

RULE 19. DISCOUNTS

A. Multi-Car

A policyholder who owns two or more automobiles and purchases coverage from Safety for at least two such automobiles, shall be entitled to a 10% discount on premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27.

B. Public Transit

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period. Refer to the Miscellaneous Rating Factors page for the applicable discount.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven or twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

3. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

4. Qualifying Massachusetts Transit Systems

Refer to the Rate Section for a list of approved public transit systems.

5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable merit rating adjustment, including class 15.

C. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

D. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The

policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating adjustment.

E. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the merit rating adjustment.

F. Passive Restraint Discount

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain approved occupant safety features. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

G. Safety Account Credit

1. Safety Account Credit

A policyholder who purchases coverage from Safety for insurance* other than private passenger automobiles, motorcycles, antiques or miscellaneous types rated in this manual, shall be entitled to a 10% discount on the premium applicable to Coverage Parts 1-12.

*Qualifying purchase of insurance coverage with Safety policies includes: Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire, Homeowners (HO 02, HO 03, HO 04, HO 06), or Personal Umbrella.

2. Non-Safety Account Credit

A policyholder who purchases coverage from the FAIR Plan or other eligible company for insurance** other than private passenger automobiles, motorcycles, antiques or miscellaneous types rated in this manual, shall be entitled to a 5% discount on the premium applicable to Coverage Parts 1-12.

**Qualifying purchase of insurance coverage includes:

Homeowners (HO 02, HO 03, HO 04, HO 06), but does not include a Dwelling Fire only policy.

H. Renewal Credit

A policyholder who maintains continuous coverage and renews with Safety, shall be entitled to a renewal credit discount on premium applicable to Coverage Parts 1-12. Upon completion of each year of coverage, a renewal credit discount will apply based on the number of consecutive years insured with Safety as follows:

Number of Years of Consecutive Coverage	Credit
1 year	1%
2 years	1%
3 years	1%
4-5 years	2%
6-10 years	3%
11 or more years	4%

I. Student Discounts

These discounts will be given to eligible operators with less than 6 years driving experience in classes 17, 18, 20, 21, 25 or 26. The rated inexperienced operator must be a full time high school or post secondary student and must also have 4 or less merit rating points. These discounts apply to Parts 1-12 of the rated vehicle(s) that the student is assigned to.

Good Student Discount

The qualifications for a Good Student Discount are listed below:

1. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - i. a standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - ii. evidence of scoring in the upper 20% on an annual national standardized exam.
2. The certified statement must be submitted:
 - a. when the good student discount is initially requested, and;
 - b. at renewal and thereafter at the company's discretion.

Exception: Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof for as long as they remain a class 17, 18, 20, 21, 25, or 26 operator.

Away at School Discount

A full-time student that resides at an accredited educational institution at least 100 miles away and does not have regular access to a vehicle will receive a 10% discount.

Student Discount Summary		
Good Student	At Home	Away at School
No	0%	-10%
Yes	-10%	-20%

J. Hybrid Automobile Discount

A 10% discount for Parts 1-12 will apply to all Hybrid vehicles. A Hybrid vehicle is a vehicle that uses two or more distinct power sources to propel the vehicle.

K. Agency Loyalty Discount

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 3% discount will apply for the first and second year insured with Safety.

L. e-Customer Discount and Electronic Book Transfer Discount

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

e-Customer Discount

An eligible policyholder who selects Combined Account Billing with Electronic Policy Issuance and qualifies under Section **G. 1.** for an Account Credit shall be entitled to a discount described below:

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Combined Account Billing with Electronic Policy Issuance **on** or **before** the date their first policy is issued with Safety and **(B)** qualifies under Section **K** for New Business Discount for Agency Loyalty on the date of selection in **(A)** will be eligible for a 7% discount for the first year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Combined Account Billing with Electronic Policy Issuance, but do not qualify as described in **(1.)** will be eligible for a 1% discount for the first year insured and a 1% discount on subsequent renewals with Safety.

Electronic Book Transfer Discount

An eligible policyholder who elects to move their policy from a non-Safety company into a Safety rating program and is not eligible for the e-Customer Discount on or before their first policy is issued with Safety shall be entitled to a discount described below:

1. A first-time policyholder to Safety Insurance Group who **(A)** elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective date and **(B)** qualifies under Section **K** for New Business Discount for Agency Loyalty on the date of transfer in **(A)** will be eligible for a 7% discount for the first year insured and a 1% discount on the first renewal with Safety.
2. All policyholders who elect to move their policy from a non-Safety company into a Safety rating program, but do not qualify as described in **(1.)** will be eligible for a 1% discount for the first year insured, and a 1% discount on the first renewal with Safety.

