



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 6% or 10% credit on their auto policy.
- 2. Non-Safety 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.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

- 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.
- 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** – More generous Excellent Driver Discounts (Merit Rating score of 99 or 98) for Parts 1,2,4,7.

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	Disappearing Deductible	
Premium is \$25.00 per vehicle		

- 13. **Safety Shield Plus (SSA 002)**

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	Disappearing Deductible	
Seat Belt	Pet Coverage	Bail Bonds
Accident Forgiveness		
Premium is \$35.00 per vehicle		

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

14. 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.**

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

Tier	Account Credit	Agency Loyalty OR 3 or more years with Safety	12 or more months continuous coverage	Multi-Car Discount	Merit Rating of "99" for all rated operators	Comprehensive for all Vehicles	Tier Factor
1	YES	--	--	YES	YES	--	0.955
2	YES	--	--	NO	YES	--	0.975
3	YES	--	--	YES	NO	--	0.985
4	YES	--	--	NO	NO	--	1.010
5	NO	YES	--	YES	YES	--	0.985
6	NO	YES	--	NO	YES	--	1.050
7	NO	YES	--	YES	NO	--	1.015
8	NO	YES	--	NO	NO	--	1.035
9	NO	NO	-	YES	YES	YES	1.070
10	NO	NO	YES	NO	YES	YES	1.100
11	NO	NO	-	YES	NO	YES	1.070
12	NO	NO	YES	NO	NO	YES	1.025
13	NO	NO	-	YES	YES	NO	1.135
14	NO	NO	YES	NO	YES	NO	1.100
15	NO	NO	-	YES	NO	NO	1.070
16	NO	NO	YES	NO	NO	NO	1.025

If the policy does not qualify for Tiers 1 - 16 it is placed in the New Policyholder Tier.

* **NOTE:** The New Policyholder Tier is not eligible for the discounts and endorsements 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

RULE 11. PREMIUM CALCULATION RULE

The premium calculation rule depends on what tier the policy is in. Refer to Rule 26 for the tier placement guidelines.

Determination of the Base Manual Premium. For Parts 1 through 9 and Part 12:

- 1) To determine the base manual premium, start from the base rate tables for the appropriate tier. Parts 1,2,4,5,7,8,9 are based on class and territory. Parts 3,6,12 are based on limit.
- 2) Apply the appropriate tier factor specified in Rule 26 (not applicable for the New Policyholder tier). This is the tier's base rate.
- 3) Apply adjustments in the following order:
 - a. Increased limit factors (parts 4,5)
 - b. Model year and symbol factors (parts 7,8,9)
 - c. Deductible Factors (parts 2,7,8,9)
 - d. Waiver of Deductible (part 7)
 - e. Glass Deductible (part 9)

For Parts 10 and 11 the base manual premium is found in the Miscellaneous Rates section.

After determining the base manual premium:

1. Apply the appropriate rating factor under Rule 24 to the base manual premium for Parts 7 and 9, if applicable.
2. **Tiers 1 - 16:**
Apply the appropriate discount(s) to the premium developed above. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be: (1) annual mileage, (2) multi-car, (3) anti-theft, (4) account, (5) renewal, (6) student, (7) hybrid, (8) agency loyalty, (9) e-customer and/or electronic book transfer discount, (10) public transit, and (11) age 65 or older. The discount shall be rounded to the nearest dollar after each application.

New Policyholder:

Apply the appropriate discount(s) to the premium developed above. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be: (1) annual mileage, (2) multi-car, (3) anti-theft, (4) low frequency discount, and (5) class 15. The discount shall be rounded to the nearest dollar after each application.

3. Apply the appropriate merit rating adjustment to the premium developed above.

(Rounding should occur after the application of each step.)

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 19. DISCOUNTS

A. Multi-Car

A policyholder with two or more automobiles (that are owned by the policyholder or a household member as defined by the AIB Massachusetts Automobile Insurance Policy 2008 Edition) who 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 if the policy is in Tiers 1 - 16. They shall be entitled to a 5% discount if the policy is in the New Policyholder Tier. 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 will be given to eligible vehicles when one or more operators use 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 50-57, 60-67, 73-75, 83-85, 20-22, 25-27, 40-42, 45-47 for Tiers 1 - 16. In addition, the vehicle must not be driven to work or school ten days or more per month, and must not be driven more than 15,000 miles per year. A minimum of eight of the eleven monthly passes or tickets within the previous twelve months may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. Safety may accept a signed Public Transit form as acceptable evidence. Safety may collect all such passes, signed forms and other evidence used by a policyholder to obtain the discount.

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.

3. Qualifying Massachusetts Transit Systems

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

4. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. Safety will allow the insured to apply the discount to the current policy term provided the insured meets the requirements detailed in 19.B.1. and 19.B.3.

C. Anti-Theft Device

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

D. Age 65 and Older Discount

Premiums otherwise applicable to Class 50, 51, 52, 53, 54, 55, 56 and 57 (or Class 15 for New Policyholder) 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 50, 51, 52, 53, 54, 55, 56 and 57 (or Class 15 for New Policyholder) 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 Safety 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.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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 Safety. 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. Safety may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

Safety may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to Safety, in order to verify the mileage driven in the past year. Safety 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.

Safety 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 Safety 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. Reserved For Future Use

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 for Homeowners (HO 02 and HO 03), Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire or Personal Umbrella; and a 6% discount for Homeowners (HO 04 and HO 06) on the premium applicable to Coverage Parts 1-12.

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.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 (classes 17, 18, 20, 21, 25 or 26 for New Policyholder). 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. Safety 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 Safety'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 an inexperienced class (classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 or classes 17, 18, 20, 21, 25 or 26 for New Policyholder) 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

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.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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.

M. Low Frequency Discount

A discount will be given on Parts 1, 2, 4 and 5 for vehicles whose rated operator meets certain low frequency requirements:

The rated operator has 4 or less merit rating points as defined in Rule 56 – Merit Rating Plan and

No claim payment under any of the above coverage parts has been made to or on behalf of the rated operator in connection with more than one accident during the three years preceding the effective date of the policy.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 22. NON-SYMBOLLED AND HIGH SYMBOL VEHICLE RATING

A. Non-Symbolled Vehicles

1. 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.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the original cost new (acceptable valuation sources are listed in the Producer's Procedure Manual) using the table below. If original cost new is not available, vehicle purchase price new is acceptable.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990-2011
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

Symbol	Model Year 2012 & Subsequent	Symbol	Model Year 2012 & Subsequent	Symbol	Model Year 2012 & Subsequent
1	0 – 3000	26	23751 – 24375	50	45001 – 46250
2	3001 – 5500	27	24376 – 25000	51	46251 – 47500
3	5501 – 8000	28	25001 – 25625	52	47501 – 48750
4	8001 – 9000	29	25626 – 26250	53	48751 – 50000
5	9001 – 10000	30	26251 – 26875	54	50001 – 52500
6	10001 – 11000	31	26876 – 27500	55	52501 – 55000
7	11001 – 12000	32	27501 – 28125	56	55001 – 57500
8	12001 – 13000	33	28126 – 28750	57	57501 – 60000
10	13001 – 14000	34	28751 – 29375	58	60001 – 65000
11	14001 – 15000	35	29376 – 30000	59	65001 – 70000
12	15001 – 15625	36	30001 – 31000	60	70001 – 75000
13	15626 – 16250	37	31001 – 32000	61	75001 – 80000
14	16251 – 16875	38	32001 – 33000	62	80001 – 85000
15	16876 – 17500	39	33001 – 34000	63	85001 – 90000
16	17501 – 18125	40	34001 – 35000	64	90001 – 95000
17	18126 - 18750	41	35001 – 36000	65	95001 – 100000
18	18751 - 19375	42	36001 – 37000	66	100001 – 110000

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

19	19376 - 20000	43	37001 – 38000	67	110001 – 120000
20	20001 - 20625	44	38001 – 39000	68	120001 – 130000
21	20626 - 21250	45	39001 – 40000	69	130001 – 140000
22	21251 - 21875	46	40001 – 41250	70	140001 – 150000
23	21876 - 22500	47	41251 – 42500	71-75	NA
24	22501 - 23125	48	42501 – 43750	98	150001 & above
25	23126 - 23750	49	43751 - 45000		

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. Safety has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the original cost new (acceptable valuation sources are listed in the Producer's Procedure Manual) in determining the applicable symbol. If original cost new is not available, vehicle purchase price new is acceptable. If vehicle purchase price new is not available, Appraisal Value is acceptable.

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 through 2011, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the base manual premium for the appropriate Part for Symbol 17 and the applicable territory, class, and model year, before discounts are applied (before step 1 in Rule 11):

Symbol	Model Year 1989 & Prior	Model Year 1990-2011
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

*Determine the actual cash value premium for Symbol 27 vehicles by:

- a) Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the original cost new (acceptable valuation sources are listed in the Producer's Procedure Manual). If original cost new is not available, vehicle purchase price new is acceptable.
- b) Applying this factor to the base manual premium (for the appropriate Part) for Symbol 17 and the applicable territory, class and model year, before discounts are applied (before step 1 in Rule 11).

C. Rating Vehicles with Symbol 98 (Model Year 2012 & Subsequent)

Increase the factor for Symbol 70 by +.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the original cost new (acceptable valuation sources are listed in the Producer's Procedure Manual). If original cost new is not available, vehicle purchase price new is acceptable.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 26. TIER PLACEMENT GUIDELINES

A. Overview

Tier assignment is on a policy level and is determined at the policy's inception or renewal. The tier factors associated with the assigned tier apply to all coverage parts and all vehicle types.

As stated in Rule 11, apply the tier factor from the chart in section 26.C (except for the New Policyholder tier) to the base rate and round to the same precision as the original base rate to determine the new base rate. Follow the normal calculation procedures with this new base rate.

B. Tier Description

Some or all of the following criteria are used in determining tier assignment.

- Qualifies for the **Safety Account Credit** (Rule 19. G.1.). Account Credit is given to a policyholder who purchases coverage from Safety for insurance other than private passenger automobiles, motorcycles, antiques or miscellaneous type rated in this manual.
- Qualifies for the **Multi-Car Discount** (Rule 19. A); a policyholder who owns two or more automobiles and purchases coverage from Safety for at least two such automobiles
- Merit rating of **Excellent Driver Plus** (Rule 56.) for all rated operators.
- Insured with Safety for three or more years and qualifies for the corresponding **Renewal Credit** (Rule 19.H.).
- Has been continuously insured for twelve or more months.
- Qualifies (or did qualify on the original policy effective date for Safety) for the **New Business Discount for Agency Loyalty** (Rule 19.K.); a new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has no lapse in coverage on the new business effective date of coverage with Safety.
- Has purchased comprehensive coverage (Part 9) for all vehicles on policy.

C. Tier Factors

Tier	Account Credit	Agency Loyalty OR 3 or more years with Safety	12 or more months continuous coverage	Multi-Car Discount	Merit Rating of "99" for all rated operators	Comprehensive for all Vehicles	Tier Factor
1	YES	--	--	YES	YES	--	0.955
2	YES	--	--	NO	YES	--	0.975
3	YES	--	--	YES	NO	--	0.985
4	YES	--	--	NO	NO	--	1.010
5	NO	YES	--	YES	YES	--	0.985
6	NO	YES	--	NO	YES	--	1.050
7	NO	YES	--	YES	NO	--	1.015
8	NO	YES	--	NO	NO	--	1.035
9	NO	NO	-	YES	YES	YES	1.070
10	NO	NO	YES	NO	YES	YES	1.100
11	NO	NO	-	YES	NO	YES	1.070
12	NO	NO	YES	NO	NO	YES	1.025
13	NO	NO	-	YES	YES	NO	1.135
14	NO	NO	YES	NO	YES	NO	1.100
15	NO	NO	-	YES	NO	NO	1.070
16	NO	NO	YES	NO	NO	NO	1.025

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

If the policy does not qualify for Tiers 1 - 16 it is placed in the New Policyholder Tier. For these rates please refer to the New Policyholder rate pages.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

1. Tiers 1 - 16

50 Experienced Operator. The operator has been licensed at least 6 years but less than 10 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

51 Experienced Operator. The operator has been licensed at least 10 years but less than 15 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

52 Experienced Operator. The operator has been licensed at least 15 years but less than 20 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

53 Experienced Operator. The operator has been licensed at least 20 years but less than 29 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

54 Experienced Operator. The operator has been licensed at least 29 years but less than 39 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

55 Experienced Operator. The operator has been licensed at least 39 years but less than 49 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

56 Experienced Operator. The operator has been licensed at least 49 years but less than 59 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

57 Experienced Operator. The operator has been licensed at least 59 years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

60 Experienced Operator – age sixty-five or more. The operator has been licensed at least 6 years but less than 10 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

61 Experienced Operator – age sixty-five or more. The operator has been licensed at least 10 years but less than 15 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

62 Experienced Operator – age sixty-five or more. The operator has been licensed at least 15 years but less than 20 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

63 Experienced Operator – age sixty-five or more. The operator has been licensed at least 20 years but less than 29 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

64 Experienced Operator – age sixty-five or more. The operator has been licensed at least 29 years but less than 39 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

65 Experienced Operator – age sixty-five or more. The operator has been licensed at least 39 years but less than 49 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

66 Experienced Operator – age sixty-five or more. The operator has been licensed at least 49 years but less than 59 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

- 67 Experienced Operator – age sixty-five or more.** The operator has been licensed at least 59 years and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured
- 73 Inexperienced Principal Operator - licensed three years.** The operator of the automobile has been licensed at least three years and less than four years and is the principal operator of the automobile.
- 74 Inexperienced Principal Operator - licensed four years.** The operator of the automobile has been licensed at least four years and less than five years and is the principal operator of the automobile.
- 75 Inexperienced Principal Operator - licensed five years.** The operator of the automobile has been licensed at least five years and less than six years and is the principal operator of the automobile.
- 83 Inexperienced Occasional Operator - licensed three years.** The operator has been licensed at least three years and less than four years and is not the principal operator of the automobile.
- 84 Inexperienced Occasional Operator - licensed four years.** The operator has been licensed at least four years and less than five years and is not the principal operator of the automobile.
- 85 Inexperienced Occasional Operator - licensed five years.** The operator has been licensed at least five years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than one year. No driver training.** The operator has been licensed less than one year, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Principal Operator - licensed one year. No driver training.** The operator has been licensed at least one year and less than two years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 22 Inexperienced Principal Operator - licensed two years. No driver training.** The operator has been licensed at least two years and less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Occasional Operator - licensed less than one year. No driver training.** The operator has been licensed less than one year, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed one year. No driver training.** The operator has been licensed at least one year and less than two years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 27 Inexperienced Occasional Operator - licensed two years. No driver training.** The operator has been licensed at least two years and less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 40 Inexperienced Principal Operator - licensed less than one year. Driver training.** The operator has been licensed less than one year, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 41 Inexperienced Principal Operator - licensed one year. Driver training.** The operator has been licensed at least one year and less than two years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 42 Inexperienced Principal Operator - licensed two years. Driver training.** The operator has been licensed at least two years and less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 45 Inexperienced Occasional Operator - licensed less than one year. Driver training.** The operator has been licensed less than one year, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

46 Inexperienced Occasional Operator - licensed one year. Driver training. The operator has been licensed at least one year and less than two years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

47 Inexperienced Occasional Operator - licensed two years. Driver training. The operator has been licensed at least two years and less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

30 Business Use. The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

2. New Policyholder Tier

10 Experienced Operator. The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

15 Experienced Operator - age sixty-five or more. The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

17 Inexperienced Principal Operator - licensed three or more years. The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.

18 Inexperienced Occasional Operator - licensed three or more years. The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.

20 Inexperienced Principal Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

21 Inexperienced Occasional Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

25 Inexperienced Principal Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.

26 Inexperienced Occasional Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

30 Business Use. The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

Premiums otherwise applicable to Class 50, 51, 52, 53, 54, 55, 56 and 57 (Class 10 for New Policyholder) automobiles shall be reduced by 25% for insureds age 65 or older. 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

Driving experience is first determined by the number of full years that the operator has held a valid driver's license at the time the policy is issued. The number of years licensed will be determined based on the operator's date first licensed and the policy effective date, truncated to the nearest full year of driving experience.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

In the event that an operator's driving privileges have ever been suspended for driving related offenses, the years driving experience will be determined by the number of years since the last reinstatement of driving privileges. Foreign driving experience will be accepted if Safety is provided with a certified English language translation of the vehicle operator report from the applicable country.

B. Operators

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

1. Assignment of Operators to Automobiles

a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 50 (or Class 10 for New Policyholder) premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:

- i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating of that operator;
- ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 60, 61, 62, 63, 64, 65, 66, or 67 depending on the number of years licensed (or Class 15 for New Policyholder) and that operator's merit rating shall be applied. However, if more than one listed operator is age 65 or over, Class 60 through 67 (or Class 15 for New Policyholder) and the merit rating of the Class 60 through 67 (or Class 15 for New Policyholder) operators shall be applied in the manner which produces the highest Combined Premium.
- iii. If an operator's class and merit rating are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).
- iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating.
- v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator's class and merit rating which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.
- vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.

b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.

c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

d. Private passenger automobiles owned by clergy are to be classified as Class 50 through 57 (Class 10 for New Policyholder) or Class 60 through 67 (Class 15 for New Policyholder) depending on age of years licensed unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the Operator Exclusion Form, **M-0106-S**.

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

3. Deferred Operator

If an operator's class and merit rating are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy. However, if a deferred operator is the only listed operator on a policy then the policy will be rated with the deferred operator's class and merit rating.

4. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, Safety will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 50 (or Class 10 for New Policyholder) unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to:

Tiers 1 - 16

Class 20 (inexperienced principal operator, licensed less than one year, no driver training) or Class 25 (inexperienced occasional operator, licensed less than one year, no driver training).

New Policyholder

Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training).

The Massachusetts driving experience will be used thereafter to assign the operator classification.

5. Operator Use

Operators will be classified by the amount of use of an insured automobile:

- Principal Operator – a person who has an operator's license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.
- Occasional Operator – a person who has an operator's license and operates the insured automobile less than the principal operator.

C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The merit rating assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy in accordance with the merit rating plan (Rule 56). Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's merit rating. Any motorcycles remaining after assignment of all operators shall be assigned the classification merit rating producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement **M-0002-S** titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any motorcycle.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation - See Miscellaneous Rating Factors page.

Towing and Labor - See Miscellaneous Rating Factors page.

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 56. MERIT RATING

Driving Record /Experience Period

Each listed operator on a policy is assigned a merit rating based on the operator's driving record. The merit rating adjustment is a factor multiplied by the otherwise applicable premium that reflects the number, type and age of at fault accidents and traffic violations of the operator during the policy experience period. The factor can be either positive or negative.

The policy experience period is defined to be the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rate adjustment.

The merit rating adjustment will be determined based on the merit rating code reported to us by the Merit Rating Board.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Safety receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

If an operator's Motor Vehicle Report (MVR) is electronically available, Safety will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVR's obtained from more than one state or country will be combined by Safety and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Safety will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

If an operator's MVR is not electronically available, the policy experience period for the operator will begin as of the effective date of the policy until Safety receives an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a driving record from a previous insurer and submit it to Safety. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Safety. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Safety will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which Safety determines that the involved operator is more than 50% at fault.

