

Safety Insurance Group

Massachusetts Private Passenger Auto Rates Voluntary Rates Effective 5/1/2008

Explanatory Memorandum

Summary

We wish to make the following changes to our Voluntary Massachusetts Private Passenger Auto rates with an effective date of May 1, 2008 for both New and Renewal business:

- (1.) Adopt a New Business Discount for Agency Loyalty in addition to our previously approved discounts. Policyholders who have at least three years of continuous coverage with their present agent will receive a -3% discount the first year they become a Safety insured, and a -1% discount their second year.
- (2.) Change the charge for our Safety Shield coverage enhancement endorsement to \$25 per vehicle. There is no change to the language of the endorsement.

Guide to Exhibits

Cert.Bulletin – Since we are filing for an additional discount, policyholders will either be at or below our rates contemplated as of 4/1/2008; therefore, we are still in compliance with DOI Bulletin 2007-07.

Sheet 1A details our amended changes overall and by coverage line. Our rate indication is **-6.0%**. Our rate change effective 4/1/2008 was **-6.3%**. We estimate that this new discount will decrease our average rates by **-6.5%** when compared to the 2007 rate level, and **-0.2%** when compared to our previously approved rates effective 4/1/2008.

Sheet 2 provides support for our New Business Discount for Agency Loyalty. Our proposed discount is in the range of similar discounts that have been approved for our competitors.

Sheet 3-5 summarizes changes to average premiums by coverage from the current 2007 rate level to the proposed rate level.

Sheet 3-5.1 is a derivation of the current average rates shown on Sheet 3-5. Likewise, Sheet 3-5.2 is a derivation of proposed average rates given the new discount.

Sheet 3-5.3 is a derivation of the group discount adjustment. Sheet 3-5.4 is a derivation of Excess limit factors for the BI, PD and U-1 coverages.

Sheet 11-13.1 is support for a charge of \$25 per vehicle for our “Safety Shield” coverage enhancement endorsement.

Massachusetts Private Passenger Motor Vehicle Insurance
Certification of Average Premium Changes Resulting From Proposed Rates
Private Passenger Vehicle Types Generally
Safety Insurance Group

Rate Effective Date: May 1, 2008

I hereby certify that the premiums generated from the rules, rates, and rating factors contained in this private passenger motor vehicle rate filing will not increase premiums by more than **10%** for any coverage listed in Division of Insurance Bulletin 2007-07. Validation of this is attached to this affidavit as an exhibit or has been submitted in electronic format as a Microsoft Access or Excel database.*

Signed under the pains and penalties of perjury this 15th of February, 2008.

* Validation - Since we are filing for an additional discount, exposures will either be at or below Safety's Private Passenger Auto filing effective April 1, 2008.

Glenn Hiltbold, F.C.A.S., M.A.A.A.

Signature

Director of Actuarial Services

Title

Massachusetts Private Passenger Motor Vehicle Insurance
 Summary of Coverage Level Rate Changes
 Private Passenger Vehicle Types^{1/}
 Safety Insurance Group

Rate Effective Date:

May 1, 2008

Coverage ^{2/}	In-Force ^{3/} Exposures as of 10/31/07	2007 ^{3/} Average Premium	Effective 04/01/2008		Effective 05/01/2008		Indication	
			4/1/08 ^{4/} Average Premium	Selected Percentage Change	4/1/08 ^{4/} Average Premium	Selected Percentage Change	4/1/08 ^{4/} Average Premium	Selected Percentage Change
Bodily Injury Liability (Pt.1 20/40)	438,882	\$165.20	\$154.27	-6.6%	\$153.95	-6.8%	\$144.78	-12.4%
Bodily Injury Liability (Pt. 5 20/40)	438,882	\$33.77	\$34.85	3.2%	\$34.79	3.0%	\$29.59	-12.4%
Bodily Injury Liability (Excess)	356,254	\$86.93	\$82.63	-4.9%	\$82.46	-5.1%	\$78.41	-9.8%
Personal Injury Protection	438,882	\$51.07	\$47.52	-6.9%	\$47.44	-7.1%	\$43.63	-14.6%
Property Damage Liability (Pt. 4 \$5,000)	438,882	\$183.75	\$170.60	-7.2%	\$170.25	-7.3%	\$182.01	-0.9%
Property Damage Liability (Pt. 4 Excess)	436,067	\$51.40	\$47.72	-7.2%	\$47.62	-7.3%	\$45.53	-11.4%
Medical Payments	169,624	\$16.02	\$15.92	-0.7%	\$15.90	-0.8%	\$17.20	7.4%
Collision	351,838	\$294.92	\$272.55	-7.6%	\$272.01	-7.8%	\$278.77	-5.5%
Limited Collision	3,929	\$20.96	\$19.37	-7.6%	\$19.33	-7.8%	\$25.58	18.6%
Comprehensive	380,876	\$93.66	\$91.71	-2.1%	\$91.54	-2.3%	\$104.89	12.0%
Uninsured Motorists (Pt. 3 20/40)	438,882	\$10.26	\$8.91	-13.2%	\$8.90	-13.3%	\$9.93	-3.2%
Uninsured Motorists (Pt. 3 Excess)	275,628	\$5.12	\$4.69	-8.3%	\$4.70	-8.2%	\$4.96	-3.2%
Underinsured Motorists	433,350	\$19.36	\$17.50	-9.6%	\$17.47	-9.7%	\$12.95	-33.1%
Substitute Transportation	157,085	\$51.61	\$46.02	-10.8%	\$45.92	-11.0%	\$51.05	-1.1%
Total	438,882	\$930.56	\$871.75	-6.3%	\$870.03	-6.5%	\$874.40	-6.0%
Compulsory Coverages Only ^{5/}	438,882	\$444.05	\$416.16	-6.3%	\$415.33	-6.5%	\$409.95	-7.7%

