

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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

Combined Account e-Customer

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.

Mono-line Multi-car e-Customer

An eligible policyholder who selects Electronic Policy Issuance shall be entitled to a discount described below:

1. A first-time policyholder to Safety Insurance Group who (A) selects 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 for the multi-car discount under Section A, 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 first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, but do not qualify as described in 1. will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.
3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, will be eligible for:

Number of Years	Discount
1 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

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.



We know it's a competitive world out there, so here are some highlights of what Safety Insurance Group could offer the insured*:

DISCOUNTS:

1. **Account Credit** – Policyholders with other insurance with Safety (Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire, Homeowners or Personal Umbrella) may qualify for a 10% credit on their auto policy.
2. **Non-Account Credit** – Policyholders, who purchase their Homeowners insurance from the FAIR Plan or other eligible company, may qualify for a 5% credit on their auto policy.
3. **Agency Loyalty Discount** – New policyholders to Safety, who have had three continuous years of prior insurance with a Safety Agent, may qualify for a 3% credit for the first and second year their auto is insured with Safety.
4. **Renewal Credit** – Policyholders who maintain continuous coverage may be entitled to a credit based on the number of years (1-11+) with Safety ranging from 1% to 4%.
5. **Combined Account e-Customer** – **(a)** A new policyholder who selects Combined Account Billing with Electronic Policy Issuance and qualifies for an Account Credit may be entitled to 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 years with Safety. **(b)** All other policyholders who select Combined Account Billing with Electronic Policy Issuance may be entitled to a 5% discount for the first year, a 3% discount on the second year of their selection, and 1% discount subsequent years with Safety.

Mono-line Multi-car e-Customer – **(a)** A new policyholder who selects Electronic Policy Issuance and qualifies for multi-car discount may be entitled to 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 years with Safety. **(b)** All other policyholders who select Electronic Policy Issuance and qualify for the multi-car discount may be entitled to a 3% discount on the first year, and a 1% discount subsequent years with Safety.
6. **Electronic Book Transfer Discount** – A policyholder who elects to transfer their policy 30 days before the effective date from a non-Safety company, qualifies for New Business Discount for Agency Loyalty, and is part of a qualified book transfer meeting the underwriting rules established by the company, may qualify for a 7% discount on their auto to be applied to the first year, a 5% discount on their auto to be applied to the second year, a 3% discount on their auto to be applied the third year, and a 1% discount on their fourth year insured with Safety.
7. **Student Discounts** – **(a)** A good student who is ranked among the top 20% of their class scholastically and a merit rating score of 4 points or less may be entitled for a 10% credit. **(b)** A good student that resides at an educational institution 100 miles or more and does not have regular use of a vehicle may be entitled for a 10% credit.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

- 8. Hybrid Automobile Discount** – Hybrid vehicles may be entitled to a 10% credit.
- 9. Multi-Car Discount** – A policyholder who insures 2 or more vehicles with Safety may qualify for a 10% credit on their auto.

10. Annual Mileage Discount – Safety has 2 categories:

Mileage	Credit
0 - 5,000	10%
5,001 - 7,500	5%

11. Merit Rating Plan – Excellent Driver Discount (SDIP 99 or 98)

Merit Rating Plan	Experienced Operators Credit	Inexperienced Operators Credit
Excellent Driver Plus (6 years Incident Free)	25%	N/A
Excellent Driver (5 years Incident Free)	15%	15%

SAFETY ENDORSEMENT FORMS AND TIERS PROGRAM:

12. Safety Shield (SSA 001) – Adds extensions and additional coverages to the specified vehicle.

Rental Vehicle Loss of Income Coverage	Extended Substitute Transportation	Supplemental Towing and Labor
Personal Effects	Emergency Road Travel Expenses	Air Bag Coverage
Lock in Value (Guaranteed Replacement Cost)		
Premium is \$25.00 per vehicle		

13. Auto Loan/Lease Gap Coverage (SLL 002) – In the event of a Total Loss to a specified vehicle with this coverage, Safety will pay any unpaid amount due on the lease or loan for that vehicle. **Premium is \$25.00 per vehicle.**

14. Safety’s Tier Placement Programs – Review the chart below to determine what program the insured qualifies for.

Tier Name	Companion Policy Client	Loyal Automobile Client	New Insurance Client	New Policyholder
Requirements	Qualifies for the Account Credit	3 or more years with Safety or qualifies for Agency Loyalty Discount	12 or more months continuous coverage or qualifies for the Multi-Car discount	Does not qualify for Companion Policy, Loyal Automobile Client Tiers or New Insurance Client Tier
Factor	0.975	1.000	1.025	MAIP Rates

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

* **NOTE:** The New Policyholder Tier is not eligible for the discounts and endorsement forms listed above.