An at-fault accident is defined as minor only if it results in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at fault accidents or traffic violations that occurred during that same time period that resulted in points. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating is Excellent Driver Plus (merit rating code 99). If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating is Excellent Driver (merit rating code 98). In addition, a merit rating of Excellent Driver (merit rating code of 98) will be assigned to an operator with at least five years of experience, with an incident free period equal to or greater than three, with one minor non criminal traffic violation that occurred in the fourth, fifth or sixth year of the experience period.

Calculation of the Merit Rate Adjustment

The merit rate adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), Personal Injury Protection (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5), and Collision (Part 7). The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied.

Excellent Driver Discount and Excellent Driver Discount Plus

A percentage value will reflect the lower expected loss experience of operators with incident-free periods of a) more than five years and less than six years, and b) of at least six years. These percentage values may vary according to the affected Liability and Collision coverages, irrespective of the class and territory of the policy.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Tiers 1 - 16

Merit Rating

**Calculation of the Merit Rate Adjustment
Factors to Apply to Otherwise Applicable Premiums ***

Points	Credit/Adj Factors		Credit/Adj Factors	
	<u>Experienced Operators</u> (Rate Class 50-57, 60-67 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, 4 and 7</u>	<u>Part 5</u>	<u>Parts 1, 2, 4 and 7</u>	<u>Part 5</u>
Excellent Driver Plus	-0.25	-0.09	N/A	N/A
Excellent Driver	-0.15	0	-0.15	0
0	0	0	0	0
1	0.10	0.05	0.075	0.05
2	0.20	0.10	0.150	0.10
3	0.30	0.15	0.225	0.15
4	0.60	0.20	0.300	0.20
5	0.75	0.25	0.375	0.25
6	0.90	0.30	0.450	0.30
7	1.05	0.35	0.525	0.35
8	1.20	0.35	0.600	0.35
9	1.35	0.35	0.675	0.35
10	1.50	0.35	0.750	0.35
11	1.65	0.35	0.825	0.35
12	1.80	0.35	0.900	0.35
13	1.95	0.35	0.975	0.35
14	2.10	0.35	1.050	0.35
15	2.25	0.35	1.125	0.35
16	2.40	0.35	1.200	0.35
17	2.55	0.35	1.275	0.35
18	2.70	0.35	1.350	0.35
19	2.85	0.35	1.425	0.35
20	3.00	0.35	1.500	0.35
21	3.15	0.35	1.575	0.35
22	3.30	0.35	1.650	0.35
23	3.45	0.35	1.725	0.35
24	3.60	0.35	1.800	0.35
25	3.75	0.35	1.875	0.35
26	3.90	0.35	1.950	0.35
27	4.05	0.35	2.025	0.35
28	4.20	0.35	2.100	0.35
29	4.35	0.35	2.175	0.35

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Points	Merit Rating (cont'd)			
	Credit/Adj Factors		Credit/Adj Factors	
30	4.50	0.35	2.250	0.35
31	4.65	0.35	2.325	0.35
32	4.80	0.35	2.400	0.35
33	4.95	0.35	2.475	0.35
34	5.10	0.35	2.550	0.35
35	5.25	0.35	2.625	0.35
36	5.40	0.35	2.700	0.35
37	5.55	0.35	2.775	0.35
38	5.70	0.35	2.850	0.35
39	5.85	0.35	2.925	0.35
40	6.00	0.35	3.000	0.35
41	6.15	0.35	3.075	0.35
42	6.30	0.35	3.150	0.35
43	6.45	0.35	3.225	0.35
44	6.60	0.35	3.300	0.35
45	6.75	0.35	3.375	0.35

* Total merit rate adjustment is determined by applying the above factors (for the appropriate points) to premium by coverage (after all applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount and then summing the results for all coverages.

New Policyholder Tier

Merit Rating

Calculation of the Merit Rate Adjustment

Factors to Apply to Otherwise Applicable Premiums *

Experienced Operators
(Rate Class 10, 15 or 30)

Inexperienced Operators
(All Other Rate Classes)

Parts 1, 2, 4 and 5 Part 7

Parts 1, 2, 4 and 5
Part 7

Points	Credit Factors			
	Excellent Driver Plus	-0.170	-0.170	NA
Excellent Driver	-0.070	-0.070	-0.070	-0.070
No Adjustment Factors				
0	0.000	0.000	0.000	0.000
Adjustment Factors				
1	+0.150	+0.150	+0.075	+0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

6	0.900	0.900	0.450	0.450
Merit Rating (cont'd)				
				Points
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

* Total merit rate adjustment is determined by applying the above factors (for the appropriate points) to premium by coverage (after all applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount and then summing the results for all coverages.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

In determining the merit rating adjustment for motorcycles, the merit rating code for a motorcycle operator is the merit rating code otherwise determined unless the operator is classified as inexperienced under Rule 44 and the otherwise applicable merit rating code for the operator is 98 (Excellent Driver) or 99 (Excellent Driver Plus). The motorcycle rating code will be determined as follows:

Number of Years	Operator	Motorcycle
Motorcycle	Merit	Merit
Experience	Rating	Rating
	Code	Code
5 but less than 6	99	98
	98	98
<5	99	00
	98	00

Refer to the Merit Rating Adjustments page for calculation of the adjustment.

SAFETY INSURANCE COMPANY
 SAFETY INDEMNITY INSURANCE COMPANY
 SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 Part 1 (A-1)

Tiers 1 - 16

Territory	Compulsory BI (Part 1)																													
	Class																													
	50	51	52	53	54	55	56	57	73	74	75	83	84	85	20	21	22	25	26	27	40	41	42	45	46	47	50			
1	131	131	131	131	131	131	131	131	241	236	232	148	144	141	499	489	479	226	222	218	449	440	432	204	200	196	122			
2	143	143	143	143	143	143	143	143	261	256	250	156	153	150	543	532	521	254	250	245	489	479	469	229	225	221	131			
3	151	151	151	151	151	151	151	151	275	270	265	165	162	159	588	577	566	273	268	263	529	519	509	245	241	236	137			
4	164	164	164	164	164	164	164	164	304	298	292	175	171	168	655	641	629	317	310	304	589	577	566	285	280	274	149			
5	167	167	167	167	167	167	167	167	307	301	295	199	193	190	686	673	660	339	332	326	618	606	593	305	298	293	154			
6	181	181	181	181	181	181	181	181	340	334	327	196	191	188	735	722	707	386	379	371	662	649	637	347	341	334	166			
7	188	188	188	188	188	188	188	188	349	342	335	245	238	234	783	768	752	445	436	428	704	691	677	400	392	385	168			
8	195	195	195	195	195	195	195	195	358	351	345	224	220	216	822	805	790	422	414	406	739	725	711	381	373	365	179			
9	225	225	225	225	225	225	225	225	386	379	371	300	295	289	852	836	818	441	433	424	767	752	737	397	390	382	230			
10	228	228	228	228	228	228	228	228	454	446	437	276	271	266	906	889	870	507	497	488	815	800	784	456	447	439	219			
11	247	247	247	247	247	247	247	247	494	485	475	279	274	269	965	945	927	521	512	500	868	851	834	468	460	450	290			
12	245	245	245	245	245	245	245	245	471	462	453	305	299	293	892	875	857	553	543	531	802	788	772	498	489	478	237			
13	280	280	280	280	280	280	280	280	507	497	488	328	321	315	919	901	884	594	583	572	827	811	796	535	525	515	254			
14	312	312	312	312	312	312	312	312	597	584	573	371	363	356	871	854	837	625	613	601	784	768	754	566	554	543	284			
15	369	369	369	369	369	369	369	369	671	658	645	377	370	362	880	863	846	689	675	662	796	780	764	626	613	601	338			
16	330	330	330	330	330	330	330	330	604	591	580	493	483	473	942	924	906	663	650	637	852	835	819	600	588	576	294			
17	238	238	238	238	238	238	238	238	586	575	564	264	259	253	943	925	907	436	428	420	849	833	817	392	385	377	262			
18	297	297	297	297	297	297	297	297	709	695	682	376	367	360	902	884	867	615	604	592	815	799	784	554	544	533	253			
19	325	325	325	325	325	325	325	325	654	641	628	353	346	339	932	915	897	552	542	531	839	823	807	496	487	477	301			
20	309	309	309	309	309	309	309	309	688	676	662	406	398	391	916	898	881	644	632	620	824	808	793	579	568	558	346			
21	373	373	373	373	373	373	373	373	727	714	699	552	541	530	889	872	855	675	663	650	804	789	773	607	596	585	460			
22	403	403	403	403	403	403	403	403	727	714	699	516	506	496	913	895	878	668	656	643	822	806	790	601	590	578	413			
23	248	248	248	248	248	248	248	248	556	545	534	355	348	341	948	930	912	561	550	539	858	840	824	504	495	485	235			
24	251	251	251	251	251	251	251	251	498	488	478	301	295	289	955	937	918	488	478	469	864	847	830	440	431	423	238			
25	277	277	277	277	277	277	277	277	565	555	544	318	312	305	871	854	837	562	551	540	784	768	754	506	495	486	272			
26	306	306	306	306	306	306	306	306	681	668	655	445	436	428	863	846	830	670	657	644	780	765	750	603	591	579	325			
27	114	114	114	114	114	114	114	114	221	217	213	119	118	115	449	440	431	191	187	184	404	396	388	172	169	166	112			
28	114	114	114	114	114	114	114	114	221	217	213	119	118	115	449	440	431	191	187	184	404	396	388	172	169	166	112			
40	293	293	293	293	293	293	293	293	607	595	583	395	387	380	930	913	895	605	593	582	845	829	813	545	534	524	318			
41	299	299	299	299	299	299	299	299	536	526	516	416	408	401	936	918	900	693	679	666	850	833	817	624	611	599	284			
42	369	369	369	369	369	369	369	369	666	653	640	473	463	455	954	936	918	757	742	728	867	850	833	684	671	658	346			
43	370	370	370	370	370	370	370	370	593	582	571	465	456	447	923	905	887	686	673	660	838	822	805	620	609	597	334			
44	327	327	327	327	327	327	327	327	615	604	591	579	569	558	900	883	865	599	587	576	817	802	786	540	529	519	287			
45	400	400	400	400	400	400	400	400	669	657	644	455	446	438	919	902	884	685	672	660	834	819	803	616	604	594	367			

Note: The above rates are applicable to insureds with zero SDIP points.
 Class 60 through 67 rates are 75% of Class 50 through 57 final rates for all coverages.

SAFETY INSURANCE COMPANY
 SAFETY INDEMNITY INSURANCE COMPANY
 SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 Part 2 (A-2)

Tiers 1 - 16

Territory	PIP (Part 2)																													
	Class																													
	50	51	52	53	54	55	56	57	73	74	75	83	84	85	20	21	22	25	26	27	40	41	42	45	46	47	30			
1	42	42	42	42	42	42	42	42	63	62	61	41	40	39	123	120	118	67	65	64	111	108	106	60	59	58	36			
2	44	44	44	44	44	44	44	44	70	68	67	45	44	43	133	131	128	74	72	71	120	118	115	67	65	64	37			
3	50	50	50	50	50	50	50	50	71	69	68	48	47	46	142	140	137	78	77	75	128	126	123	70	69	68	40			
4	52	52	52	52	52	52	52	52	78	77	75	48	47	46	157	154	151	93	91	89	141	139	136	84	82	80	43			
5	53	53	53	53	53	53	53	53	79	78	76	55	54	53	165	162	159	96	94	92	149	146	143	86	85	83	52			
6	56	56	56	56	56	56	56	56	86	85	83	55	54	53	178	174	171	109	107	105	160	157	154	98	96	95	55			
7	59	59	59	59	59	59	59	59	90	89	87	60	59	58	188	185	181	114	112	110	169	167	163	103	101	99	47			
8	62	62	62	62	62	62	62	62	93	91	89	66	64	63	198	194	190	120	117	115	178	175	171	108	105	104	58			
9	70	70	70	70	70	70	70	70	99	97	95	80	79	77	204	200	196	130	128	125	184	180	176	117	115	113	58			
10	74	74	74	74	74	74	74	74	119	116	114	75	73	72	213	209	205	144	141	138	192	188	185	130	127	124	60			
11	77	77	77	77	77	77	77	77	125	122	120	77	75	74	213	209	205	145	142	139	192	188	185	131	128	125	64			
12	78	78	78	78	78	78	78	78	119	116	114	84	83	81	210	206	202	158	155	152	189	185	182	142	140	137	61			
13	93	93	93	93	93	93	93	93	141	139	136	101	99	97	274	268	263	205	201	197	247	241	237	185	181	177	70			
14	114	114	114	114	114	114	114	114	159	156	153	111	109	107	259	254	249	212	208	204	233	229	224	191	187	184	82			
15	112	112	112	112	112	112	112	112	217	213	209	105	103	101	235	231	226	193	190	186	212	208	203	174	171	167	101			
16	120	120	120	120	120	120	120	203	199	195	156	153	150	226	221	217	191	188	184	203	199	195	172	169	166	95				
17	74	74	74	74	74	74	74	74	118	115	113	85	84	82	209	205	201	128	125	123	188	185	181	115	113	111	62			
18	99	99	99	99	99	99	99	99	172	168	165	85	84	82	257	252	247	173	169	166	231	227	222	156	152	149	82			
19	89	89	89	89	89	89	89	89	181	177	174	99	97	95	228	223	219	176	172	169	205	201	197	158	155	152	88			
20	110	110	110	110	110	110	110	110	219	215	211	107	105	103	233	228	224	213	209	205	202	202	192	188	185	92				
21	133	133	133	133	133	133	133	133	210	206	202	147	144	141	246	242	237	223	218	214	221	218	213	201	196	193	119			
22	132	132	132	132	132	132	132	200	196	192	152	149	146	227	222	218	190	187	183	204	200	196	171	168	165	133				
23	75	75	75	75	75	75	75	75	166	163	160	98	96	94	233	228	224	157	154	151	210	205	202	141	139	136	66			
24	78	78	78	78	78	78	78	78	126	123	121	82	81	79	234	230	225	138	136	133	211	207	203	124	122	120	66			
25	78	78	78	78	78	78	78	78	166	163	160	100	98	96	253	248	243	163	160	157	228	223	219	147	144	141	84			
26	99	99	99	99	99	99	99	99	223	218	214	138	136	133	240	236	231	193	190	186	216	212	208	174	171	167	77			
27	37	37	37	37	37	37	37	37	57	56	54	34	33	32	109	107	105	58	57	56	98	96	95	52	51	50	34			
28	37	37	37	37	37	37	37	37	58	57	56	33	33	32	109	107	105	58	57	56	98	96	95	52	51	50	34			
40	89	89	89	89	89	89	89	89	160	157	154	105	103	101	233	228	224	174	170	167	210	205	202	157	153	150	78			
41	101	101	101	101	101	101	101	101	160	157	154	133	131	128	235	231	226	179	175	172	212	208	203	161	158	155	91			
42	111	111	111	111	111	111	111	111	176	172	169	128	125	123	236	232	227	228	223	219	212	209	204	205	201	197	108			
43	132	132	132	132	132	132	132	213	209	205	147	144	141	271	266	261	218	214	210	244	239	235	196	193	189	91				
44	115	115	115	115	115	115	115	115	182	179	175	178	174	171	268	263	258	190	187	183	241	237	232	171	168	165	91			
45	136	136	136	136	136	136	136	211	207	203	144	141	138	248	243	238	192	189	185	223	219	214	173	170	167	104				

Note: The above rates are applicable to insureds with zero SDIP points.
 Class 60 through 67 rates are 75% of Class 50 through 57 final rates for all coverages.

SAFETY INSURANCE COMPANY
 SAFETY INDEMNITY INSURANCE COMPANY
 SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 Part 4 Basic (\$5000 PDL)

Tiers 1 - 16

Territory	Property Damage Liability (Part 4)																													
	Class																													
	50	51	52	53	54	55	56	57	73	74	75	83	84	85	20	21	22	25	26	27	40	41	42	45	46	47	50			
1	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166		
2	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180		
3	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184		
4	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195		
5	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195		
6	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207		
7	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213		
8	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216		
9	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222		
10	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226		
11	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222		
12	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247		
13	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256		
14	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269		
15	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295		
16	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293		
17	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232		
18	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268		
19	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265		
20	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286		
21	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319		
22	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366		
23	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221		
24	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269		
25	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256		
26	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305		
27	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161		
28	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161		
40	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238		
41	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241		
42	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242		
43	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280		
44	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245		
45	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282		

Note: The above rates are applicable to insureds with zero SDIP points.
 Class 60 through 67 rates are 75% of Class 50 through 57 final rates for all coverages.

SAFETY INSURANCE COMPANY
 SAFETY INDEMNITY INSURANCE COMPANY
 SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 Part 5 (B)

Tiers 1 - 16

Territory	Optional BI (Part 5)																																						
	Class																																						
1	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22			
2	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23		
3	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24		
4	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26		
5	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26		
6	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29		
7	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
8	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31		
9	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38		
10	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38		
11	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43		
12	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41		
13	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46		
14	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52		
15	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64		
16	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73		
17	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40		
18	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58		
19	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	
20	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	
21	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	
22	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	
23	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	
24	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42
25	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	
26	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	
27	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	
28	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	
40	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	
41	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	
42	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	
43	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62
44	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67
45	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	

Note: The above rates are applicable to insureds with zero SDIP points.
 Class 60 through 67 rates are 75% of Class 50 through 57 final rates for all coverages.

**SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
MA Private Passenger Auto
Part 9 \$500 Deductible (Comprehensive)**

Territory	Comprehensive (Part 9)																													
	Class																													
	50	51	52	53	54	55	56	57	73	74	75	83	84	85	20	21	22	25	26	27	40	41	42	45	46	47	30			
1	99	99	99	99	99	99	99	99	103	101	99	103	101	99	103	101	99	103	101	99	103	101	99	103	101	99	103	101	99	
2	107	107	107	107	107	107	107	107	111	109	107	111	109	107	111	109	107	111	109	107	111	109	107	111	109	107	111	109	107	
3	110	110	110	110	110	110	110	110	114	112	110	114	112	110	114	112	110	114	112	110	114	112	110	114	112	110	114	112	110	
4	103	103	103	103	103	103	103	103	107	105	103	107	105	103	107	105	103	107	105	103	107	105	103	107	105	103	107	105	103	
5	109	109	109	109	109	109	109	109	113	111	109	113	111	109	113	111	109	113	111	109	113	111	109	113	111	109	113	111	109	
6	111	111	111	111	111	111	111	111	115	113	111	115	113	111	115	113	111	115	113	111	115	113	111	115	113	111	115	113	111	
7	116	116	116	116	116	116	116	116	121	118	116	121	118	116	121	118	116	121	118	116	121	118	116	121	118	116	121	118	116	
8	121	121	121	121	121	121	121	121	126	123	121	126	123	121	126	123	121	126	123	121	126	123	121	126	123	121	126	123	121	
9	115	115	115	115	115	115	115	115	120	117	115	120	117	115	120	117	115	120	117	115	120	117	115	120	117	115	120	117	115	
10	124	124	124	124	124	124	124	124	129	126	124	129	126	124	129	126	124	129	126	124	129	126	124	129	126	124	129	126	124	
11	128	128	128	128	128	128	128	128	133	131	128	133	131	128	133	131	128	133	131	128	133	131	128	133	131	128	133	131	128	
12	133	133	133	133	133	133	133	133	138	136	133	138	136	133	138	136	133	138	136	133	138	136	133	138	136	133	138	136	133	
13	153	153	153	153	153	153	153	153	159	156	153	159	156	153	159	156	153	159	156	153	159	156	153	159	156	153	159	156	153	
14	158	158	158	158	158	158	158	158	164	161	158	164	161	158	164	161	158	164	161	158	164	161	158	164	161	158	164	161	158	
15	194	194	194	194	194	194	194	194	202	198	194	202	198	194	202	198	194	202	198	194	202	198	194	202	198	194	202	198	194	
16	309	309	309	309	309	309	309	309	321	315	309	321	315	309	321	315	309	321	315	309	321	315	309	321	315	309	321	315	309	
17	113	113	113	113	113	113	113	113	118	115	113	118	115	113	118	115	113	118	115	113	118	115	113	118	115	113	118	115	113	
18	224	224	224	224	224	224	224	224	233	228	224	233	228	224	233	228	224	233	228	224	233	228	224	233	228	224	233	228	224	
19	246	246	246	246	246	246	246	246	256	251	246	256	251	246	256	251	246	256	251	246	256	251	246	256	251	246	256	251	246	
20	223	223	223	223	223	223	223	223	232	227	223	232	227	223	232	227	223	232	227	223	232	227	223	232	227	223	232	227	223	
21	305	305	305	305	305	305	305	305	317	311	305	317	311	305	317	311	305	317	311	305	317	311	305	317	311	305	317	311	305	
22	344	344	344	344	344	344	344	344	358	351	344	358	351	344	358	351	344	358	351	344	358	351	344	358	351	344	358	351	344	
23	206	206	206	206	206	206	206	206	214	210	206	214	210	206	214	210	206	214	210	206	214	210	206	214	210	206	214	210	206	
24	156	156	156	156	156	156	156	156	162	159	156	162	159	156	162	159	156	162	159	156	162	159	156	162	159	156	162	159	156	
25	233	233	233	233	233	233	233	233	242	238	233	242	238	233	242	238	233	242	238	233	242	238	233	242	238	233	242	238	233	
26	279	279	279	279	279	279	279	279	290	285	279	290	285	279	290	285	279	290	285	279	290	285	279	290	285	279	290	285	279	
27	94	94	94	94	94	94	94	94	98	96	94	98	96	94	98	96	94	98	96	94	98	96	94	98	96	94	98	96	94	
28	94	94	94	94	94	94	94	94	98	96	94	98	96	94	98	96	94	98	96	94	98	96	94	98	96	94	98	96	94	
40	142	142	142	142	142	142	142	142	148	145	142	148	145	142	148	145	142	148	145	142	148	145	142	148	145	142	148	145	142	
41	143	143	143	143	143	143	143	143	149	146	143	149	146	143	149	146	143	149	146	143	149	146	143	149	146	143	149	146	143	
42	173	173	173	173	173	173	173	173	180	176	173	180	176	173	180	176	173	180	176	173	180	176	173	180	176	173	180	176	173	
43	182	182	182	182	182	182	182	182	189	186	182	189	186	182	189	186	182	189	186	182	189	186	182	189	186	182	189	186	182	
44	298	298	298	298	298	298	298	298	310	304	298	310	304	298	310	304	298	310	304	298	310	304	298	310	304	298	310	304	298	
45	192	192	192	192	192	192	192	192	200	196	192	200	196	192	200	196	192	200	196	192	200	196	192	200	196	192	200	196	192	

Note: The above rates are applicable to insureds with zero SDIP points.
Class 60 through 67 rates are 75% of Class 50 through 57 final rates for all coverages.

SAFETY INSURANCE COMPANY
 SAFETY INDEMNITY INSURANCE COMPANY
 SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 COL Model Year Symbol

Tiers 1 - 16

Symbol	COL Model Year Symbol													
	Model Year													
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	1990 - 2001	1989 & Prior
1	0.673	0.647	0.790	0.758	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.481	0.156
2	0.854	0.822	0.837	0.803	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.506	0.181
3	0.905	0.870	0.886	0.851	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.536	0.216
4	0.958	0.921	0.939	0.902	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.565	0.259
5	1.016	0.977	0.996	0.957	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.596	0.308
6	1.077	1.036	1.058	1.016	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.631	0.362
7	1.111	1.068	1.123	1.078	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.668	0.428
8	1.144	1.100	1.192	1.144	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.707	0.508
10	1.215	1.168	1.266	1.215	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.747	0.599
11	1.289	1.240	1.347	1.293	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.792	0.716
12	1.329	1.278	1.431	1.374	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.840	0.844
13	1.369	1.317	1.522	1.461	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.892	1.008
14	1.413	1.359	1.620	1.555	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	0.946	1.200
15	1.457	1.401	1.724	1.655	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	1.005	1.423
16	1.502	1.445	1.836	1.762	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	1.067	1.692
17	1.548	1.488	1.955	1.876	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.131	2.021
18	1.597	1.536	2.111	2.027	1.968	1.879	1.792	1.710	1.631	1.556	1.485	1.417	1.221	2.525
19	1.646	1.583	2.248	2.158	2.095	2.001	1.908	1.820	1.737	1.657	1.581	1.509	1.300	2.628
20	1.699	1.634	2.443	2.346	2.277	2.175	2.074	1.979	1.888	1.801	1.719	1.640	1.413	2.931
21	1.752	1.685	2.639	2.533	2.459	2.349	2.240	2.137	2.039	1.945	1.856	1.771	1.527	3.234
22	1.780	1.712	2.834	2.721	2.642	2.523	2.406	2.295	2.190	2.089	1.994	1.902	1.640	
23	1.808	1.739	3.030	2.908	2.824	2.697	2.571	2.454	2.341	2.234	2.131	2.034	1.753	
24	1.837	1.766	3.233	3.100	3.097	2.958	2.820	2.691	2.567	2.450	2.338	2.230	1.922	
25	1.865	1.793	3.616	3.471	3.370	3.219	3.069	2.929	2.794	2.666	2.544	2.427	2.092	
26	1.905	1.832	3.909	3.753	3.644	3.480	3.318	3.166	3.020	2.882	2.750	2.624	2.261	
27	1.945	1.871												
28	1.986	1.909												
29	2.029	1.951												
30	2.072	1.992												
31	2.115	2.033												
32	2.157	2.074												
33	2.199	2.114												
34	2.241	2.155												
35	2.283	2.195												
36	2.357	2.267												
37	2.431	2.338												
38	2.484	2.389												
39	2.537	2.439												
40	2.590	2.490												
41	2.642	2.541												
42	2.713	2.609												
43	2.784	2.677												
44	2.854	2.745												
45	2.907	2.795												
46	2.960	2.846												
47	3.013	2.897												
48	3.065	2.947												
49	3.118	2.998												
50	3.171	3.049												
51	3.223	3.099												
52	3.276	3.150												
53	3.358	3.229												
54	3.440	3.308												
55	3.522	3.387												
56	3.604	3.465												
57	3.706	3.563												
58	3.808	3.661												
59	3.910	3.760												
60	4.068	3.912												
61	4.227	4.064												
62	4.503	4.330												
63	4.751	4.569												
64	5.027	4.834												
65	5.289	5.086												
66	5.676	5.458												
67	6.215	5.976												
68	6.739	6.480												
69	7.278	6.998												
70	7.790	7.490												
71	8.328	8.008												
72	8.853	8.512												
73	9.392	9.030												
74	9.917	9.536												
75	10.456	10.054												

SAFETY INSURANCE COMPANY
 SAFETY INDEMNITY INSURANCE COMPANY
 SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 OTC Model Year Symbol

Tiers 1 - 16

Symbol	OTC Model Year Symbol													
	Model Year													
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	1990 - 2001	1989 & Prior
1	0.494	0.439	0.597	0.589	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.539	0.128
2	0.609	0.603	0.628	0.620	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.566	0.157
3	0.641	0.634	0.660	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.596	0.189
4	0.673	0.667	0.696	0.687	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.627	0.223
5	0.710	0.703	0.733	0.723	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.660	0.267
6	0.748	0.740	0.772	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.696	0.316
7	0.768	0.760	0.814	0.804	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.733	0.383
8	0.788	0.780	0.860	0.848	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.773	0.458
10	0.830	0.822	0.908	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.815	0.548
11	0.877	0.869	0.959	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.860	0.654
12	0.902	0.893	1.012	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.908	0.788
13	0.926	0.917	1.070	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.960	0.947
14	0.952	0.943	1.132	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.014	1.139
15	0.978	0.969	1.196	1.181	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.072	1.363
16	1.005	0.995	1.265	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.133	1.641
17	1.032	1.022	1.340	1.322	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.198	1.972
18	1.062	1.051	1.447	1.428	1.416	1.405	1.393	1.381	1.371	1.360	1.349	1.337	1.294	2.268
19	1.092	1.081	1.540	1.520	1.508	1.496	1.484	1.471	1.459	1.448	1.436	1.424	1.378	2.564
20	1.123	1.112	1.674	1.652	1.639	1.626	1.613	1.599	1.586	1.574	1.561	1.548	1.497	2.860
21	1.155	1.143	1.808	1.785	1.770	1.756	1.742	1.727	1.713	1.700	1.686	1.671	1.617	3.156
22	1.171	1.159	1.942	1.917	1.902	1.886	1.871	1.855	1.840	1.826	1.811	1.795	1.737	
23	1.187	1.176	2.076	2.049	2.033	2.017	2.000	1.982	1.967	1.951	1.936	1.919	1.857	
24	1.204	1.192	2.277	2.247	2.229	2.212	2.193	2.174	2.157	2.140	2.123	2.105	2.036	
25	1.220	1.208	2.478	2.446	2.426	2.407	2.387	2.366	2.348	2.329	2.311	2.290	2.216	
26	1.244	1.231	2.679	2.644	2.623	2.602	2.580	2.558	2.538	2.518	2.498	2.476	2.396	
27	1.267	1.254												
28	1.290	1.278												
29	1.316	1.303												
30	1.341	1.328												
31	1.367	1.353												
32	1.394	1.380												
33	1.422	1.407												
34	1.449	1.434												
35	1.476	1.461												
36	1.524	1.508												
37	1.571	1.555												
38	1.605	1.589												
39	1.639	1.623												
40	1.673	1.657												
41	1.708	1.691												
42	1.753	1.736												
43	1.799	1.781												
44	1.844	1.826												
45	1.879	1.860												
46	1.913	1.894												
47	1.947	1.928												
48	1.981	1.961												
49	2.015	1.995												
50	2.049	2.029												
51	2.084	2.063												
52	2.118	2.097												
53	2.169	2.147												
54	2.220	2.198												
55	2.271	2.248												
56	2.322	2.299												
57	2.390	2.366												
58	2.458	2.434												
59	2.527	2.502												
60	2.629	2.603												
61	2.732	2.705												
62	2.919	2.890												
63	3.105	3.074												
64	3.297	3.264												
65	3.484	3.449												
66	3.764	3.727												
67	4.148	4.107												
68	4.522	4.477												
69	4.895	4.847												
70	5.279	5.227												
71	5.657	5.601												
72	6.036	5.976												
73	6.419	6.356												
74	6.799	6.732												
75	7.183	7.111												

SAFETY INSURANCE COMPANY
 SAFETY INDEMNITY INSURANCE COMPANY
 SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto

Tiers 1 - 16

Medical Payments (Part 6)	
Limit	Rate
5,000	26
10,000	30
15,000	38
20,000	40
25,000	45
50,000	52
100,000	59

Uninsured (Part 3)	
Limit	Rate
20/40	10
20/50	11
25/50	11
25/60	12
35/80	13
50/100	14
100/100	15
100/200	15
100/300	16
200/400	19
250/500	19
250/1000	20
300/500	21
500/500	27
500/1000	28

Underinsured (Part 12)	
Limit	Rate
20/40	0
20/50	1
25/50	2
25/60	3
30/60	5
30/70	5
35/80	8
40/40	10
50/50	15
50/100	16
100/100	27
100/150	28
100/200	28
100/300	29
100/500	31
150/300	58
200/200	74
200/300	76
200/400	78
200/500	79
200/600	81
250/500	92
300/300	127
300/500	134
500/500	247
500/1000	254

SAFETY INSURANCE COMPANY
 SAFETY INDEMNITY INSURANCE COMPANY
 SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto

Tiers 1 - 16

Property Damage IIF	
Part 4	
Limit	IIF
\$5,000	1.000
\$10,000	1.204
\$15,000	1.220
\$25,000	1.242
\$35,000	1.254
\$50,000	1.265
\$100,000	1.280

Optional BI IIF	
Part 5	
Limit	IIF
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
35/80	1.16
50/100	1.27
100/100	1.48
100/200	1.49
100/300	1.50
200/400	1.83
250/500	1.94
250/1000	1.99
300/500	2.18
500/500	2.86
500/1000	2.91

SAFETY INSURANCE COMPANY
 SAFETY INDEMNITY INSURANCE COMPANY
 SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 COL Model Year Symbol

New Policyholder Tier

Symbol	COL Model Year Symbol													
	Model Year													
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	1990 - 2001	1989 & Prior
1	0.707	0.667	0.799	0.750	0.702	0.657	0.614	0.575	0.539	0.506	0.474	0.445	0.377	0.109
2	0.898	0.847	0.849	0.797	0.746	0.698	0.653	0.611	0.572	0.536	0.503	0.471	0.397	0.127
3	0.954	0.900	0.904	0.849	0.794	0.743	0.694	0.650	0.609	0.570	0.535	0.502	0.421	0.152
4	1.015	0.958	0.963	0.904	0.846	0.790	0.739	0.691	0.648	0.606	0.569	0.532	0.447	0.183
5	1.082	1.021	1.026	0.963	0.899	0.841	0.787	0.736	0.689	0.644	0.604	0.566	0.475	0.219
6	1.153	1.088	1.092	1.025	0.958	0.895	0.837	0.783	0.732	0.686	0.641	0.601	0.504	0.257
7	1.190	1.123	1.162	1.091	1.020	0.953	0.891	0.833	0.779	0.729	0.682	0.639	0.535	0.305
8	1.227	1.158	1.240	1.164	1.088	1.016	0.950	0.887	0.830	0.776	0.726	0.679	0.570	0.365
10	1.306	1.232	1.321	1.240	1.158	1.082	1.010	0.945	0.883	0.826	0.772	0.723	0.605	0.430
11	1.393	1.314	1.408	1.322	1.234	1.152	1.076	1.006	0.940	0.879	0.822	0.769	0.641	0.513
12	1.439	1.358	1.502	1.410	1.315	1.228	1.147	1.071	1.002	0.935	0.874	0.817	0.681	0.606
13	1.484	1.400	1.601	1.503	1.402	1.310	1.223	1.141	1.067	0.996	0.931	0.870	0.725	0.725
14	1.534	1.447	1.706	1.602	1.495	1.396	1.303	1.216	1.136	1.061	0.991	0.927	0.772	0.865
15	1.582	1.492	1.820	1.709	1.594	1.488	1.389	1.296	1.210	1.130	1.056	0.987	0.820	1.025
16	1.635	1.542	1.940	1.822	1.700	1.587	1.481	1.382	1.290	1.206	1.125	1.051	0.872	1.221
17	1.688	1.592	2.070	1.944	1.813	1.692	1.579	1.473	1.375	1.284	1.199	1.120	0.930	1.460
18	1.744	1.645	2.236	2.100	1.958	1.827	1.705	1.591	1.485	1.387	1.295	1.210	1.004	1.679
19	1.799	1.697	2.381	2.236	2.085	1.946	1.816	1.694	1.581	1.477	1.379	1.288	1.070	1.898
20	1.858	1.753	2.588	2.430	2.266	2.115	1.974	1.841	1.719	1.605	1.499	1.400	1.163	2.117
21	1.916	1.808	2.795	2.624	2.448	2.284	2.132	1.989	1.856	1.733	1.619	1.512	1.256	2.336
22	1.949	1.839	3.002	2.819	2.629	2.453	2.290	2.136	1.994	1.862	1.739	1.624	1.349	
23	1.981	1.869	3.209	3.013	2.810	2.623	2.447	2.283	2.131	1.990	1.858	1.736	1.442	
24	2.014	1.900	3.519	3.305	3.082	2.876	2.684	2.504	2.338	2.183	2.038	1.904	1.581	
25	2.045	1.929	3.830	3.596	3.354	3.130	2.921	2.725	2.544	2.375	2.218	2.072	1.721	
26	2.079	1.961	4.140	3.888	3.626	3.384	3.158	2.946	2.750	2.568	2.398	2.240	1.860	
27	2.113				1.993									
28	2.179				2.056									
29	2.228				2.102									
30	2.277				2.148									
31	2.326				2.194									
32	2.373				2.239									
33	2.419				2.282									
34	2.467				2.327									
35	2.512				2.370									
36	2.595				2.448									
37	2.675				2.524									
38	2.734				2.579									
39	2.792				2.634									
40	2.850				2.689									
41	2.908				2.743									
42	2.985				2.816									
43	3.063				2.890									
44	3.141				2.963									
45	3.199				3.018									
46	3.257				3.073									
47	3.316				3.128									
48	3.373				3.182									
49	3.431				3.237									
50	3.490				3.292									
51	3.548				3.347									
52	3.606				3.402									
53	3.693				3.484									
54	3.780				3.566									
55	3.868				3.649									
56	3.954				3.730									
57	4.070				3.840									
58	4.187				3.950									
59	4.304				4.060									
60	4.477				4.224									
61	4.651				4.388									
62	4.957				4.676									
63	5.229				4.933									
64	5.534				5.221									
65	5.823				5.493									
66	6.250				5.896									
67	6.842				6.455									
68	7.420				7.000									
69	8.014				7.560									
70	8.576				8.091									
71	9.170				8.651									
72	9.748				9.196									
73	10.340				9.755									
74	10.919				10.301									
75	11.513				10.861									

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
MA Private Passenger Auto
OTC Model Year Symbol

