124	1.161	1.223	0.989	0.989	1.699	1.323	1.323
1989 and Prior	159	1989159	0.995	0.995	1.132	1.173	1.229	0.995	0.995	1.750	1.355	1.355
1989 and Prior	160	1989160	1.000	1.000	1.141	1.184	1.235	1.000	1.000	1.802	1.387	1.387
1989 and Prior	161	1989161	1.005	1.005	1.150	1.196	1.239	1.005	1.005	1.856	1.421	1.421
1989 and Prior	162	1989162	1.010	1.010	1.159	1.207	1.244	1.010	1.010	1.912	1.456	1.456
1989 and Prior	163	1989163	1.016	1.016	1.168	1.218	1.247	1.016	1.016	1.970	1.492	1.492
1989 and Prior	164	1989164	1.020	1.020	1.178	1.229	1.251	1.020	1.020	2.030	1.529	1.529
1989 and Prior	165	1989165	1.025	1.025	1.188	1.241	1.253	1.025	1.025	2.091	1.569	1.569
1989 and Prior	166	1989166	1.030	1.030	1.198	1.252	1.255	1.030	1.030	2.155	1.609	1.609
1989 and Prior	167	1989167	1.034	1.034	1.208	1.263	1.257	1.034	1.034	2.221	1.651	1.651
1989 and Prior	168	1989168	1.039	1.039	1.220	1.274	1.258	1.039	1.039	2.288	1.695	1.695
1989 and Prior	169	1989169	1.043	1.043	1.231	1.285	1.258	1.043	1.043	2.358	1.741	1.741
1989 and Prior	170	1989170	1.048	1.048	1.243	1.296	1.258	1.048	1.048	2.430	1.789	1.789
1989 and Prior	171	1989171	1.052	1.052	1.255	1.306	1.258	1.052	1.052	2.504	1.838	1.838
1989 and Prior	172	1989172	1.056	1.056	1.268	1.317	1.258	1.056	1.056	2.580	1.890	1.890
1989 and Prior	173	1989173	1.060	1.060	1.282	1.328	1.258	1.060	1.060	2.658	1.943	1.943
1989 and Prior	174	1989174	1.064	1.064	1.296	1.339	1.258	1.064	1.064	2.739	1.999	1.999
1989 and Prior	175	1989175	1.068	1.068	1.310	1.350	1.258	1.068	1.068	2.821	2.058	2.058
1989 and Prior	176	1989176	1.072	1.072	1.326	1.361	1.258	1.072	1.072	2.906	2.119	2.119
1989 and Prior	177	1989177	1.076	1.076	1.342	1.372	1.258	1.076	1.076	2.993	2.182	2.182
1989 and Prior	178	1989178	1.080	1.080	1.358	1.383	1.258	1.080	1.080	3.082	2.249	2.249
1989 and Prior	179	1989179	1.083	1.083	1.376	1.394	1.258	1.083	1.083	3.173	2.318	2.318
1989 and Prior	180	1989180	1.087	1.087	1.394	1.406	1.258	1.087	1.087	3.266	2.391	2.391
1989 and Prior	181	1989181	1.091	1.091	1.414	1.417	1.258	1.091	1.091	3.362	2.467	2.467
1989 and Prior	182	1989182	1.095	1.095	1.434	1.428	1.258	1.095	1.095	3.459	2.546	2.546
1989 and Prior	183	1989183	1.099	1.099	1.455	1.440	1.258	1.099	1.099	3.558	2.629	2.629
1989 and Prior	184	1989184	1.102	1.102	1.477	1.452	1.258	1.102	1.102	3.660	2.716	2.716
1989 and Prior	185	1989185	1.106	1.106	1.501	1.464	1.258	1.106	1.106	3.763	2.807	2.807
1989 and Prior	186	1989186	1.110	1.110	1.525	1.476	1.258	1.110	1.110	3.868	2.902	2.902
1989 and Prior	187	1989187	1.114	1.114	1.551	1.488	1.258	1.114	1.114	3.975	3.002	3.002
1989 and Prior	188	1989188	1.118	1.118	1.578	1.500	1.258	1.118	1.118	4.084	3.107	3.107
1989 and Prior	189	1989189	1.122	1.122	1.607	1.513	1.258	1.122	1.122	4.194	3.217	3.217
1989 and Prior	190	1989190	1.127	1.127	1.637	1.525	1.258	1.127	1.127	4.306	4.182	4.182
1990 and Later	0	1990000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990 and Later	1	1990001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.270	0.510	0.510
1990 and Later	2	1990002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.340	0.580	0.580
1990 and Later	3	1990003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.420	0.630	0.630
1990 and Later	4	1990004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.470	0.670	0.670
1990 and Later	5	1990005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.530	0.700	0.700
1990 and Later	6	1990006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.590	0.740	0.740
1990 and Later	7	1990007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.640	0.780	0.780
1990 and Later	8	1990008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.700	0.820	0.820
1990 and Later	10	1990010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.770	0.860	0.860
1990 and Later	11	1990011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.840	0.900	0.900
1990 and Later	12	1990012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.920	0.950	0.950
1990 and Later	13	1990013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	0.990
1990 and Later	14	1990014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.090	1.050	1.050
1990 and Later	15	1990015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.200	1.120	1.120
1990 and Later	16	1990016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.310	1.180	1.180
1990 and Later	17	1990017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.410	1.250	1.250
1990 and Later	18	1990018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.510	1.310	1.310
1990 and Later	19	1990019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.640	1.380	1.380
1990 and Later	20	1990020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.780	1.440	1.440
1990 and Later	21	1990021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.940	1.510	1.510
1990 and Later	22	1990022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.140	1.590	1.590
1990 and Later	23	1990023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.360	1.680	1.680
1990 and Later	24	1990024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.680	1.810	1.810
1990 and Later	25	1990025	1.000	1.000	1.000	1.000	1.000	1.000	1.000	3.140	2.020	2.020
1990 and Later	26	1990026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	3.620	2.220	2.220
1990 and Later	27	1990027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	4.000	2.400	2.400
1990 and Later	101	1990101	0.414	0.414	0.526	0.374	0.450	0.414	0.414	0.676	0.467	0.467
1990 and Later	102	1990102	0.427	0.427	0.541	0.387	0.464	0.427	0.427	0.676	0.475	0.475
1990 and Later	103	1990103	0.439	0.439	0.555	0.400	0.477	0.439	0.439	0.676	0.483	0.483
1990 and Later	104	1990104	0.451	0.451	0.570	0.413	0.492	0.451	0.451	0.676	0.491	0.491
1990 and Later	105	1990105	0.463	0.463	0.585	0.427	0.506	0.463	0.463	0.676	0.499	0.499
1990 and Later	106	1990106	0.475	0.475	0.599	0.440	0.520	0.475	0.475	0.676	0.507	0.507
1990 and Later	107	1990107	0.488	0.488	0.613	0.454	0.535	0.488	0.488	0.676	0.516	0.516
1990 and Later	108	1990108	0.500	0.500	0.628	0.468	0.550	0.500	0.500	0.676	0.524	0.524
1990 and Later	109	1990109	0.513	0.513	0.642	0.482	0.565	0.513	0.513	0.677	0.533	0.533
1990 and Later	110	1990110	0.525	0.525	0.656	0.496	0.580	0.525	0.525	0.679	0.541	0.541
1990 and Later	111	1990111	0.537	0.537	0.670	0.510	0.595	0.537	0.537	0.681	0.550	0.550
1990 and Later	112	1990112	0.550	0.550	0.683	0.525	0.610	0.550	0.550	0.684	0.559	0.559
1990 and Later	113	1990113	0.562	0.562	0.697	0.539	0.626	0.562	0.562	0.687	0.569	0.569
1990 and Later	114	1990114	0.575	0.575	0.710	0.554	0.641	0.575	0.575	0.691	0.578	0.578
1990 and Later	115	1990115	0.587	0.587	0.723	0.568	0.657	0.587	0.587	0.696	0.587	0.587
1990 and Later	116	1990116	0.599	0.599	0.736	0.583	0.673	0.599	0.599	0.702	0.597	0.597