Rate Effect **-0.2%**
 in \$M -0.75

1/ Do not include rate changes for motorcycles or other miscellaneous vehicles
 2/ If using total limits ratemaking methods, use Sheet 1
 3/ From Sheet 3-5
 4/ From Sheet 2, line (19)
 5/ Compulsory coverages include Parts 1, 2, 3, 4, and 5 at minimum limits

Massachusetts Private Passenger Motor Vehicle Insurance
 New Business Discount for Agency Loyalty
 Private Passenger Vehicle Types^{1/}
 Safety Insurance Group

	National Grange <u>(Eff. 4/1/08)</u>	Encompass <u>(Eff. 4/1/08)</u>	Safety (Proposed) <u>(Eff. 5/1/08)</u>
Name of Credit	Book Transfer Credit	Future Effective Date Credit	New Business Discount for Agency Loyalty
Applicable Coverage Parts	1-9, 12 (Excl. ST and TW)	1,2, 4-9 (Excl. ST, TW, UM and UD)	Parts 1-12 (All)
First Year	-5.0%	-5.0%	-3.0%
Second Year	-2.5%	0.0%	-1.0%

Similar to National Grange and Encompass, we are proposing a credit on all coverage parts for policyholders that are new to Safety, but have had at least three years of continuous coverage with the same agent. Please see Rule 19 Part K of our Private Passenger Auto manual.

There is a savings in company expenses savings in writing this type of business. We will incur less Other Acquisition expense. Also, we expect that this business will perform more like a renewal book of business which typically has a loss ratio about 20% better than new business.

Massachusetts Private Passenger Motor Vehicle Insurance
 Current Average Rates
 Private Passenger Vehicle Types^{1/}
 Safety Insurance Group

Current Average Rates

	A-1/B Basic	B Excess	Personal Injury Protection	PDL Basic	PDL Excess	U-1 Basic	U-1 Excess	Underinsured Motorists	Medical Payments	Full Collision	Limited Collision	Other than Collision	Substitute transportatio	All Coverages
In-Force Exposures	438,882	356,254	438,882	438,882	436,067	438,882	275,628	433,350	169,624	351,838	3,929	380,876	157,085	438,882
Current														
2007 Average Premium	\$198.97	\$86.93	\$51.07	\$183.75	\$51.40	\$10.26	\$5.12	\$19.36	\$16.02	\$294.92	\$20.96	\$93.66	\$51.61	\$930.56
A-1 Basic Limits	\$165.20			PDL Total Limits		\$234.82								
B Basic Limits	\$33.77													
A-1/B Total Limits	\$269.53					U-1 Total Limits		\$13.47						
Proposed														
2007 Average Premium	\$188.74	\$82.46	\$47.44	\$170.25	\$47.62	\$8.90	\$4.70	\$17.47	\$15.90	\$272.01	\$20.17	\$91.54	\$45.92	\$870.04
A-1 Basic Limits	\$153.95			PDL Total Limits		\$217.57								
B Basic Limits	\$34.79													
A-1/B Total Limits	\$255.67					U-1 Total Limits		\$11.85						

See Sheet 3-5.3 for Basic Limits and Excess Limit splits of A-1/B, PDL and U-1.