For an extended description of the products refer to your Safety Insurance Personal Auto Manual.

If you have any questions please call your personal auto underwriter.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Rating Factors

Collision Deductible Factors		
Deductible	All Other Tiers	New Policyholder Tier
0	Not Available	Not Available
300	0.17	0.14
500	1	1
1000	0.63	0.69
2000	0.48	0.54

** Factors are applied to \$500 deductible base rate to determine buyback charge.

Limited Collision Deductible Factors and Charges		
Deductible	All Other Tiers	New Policyholder Tier
0	\$8	\$29
300	\$5	\$16
500	1	1
1000	0.54	0.58
2000	0.32	0.36

Limited Collision Manual Rate		
	All Other Tiers	New Policyholder Tier
	6% Collision manual rate	8% Collision manual rate

Comprehensive Deductible Factors		
Deductible	All Other Tiers	New Policyholder Tier
0	Not Available	Not Available
300**	0.03	0.01
500	1	1
1000	0.75	0.56
2000	0.67	0.5

** Factors are applied to \$500 deductible base rate to determine buyback charge.

Collision Waiver of Deductible Charges		
Deductible	All Other Tiers	New Policyholder Tier
300	\$10	\$25
500	\$13	\$36
1000	\$16	\$48
2000	\$25	\$74

\$100 Glass Deductible		
	All Other Tiers	New Policyholder Tier
	0.84	\$1

Apply the factor to the premium that would apply in the absence of a glass deductible.

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% Parts 1-12 based on years with Safety or years since discount selected, see Rule 19 L.
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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Motor Vehicles		
	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Base Manual Premium	Part 7 - 60%* Part 8 – Base Manual Premium Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% of Territory 1, Class 53 (or 10**) rates assuming latest model year shown in rate pages with Symbol based on Cost New
Motor Homes (Rule 39)	Base Manual Premium	Parts 7 and 8 - 50% Part 9 – Base Manual Premium
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Class 53 Parts 3, 6 and 12 Base Manual Premium	Parts 7, 8 and 9 50% of Territory 1, Class 53 (or 10**) rates assuming latest model year shown in rate pages with Symbol based on appraised value
Antique Motorcycles (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 Base Manual Premium	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
*Reduction not applicable to Waiver of Deductible premium		
**For the New Policyholder tier use Class 10		

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Motorcycle Age Rate Factors

Age Group	Motorcycle Age based on Model Year (MY)	Age Rate Factor	
		Collision	Comprehensive
1	Current MY	1.00	1.00
2	1st Preceding	0.93	0.91
3	2nd Preceding	0.86	0.81
4	3rd Preceding	0.79	0.72
5	4th Preceding	0.72	0.62
6	5th Preceding	0.65	0.53
7	6th Preceding	0.58	0.44
8	All Other	0.51	0.34

(The current model year changes April 1, regardless of the actual date the models are introduced.)

**Approved Motorcycle Training Sites
Rider Education Recognition Program (RERP) Number**

Central Mass Safety Council, W. Boylston	(60055)
Ironstone Ventures, Uxbridge	(60998)
Pioneer Valley Rider Training, East Longmeadow	(105325)
Minuteman HD Rider's Edge, Dartmouth	(135959)
Motorcycle Riding School, Beverly	(60050)
Sheldon's HD Rider's Edge, Auburn	(111478)
SM Motorcycle School, Winchendon	(116628)
Streetwise Cycle School Hyde Park	(123948)
Training Wheels, East Orleans	(105250)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

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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

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e-Customer Discount

Combined Account e-Customer

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.

Mono-line Multi-car e-Customer

An eligible policyholder who selects Electronic Policy Issuance shall be entitled to a discount described below:

1. A first-time policyholder to Safety Insurance Group who (A) selects 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 for the multi-car discount under Section A 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 first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, but do not qualify as described in 1. will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.
3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance will be eligible for:

<u>Number of Years</u>	<u>Discount</u>
<u>1st year of selection</u>	
<u>Qualifies for Agency Loyalty</u>	<u>3%</u>
<u>Does not qualify for Agency Loyalty</u>	<u>1%</u>
<u>2nd and subsequent years after selection</u>	<u>1%</u>

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

Collision Deductible Factors

Deductible	All Other Tiers	New Policyholder Tier
0	Not Available	Not Available
300	0.17	0.14
500	1	1
1000	0.63	0.69
2000	0.48	0.54