New Policyholder Tier

Symbol	OTC Model Year Symbol													
	Model Year													
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	1990 - 2001	1989 & Prior
1	0.493	0.481	0.579	0.566	0.554	0.542	0.529	0.517	0.506	0.494	0.483	0.472	0.442	0.106
2	0.608	0.593	0.616	0.602	0.588	0.574	0.561	0.549	0.536	0.523	0.511	0.501	0.469	0.131
3	0.647	0.631	0.654	0.639	0.624	0.610	0.596	0.582	0.568	0.555	0.543	0.530	0.496	0.159
4	0.687	0.670	0.696	0.680	0.663	0.648	0.633	0.618	0.603	0.590	0.577	0.563	0.527	0.190
5	0.731	0.713	0.739	0.722	0.705	0.689	0.672	0.657	0.642	0.626	0.612	0.598	0.559	0.229
6	0.776	0.757	0.786	0.768	0.750	0.732	0.715	0.698	0.682	0.666	0.650	0.636	0.595	0.274
7	0.802	0.782	0.837	0.818	0.798	0.779	0.761	0.743	0.725	0.707	0.692	0.675	0.631	0.334
8	0.826	0.806	0.890	0.870	0.849	0.829	0.810	0.790	0.771	0.752	0.735	0.717	0.670	0.402
10	0.879	0.858	0.949	0.928	0.904	0.883	0.861	0.841	0.821	0.800	0.782	0.764	0.714	0.486
11	0.935	0.912	1.011	0.988	0.963	0.940	0.917	0.895	0.874	0.853	0.833	0.812	0.758	0.584
12	0.967	0.943	1.077	1.053	1.027	1.002	0.978	0.953	0.931	0.908	0.887	0.865	0.806	0.709
13	0.997	0.973	1.149	1.123	1.094	1.068	1.042	1.016	0.991	0.967	0.943	0.921	0.859	0.859
14	1.030	1.005	1.224	1.196	1.167	1.138	1.111	1.084	1.056	1.032	1.006	0.982	0.913	1.041
15	1.062	1.036	1.306	1.277	1.244	1.214	1.184	1.155	1.126	1.099	1.072	1.045	0.974	1.256
16	1.097	1.070	1.393	1.362	1.327	1.295	1.263	1.231	1.201	1.172	1.142	1.114	1.037	1.524
17	1.132	1.104	1.486	1.453	1.418	1.382	1.348	1.314	1.281	1.250	1.219	1.188	1.106	1.847
18	1.170	1.141	1.605	1.569	1.531	1.493	1.456	1.419	1.383	1.350	1.317	1.283	1.194	2.124
19	1.207	1.178	1.709	1.671	1.631	1.589	1.550	1.511	1.473	1.438	1.402	1.366	1.272	2.401
20	1.247	1.217	1.858	1.816	1.773	1.728	1.685	1.643	1.601	1.563	1.524	1.485	1.383	2.678
21	1.286	1.255	2.006	1.962	1.914	1.866	1.820	1.774	1.729	1.688	1.646	1.604	1.493	2.955
22	1.308	1.276	2.155	2.107	2.056	2.004	1.955	1.905	1.857	1.813	1.768	1.723	1.604	
23	1.329	1.297	2.303	2.252	2.198	2.142	2.089	2.037	1.986	1.938	1.889	1.841	1.714	
24	1.351	1.318	2.526	2.470	2.411	2.349	2.292	2.234	2.178	2.125	2.072	2.020	1.880	
25	1.372	1.339	2.749	2.688	2.623	2.557	2.494	2.431	2.370	2.313	2.255	2.198	2.046	
26	1.395	1.361	2.972	2.906	2.836	2.764	2.696	2.628	2.562	2.500	2.438	2.376	2.212	
27	1.419	1.384												
28	1.464	1.428												
29	1.497	1.460												
30	1.528	1.491												
31	1.561	1.523												
32	1.593	1.554												
33	1.625	1.585												
34	1.655	1.615												
35	1.686	1.645												
36	1.740	1.698												
37	1.796	1.752												
38	1.836	1.791												
39	1.875	1.829												
40	1.914	1.867												
41	1.952	1.904												
42	2.004	1.955												
43	2.056	2.006												
44	2.107	2.056												
45	2.147	2.095												
46	2.186	2.133												
47	2.225	2.171												
48	2.264	2.209												
49	2.303	2.247												
50	2.342	2.285												
51	2.381	2.323												
52	2.420	2.361												
53	2.478	2.418												
54	2.537	2.475												
55	2.596	2.533												
56	2.654	2.589												
57	2.732	2.665												
58	2.811	2.742												
59	2.888	2.818												
60	3.006	2.933												
61	3.122	3.046												
62	3.337	3.256												
63	3.552	3.465												
64	3.772	3.680												
65	3.987	3.890												
66	4.310	4.205												
67	4.749	4.633												
68	5.176	5.050												
69	5.606	5.469												
70	6.043	5.896												
71	6.478	6.320												
72	6.912	6.743												
73	7.347	7.168												
74	7.781	7.591												
75	8.217	8.017												

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

Tiers 1 - 16

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$17	\$14
2	\$10	\$10	\$18	\$15
3	\$11	\$10	\$18	\$15
4	\$12	\$12	\$21	\$18
5	\$13	\$13	\$23	\$19
6	\$13	\$13	\$23	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$13	\$13	\$23	\$20
10	\$19	\$18	\$32	\$27
11	\$18	\$17	\$31	\$26
12	\$22	\$21	\$37	\$32
13	\$20	\$20	\$35	\$30
14	\$21	\$21	\$37	\$31
15	\$37	\$36	\$65	\$54
16	\$45	\$43	\$78	\$65
17	\$34	\$33	\$58	\$49
18	\$34	\$33	\$58	\$49
19	\$34	\$33	\$58	\$49
20	\$34	\$33	\$58	\$49
21	\$34	\$33	\$58	\$49
22	\$34	\$33	\$58	\$49
23	\$34	\$33	\$58	\$49
24	\$34	\$33	\$58	\$49
25	\$34	\$33	\$58	\$49
26	\$34	\$33	\$58	\$49
27	\$8	\$8	\$14	\$12
40	\$20	\$20	\$35	\$30
41	\$22	\$21	\$38	\$32
42	\$36	\$35	\$63	\$53
43	\$33	\$32	\$58	\$49
44	\$40	\$38	\$69	\$58
45	\$33	\$32	\$56	\$47

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$2	\$1
3	\$1	\$1	\$2	\$2
4	\$1	\$1	\$2	\$2
5	\$1	\$1	\$2	\$2
6	\$1	\$1	\$2	\$2
7	\$1	\$1	\$2	\$2
8	\$1	\$1	\$2	\$2
9	\$1	\$1	\$2	\$2
10	\$2	\$2	\$3	\$3
11	\$2	\$2	\$3	\$3
12	\$2	\$2	\$4	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$4	\$6	\$5
16	\$4	\$4	\$8	\$6
17	\$3	\$3	\$6	\$5
18	\$3	\$3	\$6	\$5
19	\$3	\$3	\$6	\$5
20	\$3	\$3	\$6	\$5
21	\$3	\$3	\$6	\$5
22	\$3	\$3	\$6	\$5
23	\$3	\$3	\$6	\$5
24	\$3	\$3	\$6	\$5
25	\$3	\$3	\$6	\$5
26	\$3	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$3	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5

Notes:

- (1) Apply Tier factor first to obtain Tier base rate.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator's rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

Tiers 1 - 16

**Part 5 - Optional BI
Rates at Basic limits**

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$21	\$17	1	\$2	\$4	\$5	\$6
2	\$13	\$12	\$22	\$17	2	\$2	\$4	\$5	\$6
3	\$14	\$12	\$23	\$18	3	\$3	\$4	\$5	\$6
4	\$16	\$14	\$26	\$20	4	\$3	\$4	\$6	\$7
5	\$17	\$15	\$28	\$22	5	\$3	\$5	\$6	\$8
6	\$17	\$16	\$28	\$22	6	\$3	\$5	\$7	\$8
7	\$17	\$15	\$28	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$28	\$22	8	\$3	\$5	\$6	\$8
9	\$17	\$16	\$29	\$23	9	\$3	\$5	\$7	\$8
10	\$24	\$21	\$39	\$31	10	\$5	\$7	\$9	\$11
11	\$23	\$21	\$38	\$30	11	\$4	\$7	\$9	\$11
12	\$27	\$25	\$46	\$36	12	\$5	\$8	\$11	\$13
13	\$26	\$23	\$43	\$34	13	\$5	\$7	\$10	\$12
14	\$27	\$24	\$45	\$35	14	\$5	\$8	\$10	\$13
15	\$46	\$42	\$63	\$61	15	\$9	\$14	\$18	\$23
16	\$46	\$46	\$63	\$63	16	\$11	\$16	\$22	\$27
17	\$42	\$38	\$63	\$55	17	\$8	\$12	\$16	\$21
18	\$42	\$38	\$63	\$55	18	\$8	\$12	\$16	\$21
19	\$42	\$38	\$63	\$55	19	\$8	\$12	\$16	\$21
20	\$42	\$38	\$63	\$55	20	\$8	\$12	\$16	\$21
21	\$42	\$38	\$63	\$55	21	\$8	\$12	\$16	\$21
22	\$42	\$38	\$63	\$55	22	\$8	\$12	\$16	\$21
23	\$42	\$38	\$63	\$55	23	\$8	\$12	\$16	\$21
24	\$42	\$38	\$63	\$55	24	\$8	\$12	\$16	\$21
25	\$42	\$38	\$63	\$55	25	\$8	\$12	\$16	\$21
26	\$42	\$38	\$63	\$55	26	\$8	\$12	\$16	\$21
27	\$11	\$10	\$18	\$14	27	\$2	\$3	\$4	\$5
40	\$26	\$23	\$43	\$34	40	\$5	\$7	\$10	\$12
41	\$28	\$25	\$47	\$37	41	\$5	\$8	\$11	\$14
42	\$45	\$41	\$63	\$59	42	\$9	\$13	\$18	\$22
43	\$42	\$37	\$63	\$54	43	\$8	\$12	\$16	\$20
44	\$46	\$44	\$63	\$63	44	\$10	\$15	\$19	\$24
45	\$41	\$37	\$63	\$53	45	\$8	\$12	\$16	\$20

Notes:

- (1) Apply Tier factor first to obtain Tier base rate.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator's rates above.
- (3) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL
MOTORCYCLE RATES Tiers 1 - 16

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$11	\$10	\$18	\$16
5	\$11	\$11	\$20	\$17
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$18
8	\$13	\$13	\$23	\$19
9	\$15	\$15	\$27	\$22
10	\$15	\$14	\$26	\$22
11	\$15	\$15	\$26	\$22
12	\$20	\$19	\$34	\$29
13	\$21	\$21	\$37	\$31
14	\$22	\$21	\$37	\$31
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$53	\$44
18	\$30	\$29	\$53	\$44
19	\$30	\$29	\$53	\$44
20	\$30	\$29	\$53	\$44
21	\$30	\$29	\$53	\$44
22	\$30	\$29	\$53	\$44
23	\$30	\$29	\$53	\$44
24	\$30	\$29	\$53	\$44
25	\$30	\$29	\$53	\$44
26	\$30	\$29	\$53	\$44
27	\$8	\$8	\$15	\$12
40	\$15	\$15	\$27	\$23
41	\$25	\$24	\$44	\$37
42	\$22	\$22	\$39	\$32
43	\$24	\$23	\$41	\$35
44	\$21	\$20	\$36	\$30
45	\$24	\$23	\$41	\$34

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$84
\$750	\$89
\$1,000	\$96
\$2,000	\$121
\$5,000	\$175
\$10,000	\$252
\$15,000	\$291
\$20,000	\$321
\$25,000	\$345
\$50,000	\$409

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$22
20/50	\$22
25/50	\$23
35/80	\$26
50/100	\$28
100/300	\$32
250/500	\$41
500/500	\$51
500/1000	\$61

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$24
50/100	\$45
100/300	\$110
250/500	\$350
500/500	\$612
500/1000	\$875

Notes:

- (1) Apply Tier factor first to obtain Tier base rate.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.5 to the experienced operator's rates above.
- (3) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Notes: (1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL
MOTORCYCLE RATES

Tiers 1 - 16

Part 7 - Collision
Rates at \$500 deductible

Territory	Rate per \$100
	Experienced Operators
	All Groups
1	\$1.73
2	\$1.64
3	\$1.86
4	\$2.03
5	\$2.36
6	\$2.14
7	\$2.26
8	\$2.61
9	\$2.70
10	\$2.94
11	\$2.58
12	\$3.40
13	\$3.50
14	\$6.33
15	\$6.36
16	\$6.40
17	\$5.65
18	\$5.65
19	\$5.65
20	\$5.65
21	\$5.65
22	\$5.65
23	\$5.65
24	\$5.65
25	\$5.65
26	\$5.65
27	\$1.50
40	\$4.00
41	\$3.56
42	\$4.55
43	\$6.54
44	\$4.84
45	\$5.68

Part 7 - Collision
Other deductibles

All Territories	
Deductible	All Groups
\$300 *	\$500 deductible premium + \$37
\$1,000	71.3% of \$500 deductible premium
\$2,000	57.1% of \$500 deductible premium

Part 7 - Collision
Waiver of Deductible Charges *

All Territories	
Deductible	All Groups
\$300	\$8
\$500	\$12
\$1,000	\$16
\$2,000	\$24

Part 8 - Limited Collision

\$500 deductible base premium (Part 8) =
 (6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0 *	\$500 deductible premium (Part 8) + \$7
\$300 *	\$500 deductible premium (Part 8) + \$4
\$1,000	61.9% of \$500 deductible premium (Part 8)
\$2,000	41.2 % of \$500 deductible premium (Part 8)

* Tier factor does not apply

Determine motorcycle Collision rates by the following procedure:

- Determine the motorcycle's Original Cost New in hundreds of dollars.
- Multiply the value determined in (a) by the rate per \$100 for its territory.
- Multiply the value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

Notes:

- Apply Tier factor first to obtain Tier base rate.
- Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator's rates above.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL
MOTORCYCLE RATES

Tiers 1 - 16

Part 9 - Comprehensive
Rates at \$500 deductible

Territory	Rate per \$100
	All Groups
1	\$1.00
2	\$0.96
3	\$1.14
4	\$1.33
5	\$1.19
6	\$1.48
7	\$2.02
8	\$2.49
9	\$2.70
10	\$3.11
11	\$3.08
12	\$3.86
13	\$3.88
14	\$5.27
15	\$5.87
16	\$9.15
17	\$12.30
18	\$12.30
19	\$12.30
20	\$12.30
21	\$12.30
22	\$12.30
23	\$12.30
24	\$12.30
25	\$12.30
26	\$12.30
27	\$0.91
40	\$3.20
41	\$3.56
42	\$4.90
43	\$5.35
44	\$8.16
45	\$5.96

Part 9 - Comprehensive
Other deductibles

Deductible	All Territories
	All Groups
\$300 *	\$500 deductible premium + \$1
\$1,000	60.8% of \$500 deductible premium
\$2,000	55.5% of \$500 deductible premium

* Tier factor does not apply

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's Original Cost New in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

Notes:

- (1) Apply Tier factor first to obtain Tier base rate.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Motorcycle Rating Factors

Territories

The territory definitions applicable to motorcycles are the same as those used for the New Policyholder tier for private passenger vehicles (as defined by Rule 27).

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>
Tiers 1 – 16 *	\$45	\$90	\$167	\$346
New Policyholder	\$45	\$90	\$167	\$346

* Multiply by the appropriate tier factor and round to obtain the substitute transportation rate for that tier.

TOWING AND LABOR (RULE 33)		
	\$50 per Disablement	\$100 per Disablement
Tier 1 – 16 *	\$8	\$16
New Policyholder	\$8	\$16

* Multiply by the appropriate tier factor and round to obtain the towing and labor rate for that tier.

Discounts (Tiers 1 – 16)

- Motorcycle Rider Training Program 10% Parts 1-8, 12
- Those discounts that motorcycles qualify for under Rule 19 (anti-theft, account, renewal, agency loyalty, e-customer, electronic book transfer, age 65 or older)

Discounts (New Policyholder tier)

- Motorcycle Rider Training Program 10% Parts 1-8, 12
- Those discounts that motorcycles qualify for under Rule 19 (anti-theft, age 65 or older)

Merit Rating Plan

The determination of merit rating plan credits and point-based surcharges is the same as for private passenger vehicles.

Premium Calculation Rule

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder.

- 1) Determine the base manual rate
- 2) Apply adjustments for increased limits or deductibles
- 3) Apply the inexperienced driver adjustment factor of 1.5
- 4) Add waiver of deductible charges
- 5) Apply applicable discounts in the order that Rule 11 specifies
- 6) Apply SDIP credits or surcharges

The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step.

(Rounding should occur after the application of *each* discount.)

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Rating Factors

Collision Deductible Factors		
Deductible	Tiers 1 - 16	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 and then tier adjusted to determine buyback charge.

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

* Flat charge added to \$500 deductible rate.

Limited Collision Manual Rate		
	Tiers 1 - 16	New Policyholder Tier
	10% Collision manual rate	8% Collision manual rate

Comprehensive Deductible Factors		
Deductible	Tiers 1 - 16	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 and then tier adjusted to determine buyback charge.

Collision Waiver of Deductible Charges		
Deductible	Tiers 1 - 16	New Policyholder Tier
300	\$10	\$25
500	\$13	\$36
1000	\$16	\$48
2000	\$25	\$74

\$100 Glass Deductible		
	Tiers 1 - 16	New Policyholder Tier
	0.84	0.86

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>
Tiers 1 - 16 *	\$12	\$60	\$140	\$285
New Policyholder	\$50	\$150	\$185	\$335

* Multiply by the appropriate tier factor and round to obtain the substitute transportation rate for that tier.

DISCOUNTS (RULE 19) : Tiers 1 - 16	
Multi-Car:	10% Parts 1, 2, 4, 5, 7, 8 and 9
Safety Account Credit:	5% - 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 Rating Factors (continued)

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8% (8%)*	14% (15%)*	26% (28%)	37% (40%)*	45% (50%)*
Policyholder and Household Members:	2%	5%	10% (11%)*	19% (20%)*	35% (37%)	48% (51%)*	59% (64%)*

*New Policyholder Rates

TOWING AND LABOR (RULE 33)		
Private Passenger:	\$50 per Disablement	\$100 per Disablement
Tier 1 – 16 *	\$8	\$16
New Policyholder	\$8	\$16

* Multiply by the appropriate tier factor and round to obtain the towing and labor rate for that tier.

EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46) Apply a rate of \$4 to each \$100 of valuation.
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47) Refer to Rule 47
SAFETY SHIELD (RULE 59) Apply a rate of \$25 per vehicle.
SAFETY GAP (RULE 60) Apply a rate of \$25 per vehicle.
SAFETY SHIELD PLUS (RULE 61) Apply a rate of \$35 per vehicle.

Text Comparison

Documents Compared

DiscountSummary eff 3-1-12.pdf - Adobe Acrobat Professional

DiscountSummary 5-15-12.pdf

Summary

196 word(s) added

110 word(s) deleted

889 word(s) matched

6 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL



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-Safety 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.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL



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 6% or 10% credit on their auto policy.
2. **Non-Safety 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.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

- 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.
- 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 –** More generous Excellent Driver Discounts (Merit Rating score of 99 or 98) for Parts 1,2,4,7.

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		Disappearing Deductible
Premium is \$25.00 per vehicle		

- 13. Safety Shield Plus (SSA 002)**

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		Disappearing Deductible
Seat Belt	Pet Coverage	Bail Bonds
Accident Forgiveness		
Premium is \$35.00 per vehicle		

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

- 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.
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- 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** – More generous Excellent Driver Discounts (Merit Rating score of 99 or 98) for Parts 1,2,4,7.