Year	Symbol	Yr/Sym	BI	OPTBI	PD	MEDPDM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL
1990 and Later	117	1990117	0.611	0.611	0.749	0.598	0.689	0.611	0.611	0.708	0.607	0.607
1990 and Later	118	1990118	0.623	0.623	0.762	0.613	0.705	0.623	0.623	0.714	0.617	0.617
1990 and Later	119	1990119	0.635	0.635	0.774	0.627	0.721	0.635	0.635	0.722	0.627	0.627
1990 and Later	120	1990120	0.647	0.647	0.786	0.642	0.737	0.647	0.647	0.730	0.638	0.638
1990 and Later	121	1990121	0.659	0.659	0.798	0.657	0.753	0.659	0.659	0.738	0.648	0.648
1990 and Later	122	1990122	0.671	0.671	0.810	0.672	0.769	0.671	0.671	0.748	0.659	0.659
1990 and Later	123	1990123	0.683	0.683	0.821	0.687	0.785	0.683	0.683	0.758	0.671	0.671
1990 and Later	124	1990124	0.694	0.694	0.832	0.702	0.801	0.694	0.694	0.768	0.682	0.682
1990 and Later	125	1990125	0.706	0.706	0.844	0.717	0.817	0.706	0.706	0.780	0.694	0.694
1990 and Later	126	1990126	0.717	0.717	0.854	0.731	0.832	0.717	0.717	0.792	0.706	0.706
1990 and Later	127	1990127	0.728	0.728	0.865	0.746	0.848	0.728	0.728	0.805	0.718	0.718
1990 and Later	128	1990128	0.739	0.739	0.875	0.761	0.864	0.739	0.739	0.818	0.730	0.730
1990 and Later	129	1990129	0.750	0.750	0.885	0.776	0.880	0.750	0.750	0.833	0.743	0.743
1990 and Later	130	1990130	0.761	0.761	0.895	0.790	0.895	0.761	0.761	0.848	0.756	0.756
1990 and Later	131	1990131	0.772	0.772	0.905	0.805	0.911	0.772	0.772	0.864	0.769	0.769
1990 and Later	132	1990132	0.782	0.782	0.914	0.820	0.926	0.782	0.782	0.881	0.783	0.783
1990 and Later	133	1990133	0.792	0.792	0.924	0.834	0.941	0.792	0.792	0.898	0.797	0.797
1990 and Later	134	1990134	0.802	0.802	0.933	0.848	0.956	0.802	0.802	0.917	0.812	0.812
1990 and Later	135	1990135	0.812	0.812	0.942	0.863	0.971	0.812	0.812	0.936	0.827	0.827
1990 and Later	136	1990136	0.822	0.822	0.951	0.877	0.986	0.822	0.822	0.956	0.842	0.842
1990 and Later	137	1990137	0.831	0.831	0.959	0.891	1.000	0.831	0.831	0.978	0.857	0.857
1990 and Later	138	1990138	0.841	0.841	0.968	0.905	1.014	0.841	0.841	1.000	0.874	0.874
1990 and Later	139	1990139	0.850	0.850	0.976	0.919	1.028	0.850	0.850	1.023	0.890	0.890
1990 and Later	140	1990140	0.859	0.859	0.984	0.933	1.042	0.859	0.859	1.048	0.907	0.907
1990 and Later	141	1990141	0.868	0.868	0.992	0.946	1.055	0.868	0.868	1.073	0.925	0.925
1990 and Later	142	1990142	0.876	0.876	1.000	0.960	1.068	0.876	0.876	1.099	0.943	0.943
1990 and Later	143	1990143	0.885	0.885	1.008	0.973	1.081	0.885	0.885	1.127	0.961	0.961
1990 and Later	144	1990144	0.893	0.893	1.016	0.987	1.093	0.893	0.893	1.156	0.980	0.980
1990 and Later	145	1990145	0.901	0.901	1.023	1.000	1.105	0.901	0.901	1.185	1.000	1.000
1990 and Later	146	1990146	0.909	0.909	1.031	1.013	1.117	0.909	0.909	1.217	1.020	1.020
1990 and Later	147	1990147	0.917	0.917	1.038	1.026	1.128	0.917	0.917	1.249	1.041	1.041
1990 and Later	148	1990148	0.924	0.924	1.046	1.039	1.139	0.924	0.924	1.283	1.063	1.063
1990 and Later	149	1990149	0.931	0.931	1.054	1.052	1.149	0.931	0.931	1.318	1.085	1.085
1990 and Later	150	1990150	0.938	0.938	1.061	1.064	1.159	0.938	0.938	1.354	1.108	1.108
1990 and Later	151	1990151	0.945	0.945	1.069	1.077	1.169	0.945	0.945	1.392	1.132	1.132
1990 and Later	152	1990152	0.952	0.952	1.076	1.089	1.178	0.952	0.952	1.431	1.157	1.157
1990 and Later	153	1990153	0.959	0.959	1.084	1.101	1.187	0.959	0.959	1.472	1.182	1.182
1990 and Later	154	1990154	0.965	0.965	1.092	1.114	1.195	0.965	0.965	1.514	1.208	1.208
1990 and Later	155	1990155	0.971	0.971	1.100	1.126	1.203	0.971	0.971	1.558	1.236	1.236
1990 and Later	156	1990156	0.977	0.977	1.108	1.137	1.210	0.977	0.977	1.604	1.264	1.264
1990 and Later	157	1990157	0.983	0.983	1.116	1.149	1.217	0.983	0.983	1.651	1.293	1.293
1990 and Later	158	1990158	0.989	0.989	1.124	1.161	1.223	0.989	0.989	1.699	1.323	1.323
1990 and Later	159	1990159	0.995	0.995	1.132	1.173	1.229	0.995	0.995	1.750	1.355	1.355
1990 and Later	160	1990160	1.000	1.000	1.141	1.184	1.235	1.000	1.000	1.802	1.387	1.387
1990 and Later	161	1990161	1.005	1.005	1.150	1.196	1.239	1.005	1.005	1.856	1.421	1.421
1990 and Later	162	1990162	1.010	1.010	1.159	1.207	1.244	1.010	1.010	1.912	1.456	1.456
1990 and Later	163	1990163	1.016	1.016	1.168	1.218	1.247	1.016	1.016	1.970	1.492	1.492
1990 and Later	164	1990164	1.020	1.020	1.178	1.229	1.251	1.020	1.020	2.030	1.529	1.529
1990 and Later	165	1990165	1.025	1.025	1.188	1.241	1.253	1.025	1.025	2.091	1.569	1.569
1990 and Later	166	1990166	1.030	1.030	1.198	1.252	1.255	1.030	1.030	2.155	1.609	1.609
1990 and Later	167	1990167	1.034	1.034	1.208	1.263	1.257	1.034	1.034	2.221	1.651	1.651
1990 and Later	168	1990168	1.039	1.039	1.220	1.274	1.258	1.039	1.039	2.288	1.695	1.695
1990 and Later	169	1990169	1.043	1.043	1.231	1.285	1.258	1.043	1.043	2.358	1.741	1.741
1990 and Later	170	1990170	1.048	1.048	1.243	1.296	1.258	1.048	1.048	2.430	1.789	1.789
1990 and Later	171	1990171	1.052	1.052	1.255	1.306	1.258	1.052	1.052	2.504	1.838	1.838
1990 and Later	172	1990172	1.056	1.056	1.268	1.317	1.258	1.056	1.056	2.580	1.890	1.890
1990 and Later	173	1990173	1.060	1.060	1.282	1.328	1.258	1.060	1.060	2.658	1.943	1.943
1990 and Later	174	1990174	1.064	1.064	1.296	1.339	1.258	1.064	1.064	2.739	1.999	1.999
1990 and Later	175	1990175	1.068	1.068	1.310	1.350	1.258	1.068	1.068	2.821	2.058	2.058
1990 and Later	176	1990176	1.072	1.072	1.326	1.361	1.258	1.072	1.072	2.906	2.119	2.119
1990 and Later	177	1990177	1.076	1.076	1.342	1.372	1.258	1.076	1.076	2.993	2.182	2.182
1990 and Later	178	1990178	1.080	1.080	1.358	1.383	1.258	1.080	1.080	3.082	2.249	2.249
1990 and Later	179	1990179	1.083	1.083	1.376	1.394	1.258	1.083	1.083	3.173	2.318	2.318
1990 and Later	180	1990180	1.087	1.087	1.394	1.406	1.258	1.087	1.087	3.266	2.391	2.391
1990 and Later	181	1990181	1.091	1.091	1.414	1.417	1.258	1.091	1.091	3.362	2.467	2.467
1990 and Later	182	1990182	1.095	1.095	1.434	1.428	1.258	1.095	1.095	3.459	2.546	2.546
1990 and Later	183	1990183	1.099	1.099	1.455	1.440	1.258	1.099	1.099	3.558	2.629	2.629
1990 and Later	184	1990184	1.102	1.102	1.477	1.452	1.258	1.102	1.102	3.660	2.716	2.716
1990 and Later	185	1990185	1.106	1.106	1.501	1.464	1.258	1.106	1.106	3.763	2.807	2.807
1990 and Later	186	1990186	1.110	1.110	1.525	1.476	1.258	1.110	1.110	3.868	2.902	2.902
1990 and Later	187	1990187	1.114	1.114	1.551	1.488	1.258	1.114	1.114	3.975	3.002	3.002
1990 and Later	188	1990188	1.118	1.118	1.578	1.500	1.258	1.118	1.118	4.084	3.107	3.107
1990 and Later	189	1990189	1.122	1.122	1.607	1.513	1.258	1.122	1.122	4.194	3.217	3.217
1990 and Later	190	1990190	1.127	1.127	1.637	1.525	1.258	1.127	1.127	4.306	4.182	4.182

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

MASSACHUSETTS

MISCELLANEOUS

Fee Type	Fee
SR-22	22.00

EMERGENCY ASSISTANCE PACKAGE BASE RATE
5.00

AUDIO, VISUAL & CUSTOMIZED EQUIPMENT
 (previously Electronic Equipment/Special Equipment)

LIMIT	PREMIUM
500	15
1000	30
1500	45
2000	60
2500	75
3000	90
3500	105
4000	120
4500	135
5000	150

ROADSIDE ASSISTANCE BASE RATE
1.110

AUTO LOAN/LEASE (% of Comp & Coll Premium)
0.030

LOSS OF USE	
LIMIT	FACTOR
\$25/750	1.00
\$35/1050	1.40
\$50/1500	2.01
\$75/2250	3.01

NEW VEHICLE REPLACEMENT
Collision Coverage premiums * 0.05

OEM ENDORSEMENT COVERAGE
(Comprehensive + Collision Cov Prems) * 0.10

OPTIMUM PACKAGE PLUS™*
BI Coverage premiums * 0.48
PD Coverage premiums * 0.011
COMP Coverage premiums * 0.147
COLL Coverage premiums * 0.119
MED Coverage premiums * 0.052

DRIVE OTHER CAR COVERAGES				
Grouping	DOC BI	DOCOPTBI	DOC MED	DOCPD
No Underlying Insurance for Named Insured and Relative	14.82	6.53	3.50	3.32
Underlying Insurance for Names Insured	2.28	1.01	3.50	1.11
Underlying Insurance for Relative	4.56	2.01	3.50	1.11

* Total Premium is the sum of above factors

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
BASE RATES

<u>Market</u>	<u>BI</u>	<u>OPTBI</u>	<u>PD</u>	<u>MEDPM</u>	<u>PIP</u>	<u>UMISP</u>	<u>UNDSP</u>	<u>COMP</u>	<u>COLL</u>	<u>LCOLL</u>	<u>LUSE</u>
All Markets	119.16	52.51	115.55	8.57	28.05	10.01	1.73	54.54	347.22	30.2	35.96
All Markets	127.65	56.28	123.66	9.05	30.03	10.21	1.76	58.31	374.89	31.94	38.15

