

RULE 19. DISCOUNTS

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 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)**, and **(C)** qualifies under Section **G. 1.** for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Combined Account Billing with Electronic Policy Issuance and do not qualify as described in **(1.)** will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, 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 part of a qualified book transfer meeting the underwriting rules established by the company shall be entitled to a discount described below:

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)** is part of a qualified book transfer meeting the underwriting rules established by the company and **(C)** 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 with Safety, and a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Rating Factors (continued)

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
Companion Policy Client	\$12	\$59	\$137	\$278
Loyal Automobile Client	\$12	\$60	\$140	\$285
New Insurance Client	\$12	\$62	\$144	\$292
New Policyholder	\$30	\$122	\$146	\$300

DISCOUNTS (RULE 19) : Companion Policy Client Tier, Loyal Automobile Client Tier and New Insurance Client Tier	
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
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 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	1% - 7% based on years with Safety or years since discount selected
Electronic Book Transfer Discount	1 st year with Safety – 7% Parts 1-12 2 nd year with Safety – 5% Parts 1-12 3 rd year with Safety – 3% Parts 1-12 4 th year with Safety – 1% Parts 1-12 Subsequent years – 0%

DISCOUNTS (RULE 19): New Policyholder	
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Low Frequency Discount	10% Parts 1,2,4 and 5

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 ~~4% 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 4% 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.

M. Low Frequency 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.

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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) and (C) qualifies under Section G. 1. for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Combined Account Billing with Electronic Policy Issuance and do not qualify as described in (1.) will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, 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 part of a qualified book transfer meeting the underwriting rules established by the company shall be entitled to a discount described below:

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) is part of a qualified book transfer meeting the underwriting rules established by the company and (C) 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 with Safety, and a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Rating Factors (continued)

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Renewal Credit:	1% - 4% Parts 1-12 based on # of renewal years with Safety
Public Transit:	10% Property Damage and Collision
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 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 – 1% - 7% based on years with Safety or years since discount selected
<u>Electronic Book Transfer Discount</u>	All other cases – 1st year with Safety – 7% Parts 1-12 2nd year with Safety – 5% Parts 1-12; 3rd year with Safety – 3% Parts 1-12 4th year with Safety – 1% Parts 1-12 Subsequent years – 0%
Electronic Book Transfer Discount	New business with Safety – 7% Parts 1-12 All other cases – 1% new business and 1st renewal Parts 1-12

DISCOUNTS (RULE 19): New Policyholder	
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Low Frequency Discount	10% Parts 1,2,4 and 5