**Massachusetts Private Passenger Motor Vehicle Insurance
Derivation of Current Average Rates
Private Passenger Vehicle Types^{1/}
Safety Insurance Group**

Source: Safety's "RatingEngine" database
All Safety Insurance Policies Effective from 10/31/2006 to 10/31/2007
All Policies that have not yet renewed have been re-rated on 2007 Rates

1. In-Force Counts and Premium by Coverage and CAR ID.

carid	A-1		A-2		U-1		PDL		B + Excess		MP		Coll		Comp		ST		TW		U-2		A-1 SDIP		A-2 SDIP		PDL SDIP		FC SDIP		SumOfTotal	
	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm		
0	367,366	56,955,950	17,668,690	4,993,476	82,274,263	39,692,251	2,325,427	84,695,273	29,504,167	6,353,808	1,134,829	7,569,920	214,823	1,049,637	1,463,043	1,346,498	8,353,257	408,002,649	117,786,892	22,316,184	5,888,067	102,614,716	45,593,199	2,706,501	103,400,146	35,518,249	8,071,829	1,346,808	8,353,257	408,002,649		
1	71,516	13,637,442	4,178,612	894,591	18,215,938	5,900,948	381,074	16,364,152	6,014,082	1,718,021	211,979	783,337	846,795	254,059	1,074,878	877,678	71,353,586															
4	5,322	1,170,485	356,043	72,217	1,672,909	641,265	38,112	1,307,755	415,838	92,729	15,430	87,813	949,572	294,098	1,349,710	1,259,697	9,723,673															
5	13,899	3,649,183	1,098,723	163,295	4,458,673	908,891	46,551	2,989,239	1,141,694	393,997	22,810	61,166	994,902	302,636	1,254,537	898,791	18,385,088															

Vol (0 + 1) 438,882 72,193,693 22,316,184 5,888,067 102,614,716 45,593,199 2,706,501 103,400,146 35,518,249 8,071,829 1,346,808 8,353,257 408,002,649
117,786,892

2. Collision - Detail on Full Collision vs. Limited Collision

carid	TypeofColl	Not Purchasing				Full Collision				Limited Collision			
		Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm
0	0	62,972	469	-80	8	301,114	84,628,133	1,463,123	9	3,280	66,671	0	
1	0	20,143	0	0	8	50,724	16,348,822	877,678	9	649	15,330	0	
4	0	1,681	0	0	8	3,564	1,305,449	1,259,697	9	77	2,306	0	
5	0	6,440	0	0	8	7,075	2,976,943	898,791	9	384	12,296	0	
						351,838	103,318,145	2,340,801			82,001		
							103,400,146						

3. Policies NOT Purchasing the Coverage (Premium = 0)

carid	A-1		A-2		U-1		PDL		B + Excess		MP		Comp		ST		TW		U-2		Percent of PIP with ST		Percent of PIP with TW	
	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm
0	367,366	127	128	127	127	1,334	217,844	37,769	239,199	230,250	5,001	34.9%	37.3%											
1	71,516	6	6	6	6	231	51,414	16,380	42,598	48,168	531	40.4%	32.6%											
4	5,322	0	0	0	0	23	3,127	1,083	3,686	3,644	57	30.7%	31.5%											
5	13,899	1	1	1	1	21	11,911	6,022	7,651	11,389	36	45.0%	18.1%											

4. Number of Exposures Purchasing the Coverage [Total Counts less (3.)]

carid	A-1		A-2		U-1		PDL		B + Excess		MP		FC		LC	Comp		ST		TW		U-2	
	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm		Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm
0	367,366	367,366	367,366	367,366	367,366	367,366	367,366	367,366	367,366	149,522	301,114	3,280	326,049	128,167	137,116	362,365							
1	71,516	71,516	71,516	71,516	71,516	71,516	71,516	71,516	71,516	20,102	50,724	649	54,827	28,918	23,348	70,985							
4	5,322	5,322	5,322	5,322	5,322	5,322	5,322	5,322	5,322	2,195	3,564	77	4,165	1,636	1,678	5,265							
5	13,899	13,899	13,899	13,899	13,899	13,899	13,899	13,899	13,899	1,988	7,075	384	7,856	6,248	2,510	13,863							

Vol 438,882 438,882 438,882 438,882 438,882 169,624 351,838 3,929 380,876 157,085 160,464 433,350
86.8%