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
MODEL YEAR FACTORS

Model Year	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSF	COMP	COLL
1959 & Prior	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1960	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1961	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1962	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1963	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1964	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1965	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1966	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1967	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1968	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1969	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1970	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1971	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1972	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1973	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1974	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1975	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1976	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1977	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1978	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1979	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1980	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1981	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1982	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1983	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1984	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1985	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1986	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1987	0.788	0.788	0.912	0.672	0.676	1.000	1.000	0.443	0.248
1988	0.806	0.806	0.923	0.695	0.728	1.000	1.000	0.443	0.253
1989	0.825	0.825	0.934	0.718	0.781	1.000	1.000	0.443	0.261
1990	0.845	0.845	0.944	0.740	0.832	1.000	1.000	0.443	0.268
1991	0.866	0.866	0.954	0.761	0.883	1.000	1.000	0.443	0.277
1992	0.888	0.888	0.962	0.783	0.911	1.000	1.000	0.443	0.287
1993	0.911	0.911	0.970	0.803	0.934	1.000	1.000	0.443	0.298
1994	0.934	0.934	0.977	0.823	0.955	1.000	1.000	0.443	0.311
1995	0.951	0.951	0.983	0.842	0.971	1.000	1.000	0.443	0.325
1996	0.967	0.967	0.988	0.861	0.984	1.000	1.000	0.443	0.341
1997	0.975	0.975	0.992	0.878	0.993	1.000	1.000	0.468	0.368
1998	0.983	0.983	0.995	0.894	0.998	1.000	1.000	0.500	0.401
1999	0.992	0.992	0.998	0.910	1.000	1.000	1.000	0.534	0.437
2000	1.000	1.000	0.999	0.924	1.000	1.000	1.000	0.572	0.479
2001	1.000	1.000	1.000	0.938	1.000	1.000	1.000	0.613	0.525
2002	1.000	1.000	1.000	0.950	1.000	1.000	1.000	0.655	0.576
2003	1.000	1.000	1.000	0.961	1.000	1.000	1.000	0.699	0.631
2004	1.000	1.000	1.000	0.971	1.000	1.000	1.000	0.742	0.689
2005	1.000	1.000	1.000	0.979	1.000	1.000	1.000	0.785	0.750
2006	1.000	1.000	1.000	0.986	1.000	1.000	1.000	0.829	0.809
2007	1.000	1.000	1.000	0.992	1.000	1.000	1.000	0.871	0.867
2008	1.000	1.000	1.000	0.996	1.000	1.000	1.000	0.913	0.921
2009	1.000	1.000	1.000	0.999	1.000	1.000	1.000	0.955	0.966
2010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.047	1.035
2012	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.100	1.072
2013	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.153	1.110
2014	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.208	1.149
2015	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.268	1.206
2016	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.332	1.267
2017	1.000	1.000	1.000	1.007	1.000	1.000	1.000	1.398	1.330

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

SYMBOL FACTORS

Year	Symbol	Yr/Sym	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL
1989 and Prior	0	1989000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989 and Prior	1	1989001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.140	0.360	0.360
1989 and Prior	2	1989002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.140	0.360	0.360
1989 and Prior	3	1989003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.140	0.360	0.360
1989 and Prior	4	1989004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.140	0.360	0.360
1989 and Prior	5	1989005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.180	0.430	0.430
1989 and Prior	6	1989006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.270	0.610	0.610
1989 and Prior	7	1989007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.340	0.680	0.680
1989 and Prior	8	1989008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.460	0.660	0.660
1989 and Prior	10	1989010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.560	0.720	0.720
1989 and Prior	11	1989011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.670	0.800	0.800
1989 and Prior	12	1989012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.800	0.880	0.880
1989 and Prior	13	1989013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.960	0.970	0.970
1989 and Prior	14	1989014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.160	1.090	1.090
1989 and Prior	15	1989015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.370	1.210	1.210
1989 and Prior	16	1989016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.590	1.360	1.360
1989 and Prior	17	1989017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.860	1.470	1.470
1989 and Prior	18	1989018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.140	1.590	1.590
1989 and Prior	19	1989019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.490	1.730	1.730
1989 and Prior	20	1989020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.900	1.910	1.910
1989 and Prior	21	1989021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	3.420	2.200	2.200
1989 and Prior	101	1989101	0.817	0.817	0.866	0.648	0.689	1.000	1.000	0.803	0.613	0.613
1989 and Prior	102	1989102	0.823	0.823	0.868	0.655	0.696	1.000	1.000	0.803	0.629	0.629
1989 and Prior	103	1989103	0.830	0.830	0.871	0.661	0.702	1.000	1.000	0.803	0.646	0.646
1989 and Prior	104	1989104	0.835	0.835	0.875	0.668	0.709	1.000	1.000	0.803	0.663	0.663
1989 and Prior	105	1989105	0.841	0.841	0.879	0.675	0.715	1.000	1.000	0.803	0.681	0.681
1989 and Prior	106	1989106	0.846	0.846	0.882	0.681	0.722	1.000	1.000	0.817	0.699	0.699
1989 and Prior	107	1989107	0.852	0.852	0.886	0.688	0.729	1.000	1.000	0.831	0.718	0.718
1989 and Prior	108	1989108	0.858	0.858	0.890	0.695	0.737	1.000	1.000	0.846	0.737	0.737
1989 and Prior	109	1989109	0.863	0.863	0.893	0.692	0.744	1.000	1.000	0.861	0.756	0.756
1989 and Prior	110	1989110	0.869	0.869	0.897	0.698	0.751	1.000	1.000	0.877	0.776	0.776
1989 and Prior	111	1989111	0.875	0.875	0.901	0.704	0.758	1.000	1.000	0.893	0.796	0.796
1989 and Prior	112	1989112	0.879	0.879	0.905	0.709	0.765	1.000	1.000	0.909	0.817	0.817
1989 and Prior	113	1989113	0.885	0.885	0.909	0.714	0.771	1.000	1.000	0.926	0.838	0.838
1989 and Prior	114	1989114	0.890	0.890	0.914	0.719	0.778	1.000	1.000	0.944	0.860	0.860
1989 and Prior	115	1989115	0.895	0.895	0.917	0.724	0.785	1.000	1.000	0.962	0.882	0.882
1989 and Prior	116	1989116	0.900	0.900	0.922	0.729	0.792	1.000	1.000	0.980	0.905	0.905
1989 and Prior	117	1989117	0.904	0.904	0.927	0.734	0.797	1.000	1.000	1.000	0.928	0.928
1989 and Prior	118	1989118	0.909	0.909	0.931	0.739	0.804	1.000	1.000	1.020	0.952	0.952
1989 and Prior	119	1989119	0.914	0.914	0.936	0.744	0.809	1.000	1.000	1.040	0.976	0.976
1989 and Prior	120	1989120	0.919	0.919	0.940	0.749	0.814	1.000	1.000	1.061	1.000	1.000
1989 and Prior	121	1989121	0.923	0.923	0.945	0.754	0.819	1.000	1.000	1.082	1.024	1.024
1989 and Prior	122	1989122	0.928	0.928	0.950	0.759	0.824	1.000	1.000	1.103	1.050	1.050
1989 and Prior	123	1989123	0.932	0.932	0.956	0.764	0.829	1.000	1.000	1.126	1.075	1.075
1989 and Prior	124	1989124	0.936	0.936	0.961	0.769	0.834	1.000	1.000	1.149	1.101	1.101
1989 and Prior	125	1989125	0.940	0.940	0.965	0.774	0.839	1.000	1.000	1.174	1.128	1.128
1989 and Prior	126	1989126	0.945	0.945	0.971	0.779	0.844	1.000	1.000	1.198	1.154	1.154
1989 and Prior	127	1989127	0.949	0.949	0.977	0.784	0.849	1.000	1.000	1.222	1.181	1.181
1989 and Prior	128	1989128	0.952	0.952	0.983	0.789	0.854	1.000	1.000	1.247	1.208	1.208
1989 and Prior	129	1989129	0.956	0.956	0.988	0.794	0.859	1.000	1.000	1.274	1.236	1.236
1989 and Prior	130	1989130	0.960	0.960	0.994	0.799	0.864	1.000	1.000	1.299	1.263	1.263
1989 and Prior	131	1989131	0.963	0.963	1.000	0.804	0.869	1.000	1.000	1.326	1.292	1.292
1989 and Prior	132	1989132	0.966	0.966	1.006	0.809	0.874	1.000	1.000	1.354	1.319	1.319
1989 and Prior	133	1989133	0.970	0.970	1.012	0.814	0.879	1.000	1.000	1.382	1.348	1.348
1989 and Prior	134	1989134	0.973	0.973	1.018	0.819	0.884	1.000	1.000	1.410	1.377	1.377
1989 and Prior	135	1989135	0.976	0.976	1.025	0.824	0.889	1.000	1.000	1.439	1.405	1.405
1989 and Prior	136	1989136	0.978	0.978	1.031	0.829	0.894	1.000	1.000	1.469	1.434	1.434
1989 and Prior	137	1989137	0.981	0.981	1.037	0.834	0.901	1.000	1.000	1.499	1.463	1.463
1989 and Prior	138	1989138	0.984	0.984	1.044	0.841	0.913	1.000	1.000	1.530	1.491	1.491
1989 and Prior	139	1989139	0.987	0.987	1.051	0.848	0.924	1.000	1.000	1.560	1.519	1.519
1989 and Prior	140	1989140	0.990	0.990	1.059	0.856	0.936	1.000	1.000	1.592	1.547	1.547
1989 and Prior	141	1989141	0.992	0.992	1.065	0.861	0.949	1.000	1.000	1.623	1.576	1.576
1989 and Prior	142	1989142	0.994	0.994	1.073	0.868	0.962	1.000	1.000	1.655	1.605	1.605
1989 and Prior	143	1989143	0.996	0.996	1.080	0.874	0.974	1.000	1.000	1.689	1.632	1.632
1989 and Prior	144	1989144	0.998	0.998	1.087	0.881	0.987	1.000	1.000	1.721	1.660	1.660
1989 and Prior	145	1989145	1.000	1.000	1.095	0.889	0.999	1.000	1.000	1.754	1.687	1.687
1989 and Prior	146	1989146	1.002	1.002	1.103	0.896	1.014	1.000	1.000	1.787	1.714	1.714
1989 and Prior	147	1989147	1.003	1.003	1.110	0.903	1.028	1.000	1.000	1.821	1.740	1.740
1989 and Prior	148	1989148	1.005	1.005	1.119	0.914	1.041	1.000	1.000	1.854	1.767	1.767
1989 and Prior	149	1989149	1.006	1.006	1.127	0.925	1.055	1.000	1.000	1.889	1.792	1.792
1989 and Prior	150	1989150	1.007	1.007	1.135	0.936	1.070	1.000	1.000	1.922	1.816	1.816
1989 and Prior	151	1989151	1.008	1.008	1.144	0.947	1.084	1.000	1.000	1.955	1.840	1.840
1989 and Prior	152	1989152	1.009	1.009	1.153	0.959	1.100	1.000	1.000	1.990	1.865	1.865
1989 and Prior	153	1989153	1.010	1.010	1.161	1.000	1.115	1.000	1.000	2.023	1.887	1.887