Any discounts developed in Rule 19 L. are in addition to discounts developed in other sections of Rule 19.

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Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)				
	\$1,000*	\$2,000*	\$100** Glass	
Deductibles:				
Collision:	.63	.48	Not Applicable	
Limited Collision:	.54	.32	Not Applicable	
Comprehensive:	.75	.67	.84	
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$10		
**Applies to otherwise determined premium		\$500 Deductible - \$13		
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$16		
		\$2,000 Deductible - \$25		
SUBSTITUTE TRANSPORTATION (RULE 17)				
	\$15/Day, \$450 Maximum	\$30/Day, \$900 Maximum	\$45/Day, \$1,350 Maximum	\$100/Day, \$3,000 Maximum
Companion Policy Client				
Private Passenger:	\$12	\$59	\$137	\$278
Motorcycle:	\$44	\$88	\$163	\$337
Loyal Automobile Client				
Private Passenger:	\$12	\$60	\$140	\$285
Motorcycle:	\$45	\$90	\$167	\$346
New Insurance Client				
Private Passenger:	\$12	\$62	\$144	\$292
Motorcycle:	\$46	\$92	\$171	\$355
DISCOUNTS (RULE 19)				
Multi-Car:	10% Parts 1, 2, 4, 5, 7, 8 and 9			
Safety Account Credit:	10% Parts 1-12			
Renewal Credit:	1% - 4% Parts 1-12 based on # of renewal years with Safety			
Public Transit:	10% Property Damage and Collision \$75 Maximum per eligible vehicle			
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12			
Passive Restraint:	25% Parts 2, 3, 6 and 12			
Good Student Discount/Away at School:	10% or 20% Parts 1-12			
Hybrid Automobile Discount:	10% Parts 1-12			
Agency Loyalty Discount	1 st year with Safety - 3% Parts 1-12 2 nd year with Safety - 3% Parts 1-12			
e-Customer Discount	New business with Safety - 7% Parts 1-12 All other cases -1% Parts 1-12; or			
Electronic Book Transfer Discount	New business with Safety - 7% Parts 1-12 All other cases -1% new business and 1 st renewal Parts 1-12			

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Comprehensive:	.75	.67	.84	
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$10		
**Applies to otherwise determined premium		\$500 Deductible - \$13		
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$16		
		\$2,000 Deductible - \$25		
SUBSTITUTE TRANSPORTATION (RULE 17)				
	\$15/Day, \$450 Maximum	\$30/Day, \$900 Maximum	\$45/Day, \$1,350 Maximum	\$100/Day, \$3,000 Maximum
Companion Policy Client				
Private Passenger:	\$12	\$59	\$137	\$278
Motorcycle:	\$44	\$88	\$163	\$337
Loyal Automobile Client				
Private Passenger:	\$12	\$60	\$140	\$285
Motorcycle:	\$45	\$90	\$167	\$346
New Insurance Client				
Private Passenger:	\$12	\$62	\$144	\$292
Motorcycle:	\$46	\$92	\$171	\$355
DISCOUNTS (RULE 19)				
Multi-Car:	10% Parts 1, 2, 4, 5, 7, 8 and 9			
Safety Account Credit:	10% Parts 1-12			
Renewal Credit:	1% - 4.2% 8% Parts 1-12 based on # of renewal years with Safety			
Public Transit:	10% Property Damage and Collision \$75 Maximum per eligible vehicle			
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12			
Passive Restraint:	25% Parts 2, 3, 6 and 12			
Good Student Discount/Away at School:	10% or 20% Parts 1-12			
Hybrid Automobile Discount:	10% Parts 1-12			
Agency Loyalty Discount	1 st year with Safety - 3% Parts 1-12 2 nd year with Safety - 3% Parts 1-12			
e-Customer Discount	New business with Safety - 7% Parts 1-12 All other cases -1% Parts 1-12; or			
Electronic Book Transfer Discount	New business with Safety - 7% Parts 1-12 All other cases -1% new business and 1 st renewal Parts 1-12			

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RULE 19. DISCOUNTS

A. Multi-Car

A policyholder who owns two or more automobiles and purchases coverage from Safety for at least two such automobiles, shall be entitled to a 10% discount on premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27.

B. Public Transit

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period. Refer to the Miscellaneous Rating Factors page for the applicable discount.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

3. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

4. Qualifying Massachusetts Transit Systems

Refer to the Rate Section for a list of approved public transit systems.