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		Disappearing Deductible
Premium is \$25.00 per vehicle		

- 13. Safety Shield Plus (SSA 002)**

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		Disappearing Deductible
Seat Belt	Pet Coverage	Bail Bonds
Accident Forgiveness		
Premium is \$35.00 per vehicle		

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

14. 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.**

15. 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 or New Insurance Client Tier
	Merit Rating Score of 99 for All Rated Operators		Merit Rating Score of 99 for All Rated Operators		Comprehensive for All vehicles		
	Yes	No	Yes	No	Yes	No	
Tier Factor	0.975	0.985	1.000	1.015	1.025	1.025	See New Policyholder rate pages

* **NOTE:** The New Policyholder Tier is not eligible for the discounts and endorsements 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

14. 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.**

15. Safety's Tier Placement Programs – Review the chart below to determine what tier the insured qualifies for.

<u>Tier</u>	<u>Account Credit</u>	<u>Agency Loyalty OR 3 or more years with Safety</u>	<u>12 or more months continuous coverage</u>	<u>Multi-Car Discount</u>	<u>Merit Rating of "99" for all rated operators</u>	<u>Comprehensive for all Vehicles</u>	<u>Tier Factor</u>
<u>1</u>	<u>YES</u>	<u>==</u>	<u>==</u>	<u>YES</u>	<u>YES</u>	<u>==</u>	<u>0.955</u>
<u>2</u>	<u>YES</u>	<u>==</u>	<u>==</u>	<u>NO</u>	<u>YES</u>	<u>==</u>	<u>0.975</u>
<u>3</u>	<u>YES</u>	<u>==</u>	<u>==</u>	<u>YES</u>	<u>NO</u>	<u>==</u>	<u>0.985</u>
<u>4</u>	<u>YES</u>	<u>==</u>	<u>==</u>	<u>NO</u>	<u>NO</u>	<u>==</u>	<u>1.010</u>
<u>5</u>	<u>NO</u>	<u>YES</u>	<u>==</u>	<u>YES</u>	<u>YES</u>	<u>==</u>	<u>0.985</u>
<u>6</u>	<u>NO</u>	<u>YES</u>	<u>==</u>	<u>NO</u>	<u>YES</u>	<u>==</u>	<u>1.050</u>
<u>7</u>	<u>NO</u>	<u>YES</u>	<u>==</u>	<u>YES</u>	<u>NO</u>	<u>==</u>	<u>1.015</u>
<u>8</u>	<u>NO</u>	<u>YES</u>	<u>==</u>	<u>NO</u>	<u>NO</u>	<u>==</u>	<u>1.035</u>
<u>9</u>	<u>NO</u>	<u>NO</u>	<u>=</u>	<u>YES</u>	<u>YES</u>	<u>YES</u>	<u>1.070</u>
<u>10</u>	<u>NO</u>	<u>NO</u>	<u>YES</u>	<u>NO</u>	<u>YES</u>	<u>YES</u>	<u>1.100</u>
<u>11</u>	<u>NO</u>	<u>NO</u>	<u>=</u>	<u>YES</u>	<u>NO</u>	<u>YES</u>	<u>1.070</u>
<u>12</u>	<u>NO</u>	<u>NO</u>	<u>YES</u>	<u>NO</u>	<u>NO</u>	<u>YES</u>	<u>1.025</u>
<u>13</u>	<u>NO</u>	<u>NO</u>	<u>=</u>	<u>YES</u>	<u>YES</u>	<u>NO</u>	<u>1.135</u>
<u>14</u>	<u>NO</u>	<u>NO</u>	<u>YES</u>	<u>NO</u>	<u>YES</u>	<u>NO</u>	<u>1.100</u>
<u>15</u>	<u>NO</u>	<u>NO</u>	<u>=</u>	<u>YES</u>	<u>NO</u>	<u>NO</u>	<u>1.070</u>
<u>16</u>	<u>NO</u>	<u>NO</u>	<u>YES</u>	<u>NO</u>	<u>NO</u>	<u>NO</u>	<u>1.025</u>

If the policy does not qualify for Tiers 1 - 16 it is placed in the New Policyholder Tier.

* **NOTE:** The New Policyholder Tier is not eligible for the discounts and endorsements 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.

Text Comparison

Documents Compared

RULE 11 eff 3 1 12.pdf - Adobe Acrobat Professional

RULE 11 eff 5 15 12.pdf

Summary

6 word(s) added

15 word(s) deleted

407 word(s) matched

3 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 11. PREMIUM CALCULATION RULE

The premium calculation rule depends on what tier the policy is in. Refer to Rule 26 for the tier placement guidelines.

Determination of the Base Manual Premium. For Parts 1 through 9 and Part 12:

- 1) To determine the base manual premium, start from the base rate tables for the appropriate tier. Parts 1,2,4,5,7,8,9 are based on class and territory. Parts 3,6,12 are based on limit.
- 2) Apply the appropriate tier factor specified in Rule 26 (not applicable for the New Policyholder tier). This is the tier's base rate.
- 3) Apply adjustments in the following order:
 - a. Increased limit factors (parts 4,5)
 - b. Model year and symbol factors (parts 7,8,9)
 - c. Deductible Factors (parts 2,7,8,9)
 - d. Waiver of Deductible (part 7)
 - e. Glass Deductible (part 9)

For Parts 10 and 11 the base manual premium is found in the Miscellaneous Rates section.

After determining the base manual premium:

1. Apply the appropriate rating factor under Rule 24 to the base manual premium for Parts 7 and 9, if applicable.
2. ~~Companion Policy Client Tier, Loyal Automobile Client Tier and New Insurance Client Tier:~~
Apply the appropriate discount(s) to the premium developed above. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be: (1) annual mileage, (2) multi-car, (3) anti-theft, (4) account, (5) renewal, (6) student, (7) hybrid, (8) agency loyalty, (9) e-customer and/or electronic book transfer discount, (10) public transit, and (11) age 65 or older. The discount shall be rounded to the nearest dollar after each application.

New Policyholder:

Apply the appropriate discount(s) to the premium developed above. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be: (1) annual mileage, (2) multi-car, (3) anti-theft, (4) low frequency discount, and (5) class 15. The discount shall be rounded to the nearest dollar after each application.

3. Apply the appropriate merit rating adjustment to the premium developed above.

(Rounding should occur after the application of each step.)

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 11. PREMIUM CALCULATION RULE

The premium calculation rule depends on what tier the policy is in. Refer to Rule 26 for the tier placement guidelines.

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- 2) Apply the appropriate tier factor specified in Rule 26 (not applicable for the New Policyholder tier). This is the tier's base rate.
- 3) Apply adjustments in the following order:
 - a. Increased limit factors (parts 4,5)
 - b. Model year and symbol factors (parts 7,8,9)
 - c. Deductible Factors (parts 2,7,8,9)
 - d. Waiver of Deductible (part 7)
 - e. Glass Deductible (part 9)

For Parts 10 and 11 the base manual premium is found in the Miscellaneous Rates section.

After determining the base manual premium:

1. Apply the appropriate rating factor under Rule 24 to the base manual premium for Parts 7 and 9, if applicable.
2. **Tiers 1 - 16:**
Apply the appropriate discount(s) to the premium developed above. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be: (1) annual mileage, (2) multi-car, (3) anti-theft, (4) account, (5) renewal, (6) student, (7) hybrid, (8) agency loyalty, (9) e-customer and/or electronic book transfer discount, (10) public transit, and (11) age 65 or older. The discount shall be rounded to the nearest dollar after each application.

New Policyholder:

Apply the appropriate discount(s) to the premium developed above. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be: (1) annual mileage, (2) multi-car, (3) anti-theft, (4) low frequency discount, and (5) class 15. The discount shall be rounded to the nearest dollar after each application.

3. Apply the appropriate merit rating adjustment to the premium developed above.

(Rounding should occur after the application of *each* step.)

Text Comparison

Documents Compared

RULE 19 eff 3 1 12.pdf - Adobe Acrobat Professional

RULE 19 eff 5 15 12.pdf

Summary

53 word(s) added

59 word(s) deleted

2596 word(s) matched

16 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 19. DISCOUNTS

A. Multi-Car

A policyholder with two or more automobiles (that are owned by the policyholder or a household member as defined by the AIB Massachusetts Automobile Insurance Policy 2008 Edition) who 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 if the policy is in ~~Companion, Loyalty, or New Insurance Client Tier~~. They shall be entitled to a 5% discount if the policy is in the New Policyholder Tier. 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 will be given to eligible vehicles when one or more operators use 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 50-57, 60-67, 73-75, 83-85, 20-22, 25-27, 40-42, 45-47 for ~~Companion, Loyalty, or New Insurance Client Tier~~. In addition, the vehicle must not be driven to work or school ten days or more per month, and must not be driven more than 15,000 miles per year. A minimum of eight of the eleven monthly passes or tickets within the previous twelve months may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. Safety may accept a signed Public Transit form as acceptable evidence. Safety may collect all such passes, signed forms and other evidence used by a policyholder to obtain the discount.

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.

3. Qualifying Massachusetts Transit Systems

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

4. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. Safety will allow the insured to apply the discount to the current policy term provided the insured meets the requirements detailed in 19.B.1. and 19.B.3.

C. Anti-Theft Device

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

D. Age 65 and Older Discount

Premiums otherwise applicable to Class 50, 51, 52, 53, 54, 55, 56 and 57 (or Class 15 for New Policyholder) 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 50, 51, 52, 53, 54, 55, 56 and 57 (or Class 15 for New Policyholder) 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 Safety 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.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 19. DISCOUNTS

A. Multi-Car

A policyholder with two or more automobiles (that are owned by the policyholder or a household member as defined by the AIB Massachusetts Automobile Insurance Policy 2008 Edition) who 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 if the policy is in Tiers 1 - 16. They shall be entitled to a 5% discount if the policy is in the New Policyholder Tier. 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 will be given to eligible vehicles when one or more operators use 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 50-57, 60-67, 73-75, 83-85, 20-22, 25-27, 40-42, 45-47 for Tiers 1 - 16. In addition, the vehicle must not be driven to work or school ten days or more per month, and must not be driven more than 15,000 miles per year. A minimum of eight of the eleven monthly passes or tickets within the previous twelve months may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. Safety may accept a signed Public Transit form as acceptable evidence. Safety may collect all such passes, signed forms and other evidence used by a policyholder to obtain the discount.

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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.

3. Qualifying Massachusetts Transit Systems

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

4. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. Safety will allow the insured to apply the discount to the current policy term provided the insured meets the requirements detailed in 19.B.1. and 19.B.3.

C. Anti-Theft Device

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

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Premiums otherwise applicable to Class 50, 51, 52, 53, 54, 55, 56 and 57 (or Class 15 for New Policyholder) 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 50, 51, 52, 53, 54, 55, 56 and 57 (or Class 15 for New Policyholder) 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 Safety 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.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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 Safety. 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. Safety may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

Safety may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to Safety, in order to verify the mileage driven in the past year. Safety 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.

Safety 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 Safety 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. Reserved For Future Use

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.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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 Safety. 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. Safety may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

Safety may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to Safety, in order to verify the mileage driven in the past year. Safety 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.

Safety 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 Safety 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. Reserved For Future Use

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 for Homeowners (HO 02 and HO 03), Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire or Personal Umbrella; and a 6% discount for Homeowners (HO 04 and HO 06) on the premium applicable to Coverage Parts 1-12.

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.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 (classes 17, 18, 20, 21, 25 or 26 for New Policyholder). 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. Safety 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 Safety'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 an inexperienced class (classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 or classes 17, 18, 20, 21, 25 or 26 for New Policyholder) 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

Includes copyrighted material of Automobile Insurers Bureau

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 (classes 17, 18, 20, 21, 25 or 26 for New Policyholder). 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. Safety 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 Safety'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 an inexperienced class (classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 or classes 17, 18, 20, 21, 25 or 26 for New Policyholder) 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.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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

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:

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL**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**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.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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.

M. Low Frequency Discount

A discount will be given on Parts 1, 2, 4 and 5 for vehicles whose rated operator meets certain low frequency requirements:

- The rated operator has 4 or less merit rating points as defined in Rule 56 – Merit Rating Plan and
- No claim payment under any of the above coverage parts has been made to or on behalf of the rated operator in connection with more than one accident during the three years preceding the effective date of the policy.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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.

M. Low Frequency Discount

A discount will be given on Parts 1, 2, 4 and 5 for vehicles whose rated operator meets certain low frequency requirements:

The rated operator has 4 or less merit rating points as defined in Rule 56 – Merit Rating Plan and

No claim payment under any of the above coverage parts has been made to or on behalf of the rated operator in connection with more than one accident during the three years preceding the effective date of the policy.

Text Comparison

Documents Compared

RULE 22 eff 3 1 12.pdf - Adobe Acrobat Professional

RULE 22 eff 5 15 12.pdf

Summary

20 word(s) added

20 word(s) deleted

984 word(s) matched

7 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 22. NON-SYMBOLLED AND HIGH SYMBOL VEHICLE RATING

A. Non-Symbolled Vehicles

1. 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.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the original cost new (acceptable valuation sources are listed in the Producer's Procedure Manual) using the table below. If original cost new is not available, vehicle purchase price new is acceptable.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990- 2010
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

Symbol	Model Year 2011 & Subsequent	Symbol	Model Year 2011 & Subsequent	Symbol	Model Year 2011 & Subsequent
1	0 – 3000	26	23751 – 24375	50	45001 – 46250
2	3001 – 5500	27	24376 – 25000	51	46251 – 47500
3	5501 – 8000	28	25001 – 25625	52	47501 – 48750
4	8001 – 9000	29	25626 – 26250	53	48751 – 50000
5	9001 – 10000	30	26251 – 26875	54	50001 – 52500
6	10001 – 11000	31	26876 – 27500	55	52501 – 55000
7	11001 – 12000	32	27501 – 28125	56	55001 – 57500
8	12001 – 13000	33	28126 – 28750	57	57501 – 60000
10	13001 – 14000	34	28751 – 29375	58	60001 – 65000
11	14001 – 15000	35	29376 – 30000	59	65001 – 70000
12	15001 – 15625	36	30001 – 31000	60	70001 – 75000
13	15626 – 16250	37	31001 – 32000	61	75001 – 80000
14	16251 – 16875	38	32001 – 33000	62	80001 – 85000
15	16876 – 17500	39	33001 – 34000	63	85001 – 90000
16	17501 – 18125	40	34001 – 35000	64	90001 – 95000
17	18126 - 18750	41	35001 – 36000	65	95001 – 100000
18	18751 - 19375	42	36001 – 37000	66	100001 – 110000

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 22. NON-SYMBOLLED AND HIGH SYMBOL VEHICLE RATING

A. Non-Symbolled Vehicles

1. 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.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the original cost new (acceptable valuation sources are listed in the Producer's Procedure Manual) using the table below. If original cost new is not available, vehicle purchase price new is acceptable.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990-2011
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

Symbol	Model Year 2012 & Subsequent	Symbol	Model Year 2012 & Subsequent	Symbol	Model Year 2012 & Subsequent
1	0 – 3000	26	23751 – 24375	50	45001 – 46250
2	3001 – 5500	27	24376 – 25000	51	46251 – 47500
3	5501 – 8000	28	25001 – 25625	52	47501 – 48750
4	8001 – 9000	29	25626 – 26250	53	48751 – 50000
5	9001 – 10000	30	26251 – 26875	54	50001 – 52500
6	10001 – 11000	31	26876 – 27500	55	52501 – 55000
7	11001 – 12000	32	27501 – 28125	56	55001 – 57500
8	12001 – 13000	33	28126 – 28750	57	57501 – 60000
10	13001 – 14000	34	28751 – 29375	58	60001 – 65000
11	14001 – 15000	35	29376 – 30000	59	65001 – 70000
12	15001 – 15625	36	30001 – 31000	60	70001 – 75000
13	15626 – 16250	37	31001 – 32000	61	75001 – 80000
14	16251 – 16875	38	32001 – 33000	62	80001 – 85000
15	16876 – 17500	39	33001 – 34000	63	85001 – 90000
16	17501 – 18125	40	34001 – 35000	64	90001 – 95000
17	18126 - 18750	41	35001 – 36000	65	95001 – 100000
18	18751 - 19375	42	36001 – 37000	66	100001 – 110000

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

19	19376 - 20000	43	37001 – 38000	67	110001 – 120000
20	20001 - 20625	44	38001 – 39000	68	120001 – 130000
21	20626 - 21250	45	39001 – 40000	69	130001 – 140000
22	21251 - 21875	46	40001 – 41250	70	140001 – 150000
23	21876 - 22500	47	41251 – 42500	71-75	NA
24	22501 - 23125	48	42501 – 43750	98	150001 & above
25	23126 - 23750	49	43751 - 45000		

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. Safety has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the original cost new (acceptable valuation sources are listed in the Producer's Procedure Manual) in determining the applicable symbol. If original cost new is not available, vehicle purchase price new is acceptable. If vehicle purchase price new is not available, Appraisal Value is acceptable.

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 through ~~2010~~, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the base manual premium for the appropriate Part for Symbol 17 and the applicable territory, class, and model year, before discounts are applied (before step 1 in Rule 11):

Symbol	Model Year 1989 & Prior	Model Year 1990- 2010
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

*Determine the actual cash value premium for Symbol 27 vehicles by:

- a) Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the original cost new (acceptable valuation sources are listed in the Producer's Procedure Manual). If original cost new is not available, vehicle purchase price new is acceptable.
- b) Applying this factor to the base manual premium (for the appropriate Part) for Symbol 17 and the applicable territory, class and model year, before discounts are applied (before step 1 in Rule 11).

C. Rating Vehicles with Symbol 98 (Model Year 2012 & Subsequent)

Increase the factor for Symbol 70 by +.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the original cost new (acceptable valuation sources are listed in the Producer's Procedure Manual). If original cost new is not available, vehicle purchase price new is acceptable.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

19	19376 - 20000	43	37001 – 38000	67	110001 – 120000
20	20001 - 20625	44	38001 – 39000	68	120001 – 130000
21	20626 - 21250	45	39001 – 40000	69	130001 – 140000
22	21251 - 21875	46	40001 – 41250	70	140001 – 150000
23	21876 - 22500	47	41251 – 42500	71-75	NA
24	22501 - 23125	48	42501 – 43750	98	150001 & above
25	23126 - 23750	49	43751 - 45000		

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. Safety has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the original cost new (acceptable valuation sources are listed in the Producer's Procedure Manual) in determining the applicable symbol. If original cost new is not available, vehicle purchase price new is acceptable. If vehicle purchase price new is not available, Appraisal Value is acceptable.

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 through 2011 to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the base manual premium for the appropriate Part for Symbol 17 and the applicable territory, class, and model year, before discounts are applied (before step 1 in Rule 11):

Symbol	Model Year 1989 & Prior	Model Year 1990- <u>2011</u>
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

*Determine the actual cash value premium for Symbol 27 vehicles by:

- a) Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the original cost new (acceptable valuation sources are listed in the Producer's Procedure Manual). If original cost new is not available, vehicle purchase price new is acceptable.
- b) Applying this factor to the base manual premium (for the appropriate Part) for Symbol 17 and the applicable territory, class and model year, before discounts are applied (before step 1 in Rule 11).

C. Rating Vehicles with Symbol 98 (Model Year 2012 & Subsequent)

Increase the factor for Symbol 70 by +.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the original cost new (acceptable valuation sources are listed in the Producer's Procedure Manual). If original cost new is not available, vehicle purchase price new is acceptable.

Text Comparison

Documents Compared

RULE 26 eff 3 1 12.pdf - Adobe Acrobat Professional

RULE 26 eff 5 15 12.pdf

Summary

267 word(s) added

410 word(s) deleted

267 word(s) matched

12 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 26. TIER PLACEMENT GUIDELINES

A. Overview

Tier assignment is on a policy level and is determined at the policy's inception or renewal. The tier factors ~~shown in the chart below~~ apply to all coverage parts and all vehicle types. ~~To determine which unique tier a policy belongs to first determine if they are a Companion Policy Client, then (if needed) a Loyal Automobile Client, then (if needed) a New Insurance Client according to the qualifications specified in the Tier Description section (Rule 26.D.). If they do not qualify for any of these, they will be rated as a New Policyholder.~~

As stated in Rule 11, apply the tier factor ~~in the chart below~~ (except for the New Policyholder tier) to the base rate and round to the same precision as the original base rate to determine the new base rate. Follow the normal calculation procedures with this new base rate.