Year	Symbol	Yr/Sym	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL
1989 and Prior	154	1989154	1.041	1.041	1.170	1.041	1.130	1.000	1.000	2.056	1.999	1.999
1989 and Prior	155	1989155	1.041	1.041	1.180	1.024	1.146	1.000	1.000	2.090	1.930	1.930
1989 and Prior	156	1989156	1.042	1.042	1.189	1.035	1.162	1.000	1.000	2.123	1.949	1.949
1989 and Prior	157	1989157	1.042	1.042	1.199	1.047	1.179	1.000	1.000	2.155	1.969	1.969
1989 and Prior	158	1989158	1.043	1.043	1.208	1.059	1.195	1.000	1.000	2.187	1.987	1.987
1989 and Prior	159	1989159	1.043	1.043	1.218	1.072	1.211	1.000	1.000	2.220	2.004	2.004
1989 and Prior	160	1989160	1.043	1.043	1.228	1.084	1.229	1.000	1.000	2.251	2.020	2.020
1989 and Prior	161	1989161	1.043	1.043	1.238	1.097	1.247	1.000	1.000	2.282	2.034	2.034
1989 and Prior	162	1989162	1.043	1.043	1.248	1.110	1.264	1.000	1.000	2.310	2.047	2.047
1989 and Prior	163	1989163	1.043	1.043	1.258	1.122	1.283	1.000	1.000	2.340	2.059	2.059
1989 and Prior	164	1989164	1.043	1.043	1.270	1.135	1.301	1.000	1.000	2.368	2.070	2.070
1989 and Prior	165	1989165	1.043	1.043	1.280	1.148	1.320	1.000	1.000	2.394	2.079	2.079
1989 and Prior	166	1989166	1.043	1.043	1.291	1.162	1.339	1.000	1.000	2.421	2.087	2.087
1989 and Prior	167	1989167	1.043	1.043	1.303	1.175	1.359	1.000	1.000	2.445	2.094	2.094
1989 and Prior	168	1989168	1.043	1.043	1.314	1.188	1.379	1.000	1.000	2.469	2.098	2.098
1989 and Prior	169	1989169	1.043	1.043	1.326	1.202	1.400	1.000	1.000	2.491	2.101	2.101
1989 and Prior	170	1989170	1.043	1.043	1.338	1.216	1.421	1.000	1.000	2.511	2.102	2.102
1989 and Prior	171	1989171	1.043	1.043	1.350	1.230	1.441	1.000	1.000	2.511	2.102	2.102
1989 and Prior	172	1989172	1.043	1.043	1.362	1.244	1.464	1.000	1.000	2.511	2.102	2.102
1989 and Prior	173	1989173	1.043	1.043	1.375	1.258	1.485	1.000	1.000	2.511	2.102	2.102
1989 and Prior	174	1989174	1.043	1.043	1.388	1.273	1.507	1.000	1.000	2.511	2.102	2.102
1989 and Prior	175	1989175	1.043	1.043	1.401	1.288	1.530	1.000	1.000	2.511	2.102	2.102
1989 and Prior	176	1989176	1.043	1.043	1.414	1.303	1.554	1.000	1.000	2.511	2.102	2.102
1989 and Prior	177	1989177	1.043	1.043	1.427	1.318	1.578	1.000	1.000	2.511	2.102	2.102
1989 and Prior	178	1989178	1.043	1.043	1.441	1.333	1.602	1.000	1.000	2.511	2.102	2.102
1989 and Prior	179	1989179	1.043	1.043	1.455	1.349	1.626	1.000	1.000	2.511	2.102	2.102
1989 and Prior	180	1989180	1.043	1.043	1.469	1.364	1.651	1.000	1.000	2.511	2.102	2.102
1989 and Prior	181	1989181	1.043	1.043	1.483	1.379	1.677	1.000	1.000	2.511	2.102	2.102
1989 and Prior	182	1989182	1.043	1.043	1.499	1.395	1.703	1.000	1.000	2.511	2.102	2.102
1989 and Prior	183	1989183	1.043	1.043	1.513	1.412	1.730	1.000	1.000	2.511	2.102	2.102
1989 and Prior	184	1989184	1.043	1.043	1.528	1.428	1.757	1.000	1.000	2.511	2.102	2.102
1989 and Prior	185	1989185	1.043	1.043	1.544	1.445	1.785	1.000	1.000	2.511	2.102	2.102
1989 and Prior	186	1989186	1.043	1.043	1.560	1.461	1.812	1.000	1.000	2.511	2.102	2.102
1989 and Prior	187	1989187	1.043	1.043	1.575	1.477	1.841	1.000	1.000	2.511	2.102	2.102
1989 and Prior	188	1989188	1.043	1.043	1.592	1.495	1.870	1.000	1.000	2.511	2.102	2.102
1989 and Prior	189	1989189	1.043	1.043	1.609	1.512	1.900	1.000	1.000	2.511	2.102	2.102
1989 and Prior	190	1989190	1.043	1.043	1.625	1.530	1.931	1.000	1.000	2.511	2.102	2.102
1990 and Later	0	1990000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990 and Later	1	1990001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.270	0.510	0.510
1990 and Later	2	1990002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.340	0.580	0.580
1990 and Later	3	1990003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.420	0.630	0.630
1990 and Later	4	1990004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.470	0.670	0.670
1990 and Later	5	1990005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.530	0.700	0.700
1990 and Later	6	1990006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.590	0.740	0.740
1990 and Later	7	1990007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.640	0.780	0.780
1990 and Later	8	1990008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.700	0.820	0.820
1990 and Later	10	1990010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.770	0.860	0.860
1990 and Later	11	1990011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.840	0.900	0.900
1990 and Later	12	1990012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.920	0.950	0.950
1990 and Later	13	1990013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	0.990
1990 and Later	14	1990014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.090	1.050	1.050
1990 and Later	15	1990015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.200	1.120	1.120
1990 and Later	16	1990016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.310	1.180	1.180
1990 and Later	17	1990017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.410	1.250	1.250
1990 and Later	18	1990018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.510	1.310	1.310
1990 and Later	19	1990019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.640	1.380	1.380
1990 and Later	20	1990020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.780	1.440	1.440
1990 and Later	21	1990021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.940	1.510	1.510
1990 and Later	22	1990022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.140	1.590	1.590
1990 and Later	23	1990023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.360	1.680	1.680
1990 and Later	24	1990024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.680	1.810	1.810
1990 and Later	25	1990025	1.000	1.000	1.000	1.000	1.000	1.000	1.000	3.140	2.020	2.020
1990 and Later	26	1990026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	3.620	2.220	2.220
1990 and Later	27	1990027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	4.000	2.400	2.400
1990 and Later	101	1990101	0.817	0.817	0.866	0.548	0.589	1.000	1.000	0.803	0.613	0.613
1990 and Later	102	1990102	0.823	0.823	0.868	0.555	0.596	1.000	1.000	0.803	0.629	0.629
1990 and Later	103	1990103	0.830	0.830	0.871	0.561	0.602	1.000	1.000	0.803	0.646	0.646
1990 and Later	104	1990104	0.836	0.836	0.875	0.568	0.609	1.000	1.000	0.803	0.663	0.663
1990 and Later	105	1990105	0.841	0.841	0.879	0.575	0.615	1.000	1.000	0.803	0.681	0.681
1990 and Later	106	1990106	0.846	0.846	0.882	0.581	0.622	1.000	1.000	0.817	0.699	0.699
1990 and Later	107	1990107	0.852	0.852	0.886	0.588	0.629	1.000	1.000	0.831	0.718	0.718
1990 and Later	108	1990108	0.858	0.858	0.890	0.595	0.637	1.000	1.000	0.846	0.737	0.737
1990 and Later	109	1990109	0.863	0.863	0.893	0.602	0.644	1.000	1.000	0.861	0.756	0.756
1990 and Later	110	1990110	0.869	0.869	0.897	0.608	0.651	1.000	1.000	0.877	0.776	0.776
1990 and Later	111	1990111	0.875	0.875	0.901	0.616	0.658	1.000	1.000	0.893	0.796	0.796
1990 and Later	112	1990112	0.879	0.879	0.905	0.623	0.666	1.000	1.000	0.909	0.817	0.817
1990 and Later	113	1990113	0.885	0.885	0.909	0.630	0.674	1.000	1.000	0.926	0.838	0.838
1990 and Later	114	1990114	0.890	0.890	0.914	0.638	0.681	1.000	1.000	0.944	0.860	0.860
1990 and Later	115	1990115	0.895	0.895	0.917	0.645	0.689	1.000	1.000	0.962	0.882	0.882
1990 and Later	116	1990116	0.900	0.900	0.922	0.653	0.697	1.000	1.000	0.980	0.905	0.905