5. Average Written Premium [Section (4.) / Section (1.)]

carid	A-1		A-2		U-1		PDL		B + Excess		MP		FC		LC	Comp		ST		TW		U-2	
	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm		Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm
0		\$157.09		\$48.68		\$13.59		\$226.81		\$108.05		\$15.55		\$285.91	\$20.33	\$90.49	\$49.57	\$8.28	\$20.89				
1		\$202.53		\$61.98		\$12.51		\$269.74		\$82.51		\$18.96		\$339.61	\$23.62	\$109.69	\$59.41	\$9.08	\$11.04				
4		\$398.36		\$122.16		\$13.57		\$567.95		\$120.49		\$17.36		\$719.74	\$29.95	\$99.84	\$56.68	\$9.20	\$16.68				
5		\$334.13		\$100.82		\$11.75		\$411.05		\$65.39		\$23.42		\$547.81	\$32.02	\$145.33	\$63.06	\$9.09	\$4.41				

Vol PPA \$164.49 \$50.85 \$13.42 \$233.81 \$103.88 \$15.96 \$293.65 \$20.87 \$93.25 \$51.39 \$8.39 \$19.28
Check - Avg Prem X Exposures 72,193,693 22,316,184 5,888,067 102,614,716 45,593,199 2,706,501 103,318,145 82,001 ##### 8,071,829 1,346,808 8,353,257
103,400,146

6. Group Discount Adjustment

1.0043017 See Sheet3-5.2

7. Final Current Average Rate [Section (5.) X Section (6.)]

A-1	A-2	U-1	PDL	B + Excess	MP	FC	LC	Comp	ST	TW	U-2	
\$165.20	\$51.07	\$13.47	\$234.82	\$104.33	\$16.02	\$294.92	\$20.96	\$93.66	\$51.61	\$8.43	\$19.36	
A-1 B T/L							\$291.89					
A-1 B T/L							\$269.53					

Massachusetts Private Passenger Motor Vehicle Insurance
Derivation of Proposed Average Rates, Effective May 1, 2008

Private Passenger Vehicle Types^{1/}
 Safety Insurance Group

Source: Safety's "RatingEngine" database.
 All Safety Insurance Policies Effective from 10/31/2006 to 10/31/2007.
 Re-Rated using 2008 rates including "Book Transfer Credit".

1. In-Force Counts and Premium by Coverage and CAR ID.

carid	A-1		A-2		U-1		PDL		B + Excess		MP		Coll		Comp		ST		TW		U-2		A-1 SDIP		A-2 SDIP		PDL SDIP		FC SDIP		SumOfTotal		
	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm			
0	367,366	55,787,988	17,246,474	4,389,404	80,250,431	38,599,325	2,304,243	82,469,452	28,732,261	5,637,830	1,064,301	6,821,005	-2,372,151	-742,178	-3,483,307	-3,371,855	313,333,184																
1	71,516	13,692,304	4,178,962	789,524	18,156,908	5,853,851	380,685	16,291,808	5,982,334	1,544,519	201,545	718,615	168,640	46,196	154,627	-17,492	68,143,026																
4	5,322	1,212,362	366,830	66,038	1,701,284	660,620	39,003	1,343,018	426,519	84,534	14,988	82,396	970,465	298,515	1,370,633	1,278,323	9,915,528																
5	13,899	3,799,993	1,138,880	148,664	4,580,530	940,474	47,769	3,086,351	1,178,192	364,770	22,461	58,384	906,862	274,640	1,143,347	811,483	18,502,800																
Vol (0 + 1)	438,882	67,276,781	20,729,454	5,178,928	95,078,659	44,453,176	2,684,928	95,371,913	34,714,595	7,182,349	1,265,846	7,539,620																					
		111,729,957																															

2. Collision - Detail on Full Collision vs. Limited Collision

carid	TypeofColl	Not Purchasing				Full Collision				Limited Collision			
		Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm
0	0	62,972	444	-111	8	301,114	82,405,115	-3,371,744	9	3,280	63,893	0	
1	0	20,143	0	0	8	50,724	16,276,785	-17,492	9	649	15,023	0	
4	0	1,681	0	0	8	3,564	1,340,686	1,278,323	9	77	2,332	0	
5	0	6,440	0	0	8	7,075	3,073,732	811,483	9	384	12,619	0	
						351,838	95,292,997	-3,389,236			78,916		
							95,371,913						