B. Tier Description

~~a. Companion Policy Client~~

~~Policy qualifies for the **Safety Account Credit** (Rule 19. G.1.). Account Credit is a policyholder who purchases coverage from Safety for insurance other than private passenger automobiles, motorcycles, antiques or miscellaneous type rated in this manual.~~

~~This tier is further sub-divided by Merit rating score. If a policy in this tier has a Merit rating score of 99 for all rated operators then it qualifies for a separate tier factor. See the chart below.~~

~~b. Loyal Automobile Client~~

- ~~1. Insured with Safety for three or more years and qualifies for the corresponding Renewal Credit (Rule 19.H.) or,~~
- ~~2. Qualifies (or did qualify on the original policy effective date for Safety) for the **New Business Discount for Agency Loyalty** (Rule 19.K.); a new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has no lapse in coverage on the new business effective date of coverage with **Safety**, and~~
- ~~3. Not eligible for Companion Policy Client Tier.~~

~~This tier is further sub-divided by Merit rating score. If a policy in this tier has a Merit rating score of 99 for all rated operators then it qualifies for a separate tier factor. See the chart below.~~

~~c. New Insurance Client~~

- ~~1. Has been continuously insured for twelve or more months or,~~
- ~~2. Qualifies for the **Multi-Car Discount** (Rule 19. A); a policyholder who owns two or more automobiles and purchases coverage from Safety for at least two such automobiles, and~~
- ~~3. Not eligible for Companion Policy Client Tier or Loyal Automobile Client Tier.~~
- ~~4. New Insurance Clients will be eligible for the Agency Loyalty Tier if they remain with Safety for three or more years.~~

~~This tier is further sub-divided by the purchase of comprehensive coverage. If a policy in this tier has purchased comprehensive coverage for all vehicles then it qualifies for a separate tier factor. See the chart below.~~

~~d. New Policyholder~~

- ~~1. Has not been continuously insured for twelve or more months and,~~
- ~~2. Not eligible for **Multi-Car Discount** (Rule 19. A), and~~
- ~~3. Not eligible for Companion Policy Client Tier, Loyal Automobile Client Tier or New Insurance Client Tier.~~

Tier Name	Companion Policy Client	Loyal Automobile	New Insurance	New Policyholder
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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 26. TIER PLACEMENT GUIDELINES

A. Overview

Tier assignment is on a policy level and is determined at the policy's inception or renewal. The tier factors associated with the assigned tier apply to all coverage parts and all vehicle types.

As stated in Rule 11, apply the tier factor from the chart in section 26.C (except for the New Policyholder tier) to the base rate and round to the same precision as the original base rate to determine the new base rate. Follow the normal calculation procedures with this new base rate.

B. Tier Description

Some or all of the following criteria are used in determining tier assignment.

- Qualifies for the **Safety Account Credit** (Rule 19. G.1.). Account Credit is given to a policyholder who purchases coverage from Safety for insurance other than private passenger automobiles, motorcycles, antiques or miscellaneous type rated in this manual.
- Qualifies for the **Multi-Car Discount** (Rule 19. A); a policyholder who owns two or more automobiles and purchases coverage from Safety for at least two such automobiles
- Merit rating of **Excellent Driver Plus** (Rule 56.) for all rated operators.
- Insured with Safety for three or more years and qualifies for the corresponding **Renewal Credit** (Rule 19.H.).
- Has been continuously insured for twelve or more months.
- Qualifies (or did qualify on the original policy effective date for Safety) for the **New Business Discount for Agency Loyalty** (Rule 19.K.); a new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has no lapse in coverage on the new business effective date of coverage with Safety.
- Has purchased comprehensive coverage (Part 9) for all vehicles on policy.

C. Tier Factors

Tier	Account Credit	Agency Loyalty OR 3 or more years with Safety	12 or more months continuous coverage	Multi-Car Discount	Merit Rating of "99" for all rated operators	Comprehensive for all Vehicles	Tier Factor
<u>1</u>	<u>YES</u>	<u>==</u>	<u>==</u>	<u>YES</u>	<u>YES</u>	<u>==</u>	<u>0.955</u>
<u>2</u>	<u>YES</u>	<u>==</u>	<u>==</u>	<u>NO</u>	<u>YES</u>	<u>==</u>	<u>0.975</u>
<u>3</u>	<u>YES</u>	<u>==</u>	<u>==</u>	<u>YES</u>	<u>NO</u>	<u>==</u>	<u>0.985</u>
<u>4</u>	<u>YES</u>	<u>==</u>	<u>==</u>	<u>NO</u>	<u>NO</u>	<u>==</u>	<u>1.010</u>
<u>5</u>	<u>NO</u>	<u>YES</u>	<u>==</u>	<u>YES</u>	<u>YES</u>	<u>==</u>	<u>0.985</u>
<u>6</u>	<u>NO</u>	<u>YES</u>	<u>==</u>	<u>NO</u>	<u>YES</u>	<u>==</u>	<u>1.050</u>
<u>7</u>	<u>NO</u>	<u>YES</u>	<u>==</u>	<u>YES</u>	<u>NO</u>	<u>==</u>	<u>1.015</u>
<u>8</u>	<u>NO</u>	<u>YES</u>	<u>==</u>	<u>NO</u>	<u>NO</u>	<u>==</u>	<u>1.035</u>
<u>9</u>	<u>NO</u>	<u>NO</u>	<u>=</u>	<u>YES</u>	<u>YES</u>	<u>YES</u>	<u>1.070</u>
<u>10</u>	<u>NO</u>	<u>NO</u>	<u>YES</u>	<u>NO</u>	<u>YES</u>	<u>YES</u>	<u>1.100</u>
<u>11</u>	<u>NO</u>	<u>NO</u>	<u>=</u>	<u>YES</u>	<u>NO</u>	<u>YES</u>	<u>1.070</u>
<u>12</u>	<u>NO</u>	<u>NO</u>	<u>YES</u>	<u>NO</u>	<u>NO</u>	<u>YES</u>	<u>1.025</u>
<u>13</u>	<u>NO</u>	<u>NO</u>	<u>=</u>	<u>YES</u>	<u>YES</u>	<u>NO</u>	<u>1.135</u>
<u>14</u>	<u>NO</u>	<u>NO</u>	<u>YES</u>	<u>NO</u>	<u>YES</u>	<u>NO</u>	<u>1.100</u>
<u>15</u>	<u>NO</u>	<u>NO</u>	<u>=</u>	<u>YES</u>	<u>NO</u>	<u>NO</u>	<u>1.070</u>
<u>16</u>	<u>NO</u>	<u>NO</u>	<u>YES</u>	<u>NO</u>	<u>NO</u>	<u>NO</u>	<u>1.025</u>

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

			Client		Client		
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 or New Insurance Client Tier
	Merit Rating Score of 99 for All Rated Operators		Merit Rating Score of 99 for All Rated Operators		Comprehensive (Part 9) for All Vehicles		
	Yes	No	Yes	No	Yes	No	
Tier Factor	0.975	0.985	1.000	1.015	1.025	1.025	See New Policyholder rate pages

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

If the policy does not qualify for Tiers 1 - 16 it is placed in the New Policyholder Tier. For these rates please refer to the New Policyholder rate pages.

Text Comparison

Documents Compared

RULE 28 eff 3 1 12.pdf - Adobe Acrobat Professional

RULE 28 eff 5 15 12.pdf

Summary

18 word(s) added

36 word(s) deleted

3267 word(s) matched

8 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

1. ~~Companion Policy Client Tier, Loyal Automobile Client Tier, and New Insurance Client Tier~~

50 Experienced Operator. The operator has been licensed at least 6 years but less than 10 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

51 Experienced Operator. The operator has been licensed at least 10 years but less than 15 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

52 Experienced Operator. The operator has been licensed at least 15 years but less than 20 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

53 Experienced Operator. The operator has been licensed at least 20 years but less than 29 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

54 Experienced Operator. The operator has been licensed at least 29 years but less than 39 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

55 Experienced Operator. The operator has been licensed at least 39 years but less than 49 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

56 Experienced Operator. The operator has been licensed at least 49 years but less than 59 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

57 Experienced Operator. The operator has been licensed at least 59 years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

60 Experienced Operator – age sixty-five or more. The operator has been licensed at least 6 years but less than 10 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

61 Experienced Operator – age sixty-five or more. The operator has been licensed at least 10 years but less than 15 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

62 Experienced Operator – age sixty-five or more. The operator has been licensed at least 15 years but less than 20 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

63 Experienced Operator – age sixty-five or more. The operator has been licensed at least 20 years but less than 29 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

64 Experienced Operator – age sixty-five or more. The operator has been licensed at least 29 years but less than 39 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

65 Experienced Operator – age sixty-five or more. The operator has been licensed at least 39 years but less than 49 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

66 Experienced Operator – age sixty-five or more. The operator has been licensed at least 49 years but less than 59 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

1. Tiers 1 - 16

50 Experienced Operator. The operator has been licensed at least 6 years but less than 10 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

51 Experienced Operator. The operator has been licensed at least 10 years but less than 15 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

52 Experienced Operator. The operator has been licensed at least 15 years but less than 20 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

53 Experienced Operator. The operator has been licensed at least 20 years but less than 29 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

54 Experienced Operator. The operator has been licensed at least 29 years but less than 39 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

55 Experienced Operator. The operator has been licensed at least 39 years but less than 49 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

56 Experienced Operator. The operator has been licensed at least 49 years but less than 59 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

57 Experienced Operator. The operator has been licensed at least 59 years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

60 Experienced Operator – age sixty-five or more. The operator has been licensed at least 6 years but less than 10 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

61 Experienced Operator – age sixty-five or more. The operator has been licensed at least 10 years but less than 15 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

62 Experienced Operator – age sixty-five or more. The operator has been licensed at least 15 years but less than 20 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

63 Experienced Operator – age sixty-five or more. The operator has been licensed at least 20 years but less than 29 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

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66 Experienced Operator – age sixty-five or more. The operator has been licensed at least 49 years but less than 59 and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

- 67 Experienced Operator – age sixty-five or more.** The operator has been licensed at least 59 years and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured
- 73 Inexperienced Principal Operator - licensed three years.** The operator of the automobile has been licensed at least three years and less than four years and is the principal operator of the automobile.
- 74 Inexperienced Principal Operator - licensed four years.** The operator of the automobile has been licensed at least four years and less than five years and is the principal operator of the automobile.
- 75 Inexperienced Principal Operator - licensed five years.** The operator of the automobile has been licensed at least five years and less than six years and is the principal operator of the automobile.
- 83 Inexperienced Occasional Operator - licensed three years.** The operator has been licensed at least three years and less than four years and is not the principal operator of the automobile.
- 84 Inexperienced Occasional Operator - licensed four years.** The operator has been licensed at least four years and less than five years and is not the principal operator of the automobile.
- 85 Inexperienced Occasional Operator - licensed five years.** The operator has been licensed at least five years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than one year. No driver training.** The operator has been licensed less than one year, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Principal Operator - licensed one year. No driver training.** The operator has been licensed at least one year and less than two years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 22 Inexperienced Principal Operator - licensed two years. No driver training.** The operator has been licensed at least two years and less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Occasional Operator - licensed less than one year. No driver training.** The operator has been licensed less than one year, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed one year. No driver training.** The operator has been licensed at least one year and less than two years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 27 Inexperienced Occasional Operator - licensed two years. No driver training.** The operator has been licensed at least two years and less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 40 Inexperienced Principal Operator - licensed less than one year. Driver training.** The operator has been licensed less than one year, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 41 Inexperienced Principal Operator - licensed one year. Driver training.** The operator has been licensed at least one year and less than two years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 42 Inexperienced Principal Operator - licensed two years. Driver training.** The operator has been licensed at least two years and less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 45 Inexperienced Occasional Operator - licensed less than one year. Driver training.** The operator has been licensed less than one year, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

- 67 Experienced Operator – age sixty-five or more.** The operator has been licensed at least 59 years and is age sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured
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- 75 Inexperienced Principal Operator - licensed five years.** The operator of the automobile has been licensed at least five years and less than six years and is the principal operator of the automobile.
- 83 Inexperienced Occasional Operator - licensed three years.** The operator has been licensed at least three years and less than four years and is not the principal operator of the automobile.
- 84 Inexperienced Occasional Operator - licensed four years.** The operator has been licensed at least four years and less than five years and is not the principal operator of the automobile.
- 85 Inexperienced Occasional Operator - licensed five years.** The operator has been licensed at least five years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than one year. No driver training.** The operator has been licensed less than one year, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Principal Operator - licensed one year. No driver training.** The operator has been licensed at least one year and less than two years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 22 Inexperienced Principal Operator - licensed two years. No driver training.** The operator has been licensed at least two years and less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Occasional Operator - licensed less than one year. No driver training.** The operator has been licensed less than one year, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed one year. No driver training.** The operator has been licensed at least one year and less than two years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 27 Inexperienced Occasional Operator - licensed two years. No driver training.** The operator has been licensed at least two years and less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 40 Inexperienced Principal Operator - licensed less than one year. Driver training.** The operator has been licensed less than one year, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 41 Inexperienced Principal Operator - licensed one year. Driver training.** The operator has been licensed at least one year and less than two years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 42 Inexperienced Principal Operator - licensed two years. Driver training.** The operator has been licensed at least two years and less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 45 Inexperienced Occasional Operator - licensed less than one year. Driver training.** The operator has been licensed less than one year, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

46 Inexperienced Occasional Operator - licensed one year. Driver training. The operator has been licensed at least one year and less than two years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

47 Inexperienced Occasional Operator - licensed two years. Driver training. The operator has been licensed at least two years and less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

30 Business Use. The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

2. New Policyholder Tier

10 Experienced Operator. The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

15 Experienced Operator - age sixty-five or more. The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

17 Inexperienced Principal Operator - licensed three or more years. The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.

18 Inexperienced Occasional Operator - licensed three or more years. The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.

20 Inexperienced Principal Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

21 Inexperienced Occasional Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

25 Inexperienced Principal Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.

26 Inexperienced Occasional Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

30 Business Use. The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

Premiums otherwise applicable to Class 50, 51, 52, 53, 54, 55, 56 and 57 (Class 10 for New Policyholder) automobiles shall be reduced by 25% for insureds age 65 or older. 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

Driving experience is first determined by the number of full years that the operator has held a valid driver's license at the time the policy is issued. The number of years licensed will be determined based on the operator's date first licensed and the policy effective date, truncated to the nearest full year of driving experience.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

46 Inexperienced Occasional Operator - licensed one year. Driver training. The operator has been licensed at least one year and less than two years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

47 Inexperienced Occasional Operator - licensed two years. Driver training. The operator has been licensed at least two years and less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

30 Business Use. The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

2. New Policyholder Tier

10 Experienced Operator. The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

15 Experienced Operator - age sixty-five or more. The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

17 Inexperienced Principal Operator - licensed three or more years. The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.

18 Inexperienced Occasional Operator - licensed three or more years. The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.

20 Inexperienced Principal Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

21 Inexperienced Occasional Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

25 Inexperienced Principal Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.

26 Inexperienced Occasional Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

30 Business Use. The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

Premiums otherwise applicable to Class 50, 51, 52, 53, 54, 55, 56 and 57 (Class 10 for New Policyholder) automobiles shall be reduced by 25% for insureds age 65 or older. 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

Driving experience is first determined by the number of full years that the operator has held a valid driver's license at the time the policy is issued. The number of years licensed will be determined based on the operator's date first licensed and the policy effective date, truncated to the nearest full year of driving experience.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

In the event that an operator's driving privileges have ever been suspended for driving related offenses, the years driving experience will be determined by the number of years since the last reinstatement of driving privileges. Foreign driving experience will be accepted if Safety is provided with a certified English language translation of the vehicle operator report from the applicable country.

B. Operators

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

1. Assignment of Operators to Automobiles

a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 50 (or Class 10 for New Policyholder) premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:

- i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating of that operator;
- ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 60, 61, 62, 63, 64, 65, 66, or 67 depending on the number of years licensed (or Class 15 for New Policyholder) and that operator's merit rating shall be applied. However, if more than one listed operator is age 65 or over, Class 60 through 67 (or Class 15 for New Policyholder) and the merit rating of the Class 60 through 67 (or Class 15 for New Policyholder) operators shall be applied in the manner which produces the highest Combined Premium.
- iii. If an operator's class and merit rating are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).
- iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating.
- v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator's class and merit rating which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.
- vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.

b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.

c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

d. Private passenger automobiles owned by clergy are to be classified as Class 50 through 57 (Class 10 for New Policyholder) or Class 60 through 67 (Class 15 for New Policyholder) depending on age of years licensed unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the Operator Exclusion Form, **M-0106-S**.

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

In the event that an operator's driving privileges have ever been suspended for driving related offenses, the years driving experience will be determined by the number of years since the last reinstatement of driving privileges. Foreign driving experience will be accepted if Safety is provided with a certified English language translation of the vehicle operator report from the applicable country.

B. Operators

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1. Assignment of Operators to Automobiles

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- i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating of that operator;
- ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 60, 61, 62, 63, 64, 65, 66, or 67 depending on the number of years licensed (or Class 15 for New Policyholder) and that operator's merit rating shall be applied. However, if more than one listed operator is age 65 or over, Class 60 through 67 (or Class 15 for New Policyholder) and the merit rating of the Class 60 through 67 (or Class 15 for New Policyholder) operators shall be applied in the manner which produces the highest Combined Premium.
- iii. If an operator's class and merit rating are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).
- iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating.
- v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator's class and merit rating which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.
- vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.

b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.

c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

3. Deferred Operator

If an operator's class and merit rating are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy. However, if a deferred operator is the only listed operator on a policy then the policy will be rated with the deferred operator's class and merit rating.

4. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, Safety will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 50 (or Class 10 for New Policyholder) unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to:

~~Companion Policy Client Tier, Loyal Automobile Client Tier, and New Insurance Client Tier~~

Class 20 (inexperienced principal operator, licensed less than one year, no driver training) or Class 25 (inexperienced occasional operator, licensed less than one year, no driver training).

New Policyholder

Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training).

The Massachusetts driving experience will be used thereafter to assign the operator classification.

5. Operator Use

Operators will be classified by the amount of use of an insured automobile:

- Principal Operator – a person who has an operator's license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.
- Occasional Operator – a person who has an operator's license and operates the insured automobile less than the principal operator.

C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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If an operator's class and merit rating are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy. However, if a deferred operator is the only listed operator on a policy then the policy will be rated with the deferred operator's class and merit rating.

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An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, Safety will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 50 (or Class 10 for New Policyholder) unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to:

Tiers 1 - 16

Class 20 (inexperienced principal operator, licensed less than one year, no driver training) or Class 25 (inexperienced occasional operator, licensed less than one year, no driver training).

New Policyholder

Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training).

The Massachusetts driving experience will be used thereafter to assign the operator classification.

5. Operator Use

Operators will be classified by the amount of use of an insured automobile:

- Principal Operator – a person who has an operator's license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.
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1. Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

Text Comparison

Documents Compared

RULE 44 eff 3 1 12 .pdf - Adobe Acrobat Professional

RULE 44 eff 5 15 12 .pdf

Summary

15 word(s) added

5 word(s) deleted

763 word(s) matched

4 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The merit rating assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle ~~policy~~. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's merit rating. Any motorcycles remaining after assignment of all operators shall be assigned the classification merit rating producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement **M-0002-S** titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any motorcycle.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation - See Miscellaneous Rating Factors page.

Towing and Labor - See Miscellaneous Rating Factors page.

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The merit rating assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy in accordance with the merit rating plan (Rule 56). Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's merit rating. Any motorcycles remaining after assignment of all operators shall be assigned the classification merit rating producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement **M-0002-S** titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

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Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation - See Miscellaneous Rating Factors page.

Towing and Labor - See Miscellaneous Rating Factors page.