Year	Symbol	Yr/Sym	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL
1990 and Later	117	1990117	0.904	0.904	0.927	0.660	0.705	1.000	1.000	1.000	0.928	0.928
1990 and Later	118	1990118	0.909	0.909	0.931	0.668	0.713	1.000	1.000	1.020	0.952	0.952
1990 and Later	119	1990119	0.914	0.914	0.936	0.676	0.722	1.000	1.000	1.040	0.976	0.976
1990 and Later	120	1990120	0.919	0.919	0.940	0.684	0.730	1.000	1.000	1.061	1.000	1.000
1990 and Later	121	1990121	0.923	0.923	0.945	0.691	0.739	1.000	1.000	1.082	1.024	1.024
1990 and Later	122	1990122	0.928	0.928	0.950	0.699	0.748	1.000	1.000	1.103	1.050	1.050
1990 and Later	123	1990123	0.932	0.932	0.956	0.708	0.757	1.000	1.000	1.126	1.075	1.075
1990 and Later	124	1990124	0.936	0.936	0.961	0.716	0.766	1.000	1.000	1.149	1.101	1.101
1990 and Later	125	1990125	0.940	0.940	0.965	0.724	0.775	1.000	1.000	1.174	1.128	1.128
1990 and Later	126	1990126	0.945	0.945	0.971	0.732	0.785	1.000	1.000	1.198	1.154	1.154
1990 and Later	127	1990127	0.949	0.949	0.977	0.741	0.795	1.000	1.000	1.222	1.181	1.181
1990 and Later	128	1990128	0.952	0.952	0.983	0.749	0.805	1.000	1.000	1.247	1.208	1.208
1990 and Later	129	1990129	0.956	0.956	0.988	0.758	0.815	1.000	1.000	1.274	1.236	1.236
1990 and Later	130	1990130	0.960	0.960	0.994	0.767	0.825	1.000	1.000	1.299	1.263	1.263
1990 and Later	131	1990131	0.963	0.963	1.000	0.776	0.835	1.000	1.000	1.326	1.292	1.292
1990 and Later	132	1990132	0.966	0.966	1.006	0.785	0.845	1.000	1.000	1.354	1.319	1.319
1990 and Later	133	1990133	0.970	0.970	1.012	0.795	0.856	1.000	1.000	1.382	1.348	1.348
1990 and Later	134	1990134	0.973	0.973	1.018	0.803	0.867	1.000	1.000	1.410	1.377	1.377
1990 and Later	135	1990135	0.976	0.976	1.025	0.812	0.878	1.000	1.000	1.439	1.405	1.405
1990 and Later	136	1990136	0.978	0.978	1.031	0.822	0.890	1.000	1.000	1.469	1.434	1.434
1990 and Later	137	1990137	0.981	0.981	1.037	0.832	0.901	1.000	1.000	1.499	1.463	1.463
1990 and Later	138	1990138	0.984	0.984	1.044	0.841	0.913	1.000	1.000	1.530	1.491	1.491
1990 and Later	139	1990139	0.987	0.987	1.051	0.851	0.924	1.000	1.000	1.560	1.519	1.519
1990 and Later	140	1990140	0.990	0.990	1.059	0.861	0.936	1.000	1.000	1.592	1.547	1.547
1990 and Later	141	1990141	0.992	0.992	1.065	0.871	0.949	1.000	1.000	1.623	1.576	1.576
1990 and Later	142	1990142	0.994	0.994	1.073	0.881	0.962	1.000	1.000	1.655	1.605	1.605
1990 and Later	143	1990143	0.996	0.996	1.080	0.891	0.974	1.000	1.000	1.689	1.632	1.632
1990 and Later	144	1990144	0.998	0.998	1.087	0.902	0.987	1.000	1.000	1.721	1.660	1.660
1990 and Later	145	1990145	1.000	1.000	1.095	0.912	1.000	1.000	1.754	1.687	1.687	
1990 and Later	146	1990146	1.002	1.002	1.103	0.923	1.014	1.000	1.000	1.787	1.714	1.714
1990 and Later	147	1990147	1.003	1.003	1.110	0.933	1.028	1.000	1.000	1.821	1.740	1.740
1990 and Later	148	1990148	1.006	1.006	1.119	0.944	1.041	1.000	1.000	1.854	1.767	1.767
1990 and Later	149	1990149	1.006	1.006	1.127	0.955	1.055	1.000	1.000	1.889	1.792	1.792
1990 and Later	150	1990150	1.007	1.007	1.135	0.966	1.070	1.000	1.000	1.922	1.816	1.816
1990 and Later	151	1990151	1.008	1.008	1.144	0.977	1.084	1.000	1.000	1.955	1.840	1.840
1990 and Later	152	1990152	1.009	1.009	1.153	0.989	1.100	1.000	1.000	1.990	1.865	1.865
1990 and Later	153	1990153	1.010	1.010	1.161	1.000	1.115	1.000	1.000	2.023	1.887	1.887
1990 and Later	154	1990154	1.011	1.011	1.170	1.011	1.130	1.000	1.000	2.056	1.909	1.909
1990 and Later	155	1990155	1.011	1.011	1.180	1.024	1.146	1.000	1.000	2.090	1.930	1.930
1990 and Later	156	1990156	1.012	1.012	1.189	1.036	1.162	1.000	1.000	2.123	1.949	1.949
1990 and Later	157	1990157	1.012	1.012	1.199	1.047	1.179	1.000	1.000	2.155	1.969	1.969
1990 and Later	158	1990158	1.013	1.013	1.208	1.059	1.195	1.000	1.000	2.187	1.987	1.987
1990 and Later	159	1990159	1.013	1.013	1.218	1.072	1.211	1.000	1.000	2.220	2.004	2.004
1990 and Later	160	1990160	1.013	1.013	1.228	1.084	1.229	1.000	1.000	2.251	2.020	2.020
1990 and Later	161	1990161	1.013	1.013	1.238	1.097	1.247	1.000	1.000	2.282	2.034	2.034
1990 and Later	162	1990162	1.013	1.013	1.248	1.110	1.264	1.000	1.000	2.310	2.047	2.047
1990 and Later	163	1990163	1.013	1.013	1.258	1.122	1.283	1.000	1.000	2.340	2.059	2.059
1990 and Later	164	1990164	1.013	1.013	1.270	1.135	1.301	1.000	1.000	2.368	2.070	2.070
1990 and Later	165	1990165	1.013	1.013	1.280	1.148	1.320	1.000	1.000	2.394	2.079	2.079
1990 and Later	166	1990166	1.013	1.013	1.291	1.162	1.339	1.000	1.000	2.421	2.087	2.087
1990 and Later	167	1990167	1.013	1.013	1.303	1.175	1.359	1.000	1.000	2.445	2.094	2.094
1990 and Later	168	1990168	1.013	1.013	1.314	1.188	1.379	1.000	1.000	2.469	2.098	2.098
1990 and Later	169	1990169	1.013	1.013	1.326	1.202	1.400	1.000	1.000	2.491	2.101	2.101
1990 and Later	170	1990170	1.013	1.013	1.338	1.216	1.421	1.000	1.000	2.511	2.102	2.102
1990 and Later	171	1990171	1.013	1.013	1.350	1.230	1.444	1.000	1.000	2.511	2.102	2.102
1990 and Later	172	1990172	1.013	1.013	1.362	1.244	1.464	1.000	1.000	2.511	2.102	2.102
1990 and Later	173	1990173	1.013	1.013	1.375	1.258	1.485	1.000	1.000	2.511	2.102	2.102
1990 and Later	174	1990174	1.013	1.013	1.388	1.273	1.507	1.000	1.000	2.511	2.102	2.102
1990 and Later	175	1990175	1.013	1.013	1.401	1.288	1.530	1.000	1.000	2.511	2.102	2.102
1990 and Later	176	1990176	1.013	1.013	1.414	1.303	1.554	1.000	1.000	2.511	2.102	2.102
1990 and Later	177	1990177	1.013	1.013	1.427	1.318	1.578	1.000	1.000	2.511	2.102	2.102
1990 and Later	178	1990178	1.013	1.013	1.441	1.333	1.602	1.000	1.000	2.511	2.102	2.102
1990 and Later	179	1990179	1.013	1.013	1.455	1.349	1.626	1.000	1.000	2.511	2.102	2.102
1990 and Later	180	1990180	1.013	1.013	1.469	1.364	1.651	1.000	1.000	2.511	2.102	2.102
1990 and Later	181	1990181	1.013	1.013	1.483	1.379	1.677	1.000	1.000	2.511	2.102	2.102
1990 and Later	182	1990182	1.013	1.013	1.499	1.395	1.703	1.000	1.000	2.511	2.102	2.102
1990 and Later	183	1990183	1.013	1.013	1.513	1.412	1.730	1.000	1.000	2.511	2.102	2.102
1990 and Later	184	1990184	1.013	1.013	1.528	1.428	1.757	1.000	1.000	2.511	2.102	2.102
1990 and Later	185	1990185	1.013	1.013	1.544	1.445	1.785	1.000	1.000	2.511	2.102	2.102
1990 and Later	186	1990186	1.013	1.013	1.560	1.461	1.812	1.000	1.000	2.511	2.102	2.102
1990 and Later	187	1990187	1.013	1.013	1.575	1.477	1.841	1.000	1.000	2.511	2.102	2.102
1990 and Later	188	1990188	1.013	1.013	1.592	1.495	1.870	1.000	1.000	2.511	2.102	2.102
1990 and Later	189	1990189	1.013	1.013	1.609	1.512	1.900	1.000	1.000	2.511	2.102	2.102
1990 and Later	190	1990190	1.013	1.013	1.625	1.530	1.931	1.000	1.000	2.511	2.102	2.102