** Factors are applied to \$500 deductible base rate to determine buyback charge.

Limited Collision Deductible Factors and Charges

Deductible	All Other Tiers	New Policyholder Tier
0	\$8	\$29
300	\$5	\$16
500	1	1
1000	0.54	0.58
2000	0.32	0.36

Comprehensive Deductible Factors

Deductible	All Other Tiers	New Policyholder Tier
0	Not Available	Not Available
300**	0.03	0.01
500	1	1
1000	0.75	0.56
2000	0.67	0.5

** Factors are applied to \$500 deductible base rate to determine buyback charge.

Collision Waiver of Deductible Charges

Deductible	All Other Tiers	New Policyholder Tier
300	\$10	\$25
500	\$13	\$36
1000	\$16	\$48
2000	\$25	\$74

\$100 Glass Deductible

	All Other Tiers	New Policyholder Tier
	0.84	\$1

Apply the factor to the premium that would apply in the absence of a glass deductible.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Rating Factors

Collision Deductible Factors		
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0	\$8	\$29
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1000	0.54	0.58
2000	0.32	0.36

<u>Limited Collision Manual Rate</u>		
	<u>All Other Tiers</u>	<u>New Policyholder Tier</u>
	<u>6% Collision</u>	<u>8% Collision</u>
	<u>manual rate</u>	<u>manual rate</u>

Comprehensive Deductible Factors		
Deductible	All Other Tiers	New Policyholder Tier
0	Not Available	Not Available
300**	0.03	0.01
500	1	1
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\$100 Glass Deductible		
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	0.84	\$1

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Rating Factors (continued)

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<u>\$15/Day,</u> <u>\$450 Maximum</u>	<u>\$30/Day,</u> <u>\$900 Maximum</u>	<u>\$45/Day,</u> <u>\$1,350 Maximum</u>	<u>\$100/Day,</u> <u>\$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% Parts 1-12 based on years with Safety or years since discount			
Electronic Book Transfer Discount	selected 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			

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
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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% Parts 1-12 based on years with Safety or years since discount selected, see Rule 19.I
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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Motor Vehicles		
	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Base Manual Premium	Part 7 - 60%* Part 8 – Base Manual Premium Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% of Territory 1, Class 50 (or 10**) rates assuming latest model year shown in rate pages with Symbol based on Cost New
Motor Homes (Rule 39)	Base Manual Premium	Parts 7 and 8 - 50% Part 9 – Base Manual Premium
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Class 50 Parts 3, 6 and 12 Base Manual Premium	Parts 7, 8 and 9 50% of Territory 1, Class 50 (or 10**) rates assuming latest model year shown in rate pages with Symbol based on appraised value
Antique Motorcycles (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 Base Manual Premium	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
*Reduction not applicable to Waiver of Deductible premium		
**For the New Policyholder tier use Class 10		

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	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Base Manual Premium	Part 7 - 60%* Part 8 – Base Manual Premium Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% of Territory 1, Class <u>53</u> (or 10**) rates assuming latest model year shown in rate pages with Symbol based on Cost New
Motor Homes (Rule 39)	Base Manual Premium	Parts 7 and 8 - 50% Part 9 – Base Manual Premium
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Class <u>53</u> Parts 3, 6 and 12 Base Manual Premium	Parts 7, 8 and 9 50% of Territory 1, Class <u>53</u> (or 10**) rates assuming latest model year shown in rate pages with Symbol based on appraised value
Antique Motorcycles (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 Base Manual Premium	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
*Reduction not applicable to Waiver of Deductible premium		
**For the New Policyholder tier use Class 10		

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Motorcycle Age Rate Factors

Age Group	Motorcycle Age based on Model Year (MY)	Age Rate Factor	
		Collision	Comprehensive
1	Current MY	1.00	1.00
2	1st Preceding	0.93	0.91
3	2nd Preceding	0.86	0.81
4	3rd Preceding	0.79	0.72
5	4th Preceding	0.72	0.62
6	5th Preceding	0.65	0.53
7	6th Preceding	0.58	0.44
8	All Other	0.51	0.34

(The current model year changes ~~October~~ 1, regardless of the actual date the models are introduced.)

Approved Motorcycle Training Sites Rider Education Recognition Program (RERP) Number

Central Mass Safety Council, W. Boylston	(60055)
Ironstone Ventures, Uxbridge	(60998)
Pioneer Valley Rider Training, East Longmeadow	(105325)
Minuteman HD Rider's Edge, Dartmouth	(135959)
Motorcycle Riding School, Beverly	(60050)
Sheldon's HD Rider's Edge, Auburn	(111478)
SM Motorcycle School, Winchendon	(116628)
Streetwise Cycle School Hyde Park	(123948)
Training Wheels, East Orleans	(105250)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

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