- 5.** The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable merit rating adjustment, including class 15.

C. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

D. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The

policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating adjustment.

E. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the merit rating adjustment.

F. Passive Restraint Discount

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain approved occupant safety features. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

G. Safety Account Credit

1. Safety Account Credit

A policyholder who purchases coverage from Safety for insurance* other than private passenger automobiles, motorcycles, antiques or miscellaneous types rated in this manual, shall be entitled to a 10% discount on the premium applicable to Coverage Parts 1-12.

*Qualifying purchase of insurance coverage with Safety policies includes:
Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire, Homeowners (HO 02, HO 03, HO 04, HO 06), or Personal Umbrella.

2. Non-Safety Account Credit

_____A policyholder who purchases coverage from the FAIR Plan, ~~Narragansett Bay Insurance~~ or ~~Barnstable County Mutual~~ other eligible company for insurance** other than private passenger automobiles, motorcycles, _____antiques or miscellaneous types rated in this manual, shall be entitled to a 5% discount on the _____ premium applicable to Coverage Parts 1-12.

**Qualifying purchase of insurance coverage includes: Homeowners (HO 02, HO 03, HO 04, HO 06), but does not include a Dwelling Fire only policy.

H. Renewal Credit

A policyholder who maintains continuous coverage and renews with Safety, shall be entitled to a renewal credit discount on premium applicable to Coverage Parts 1-12. Upon completion of each year of coverage, a renewal credit discount will apply based on the number of consecutive years insured with Safety as follows:

Number of Years of Consecutive Coverage	Credit
1 year	2% 1%
2 years	3% 1%
3 years	4%1%
4-5 years	5%2%
5-6-10 years	6%3%
7-10 11 or more years	7%4%
11 or more years	8%

I. Student Discounts

These discounts will be given to eligible operators with less than 6 years driving experience in classes 17, 18, 20, 21, 25 or 26. The rated inexperienced operator must be a full time high school or post secondary student and must also have 4 or less merit rating points. These discounts apply to Parts 1-12 of the rated vehicle(s) that the student is assigned to.

Good Student Discount

The qualifications for a Good Student Discount are listed below:

1. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - i. a standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - ii. evidence of scoring in the upper 20% on an annual national standardized exam.
2. The certified statement must be submitted:
 - a. when the good student discount is initially requested, and;
 - b. at renewal and thereafter at the company's discretion.

Exception: Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof for as long as they remain a class 17, 18, 20, 21, 25, or 26 operator.

Away at School Discount

A full-time student that resides at an accredited educational institution at least 100 miles away and does not have regular access to a vehicle will receive a 10% discount.

Student Discount Summary		
Good Student	At Home	Away at School
No	0%	-10%
Yes	-10%	-20%

J. Hybrid Automobile Discount

A 10% discount for Parts 1-12 will apply to all Hybrid vehicles. A Hybrid vehicle is a vehicle that uses two or more distinct power sources to propel the vehicle.

K. Agency Loyalty Discount

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 3% discount will apply for the first and second year insured with Safety.

L. e-Customer Discount and Electronic Book Transfer Discount

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

e-Customer Discount

An eligible policyholder who selects Combined Account Billing with Electronic Policy Issuance and qualifies under Section **G. 1.** for an Account Credit shall be entitled to a discount described below:

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Combined Account Billing with Electronic Policy Issuance **on or before** the date their first policy is issued with Safety and **(B)** qualifies under Section **K** for New Business Discount for Agency Loyalty on the date of selection in **(A)** will be eligible for a 7% discount for the first year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Combined Account Billing with Electronic Policy Issuance, but do not qualify as described in **(1.)** will be eligible for a 1% discount for the first year insured and a 1% discount on subsequent renewals with Safety.

Electronic Book Transfer Discount

An eligible policyholder who elects to move their policy from a non-Safety company into a Safety rating program and is not eligible for the e-Customer Discount on or before their first policy is issued with Safety shall be entitled to a discount described below:

1. A first-time policyholder to Safety Insurance Group who **(A)** elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective date and **(B)** qualifies under Section **K** for New Business Discount for Agency Loyalty on the date of transfer in **(A)** will be eligible for a 7% discount for the first year insured and a 1% discount on the first renewal with Safety.
2. All policyholders who elect to move their policy from a non-Safety company into a Safety rating program, but do not qualify as described in **(1.)** will be eligible for a 1% discount for the first year insured, and a 1% discount on the first renewal with Safety.

Any discounts developed in Rule 19 L. are in addition to discounts developed in other sections of Rule 19.