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Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

Text Comparison

Documents Compared

RULE 56 eff 3 1 12.pdf - Adobe Acrobat Professional

RULE 56 eff 5 15 12.pdf

Summary

198 word(s) added

79 word(s) deleted

1867 word(s) matched

13 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 56. MERIT RATING

Driving Record /Experience Period

Each listed operator on a policy is assigned a merit rating based on the operator's driving record. The merit rating adjustment is a factor multiplied by the otherwise applicable premium that reflects the number, type and age of at fault accidents and traffic violations of the operator during the policy experience period. The factor can be either positive or negative.

The policy experience period is defined to be the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rate adjustment.

The merit rating adjustment will be determined based on the merit rating code reported to us by the Merit Rating Board.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Safety receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

If an operator's Motor Vehicle Report (MVR) is electronically available, Safety will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVR's obtained from more than one state or country will be combined by Safety and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Safety will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

If an operator's MVR is not electronically available, the policy experience period for the operator will begin as of the effective date of the policy until Safety receives an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a driving record from a previous insurer and submit it to Safety. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Safety. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Safety will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which Safety determines that the involved operator is more than 50% at fault. An ~~at-fault~~ accident is defined as minor only if it results in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 56. MERIT RATING

Driving Record /Experience Period

Each listed operator on a policy is assigned a merit rating based on the operator's driving record. The merit rating adjustment is a factor multiplied by the otherwise applicable premium that reflects the number, type and age of at fault accidents and traffic violations of the operator during the policy experience period. The factor can be either positive or negative.

The policy experience period is defined to be the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rate adjustment.

The merit rating adjustment will be determined based on the merit rating code reported to us by the Merit Rating Board.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Safety receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

If an operator's Motor Vehicle Report (MVR) is electronically available, Safety will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVR's obtained from more than one state or country will be combined by Safety and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Safety will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

If an operator's MVR is not electronically available, the policy experience period for the operator will begin as of the effective date of the policy until Safety receives an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a driving record from a previous insurer and submit it to Safety. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Safety. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Safety will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which Safety determines that the involved operator is more than 50% at fault.

An at-fault accident is defined as minor only if it results in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at fault accidents or traffic violations that occurred during that same time period that resulted in points. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating is Excellent Driver ~~Plus~~. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating is Excellent ~~Driver~~.

Calculation of the Merit Rate Adjustment

The merit rate adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), Personal Injury Protection (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5), and Collision (Part 7). The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied.

Excellent Driver Discount and Excellent Driver Discount Plus

A percentage value will reflect the lower expected loss experience of operators with incident-free periods of a) more than five years and less than six years, and b) of at least six years. These percentage values may vary according to the affected Liability and Collision coverages, irrespective of the class and territory of the policy.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at fault accidents or traffic violations that occurred during that same time period that resulted in points. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating is Excellent Driver Plus (merit rating code 99). If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating is Excellent Driver (merit rating code 98). In addition, a merit rating of Excellent Driver (merit rating code of 98) will be assigned to an operator with at least five years of experience, with an incident free period equal to or greater than three, with one minor non criminal traffic violation that occurred in the fourth, fifth or sixth year of the experience period.

Calculation of the Merit Rate Adjustment

The merit rate adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), Personal Injury Protection (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5), and Collision (Part 7). The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied.

Excellent Driver Discount and Excellent Driver Discount Plus

A percentage value will reflect the lower expected loss experience of operators with incident-free periods of a) more than five years and less than six years, and b) of at least six years. These percentage values may vary according to the affected Liability and Collision coverages, irrespective of the class and territory of the policy.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

~~Companion Policy Client Tier~~
~~Loyal Automobile Client Tier~~
~~New Insurance Client Tier~~

Merit Rating
Calculation of the Merit Rate Adjustment
Factors to Apply to Otherwise Applicable Premiums *

Points	Credit/Adj Factors		Credit/Adj Factors	
	Experienced Operators (Rate Class 50-57, 60-67 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, 4 and 7	Part 5	Parts 1, 2, 4 and 7	Part 5
Excellent Driver Plus	-0.25	-0.09	N/A	N/A
Excellent Driver	-0.15	0	-0.15	0
0	0	0	0	0
1	0.10	0.05	0.075	0.05
2	0.20	0.10	0.150	0.10
3	0.30	0.15	0.225	0.15
4	0.60	0.20	0.300	0.20
5	0.75	0.25	0.375	0.25
6	0.90	0.30	0.450	0.30
7	1.05	0.35	0.525	0.35
8	1.20	0.35	0.600	0.35
9	1.35	0.35	0.675	0.35
10	1.50	0.35	0.750	0.35
11	1.65	0.35	0.825	0.35
12	1.80	0.35	0.900	0.35
13	1.95	0.35	0.975	0.35
14	2.10	0.35	1.050	0.35
15	2.25	0.35	1.125	0.35
16	2.40	0.35	1.200	0.35
17	2.55	0.35	1.275	0.35
18	2.70	0.35	1.350	0.35
19	2.85	0.35	1.425	0.35
20	3.00	0.35	1.500	0.35
21	3.15	0.35	1.575	0.35
22	3.30	0.35	1.650	0.35
23	3.45	0.35	1.725	0.35
24	3.60	0.35	1.800	0.35
25	3.75	0.35	1.875	0.35
26	3.90	0.35	1.950	0.35
27	4.05	0.35	2.025	0.35
28	4.20	0.35	2.100	0.35
29	4.35	0.35	2.175	0.35

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Tiers 1 - 16

**Merit Rating
Calculation of the Merit Rate Adjustment
Factors to Apply to Otherwise Applicable Premiums ***

Points	Credit/Adj Factors		Credit/Adj Factors	
	<u>Experienced Operators</u> (Rate Class 50-57, 60-67 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, 4 and 7</u>	<u>Part 5</u>	<u>Parts 1, 2, 4 and 7</u>	<u>Part 5</u>
Excellent Driver Plus	-0.25	-0.09	N/A	N/A
Excellent Driver	-0.15	0	-0.15	0
0	0	0	0	0
1	0.10	0.05	0.075	0.05
2	0.20	0.10	0.150	0.10
3	0.30	0.15	0.225	0.15
4	0.60	0.20	0.300	0.20
5	0.75	0.25	0.375	0.25
6	0.90	0.30	0.450	0.30
7	1.05	0.35	0.525	0.35
8	1.20	0.35	0.600	0.35
9	1.35	0.35	0.675	0.35
10	1.50	0.35	0.750	0.35
11	1.65	0.35	0.825	0.35
12	1.80	0.35	0.900	0.35
13	1.95	0.35	0.975	0.35
14	2.10	0.35	1.050	0.35
15	2.25	0.35	1.125	0.35
16	2.40	0.35	1.200	0.35
17	2.55	0.35	1.275	0.35
18	2.70	0.35	1.350	0.35
19	2.85	0.35	1.425	0.35
20	3.00	0.35	1.500	0.35
21	3.15	0.35	1.575	0.35
22	3.30	0.35	1.650	0.35
23	3.45	0.35	1.725	0.35
24	3.60	0.35	1.800	0.35
25	3.75	0.35	1.875	0.35
26	3.90	0.35	1.950	0.35
27	4.05	0.35	2.025	0.35
28	4.20	0.35	2.100	0.35
29	4.35	0.35	2.175	0.35

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Points	Merit Rating (cont'd)			
	Credit/Adj Factors		Credit/Adj Factors	
30	4.50	0.35	2.250	0.35
31	4.65	0.35	2.325	0.35
32	4.80	0.35	2.400	0.35
33	4.95	0.35	2.475	0.35
34	5.10	0.35	2.550	0.35
35	5.25	0.35	2.625	0.35
36	5.40	0.35	2.700	0.35
37	5.55	0.35	2.775	0.35
38	5.70	0.35	2.850	0.35
39	5.85	0.35	2.925	0.35
40	6.00	0.35	3.000	0.35
41	6.15	0.35	3.075	0.35
42	6.30	0.35	3.150	0.35
43	6.45	0.35	3.225	0.35
44	6.60	0.35	3.300	0.35
45	6.75	0.35	3.375	0.35

* Total merit rate adjustment is determined by applying the above factors (for the appropriate points) to premium by coverage (after all applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount and then summing the results for all coverages.

New Policyholder Tier

Merit Rating

Calculation of the Merit Rate Adjustment

Factors to Apply to Otherwise Applicable Premiums *

Experienced Operators

(Rate Class 10, 15 or 30)

Inexperienced Operators

(All Other Rate Classes)

Parts 1, 2, 4 and 5

Part 7

Parts 1, 2, 4 and 5

Part 7

Credit Factors

Excellent Driver Plus	-0.170	-0.170	NA	NA
Excellent Driver	-0.070	-0.070	-0.070	-0.070

No Adjustment Factors

0	0.000	0.000	0.000	0.000
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Adjustment Factors

1	+0.150	+0.150	+0.075	+0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Merit Rating (cont'd)

Points	Credit/Adj Factors		Credit/Adj Factors	
30	4.50	0.35	2.250	0.35
31	4.65	0.35	2.325	0.35
32	4.80	0.35	2.400	0.35
33	4.95	0.35	2.475	0.35
34	5.10	0.35	2.550	0.35
35	5.25	0.35	2.625	0.35
36	5.40	0.35	2.700	0.35
37	5.55	0.35	2.775	0.35
38	5.70	0.35	2.850	0.35
39	5.85	0.35	2.925	0.35
40	6.00	0.35	3.000	0.35
41	6.15	0.35	3.075	0.35
42	6.30	0.35	3.150	0.35
43	6.45	0.35	3.225	0.35
44	6.60	0.35	3.300	0.35
45	6.75	0.35	3.375	0.35

* Total merit rate adjustment is determined by applying the above factors (for the appropriate points) to premium by coverage (after all applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount and then summing the results for all coverages.

New Policyholder Tier

Merit Rating

Calculation of the Merit Rate Adjustment

Factors to Apply to Otherwise Applicable Premiums *

Experienced Operators
(Rate Class 10, 15 or 30)

Inexperienced Operators
(All Other Rate Classes)

Parts 1, 2, 4 and 5 Part 7

Parts 1, 2, 4 and 5
Part 7

Points

Credit Factors

Excellent Driver Plus	-0.170	-0.170	NA	NA
Excellent Driver	-0.070	-0.070	-0.070	-0.070

No Adjustment Factors

0	0.000	0.000	0.000	0.000
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Adjustment Factors

1	+0.150	+0.150	+0.075	+0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

6	0.900	0.900	0.450	0.450
Merit Rating (cont'd)				
			Points	
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

~~Merit Rate Adj~~

* Total merit rate adjustment is determined by applying the above factors (for the appropriate points) to premium by coverage (after all applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount and then summing the results for all coverages.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

6	0.900	0.900	0.450	0.450
Merit Rating (cont'd)				
				Points
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

* Total merit rate adjustment is determined by applying the above factors (for the appropriate points) to premium by coverage (after all applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount and then summing the results for all coverages.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

~~total merit rate adjustment is determined by applying the above factors (for the appropriate points) to premium by coverage (after all applicable discounts and rating factors) and then rounding to the nearest whole dollar amount and then summing the results for all coverages.~~

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

In determining the merit rating adjustment for motorcycles, the merit rating code for a motorcycle operator is the merit rating code otherwise determined unless the operator is classified as inexperienced under Rule 44 and the otherwise applicable merit rating code for the operator is 98 (Excellent Driver) or 99 (Excellent Driver Plus). The motorcycle rating code will be determined as follows:

<u>Number of Years</u>	<u>Operator</u>	<u>Motorcycle</u>
<u>Motorcycle</u>	<u>Merit</u>	<u>Merit</u>
<u>Experience</u>	<u>Rating</u>	<u>Rating</u>
	<u>Code</u>	<u>Code</u>
<u>5 but less than 6</u>	<u>99</u>	<u>98</u>
	<u>98</u>	<u>98</u>
<u>≤5</u>	<u>99</u>	<u>00</u>
	<u>98</u>	<u>00</u>

Refer to the Merit Rating Adjustments page for calculation of the adjustment.

Text Comparison

Documents Compared

3.Tier 1-2-3 RatePage 3.1.12.pdf - Adobe Acrobat Professional

3.Tier 1-2-3 RatePage 5.15.12.pdf

Summary

2500 word(s) added

2452 word(s) deleted

5230 word(s) matched

84 block(s) matched

PROPERTY INSURANCE COMPANY

PROPERTY INDEMNITY INSURANCE COMPANY

SAFETY PROTECT AND CASUALTY INSURANCE COMPANY

MA Private Passenger Auto

Part 1 (A-1)

Companion Policy Client

Original Assurable Client

New Insurance Client

Territory	Companion - MA (Part 1)																													
	Class																													
	50	51	52	53	54	55	56	57	73	74	75	83	84	85	20	21	22	25	26	27	40	41	42	45	46	47	30			
1	131	131	131	131	131	131	131	131	241	236	232	148	144	141	499	489	479	226	222	218	449	440	432	204	200	196	122			
2	143	143	143	143	143	143	143	261	256	250	156	153	150	543	532	521	254	250	245	489	479	469	229	225	221	131				
3	151	151	151	151	151	151	151	275	270	265	165	162	159	588	577	566	273	268	263	529	519	509	245	241	236	137				
4	164	164	164	164	164	164	164	304	298	292	175	171	168	655	641	629	317	310	304	589	577	566	285	280	274	149				
5	167	167	167	167	167	167	167	307	301	295	199	193	190	686	673	660	339	332	326	618	606	593	305	298	293	154				
6	181	181	181	181	181	181	181	340	334	327	196	191	188	735	722	707	386	379	371	662	649	637	347	341	334	166				
7	188	188	188	188	188	188	188	349	342	335	243	238	234	783	768	752	445	436	428	704	691	677	400	392	385	168				
8	195	195	195	195	195	195	195	358	351	345	224	220	216	822	805	790	422	414	406	739	725	711	381	373	365	179				
9	225	225	225	225	225	225	225	386	379	371	300	295	289	852	836	818	441	433	424	767	752	737	397	390	382	230				
10	228	228	228	228	228	228	228	454	446	437	276	271	266	906	889	870	507	497	488	815	800	784	456	447	439	219				
11	247	247	247	247	247	247	247	494	485	475	279	274	269	965	945	927	521	512	500	868	851	834	468	460	450	290				
12	245	245	245	245	245	245	245	471	462	453	305	299	293	892	875	857	553	543	531	802	788	772	498	489	478	237				
13	280	280	280	280	280	280	280	507	497	488	328	321	315	919	901	884	594	583	572	827	811	796	535	525	515	254				
14	312	312	312	312	312	312	312	597	584	573	371	363	356	871	854	837	625	613	601	784	768	754	566	554	543	284				
15	369	369	369	369	369	369	369	671	658	645	377	370	362	880	863	846	689	675	662	796	780	764	626	613	601	338				
16	330	330	330	330	330	330	330	604	591	580	493	483	473	942	924	906	663	650	637	852	835	819	600	588	576	294				
17	238	238	238	238	238	238	238	586	575	564	264	259	253	943	925	907	436	428	420	849	833	817	392	385	377	262				
18	297	297	297	297	297	297	297	709	695	682	376	367	360	902	884	867	615	604	592	815	799	784	554	544	533	253				
19	325	325	325	325	325	325	325	654	641	628	353	346	339	932	915	897	552	542	531	839	823	807	496	487	477	301				
20	309	309	309	309	309	309	309	688	676	662	406	398	391	916	898	881	644	632	620	824	808	793	579	568	558	346				
21	373	373	373	373	373	373	373	727	714	699	552	541	530	889	872	855	675	663	650	804	789	773	607	596	585	460				
22	403	403	403	403	403	403	403	727	714	699	516	506	496	913	895	878	668	656	643	822	806	790	601	590	578	413				
23	248	248	248	248	248	248	248	556	545	534	355	348	341	948	930	912	561	550	539	858	840	824	504	495	485	235				
24	251	251	251	251	251	251	251	498	488	478	301	295	289	955	937	918	488	478	469	864	847	830	440	431	423	238				
25	277	277	277	277	277	277	277	565	555	544	318	312	305	871	854	837	562	551	540	784	768	754	506	495	486	272				
26	306	306	306	306	306	306	306	681	668	655	445	436	428	863	846	830	670	657	644	780	765	750	603	591	579	325				
27	114	114	114	114	114	114	114	221	217	213	119	118	115	449	440	431	191	187	184	404	396	388	172	169	166	112				
28	114	114	114	114	114	114	114	221	217	213	119	118	115	449	440	431	191	187	184	404	396	388	172	169	166	112				
40	293	293	293	293	293	293	293	607	595	583	395	387	380	930	913	895	605	593	582	845	829	813	545	534	524	318				
41	299	299	299	299	299	299	299	536	526	516	416	408	401	936	918	900	693	679	666	850	833	817	624	611	599	284				
42	369	369	369	369	369	369	369	666	653	640	473	463	455	954	936	918	757	742	728	867	850	833	684	671	658	346				
43	370	370	370	370	370	370	370	593	582	571	465	456	447	923	905	887	686	673	660	838	822	805	620	609	597	334				
44	327	327	327	327	327	327	327	615	604	591	579	569	558	900	883	865	599	587	576	817	802	786	540	529	519	287				
45	400	400	400	400	400	400	400	669	657	644	455	446	438	919	902	884	685	672	660	834	819	803	616	604	594	367				

Note: The above rates are applicable to insureds with zero SDIP points.
 Class 60 through 67 rates are 75% of Class 50 through 57 final rates for all coverages

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY

MA Private Passenger Auto
 Part 1 (A-1)