3. Policies NOT Purchasing the Coverage (Premium = 0)

carid	htOfpolnum	A-1		A-2		U-1		PDL		B + Excess		MP		Comp		ST		TW		U-2		Percent of PIP with ST	Percent of PIP with TW
		Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm						
0	367,366	127	128	127	127	1,334	217,844	37,769	239,199	230,250	5,001	34.9%	37.3%										
1	71,516	6	6	6	6	231	51,414	16,380	42,598	48,168	531	40.4%	32.6%										
4	5,322	0	0	0	0	23	3,127	1,083	3,686	3,644	57	30.7%	31.5%										
5	13,899	1	1	1	1	21	11,911	6,022	7,651	11,389	36	45.0%	18.1%										

4. Number of Exposures Purchasing the Coverage [Total Counts less (3.)]

carid	A-1		A-2		U-1		PDL		B + Excess		MP		FC		LC	Comp		ST		TW		U-2	
	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm		Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm
0	367,366	367,366	367,366	367,366	367,366	367,366	367,366	367,366	149,522	301,114	3,280	326,049	128,167	137,116	362,365								
1	71,516	71,516	71,516	71,516	71,516	71,516	71,516	20,102	50,724	649	54,827	28,918	23,348	70,985									
4	5,322	5,322	5,322	5,322	5,322	5,322	2,195	3,564	77	4,165	1,636	1,678	5,265										
5	13,899	13,899	13,899	13,899	13,899	13,899	1,988	7,075	384	7,856	6,248	2,510	13,863										
Vol	438,882	438,882	438,882	438,882	438,882	438,882	169,624	351,838	3,929	380,876	157,085	160,464	433,350										
											86.8%												

5. Average Written Premium [Section (4.) / Section (1.)]

carid	A-1		A-2		U-1		PDL		B + Excess		MP		FC		LC	Comp		ST		TW		U-2	
	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm		Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm	Count	OfDiscPrm
0		\$145.40		\$44.93		\$11.95		\$208.97		\$105.07		\$15.41		\$262.47	\$19.48	\$88.12	\$43.99	\$7.76	\$18.82				
1		\$193.82		\$59.08		\$11.04		\$256.05		\$81.85		\$18.94		\$320.54	\$23.15	\$109.11	\$53.41	\$8.63	\$10.12				
4		\$410.15		\$125.02		\$12.41		\$577.21		\$124.13		\$17.77		\$734.85	\$30.29	\$102.41	\$51.67	\$8.93	\$15.65				
5		\$338.65		\$101.70		\$10.70		\$411.82		\$67.66		\$24.03		\$549.15	\$32.86	\$149.97	\$58.38	\$8.95	\$4.21				
Vol PPA		\$153.29		\$47.23		\$11.80		\$216.64		\$101.29		\$15.83		\$270.84	\$20.09	\$91.14	\$45.72	\$7.89	\$17.40				
Check - Avg Prem X Exposures		67,276,781		20,729,454		5,178,928		95,078,659		44,453,176		2,684,928		95,292,997	78,916	34,714,595	7,182,349	1,265,846	7,539,620				

6. Group Discount Adjustment 1.00430167 See Sheet3-5.2

7. Final Current Average Rate [Section (5.) X Section (6.)]

A-1	A-2	U-1	PDL	B + Excess	MP	FC	LC	Comp	ST	TW	U-2
\$153.95	\$47.44	\$11.85	\$217.57	\$101.72	\$15.90	\$272.01	\$20.17	\$91.54	\$45.92	\$7.92	\$17.47
A-1 B T/L							\$269.23				
A-1 B T/L							\$255.67				

Massachusetts Private Passenger Motor Vehicle Insurance
 Group Discount Adjustment
 Private Passenger Vehicle Types^{1/}
 Safety Insurance Group

(1.) Current Group Discount	(2.) = 1.0 + (1.)	(3.) Current In-Force Premium	(4.) = (3.) / (2.) Gross Premium
-15	0.850	507,059	596,540
-10	0.900	7,181	7,979
-8	0.920	1,471,085	1,599,005
-7	0.930	1,600	1,720
-5	0.950	20,823,426	21,919,396
-4	0.960	1,150,966	1,198,923
-3	0.970	12,701,993	13,094,838
0	1.000	371,339,339	371,339,339
		Group Discount Adjustment	
		408,002,649	409,757,741
			1.004302 = (4.) / (3.)