Year	Symbol	Yr/Sym	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL
1989 and Prior	0	1989000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989 and Prior	1	1989001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.140	0.350	0.350
1989 and Prior	2	1989002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.140	0.350	0.350
1989 and Prior	3	1989003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.140	0.350	0.350
1989 and Prior	4	1989004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.140	0.350	0.350
1989 and Prior	5	1989005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.180	0.430	0.430
1989 and Prior	6	1989006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.270	0.510	0.510
1989 and Prior	7	1989007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.340	0.580	0.580
1989 and Prior	8	1989008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.450	0.650	0.650
1989 and Prior	10	1989010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.560	0.720	0.720
1989 and Prior	11	1989011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.670	0.800	0.800
1989 and Prior	12	1989012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.800	0.880	0.880
1989 and Prior	13	1989013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.960	0.970	0.970
1989 and Prior	14	1989014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.150	1.090	1.090
1989 and Prior	15	1989015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.370	1.210	1.210
1989 and Prior	16	1989016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.590	1.360	1.360
1989 and Prior	17	1989017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.850	1.470	1.470
1989 and Prior	18	1989018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.140	1.590	1.590
1989 and Prior	19	1989019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.490	1.730	1.730
1989 and Prior	20	1989020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.900	1.910	1.910
1989 and Prior	21	1989021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	3.420	2.200	2.200
1989 and Prior	101	1989101	0.414	0.414	0.526	0.374	0.450	0.414	0.414	0.676	0.467	0.467
1989 and Prior	102	1989102	0.427	0.427	0.541	0.387	0.464	0.427	0.427	0.676	0.475	0.475
1989 and Prior	103	1989103	0.439	0.439	0.555	0.400	0.477	0.439	0.439	0.676	0.483	0.483
1989 and Prior	104	1989104	0.451	0.451	0.570	0.413	0.492	0.451	0.451	0.676	0.491	0.491
1989 and Prior	105	1989105	0.463	0.463	0.585	0.427	0.506	0.463	0.463	0.676	0.499	0.499
1989 and Prior	106	1989106	0.475	0.475	0.599	0.440	0.520	0.475	0.475	0.676	0.507	0.507
1989 and Prior	107	1989107	0.488	0.488	0.613	0.454	0.535	0.488	0.488	0.676	0.516	0.516
1989 and Prior	108	1989108	0.500	0.500	0.628	0.468	0.550	0.500	0.500	0.676	0.524	0.524
1989 and Prior	109	1989109	0.513	0.513	0.642	0.482	0.565	0.513	0.513	0.677	0.533	0.533
1989 and Prior	110	1989110	0.525	0.525	0.656	0.496	0.580	0.525	0.525	0.679	0.541	0.541
1989 and Prior	111	1989111	0.537	0.537	0.670	0.510	0.595	0.537	0.537	0.681	0.550	0.550
1989 and Prior	112	1989112	0.550	0.550	0.683	0.525	0.610	0.550	0.550	0.684	0.559	0.559
1989 and Prior	113	1989113	0.562	0.562	0.697	0.539	0.626	0.562	0.562	0.687	0.569	0.569
1989 and Prior	114	1989114	0.575	0.575	0.710	0.554	0.641	0.575	0.575	0.691	0.578	0.578
1989 and Prior	115	1989115	0.587	0.587	0.723	0.568	0.657	0.587	0.587	0.696	0.587	0.587
1989 and Prior	116	1989116	0.599	0.599	0.736	0.583	0.673	0.599	0.599	0.702	0.597	0.597
1989 and Prior	117	1989117	0.611	0.611	0.749	0.598	0.689	0.611	0.611	0.708	0.607	0.607
1989 and Prior	118	1989118	0.623	0.623	0.762	0.613	0.705	0.623	0.623	0.714	0.617	0.617
1989 and Prior	119	1989119	0.635	0.635	0.774	0.627	0.721	0.635	0.635	0.722	0.627	0.627
1989 and Prior	120	1989120	0.647	0.647	0.786	0.642	0.737	0.647	0.647	0.730	0.638	0.638
1989 and Prior	121	1989121	0.659	0.659	0.798	0.657	0.753	0.659	0.659	0.738	0.648	0.648
1989 and Prior	122	1989122	0.671	0.671	0.810	0.672	0.769	0.671	0.671	0.748	0.659	0.659
1989 and Prior	123	1989123	0.683	0.683	0.821	0.687	0.785	0.683	0.683	0.758	0.671	0.671
1989 and Prior	124	1989124	0.694	0.694	0.832	0.702	0.801	0.694	0.694	0.768	0.682	0.682
1989 and Prior	125	1989125	0.706	0.706	0.844	0.717	0.817	0.706	0.706	0.780	0.694	0.694
1989 and Prior	126	1989126	0.717	0.717	0.854	0.731	0.832	0.717	0.717	0.792	0.706	0.706
1989 and Prior	127	1989127	0.728	0.728	0.865	0.746	0.848	0.728	0.728	0.805	0.718	0.718
1989 and Prior	128	1989128	0.739	0.739	0.875	0.761	0.864	0.739	0.739	0.818	0.730	0.730
1989 and Prior	129	1989129	0.750	0.750	0.885	0.776	0.880	0.750	0.750	0.833	0.743	0.743
1989 and Prior	130	1989130	0.761	0.761	0.895	0.790	0.895	0.761	0.761	0.848	0.756	0.756
1989 and Prior	131	1989131	0.772	0.772	0.905	0.805	0.911	0.772	0.772	0.864	0.769	0.769
1989 and Prior	132	1989132	0.782	0.782	0.914	0.820	0.926	0.782	0.782	0.881	0.783	0.783
1989 and Prior	133	1989133	0.792	0.792	0.924	0.834	0.941	0.792	0.792	0.898	0.797	0.797
1989 and Prior	134	1989134	0.802	0.802	0.933	0.848	0.956	0.802	0.802	0.917	0.812	0.812
1989 and Prior	135	1989135	0.812	0.812	0.942	0.863	0.971	0.812	0.812	0.936	0.827	0.827
1989 and Prior	136	1989136	0.822	0.822	0.951	0.877	0.986	0.822	0.822	0.956	0.842	0.842
1989 and Prior	137	1989137	0.831	0.831	0.959	0.891	1.000	0.831	0.831	0.978	0.857	0.857
1989 and Prior	138	1989138	0.841	0.841	0.968	0.905	1.014	0.841	0.841	1.000	0.874	0.874
1989 and Prior	139	1989139	0.850	0.850	0.976	0.919	1.028	0.850	0.850	1.023	0.890	0.890
1989 and Prior	140	1989140	0.859	0.859	0.984	0.933	1.042	0.859	0.859	1.048	0.907	0.907
1989 and Prior	141	1989141	0.868	0.868	0.992	0.946	1.055	0.868	0.868	1.073	0.925	0.925
1989 and Prior	142	1989142	0.876	0.876	1.000	0.960	1.068	0.876	0.876	1.099	0.943	0.943
1989 and Prior	143	1989143	0.885	0.885	1.008	0.973	1.081	0.885	0.885	1.127	0.961	0.961
1989 and Prior	144	1989144	0.893	0.893	1.016	0.987	1.093	0.893	0.893	1.156	0.980	0.980
1989 and Prior	145	1989145	0.901	0.901	1.023	1.000	1.105	0.901	0.901	1.185	1.000	1.000
1989 and Prior	146	1989146	0.909	0.909	1.031	1.013	1.117	0.909	0.909	1.217	1.020	1.020
1989 and Prior	147	1989147	0.917	0.917	1.038	1.026	1.128	0.917	0.917	1.249	1.041	1.041
1989 and Prior	148	1989148	0.924	0.924	1.046	1.039	1.139	0.924	0.924	1.283	1.063	1.063
1989 and Prior	149	1989149	0.931	0.931	1.054	1.052	1.149	0.931	0.931	1.318	1.085	1.085
1989 and Prior	150	1989150	0.938	0.938	1.061	1.064	1.159	0.938	0.938	1.354	1.108	1.108
1989 and Prior	151	1989151	0.945	0.945	1.069	1.077	1.169	0.945	0.945	1.392	1.132	1.132
1989 and Prior	152	1989152	0.952	0.952	1.076	1.089	1.178	0.952	0.952	1.431	1.157	1.157
1989 and Prior	153	1989153	0.959	0.959	1.084	1.101	1.187	0.959	0.959	1.472	1.182	1.182
1989 and Prior	154	1989154	0.965	0.965	1.092	1.114	1.195	0.965	0.965	1.514	1.208	1.208
1989 and Prior	155	1989155	0.971	0.971	1.100	1.126	1.203	0.971	0.971	1.558	1.236	1.236
1989 and Prior	156	1989156	0.977	0.977	1.108	1.137	1.210	0.977	0.977	1.604	1.264	1.264
1989 and Prior	157	1989157	0.983	0.983	1.116	1.149	1.217	0.983	0.983	1.651	1.293	1.293
1989 and Prior	158	1989158	0.989	0.989	1.124	1.161	1.223	0.989	0.989	1.699	1.323	1.323
1989 and Prior	159	1989159	0.995	0.995	1.132	1.173	1.229	0.995	0.995	1.750	1.355	1.355