Massachusetts Private Passenger Motor Vehicle Insurance
Total vs. Basic. Vs. Excess Limit Current Average Rates
Private Passenger Vehicle Types^{1/}
Safety Insurance Group

1. Bodily Injury - A-1 / B

Bid	Limit Per			Increased Limit		Count	Opolnum
	Person	Accident	Factor	Limit	Opolnum		
0	20	40	100	100	1.00	1,565	1.00
7	20	40	100	100	1.00	81,054	1.00
9	20	50	101	101	1.01	1,396	1.01
10	25	50	105	105	1.05	21,578	1.05
36	25	60	106	106	1.06	1,768	1.06
11	30	60	111	111	1.11	238	1.11
12	30	70	111	111	1.11	677	1.11
39	35	80	116	116	1.16	3,451	1.16
8	40	40	119	119	1.19	52	1.19
13	50	50	126	126	1.26	79	1.26
14	50	100	127	127	1.27	73,922	1.27
15	100	100	148	148	1.48	61	1.48
16	100	150	149	149	1.49	13	1.49
17	100	200	149	149	1.49	47	1.49
19	100	300	150	150	1.50	160,945	1.50
20	100	500	151	151	1.51	641	1.51
21	150	300	169	169	1.69	31	1.69
18	200	200	181	181	1.81	9	1.81
22	200	300	182	182	1.82	30	1.82
23	200	400	183	183	1.83	138	1.83
24	200	500	184	184	1.84	85	1.84
25	200	600	184	184	1.84	3	1.84
26	250	500	194	194	1.94	87,428	1.94
28	300	300	215	215	2.15	66	2.15
29	300	500	218	218	2.18	222	2.18
30	300	600	219	219	2.19	1	2.19
32	500	500	286	286	2.86	3,374	2.86
33	500	1000	291	291	2.91	3	2.91

Total Limits 438,877 1.437
Basic Limits 82,619 1.000
Excess Limits 356,258 **0.437** [A]

CURRENT

	(1.) Exposures	(2.) Average Premium	(3.) = (1.) X (2.) Implied Premium	
A-1/B Total Limits	438,882	\$269.53	118,293,572	See Sheet 3-5.1
[B] A-1 Basic	438,882	\$165.20	72,504,246	See Sheet 3-5.1
B Basic + Excess	438,882	\$104.33	45,789,326	See Sheet 3-5.1
[C] B Basic	438,882	\$33.77	14,820,356	(4a.)
[D] B Excess	356,254	\$86.93	30,968,970	(4b.)
			45,789,326	= (4a.) + (4b.) Should match B Basic + Excess

(4a.), (4b.) were solved for using "Goal Seek" in Excel.

There is some average premium (4a.), such that [D] = ([B]+[C]) X [A]
Or, solve for [C] such that you generate the exact amount of Coverage B premium.

PROPOSED

	(1.) Exposures	(2.) Average Premium	(3.) = (1.) X (2.) Implied Premium	
A-1/B Total Limits	438,882	\$255.67	112,210,582	See Sheet 3-5.4 (Proposed)
[B] A-1 Basic	438,882	\$153.95	67,566,183	See Sheet 3-5.4 (Proposed)
B Basic + Excess	438,882	\$101.72	44,644,399	See Sheet 3-5.4 (Proposed)
[C] B Basic	438,882	\$34.79	15,267,941	(4a.)
[D] B Excess	356,254	\$82.46	29,376,458	(4b.)
			44,644,399	= (4a.) + (4b.) Should match B Basic + Excess

(4a.), (4b.) were solved for using "Goal Seek" in Excel.

There is some average premium (4a.), such that [D] = ([B]+[C]) X [A]
Or, solve for [C] such that you generate the exact amount of Coverage B premium.

2. Property Damage Coverage

PdCd	Increased Limit			Count	Opolnum
	Limit	Factor	Limit		
0	0	0	1	133	
1	5	1	0	2,814	
2	10	1,204	0	598	
3	15	1,22	0	93	
4	20	1,232	0	25	
5	25	1,242	0	3,380	
7	35	1,254	0	654	
8	40	1,258	0	7	
10	50	1,265	0	7,497	
13	100	1.28	0	388,805	
20	150	1.292	0	3	
14	200	1.303	0	7,307	
15	250	1.309	0	27,559	
17	500	1.329	0	9	

Total Limits 438,751 1.280
Basic Limits 2,814 1.000
Excess Limits 435,937 **0.280** [A]

	(1.) Exposures	(2.) Average Premium	(3.) = (1.) X (2.) Implied Premium	
PDL Total Limits	438,882	\$234.82	103,056,130	See Sheet 3-5.1
[B] PDL Basic	438,882	\$183.75	80,644,357	(4a.)
[C] PDL Excess	436,067	\$51.40	22,411,773	
			103,056,130	

(4a.), (4b.) were solved for using "Goal Seek" in Excel.

There is some average premium (4a.), such that [C] = [B] X [A]
Or, solve for [C] such that you generate the exact amount of Coverage B premium.

3. Uninsured Motorist Coverage

UmCd	Limit Per			Rate	Count	Opolnum
	Person	Accident	Limit			
0	0	0	0	0	133	
7	20	40	14	14	163,123	
9	20	50	15	15	2,352	
10	25	50	16	16	29,569	
36	25	60	17	17	3,822	
11	30	60	18	18	148	
12	30	70	18	18	628	
39	35	80	18	18	3,806	
8	40	40	18	18	38	
13	50	50	19	19	118	
14	50	100	19	19	80,573	
15	100	100	20	20	44	
16	100	150	21	21	7	
17	100	200	21	21	33	
19	100	300	22	22	117,492	
20	100	500	22	22	456	
21	150	300	24	24	12	
18	200	200	26	26	4	
22	200	300	26	26	6	
23	200	400	26	26	23	
24	200	500	26	26	52	
25	200	600	26	26	4	
26	250	500	27	27	35,508	
28	300	300	30	30	30	
29	300	500	30	30	58	
32	500	500	39	39	842	
33	500	1000	40	40	3	

Total Limits \$18.39 438,751 [A] 8,066.9
Basic Limits \$14.00 438,751 6,142.5
Excess Limits \$6.98 275,628 1,924.3

	(1.) Exposures	(2.) Average Premium	(3.) = (1.) X (2.) Implied Premium	
UM Total Limits	438,882	\$13.47	5,913,396	See Sheet 3-5.1
UM Basic	438,882	\$10.26	4,502,757	Allocate based on
UM Excess	275,628	\$5.12	1,410,639	[A] Above

(4a.) were solved for using "Goal Seek" in Excel.

There is some average premium (4a.), such that [C] = [B] X [A]
Or, solve for [C] such that you generate the exact amount of Coverage B premium.

Massachusetts Private Passenger Motor Vehicle Insurance
Optional Coverage Enhancement Endorsements
Safety Insurance Group

Support for Coverage Enhancement Endorsment ("Safety Shield") Pricing

<u>Coverage</u>	Safety Current Eff. Date (4/1/07)	Safety Proposed Eff. Date (5/1/07)	Commerce Enhancer CIC-2002 (Eff. 05/05)	One Beacon Auto Security Plus
A. Safety Shield				
1. Disappearing Deductible	Incl.	Incl.	N/A	N/A
2. Rental Vehicle Loss of Income	\$35 per day, up to \$500	\$35 per day, up to \$500	\$30 per day, up to \$3,000	N/A
3. Guaranteed Replacement Cost	within 12,000 miles and 12 months	within 12,000 miles and 12 months	N/A	N/A
4. Personal Effects	\$250 per Accident	\$250 per Accident	N/A	N/A
5. Extended Substitute Transportation	Revised Max Limits	Revised Max Limits	Revised Max Limits	Revised Max Limits
6. Emergency Road Travel Expenses	\$250 per Accident	\$250 per Accident	\$100 per day, up to \$300	Up to \$500
7. Supplementat Towing and Labor	Additional \$50	Additional \$50	Additional \$50, up to \$75 annual, Covered and non-owned	Up to \$100
8. Air Bag Coverage	Mechanical Failure Exclusion Removed	Mechanical Failure Exclusion Removed	Covered	Covered
9. Enhancements Offered by Others, but not Safety				
Bail Bonds	No	No	Up to \$500	Up to \$500
Loss of Earnings	No	No	Up to \$250 a day	Up to \$250 a day
Lock and Key Service	No	No	Up to \$50	No
Auto Theft Reward	No	No	Up to \$2,000	Up to \$2,000
Full Glass - No Deductible	No	No	Yes	No
Proposed Cost of Endorsment	\$25 per Policy	\$25 per Vehicle	\$35 per Vehicle	
B. Auto Loan/Lease Gap Coverage				
	Separate Endorsement		No	Included
Cost of Endorsment	\$25 per Vehicle		\$25 per Vehicle / \$50 Minimum	

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Waiver of Deductible

MPY-0016-S (Ed. 04-08)