Year	Symbol	Yr/Sym	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL
1989 and Prior	160	1989160	1.000	1.000	1.141	1.184	1.235	1.000	1.000	1.802	1.387	1.387
1989 and Prior	161	1989161	1.005	1.005	1.150	1.196	1.239	1.005	1.005	1.856	1.421	1.421
1989 and Prior	162	1989162	1.010	1.010	1.159	1.207	1.244	1.010	1.010	1.912	1.456	1.456
1989 and Prior	163	1989163	1.016	1.016	1.168	1.218	1.247	1.016	1.016	1.970	1.492	1.492
1989 and Prior	164	1989164	1.020	1.020	1.178	1.229	1.251	1.020	1.020	2.030	1.529	1.529
1989 and Prior	165	1989165	1.025	1.025	1.188	1.241	1.253	1.025	1.025	2.091	1.569	1.569
1989 and Prior	166	1989166	1.030	1.030	1.198	1.252	1.255	1.030	1.030	2.155	1.609	1.609
1989 and Prior	167	1989167	1.034	1.034	1.208	1.263	1.257	1.034	1.034	2.221	1.651	1.651
1989 and Prior	168	1989168	1.039	1.039	1.220	1.274	1.258	1.039	1.039	2.288	1.695	1.695
1989 and Prior	169	1989169	1.043	1.043	1.231	1.285	1.258	1.043	1.043	2.358	1.741	1.741
1989 and Prior	170	1989170	1.048	1.048	1.243	1.296	1.258	1.048	1.048	2.430	1.789	1.789
1989 and Prior	171	1989171	1.052	1.052	1.255	1.306	1.258	1.052	1.052	2.504	1.838	1.838
1989 and Prior	172	1989172	1.056	1.056	1.268	1.317	1.258	1.056	1.056	2.580	1.890	1.890
1989 and Prior	173	1989173	1.060	1.060	1.282	1.328	1.258	1.060	1.060	2.658	1.943	1.943
1989 and Prior	174	1989174	1.064	1.064	1.296	1.339	1.258	1.064	1.064	2.739	1.999	1.999
1989 and Prior	175	1989175	1.068	1.068	1.310	1.350	1.258	1.068	1.068	2.821	2.058	2.058
1989 and Prior	176	1989176	1.072	1.072	1.326	1.361	1.258	1.072	1.072	2.906	2.119	2.119
1989 and Prior	177	1989177	1.076	1.076	1.342	1.372	1.258	1.076	1.076	2.993	2.182	2.182
1989 and Prior	178	1989178	1.080	1.080	1.358	1.383	1.258	1.080	1.080	3.082	2.249	2.249
1989 and Prior	179	1989179	1.083	1.083	1.376	1.394	1.258	1.083	1.083	3.173	2.318	2.318
1989 and Prior	180	1989180	1.087	1.087	1.394	1.406	1.258	1.087	1.087	3.266	2.391	2.391
1989 and Prior	181	1989181	1.091	1.091	1.414	1.417	1.258	1.091	1.091	3.362	2.467	2.467
1989 and Prior	182	1989182	1.095	1.095	1.434	1.428	1.258	1.095	1.095	3.459	2.546	2.546
1989 and Prior	183	1989183	1.099	1.099	1.455	1.440	1.258	1.099	1.099	3.558	2.629	2.629
1989 and Prior	184	1989184	1.102	1.102	1.477	1.452	1.258	1.102	1.102	3.660	2.716	2.716
1989 and Prior	185	1989185	1.106	1.106	1.501	1.464	1.258	1.106	1.106	3.763	2.807	2.807
1989 and Prior	186	1989186	1.110	1.110	1.525	1.476	1.258	1.110	1.110	3.868	2.902	2.902
1989 and Prior	187	1989187	1.114	1.114	1.551	1.488	1.258	1.114	1.114	3.975	3.002	3.002
1989 and Prior	188	1989188	1.118	1.118	1.578	1.500	1.258	1.118	1.118	4.084	3.107	3.107
1989 and Prior	189	1989189	1.122	1.122	1.607	1.513	1.258	1.122	1.122	4.194	3.217	3.217
1989 and Prior	190	1989190	1.127	1.127	1.637	1.525	1.258	1.127	1.127	4.306	4.182	4.182
1990 and Later	0	1990000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990 and Later	1	1990001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.270	0.510	0.510
1990 and Later	2	1990002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.340	0.580	0.580
1990 and Later	3	1990003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.420	0.630	0.630
1990 and Later	4	1990004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.470	0.670	0.670
1990 and Later	5	1990005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.530	0.700	0.700
1990 and Later	6	1990006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.590	0.740	0.740
1990 and Later	7	1990007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.640	0.780	0.780
1990 and Later	8	1990008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.700	0.820	0.820
1990 and Later	10	1990010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.770	0.860	0.860
1990 and Later	11	1990011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.840	0.900	0.900
1990 and Later	12	1990012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.920	0.950	0.950
1990 and Later	13	1990013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	0.990
1990 and Later	14	1990014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.090	1.050	1.050
1990 and Later	15	1990015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.200	1.120	1.120
1990 and Later	16	1990016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.310	1.180	1.180
1990 and Later	17	1990017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.410	1.250	1.250
1990 and Later	18	1990018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.510	1.310	1.310
1990 and Later	19	1990019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.640	1.380	1.380
1990 and Later	20	1990020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.780	1.440	1.440
1990 and Later	21	1990021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.940	1.510	1.510
1990 and Later	22	1990022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.140	1.590	1.590
1990 and Later	23	1990023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.360	1.680	1.680
1990 and Later	24	1990024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.680	1.810	1.810
1990 and Later	25	1990025	1.000	1.000	1.000	1.000	1.000	1.000	1.000	3.140	2.020	2.020
1990 and Later	26	1990026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	3.620	2.220	2.220
1990 and Later	27	1990027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	4.100	2.420	2.420
1990 and Later	101	1990101	0.414	0.414	0.526	0.374	0.450	0.414	0.414	0.676	0.467	0.467
1990 and Later	102	1990102	0.427	0.427	0.541	0.387	0.464	0.427	0.427	0.676	0.475	0.475
1990 and Later	103	1990103	0.439	0.439	0.555	0.400	0.477	0.439	0.439	0.676	0.483	0.483
1990 and Later	104	1990104	0.451	0.451	0.570	0.413	0.492	0.451	0.451	0.676	0.491	0.491
1990 and Later	105	1990105	0.463	0.463	0.585	0.427	0.506	0.463	0.463	0.676	0.499	0.499
1990 and Later	106	1990106	0.475	0.475	0.599	0.440	0.520	0.475	0.475	0.676	0.507	0.507
1990 and Later	107	1990107	0.488	0.488	0.613	0.454	0.535	0.488	0.488	0.676	0.516	0.516
1990 and Later	108	1990108	0.500	0.500	0.628	0.468	0.550	0.500	0.500	0.676	0.524	0.524
1990 and Later	109	1990109	0.513	0.513	0.642	0.482	0.565	0.513	0.513	0.677	0.533	0.533
1990 and Later	110	1990110	0.525	0.525	0.656	0.496	0.580	0.525	0.525	0.679	0.541	0.541
1990 and Later	111	1990111	0.537	0.537	0.670	0.510	0.595	0.537	0.537	0.681	0.550	0.550
1990 and Later	112	1990112	0.550	0.550	0.683	0.525	0.610	0.550	0.550	0.684	0.559	0.559
1990 and Later	113	1990113	0.562	0.562	0.697	0.539	0.626	0.562	0.562	0.687	0.569	0.569
1990 and Later	114	1990114	0.575	0.575	0.710	0.554	0.641	0.575	0.575	0.691	0.578	0.578
1990 and Later	115	1990115	0.587	0.587	0.723	0.568	0.657	0.587	0.587	0.696	0.587	0.587
1990 and Later	116	1990116	0.599	0.599	0.736	0.583	0.673	0.599	0.599	0.702	0.597	0.597
1990 and Later	117	1990117	0.611	0.611	0.749	0.598	0.689	0.611	0.611	0.708	0.607	0.607
1990 and Later	118	1990118	0.623	0.623	0.762	0.613	0.705	0.623	0.623	0.714	0.617	0.617
1990 and Later	119	1990119	0.635	0.635	0.774	0.627	0.721	0.635	0.635	0.722	0.627	0.627
1990 and Later	120	1990120	0.647	0.647	0.786	0.642	0.737	0.647	0.647	0.730	0.638	0.638
1990 and Later	121	1990121	0.659	0.659	0.798	0.657	0.753	0.659	0.659	0.738	0.648	0.648
1990 and Later	122	1990122	0.671	0.671	0.810	0.672	0.769	0.671	0.671	0.748	0.659	0.659