Safety Specific Endorsements

Auto Loan/Lease Gap Coverage Endorsement

SLL 002 04 08

Safety Shield Endorsement

SSA 001 04 08

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Waiver of Deductible

MPY-0016-S (Ed. 04-08)

Snowmobile Endorsement

PP 03 20 01 05

Safety Specific Endorsements

Auto Loan/Lease Gap Coverage Endorsement

SLL 002 04 08

Safety Shield Endorsement

SSA 001 04 08

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**SYMBOL AND IDENTIFICATION SECTION****Notice to Manual Holders**

This section contains all symbols available at the time of printing. Further Symbol and Identification information may become available as it develops. Carry forward from the 2007 Manual, the Symbol and Identification Section for 2006 and prior years.

NOTE: For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made. If there is no corresponding model, refer to Rule 22 of the Manual.

(1990 & Subsequent Model Years) Abbreviation Key

<u>APV</u>	<u>All-Purpose Vehicle</u>	<u>Lftgt</u>	<u>Liftgate</u>
<u>AWD</u>	<u>All-Wheel Drive</u>	<u>Ltd</u>	<u>Limited</u>
<u>Cabri</u>	<u>Cabriolet</u>	<u>L</u>	<u>Liter</u>
<u>Conv or Con</u>	<u>Convertible</u>	<u>L/B</u>	<u>Long Bed</u>
<u>Contry</u>	<u>Country</u>	<u>Lux</u>	<u>Luxury</u>
<u>Cpe</u>	<u>Coupe</u>	<u>LE</u>	<u>Luxury Edition/Limited Edition</u>
<u>CC</u>	<u>Cubic Centimeter</u>	<u>MPV</u>	<u>Multi-Purpose Vehicle</u>
<u>Cl</u>	<u>Cubic Inch</u>	<u>Pass</u>	<u>Passenger</u>
<u>CID</u>	<u>Cubic Inch Displacement</u>	<u>Perf</u>	<u>Performance</u>
<u>Cus</u>	<u>Custom</u>	<u>Pkp</u>	<u>Pickup</u>
<u>Cyl</u>	<u>Cylinder</u>	<u>Sed</u>	<u>Sedan</u>
<u>Dlx</u>	<u>Deluxe</u>	<u>S/B</u>	<u>Short Bed</u>
<u>Dsl</u>	<u>Diesel</u>	<u>SOHC</u>	<u>Single Overhead Camshaft</u>
<u>Disp</u>	<u>Displacement</u>	<u>SE</u>	<u>Special Edition</u>
<u>Dr</u>	<u>Door</u>	<u>Spt</u>	<u>Sport(s)</u>
<u>DOHC</u>	<u>Double Overhead Camshaft</u>	<u>Std</u>	<u>Standard</u>
<u>Eng</u>	<u>Engine</u>	<u>Super</u>	<u>Supercharged</u>
<u>Estbk</u>	<u>Eastback</u>	<u>Sym</u>	<u>Symbol</u>
<u>4WD or 4x4</u>	<u>Four-Wheel Drive</u>	<u>Trk</u>	<u>Truck</u>
<u>Hdtp</u>	<u>Hardtop</u>	<u>Turbo</u>	<u>Turbocharged</u>
<u>Hchbk or Hbk</u>	<u>Hatchback</u>	<u>2WD or 4x2</u>	<u>Two-Wheel Drive</u>
<u>HD</u>	<u>Heavy Duty</u>	<u>Utl</u>	<u>Utility</u>
<u>HO</u>	<u>High Output</u>	<u>Veh</u>	<u>Vehicle</u>
<u>HP</u>	<u>Horsepower</u>	<u>VIN</u>	<u>Vehicle Identification Number</u>
<u>IIN</u>	<u>ISO Identification Number</u>	<u>Wag</u>	<u>Wagon</u>
<u>Lftbk</u>	<u>Liftback</u>	<u>WB</u>	<u>Wheelbase</u>

PERFORMANCE VEHICLE IDENTIFICATION:i - Intermediateh - Highs - Sportsp - Sports Premium**SYMBOL DEFINITIONS:**

Price New Symbol - Reflects a vehicle's Manufacturer's Suggested Retail Price (MSRP), including widely-used options. Do not use this symbol for rating policies. This symbol is for reference only.

Rating Symbol - Developed by adjusting the Price New Symbol of each vehicle either upward or downward to reflect its physical damage loss experience in accordance with the Vehicle Series Rating (VSR) Program. Use this symbol for rating policies.