Year	Symbol	Yr/Sym	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL
1990 and Later	123	1990123	0.683	0.683	0.821	0.687	0.785	0.683	0.683	0.758	0.671	0.671
1990 and Later	124	1990124	0.694	0.694	0.832	0.702	0.801	0.694	0.694	0.768	0.682	0.682
1990 and Later	125	1990125	0.706	0.706	0.844	0.717	0.817	0.706	0.706	0.780	0.694	0.694
1990 and Later	126	1990126	0.717	0.717	0.854	0.731	0.832	0.717	0.717	0.792	0.706	0.706
1990 and Later	127	1990127	0.728	0.728	0.865	0.746	0.848	0.728	0.728	0.805	0.718	0.718
1990 and Later	128	1990128	0.739	0.739	0.875	0.761	0.864	0.739	0.739	0.818	0.730	0.730
1990 and Later	129	1990129	0.750	0.750	0.885	0.776	0.880	0.750	0.750	0.833	0.743	0.743
1990 and Later	130	1990130	0.761	0.761	0.895	0.790	0.895	0.761	0.761	0.848	0.756	0.756
1990 and Later	131	1990131	0.772	0.772	0.905	0.805	0.911	0.772	0.772	0.864	0.769	0.769
1990 and Later	132	1990132	0.782	0.782	0.914	0.820	0.926	0.782	0.782	0.881	0.783	0.783
1990 and Later	133	1990133	0.792	0.792	0.924	0.834	0.941	0.792	0.792	0.898	0.797	0.797
1990 and Later	134	1990134	0.802	0.802	0.933	0.848	0.956	0.802	0.802	0.917	0.812	0.812
1990 and Later	135	1990135	0.812	0.812	0.942	0.863	0.971	0.812	0.812	0.936	0.827	0.827
1990 and Later	136	1990136	0.822	0.822	0.951	0.877	0.986	0.822	0.822	0.956	0.842	0.842
1990 and Later	137	1990137	0.831	0.831	0.959	0.891	1.000	0.831	0.831	0.978	0.857	0.857
1990 and Later	138	1990138	0.841	0.841	0.968	0.905	1.014	0.841	0.841	1.000	0.874	0.874
1990 and Later	139	1990139	0.850	0.850	0.976	0.919	1.028	0.850	0.850	1.023	0.890	0.890
1990 and Later	140	1990140	0.859	0.859	0.984	0.933	1.042	0.859	0.859	1.048	0.907	0.907
1990 and Later	141	1990141	0.868	0.868	0.992	0.946	1.055	0.868	0.868	1.073	0.925	0.925
1990 and Later	142	1990142	0.876	0.876	1.000	0.960	1.068	0.876	0.876	1.099	0.943	0.943
1990 and Later	143	1990143	0.885	0.885	1.008	0.973	1.081	0.885	0.885	1.127	0.961	0.961
1990 and Later	144	1990144	0.893	0.893	1.016	0.987	1.093	0.893	0.893	1.156	0.980	0.980
1990 and Later	145	1990145	0.901	0.901	1.023	1.000	1.105	0.901	0.901	1.185	1.000	1.000
1990 and Later	146	1990146	0.909	0.909	1.031	1.013	1.117	0.909	0.909	1.217	1.020	1.020
1990 and Later	147	1990147	0.917	0.917	1.038	1.026	1.128	0.917	0.917	1.249	1.041	1.041
1990 and Later	148	1990148	0.924	0.924	1.046	1.039	1.139	0.924	0.924	1.283	1.063	1.063
1990 and Later	149	1990149	0.931	0.931	1.054	1.052	1.149	0.931	0.931	1.318	1.085	1.085
1990 and Later	150	1990150	0.938	0.938	1.061	1.064	1.159	0.938	0.938	1.354	1.108	1.108
1990 and Later	151	1990151	0.945	0.945	1.069	1.077	1.169	0.945	0.945	1.392	1.132	1.132
1990 and Later	152	1990152	0.952	0.952	1.076	1.089	1.178	0.952	0.952	1.431	1.157	1.157
1990 and Later	153	1990153	0.959	0.959	1.084	1.101	1.187	0.959	0.959	1.472	1.182	1.182
1990 and Later	154	1990154	0.965	0.965	1.092	1.114	1.195	0.965	0.965	1.514	1.208	1.208
1990 and Later	155	1990155	0.971	0.971	1.100	1.126	1.203	0.971	0.971	1.558	1.236	1.236
1990 and Later	156	1990156	0.977	0.977	1.108	1.137	1.210	0.977	0.977	1.604	1.264	1.264
1990 and Later	157	1990157	0.983	0.983	1.116	1.149	1.217	0.983	0.983	1.651	1.293	1.293
1990 and Later	158	1990158	0.989	0.989	1.124	1.161	1.223	0.989	0.989	1.699	1.323	1.323
1990 and Later	159	1990159	0.995	0.995	1.132	1.173	1.229	0.995	0.995	1.750	1.355	1.355
1990 and Later	160	1990160	1.000	1.000	1.141	1.184	1.235	1.000	1.000	1.802	1.387	1.387
1990 and Later	161	1990161	1.005	1.005	1.150	1.196	1.239	1.005	1.005	1.856	1.421	1.421
1990 and Later	162	1990162	1.010	1.010	1.159	1.207	1.244	1.010	1.010	1.912	1.456	1.456
1990 and Later	163	1990163	1.016	1.016	1.168	1.218	1.247	1.016	1.016	1.970	1.492	1.492
1990 and Later	164	1990164	1.020	1.020	1.178	1.229	1.251	1.020	1.020	2.030	1.529	1.529
1990 and Later	165	1990165	1.025	1.025	1.188	1.241	1.253	1.025	1.025	2.091	1.569	1.569
1990 and Later	166	1990166	1.030	1.030	1.198	1.252	1.255	1.030	1.030	2.155	1.609	1.609
1990 and Later	167	1990167	1.034	1.034	1.208	1.263	1.257	1.034	1.034	2.221	1.651	1.651
1990 and Later	168	1990168	1.039	1.039	1.220	1.274	1.258	1.039	1.039	2.288	1.695	1.695
1990 and Later	169	1990169	1.043	1.043	1.231	1.285	1.258	1.043	1.043	2.358	1.741	1.741
1990 and Later	170	1990170	1.048	1.048	1.243	1.296	1.258	1.048	1.048	2.430	1.789	1.789
1990 and Later	171	1990171	1.052	1.052	1.255	1.306	1.258	1.052	1.052	2.504	1.838	1.838
1990 and Later	172	1990172	1.056	1.056	1.268	1.317	1.258	1.056	1.056	2.580	1.890	1.890
1990 and Later	173	1990173	1.060	1.060	1.282	1.328	1.258	1.060	1.060	2.658	1.943	1.943
1990 and Later	174	1990174	1.064	1.064	1.296	1.339	1.258	1.064	1.064	2.739	1.999	1.999
1990 and Later	175	1990175	1.068	1.068	1.310	1.350	1.258	1.068	1.068	2.821	2.058	2.058
1990 and Later	176	1990176	1.072	1.072	1.326	1.361	1.258	1.072	1.072	2.906	2.119	2.119
1990 and Later	177	1990177	1.076	1.076	1.342	1.372	1.258	1.076	1.076	2.993	2.182	2.182
1990 and Later	178	1990178	1.080	1.080	1.358	1.383	1.258	1.080	1.080	3.082	2.249	2.249
1990 and Later	179	1990179	1.083	1.083	1.376	1.394	1.258	1.083	1.083	3.173	2.318	2.318
1990 and Later	180	1990180	1.087	1.087	1.394	1.406	1.258	1.087	1.087	3.266	2.391	2.391
1990 and Later	181	1990181	1.091	1.091	1.414	1.417	1.258	1.091	1.091	3.362	2.467	2.467
1990 and Later	182	1990182	1.095	1.095	1.434	1.428	1.258	1.095	1.095	3.459	2.546	2.546
1990 and Later	183	1990183	1.099	1.099	1.455	1.440	1.258	1.099	1.099	3.558	2.629	2.629
1990 and Later	184	1990184	1.102	1.102	1.477	1.452	1.258	1.102	1.102	3.660	2.716	2.716
1990 and Later	185	1990185	1.106	1.106	1.501	1.464	1.258	1.106	1.106	3.763	2.807	2.807
1990 and Later	186	1990186	1.110	1.110	1.525	1.476	1.258	1.110	1.110	3.868	2.902	2.902
1990 and Later	187	1990187	1.114	1.114	1.551	1.488	1.258	1.114	1.114	3.975	3.002	3.002
1990 and Later	188	1990188	1.118	1.118	1.578	1.500	1.258	1.118	1.118	4.084	3.107	3.107
1990 and Later	189	1990189	1.122	1.122	1.607	1.513	1.258	1.122	1.122	4.194	3.217	3.217
1990 and Later	190	1990190	1.127	1.127	1.637	1.525	1.258	1.127	1.127	4.306	4.182	4.182

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

MASSACHUSETTS

MISCELLANEOUS

Fee Type	Fee
SR-22	22.00

EMERGENCY ASSISTANCE PACKAGE BASE RATE
5.00

AUDIO, VISUAL & CUSTOMIZED EQUIPMENT
 (previously Electronic Equipment/Special Equipment)

LIMIT	PREMIUM
500	15
1000	30
1500	45
2000	60
2500	75
3000	90
3500	105
4000	120
4500	135
5000	150

ROADSIDE ASSISTANCE BASE RATE
4.050 1.110

AUTO LOAN/LEASE (% of Comp & Coll Premium)
0.030

LOSS OF USE	
LIMIT	FACTOR
\$25/750	1.00
\$35/1050	1.40
\$50/1500	2.01
\$75/2250	3.01

NEW VEHICLE REPLACEMENT
Collision Coverage premiums * 0.05

OEM ENDORSEMENT COVERAGE
(Comprehensive + Collision Cov Prems) * 0.10

OPTIMUM PACKAGE PLUS™*
BI Coverage premiums * 0.48
PD Coverage premiums * 0.011
COMP Coverage premiums * 0.147
COLL Coverage premiums * 0.119
MED Coverage premiums * 0.052

DRIVE OTHER CAR COVERAGES	DOC BI	DOCOPTBI	DOC MED	DOCPD
Grouping				
No Underlying Insurance for Named Insured and Relative	14.82	6.53	3.50	3.32
Underlying Insurance for Names Insured	2.28	1.01	3.50	1.11
Underlying Insurance for Relative	4.56	2.01	3.50	1.11

* Total Premium is the sum of above factors

SAFECO INSURANCE COMPANY OF AMERICA

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is Sixtyfive years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

B. Driver-Vehicle Assignment

We determine an average rating factor for all **drivers on the policy (not including deferred and excluded operators) rated drivers** and then apply that factor to all vehicles. This is done automatically. We do not require assignment of drivers to specific vehicles. **The rated drivers are equal to all the drivers on the policy.**

All operators of the insured vehicles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit

1. Deferred Operator

An operator can be deferred from the policy if the operator is the named insured or listed operator on another auto insurance policy.

If an operator's class and merit rating are used on vehicles covered by another Massachusetts private passenger insurance policy, this operator will be defined as Deferred Operator. A deferred operator shall be deferred from rating on the policy. If all operators listed on a policy are Deferred Operators, the operator producing the lowest combined premium shall be assigned to the vehicle(s).

2. Excluded Operator

If an operator who is a member of the household is to be excluded they must be excluded from the entire policy. The policyholder must submit a signed statement that such operator does not and will not operate any of the vehicles to be insured. The signed statement must be on the Operator Exclusion Form SA-2934/MAEP.

If any operator excluded as a result of such signed statement operates any vehicle, the appropriate **operator classification** premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

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B. Anti-Theft ~~Device~~ Discount

Refer to **Rule 54** Anti-Theft Devices Standards for definitions.

Application of Discount

Refer to rate order of calculation.

C. ~~Class 15~~ Senior Discount

~~The driver factor shall be reduced by 25%. If the operator becomes age 65 during the policy year, at the next renewal. Operators aged 65 or older shall receive the Senior Discount. "Age" shall mean an operator's age at policy expiration for the purpose of the Senior Discount.~~

Application of Discount

Refer to rate order of calculation.

D. Low Mileage Discount

The Low Mileage Discount shall apply to regular pleasure use vehicles driven less than 8,000 miles annually. It is available at new business or through endorsement. The principal operator must have 9 or more years driving experience and the company may periodically request that the customer report estimates of annual mileage. Annual mileage will be updated upon each renewal. ~~The customer can either report their mileage at <http://mileage.safeco.com/respond> or complete the postcard and return by mail. If a policyholder fails to respond to the requests, the discount will be reduced each term and removed completely by the end of the second year. Once the mileage has been verified at the next renewal the policyholder will receive the full discount for the reported mileage. If the policyholder provides information indicating that they are not a low mileage driver, they are no longer eligible for the discount and it will be removed at renewal.~~

Application of Discount

Refer to rate order of calculation.

E. Driver Training Discount

A discount will be given to eligible operators with less than 3 years driving experience that have completed a Satisfactory

Driver Training Program (as defined in Rule 28 D.).

Application of Discount

Refer to rate order of calculation.

F. Good Student Discount

This does not apply to any driver with a driving record with eight or more points under the Safeco Safe Driver Insurance Plan Rule.

Applies if the insured operator has 9 or less years driving experience, provided:

- is a full-time student in high school or enrolled in at least four courses per term as a full-time student in a certificate or degree program in an accredited college or university, or home school program
- the scholastic records for the immediately preceding school semester or quarter (or comparable segment) show that each such student:
 - is ranked scholastically among the upper 20 percent of his or her class
 - in schools designating grades by letter (such as A, B, C, D and F), had a grade average of B or its equivalent, B- for a full-time student at a two- or four-year college or university (If the system of grading by letter is not susceptible to averaging, no grade shall be below a B, or a B- as outlined above, or its equivalent)
 - in schools where numbers are used to designate grade "points" (such as 4, 3, 2 and 1), had an average of at least 3 grade points for all subjects combined, or its equivalent

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B. Anti-Theft Discount

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Application of Discount

Refer to rate order of calculation.

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