Territory	Compulsory RI (Part 1)																													
	Class																													
	50	51	52	53	54	55	56	57	73	74	75	83	84	85	20	21	22	25	26	27	40	41	42	45	46	47	50			
1	131	131	131	131	131	131	131	131	241	236	232	148	144	141	499	489	479	226	222	218	449	440	432	204	200	196	122			
2	143	143	143	143	143	143	143	143	261	256	250	156	153	150	543	532	521	254	250	245	489	479	469	229	225	221	131			
3	151	151	151	151	151	151	151	151	275	270	265	165	162	159	588	577	566	273	268	263	529	519	509	245	241	236	137			
4	164	164	164	164	164	164	164	164	304	298	292	175	171	168	655	641	629	317	310	304	589	577	566	285	280	274	149			
5	167	167	167	167	167	167	167	167	307	301	295	199	193	190	686	673	660	339	332	326	618	606	593	305	298	293	154			
6	181	181	181	181	181	181	181	181	340	334	327	196	191	188	735	722	707	386	379	371	662	649	637	347	341	334	166			
7	188	188	188	188	188	188	188	188	349	342	335	245	238	234	783	768	752	445	436	428	704	691	677	400	392	385	168			
8	195	195	195	195	195	195	195	195	358	351	345	224	220	216	822	805	790	422	414	406	739	725	711	381	373	365	179			
9	225	225	225	225	225	225	225	225	386	379	371	300	295	289	852	836	818	441	433	424	767	752	737	397	390	382	230			
10	228	228	228	228	228	228	228	228	454	446	437	276	271	266	906	889	870	507	497	488	815	800	784	456	447	439	219			
11	247	247	247	247	247	247	247	247	494	485	475	279	274	269	965	945	927	521	512	500	868	851	834	468	460	450	290			
12	245	245	245	245	245	245	245	245	471	462	453	305	299	293	892	875	857	553	543	531	802	788	772	498	489	478	237			
13	280	280	280	280	280	280	280	280	507	497	488	328	321	315	919	901	884	594	583	572	827	811	796	535	525	515	254			
14	312	312	312	312	312	312	312	312	597	584	573	371	363	356	871	854	837	625	613	601	784	768	754	566	554	543	284			
15	369	369	369	369	369	369	369	369	671	658	645	377	370	362	880	863	846	689	675	662	796	780	764	626	613	601	338			
16	330	330	330	330	330	330	330	330	604	591	580	493	483	473	942	924	906	663	650	637	852	835	819	600	588	576	294			
17	238	238	238	238	238	238	238	238	586	575	564	264	259	253	943	925	907	436	428	420	849	833	817	392	385	377	262			
18	297	297	297	297	297	297	297	297	709	695	682	376	367	360	902	884	867	615	604	592	815	799	784	554	544	533	253			
19	325	325	325	325	325	325	325	325	654	641	628	353	346	339	932	915	897	552	542	531	839	823	807	496	487	477	301			
20	309	309	309	309	309	309	309	309	688	676	662	406	398	391	916	898	881	644	632	620	824	808	793	579	568	558	346			
21	373	373	373	373	373	373	373	373	727	714	699	552	541	530	889	872	855	675	663	650	804	789	773	607	596	585	460			
22	403	403	403	403	403	403	403	403	727	714	699	516	506	496	913	895	878	668	656	643	822	806	790	601	590	578	413			
23	248	248	248	248	248	248	248	248	556	545	534	355	348	341	948	930	912	561	550	539	858	840	824	504	495	485	235			
24	251	251	251	251	251	251	251	251	498	488	478	301	295	289	955	937	918	488	478	469	864	847	830	440	431	423	238			
25	277	277	277	277	277	277	277	277	565	555	544	318	312	305	871	854	837	562	551	540	784	768	754	506	495	486	272			
26	306	306	306	306	306	306	306	306	681	668	655	445	436	428	863	846	830	670	657	644	780	765	750	603	591	579	325			
27	114	114	114	114	114	114	114	114	221	217	213	119	118	115	449	440	431	191	187	184	404	396	388	172	169	166	112			
28	114	114	114	114	114	114	114	114	221	217	213	119	118	115	449	440	431	191	187	184	404	396	388	172	169	166	112			
40	293	293	293	293	293	293	293	293	607	595	583	395	387	380	930	913	895	605	593	582	845	829	813	545	534	524	318			
41	299	299	299	299	299	299	299	299	536	526	516	416	408	401	936	918	900	693	679	666	850	833	817	624	611	599	284			
42	369	369	369	369	369	369	369	369	666	653	640	473	463	455	954	936	918	757	742	728	867	850	833	684	671	658	346			
43	370	370	370	370	370	370	370	370	593	582	571	465	456	447	923	905	887	686	673	660	838	822	805	620	609	597	334			
44	327	327	327	327	327	327	327	327	615	604	591	579	569	558	900	883	865	599	587	576	817	802	786	540	529	519	287			
45	400	400	400	400	400	400	400	400	669	657	644	455	446	438	919	902	884	685	672	660	834	819	803	616	604	594	367			

Note: The above rates are applicable to insureds with zero SDIP points.
 Class 60 through 67 rates are 75% of Class 50 through 57 final rates for all ~~insureds~~

SAFETY INSURANCE COMPANY

~~SAFETY INDEMNITY INSURANCE COMPANY~~

~~SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY~~

MA Private Passenger Auto

Part 2 (A-2)

~~Companion Policy Client~~

~~Original Automobile Client~~

~~New Insurance Client~~

Territory	Rate																													
	50	51	52	53	54	55	56	57	73	74	75	83	84	85	20	21	22	25	26	27	40	41	42	45	46	47	30			
1	42	42	42	42	42	42	42	42	63	62	61	41	40	39	123	120	118	67	65	64	111	108	106	60	59	58	36			
2	44	44	44	44	44	44	44	44	70	68	67	45	44	43	133	131	128	74	72	71	120	118	115	67	65	64	37			
3	50	50	50	50	50	50	50	50	71	69	68	48	47	46	142	140	137	78	77	75	128	126	123	70	69	68	40			
4	52	52	52	52	52	52	52	52	78	77	75	48	47	46	157	154	151	93	91	89	141	139	136	84	82	80	43			
5	53	53	53	53	53	53	53	53	79	78	76	55	54	53	165	162	159	96	94	92	149	146	143	86	85	83	52			
6	56	56	56	56	56	56	56	56	86	85	83	55	54	53	178	174	171	109	107	105	160	157	154	98	96	95	55			
7	59	59	59	59	59	59	59	59	90	89	87	60	59	58	188	185	181	114	112	110	169	167	163	103	101	99	47			
8	62	62	62	62	62	62	62	62	93	91	89	66	64	63	198	194	190	120	117	115	178	175	171	108	105	104	58			
9	70	70	70	70	70	70	70	70	99	97	95	80	79	77	204	200	196	130	128	125	184	180	176	117	115	113	58			
10	74	74	74	74	74	74	74	74	119	116	114	75	73	72	213	209	205	144	141	138	192	188	185	130	127	124	60			
11	77	77	77	77	77	77	77	77	125	122	120	77	75	74	213	209	205	145	142	139	192	188	185	131	128	125	64			
12	78	78	78	78	78	78	78	78	119	116	114	84	83	81	210	206	202	158	155	152	189	185	182	142	140	137	61			
13	93	93	93	93	93	93	93	93	141	139	136	101	99	97	274	268	263	205	201	197	247	241	237	185	181	177	70			
14	114	114	114	114	114	114	114	114	159	156	153	111	109	107	259	254	249	212	208	204	233	229	224	191	187	184	82			
15	112	112	112	112	112	112	112	112	213	209	205	105	103	101	235	231	226	193	190	186	212	208	203	174	171	167	101			
16	120	120	120	120	120	120	120	120	203	199	195	156	153	150	226	221	217	191	188	184	203	199	195	172	169	166	95			
17	74	74	74	74	74	74	74	74	118	115	113	85	84	82	209	205	201	128	125	123	188	185	181	115	113	111	62			
18	99	99	99	99	99	99	99	99	172	168	165	85	84	82	257	252	247	173	169	166	231	227	222	156	152	149	82			
19	89	89	89	89	89	89	89	89	181	177	174	99	97	95	228	223	219	176	172	169	205	201	197	158	155	152	88			
20	110	110	110	110	110	110	110	110	219	215	211	107	105	103	233	228	224	213	209	205	210	205	202	192	188	185	92			
21	133	133	133	133	133	133	133	133	210	206	202	147	144	141	246	242	237	223	218	214	221	218	213	201	196	193	119			
22	132	132	132	132	132	132	132	132	200	196	192	152	149	146	227	222	218	190	187	183	204	200	196	171	168	165	133			
23	75	75	75	75	75	75	75	75	166	163	160	98	96	94	233	228	224	157	154	151	210	205	202	141	139	136	66			
24	78	78	78	78	78	78	78	78	126	123	121	82	81	79	234	230	225	138	136	133	211	207	203	124	122	120	66			
25	78	78	78	78	78	78	78	78	166	163	160	100	98	96	253	248	243	163	160	157	228	223	219	147	144	141	84			
26	99	99	99	99	99	99	99	99	223	218	214	138	136	133	240	236	231	193	190	186	216	212	208	174	171	167	77			
27	37	37	37	37	37	37	37	37	58	57	56	34	34	33	109	107	105	58	57	56	98	96	95	52	51	50	34			
28	37	37	37	37	37	37	37	37	58	57	56	33	33	32	109	107	105	58	57	56	98	96	95	52	51	50	34			
40	89	89	89	89	89	89	89	89	160	157	154	105	103	101	233	228	224	174	170	167	210	205	202	157	153	150	78			
41	101	101	101	101	101	101	101	101	160	157	154	133	131	128	235	231	226	179	175	172	212	208	203	161	158	155	91			
42	111	111	111	111	111	111	111	111	176	172	169	128	125	123	236	232	227	228	223	219	212	209	204	205	201	197	108			
43	132	132	132	132	132	132	132	132	213	209	205	147	144	141	271	266	261	218	214	210	244	239	235	196	193	189	91			
44	115	115	115	115	115	115	115	115	182	179	175	178	174	171	268	263	258	190	187	183	241	237	232	171	168	165	91			
45	136	136	136	136	136	136	136	136	211	207	203	144	141	138	248	243	238	192	189	185	223	219	214	173	170	167	104			

Note: The above rates are applicable to insureds with zero SDIP points.
Class 60 through 67 rates are 75% of Class 50 through 57 final rates for all coverages.

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 Part 2 (A-2)

Territory	SDIP (Part 2)																													
	Class																													
1	42	42	42	42	42	42	42	42	42	63	62	61	41	40	39	123	120	118	67	65	64	111	108	106	60	59	58	36		
2	44	44	44	44	44	44	44	44	44	70	68	67	45	44	43	133	131	128	74	72	71	120	118	115	67	65	64	37		
3	50	50	50	50	50	50	50	50	71	69	68	48	47	46	142	140	137	78	77	75	128	126	123	70	69	68	40			
4	52	52	52	52	52	52	52	52	78	77	75	48	47	46	157	154	151	93	91	89	141	139	136	84	82	80	43			
5	53	53	53	53	53	53	53	53	79	78	76	55	54	53	165	162	159	96	94	92	149	146	143	86	85	83	52			
6	56	56	56	56	56	56	56	56	86	85	83	55	54	53	178	174	171	109	107	105	160	157	154	98	96	95	55			
7	59	59	59	59	59	59	59	59	90	89	87	60	59	58	188	185	181	114	112	110	169	167	163	103	101	99	47			
8	62	62	62	62	62	62	62	62	93	91	89	66	64	63	198	194	190	120	117	115	178	175	171	108	105	104	58			
9	70	70	70	70	70	70	70	70	99	97	95	80	79	77	204	200	196	130	128	125	184	180	176	117	115	113	58			
10	74	74	74	74	74	74	74	74	119	116	114	75	73	72	213	209	205	144	141	138	192	188	185	130	127	124	60			
11	77	77	77	77	77	77	77	77	125	122	120	77	75	74	213	209	205	145	142	139	192	188	185	131	128	125	64			
12	78	78	78	78	78	78	78	78	119	116	114	84	83	81	210	206	202	158	155	152	189	185	182	142	140	137	61			
13	93	93	93	93	93	93	93	141	139	136	101	99	97	274	268	263	205	201	197	247	241	237	185	181	177	70				
14	114	114	114	114	114	114	114	159	156	153	111	109	107	259	254	249	212	208	204	233	229	224	191	187	184	82				
15	112	112	112	112	112	112	112	217	213	209	105	103	101	235	231	226	193	190	186	212	208	203	174	171	167	101				
16	120	120	120	120	120	120	120	203	199	195	156	153	150	226	221	217	191	188	184	203	199	195	172	169	166	95				
17	74	74	74	74	74	74	74	74	118	115	113	85	84	82	209	205	201	128	125	123	188	185	181	115	113	111	62			
18	99	99	99	99	99	99	99	172	168	165	85	84	82	257	252	247	173	169	166	231	227	222	156	152	149	82				
19	89	89	89	89	89	89	89	181	177	174	99	97	95	228	223	219	176	172	169	205	201	197	158	155	152	88				
20	110	110	110	110	110	110	110	219	215	211	107	105	103	233	228	224	213	209	205	202	202	192	188	185	92					
21	133	133	133	133	133	133	133	210	206	202	147	144	141	246	242	237	223	218	214	221	218	213	201	196	193	119				
22	132	132	132	132	132	132	132	200	196	192	152	149	146	227	222	218	190	187	183	204	200	196	171	168	165	133				
23	75	75	75	75	75	75	75	166	163	160	98	96	94	233	228	224	157	154	151	210	205	202	141	139	136	66				
24	78	78	78	78	78	78	78	126	123	121	82	81	79	234	230	225	138	136	133	211	207	203	124	122	120	66				
25	78	78	78	78	78	78	78	166	163	160	100	98	96	253	248	243	163	160	157	228	223	219	147	144	141	84				
26	99	99	99	99	99	99	99	223	218	214	138	136	133	240	236	231	193	190	186	216	212	208	174	171	167	77				
27	37	37	37	37	37	37	37	37	37	57	56	34	34	33	109	107	105	58	57	56	98	96	95	52	51	50	34			
28	37	37	37	37	37	37	37	37	37	57	56	33	33	32	109	107	105	58	57	56	98	96	95	52	51	50	34			
40	89	89	89	89	89	89	89	160	157	154	105	103	101	233	228	224	174	170	167	210	205	202	157	153	150	78				
41	101	101	101	101	101	101	101	160	157	154	133	131	128	235	231	226	179	175	172	212	208	203	161	158	155	91				
42	111	111	111	111	111	111	111	176	172	169	128	125	123	236	232	227	228	223	219	212	209	204	205	201	197	108				
43	132	132	132	132	132	132	132	213	209	205	147	144	141	271	266	261	218	214	210	244	239	235	196	193	189	91				
44	115	115	115	115	115	115	115	182	179	175	178	174	171	268	263	258	190	187	183	241	237	232	171	168	165	91				
45	136	136	136	136	136	136	136	211	207	203	144	141	138	248	243	238	192	189	185	223	219	214	173	170	167	104				

Note: The above rates are applicable to insureds with zero SDIP points.
 Class 60 through 67 rates are 75% of Class 50 through 57 final rates for all coverages.

SAFETY INSURANCE COMPANY

~~SAFETY INDEPENDENT INSURANCE COMPANY~~

~~SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY~~

MA Private Passenger Auto

Part 4 Basic (\$5000 PDL)

~~Companion Policy Client~~

~~Original Automobile Client~~

~~New Insurance Client~~

Territory	Property Damage Liability (Part 4)																													
	Class																													
	50	51	52	53	54	55	56	57	73	74	75	83	84	85	20	21	22	25	26	27	40	41	42	45	46	47	30			
1	166	166	166	166	166	166	166	166	271	266	261	213	209	205	545	534	524	345	339	332	491	481	472	311	305	299	178			
2	180	180	180	180	180	180	180	180	285	279	274	224	219	215	587	575	564	369	362	355	528	518	508	332	326	320	190			
3	184	184	184	184	184	184	184	184	292	287	281	226	221	217	612	600	588	374	367	360	551	540	529	337	330	324	202			
4	195	195	195	195	195	195	195	195	305	299	293	243	239	234	654	642	629	400	393	385	589	578	566	360	354	347	221			
5	195	195	195	195	195	195	195	195	308	302	296	243	239	234	673	660	647	426	418	410	606	594	582	383	376	369	224			
6	207	207	207	207	207	207	207	207	314	308	302	251	246	241	680	667	654	438	429	421	612	600	589	394	386	379	230			
7	213	213	213	213	213	213	213	213	317	311	305	265	260	255	699	685	672	466	457	448	629	617	605	419	411	403	238			
8	216	216	216	216	216	216	216	216	337	330	324	271	266	261	720	706	692	477	468	459	648	635	623	429	421	413	255			
9	222	222	222	222	222	222	222	222	344	338	331	303	297	291	733	719	705	531	521	511	660	647	635	478	469	460	282			
10	226	226	226	226	226	226	226	226	348	342	335	305	299	293	742	727	713	512	502	492	668	654	642	461	452	443	270			
11	222	222	222	222	222	222	222	222	370	363	356	313	307	301	718	704	690	496	487	477	646	634	621	446	438	429	271			
12	247	247	247	247	247	247	247	247	396	389	381	333	326	320	795	779	764	584	573	562	716	701	688	526	516	506	289			
13	256	256	256	256	256	256	256	256	370	363	356	295	290	284	704	691	677	543	532	522	634	622	609	489	479	470	300			
14	269	269	269	269	269	269	269	269	408	400	392	319	313	307	786	771	756	572	561	550	707	694	680	515	505	495	363			
15	295	295	295	295	295	295	295	295	441	432	424	332	325	319	835	819	803	632	620	608	752	737	723	569	558	547	394			
16	293	293	293	293	293	293	293	293	434	425	417	388	380	373	732	718	704	599	588	576	659	646	634	539	529	518	312			
17	332	332	332	332	332	332	332	332	408	400	392	271	266	261	733	719	705	454	446	437	660	647	635	409	401	393	269			
18	268	268	268	268	268	268	268	268	450	442	433	397	390	382	818	803	787	573	562	551	736	723	708	516	506	496	289			
19	265	265	265	265	265	265	265	265	444	436	427	329	322	316	735	721	707	488	478	469	662	649	636	439	430	422	261			
20	286	286	286	286	286	286	286	286	449	441	432	358	351	344	831	815	799	554	544	533	748	734	719	499	490	480	272			
21	319	319	319	319	319	319	319	319	495	486	476	395	388	380	828	812	796	552	542	531	745	731	716	497	488	478	340			
22	366	366	366	366	366	366	366	366	519	509	499	422	414	406	825	809	793	668	655	642	743	728	714	601	590	578	365			
23	221	221	221	221	221	221	221	221	452	444	435	318	312	306	749	734	720	514	504	494	674	661	648	463	454	445	247			
24	269	269	269	269	269	269	269	269	452	444	435	329	322	316	725	711	697	494	485	475	653	640	627	445	437	428	308			
25	256	256	256	256	256	256	256	256	499	490	480	324	318	312	801	785	770	631	619	607	721	707	693	568	557	546	289			
26	305	305	305	305	305	305	305	305	502	493	483	450	442	433	783	768	753	650	638	625	705	691	678	585	574	563	312			
27	161	161	161	161	161	161	161	161	259	254	249	191	188	184	514	504	494	307	301	295	463	454	445	276	271	266	166			
28	161	161	161	161	161	161	161	161	259	254	249	191	188	184	514	504	494	307	301	295	463	454	445	276	271	266	166			
40	238	238	238	238	238	238	238	238	398	391	383	286	281	275	748	733	719	480	471	462	673	660	647	432	424	416	279			
41	241	241	241	241	241	241	241	241	388	380	373	298	293	287	714	701	687	500	491	481	643	631	618	450	442	433	269			
42	242	242	242	242	242	242	242	242	418	410	402	323	317	311	757	743	728	557	547	536	681	669	655	501	492	482	293			
43	280	280	280	280	280	280	280	280	430	421	413	340	334	327	758	744	729	633	621	609	682	670	656	570	559	548	328			
44	245	245	245	245	245	245	245	245	422	414	406	313	307	301	703	690	676	505	496	486	633	621	608	455	446	437	264			
45	282	282	282	282	282	282	282	282	438	429	421	329	322	316	836	820	804	629	617	605	752	738	724	566	555	545	299			

Note: The above rates are applicable to insureds with zero SDIP points.
 Class 60 through 67 rates are 75% of Class 50 through 57 final rates for all coverages

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 Part 4 Basic (\$5000 PDL)

Territory	Property Damage Liability (Part 4)																													
	Class																													
	50	51	52	53	54	55	56	57	73	74	75	83	84	85	20	21	22	25	26	27	40	41	42	45	46	47	50			
1	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166		
2	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180		
3	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184		
4	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195			
5	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195			
6	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207			
7	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213			
8	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216			
9	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222			
10	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226			
11	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222			
12	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247			
13	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256			
14	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269			
15	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295			
16	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293			
17	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232			
18	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268			
19	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265			
20	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286			
21	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319			
22	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366			
23	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221			
24	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269			
25	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256			
26	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305			
27	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161			
28	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161			
40	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238			
41	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241			
42	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242			
43	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280			
44	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245			
45	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282			

Note: The above rates are applicable to insureds with zero SDIP points.
 Class 60 through 67 rates are 75% of Class 50 through 57 final rates for all coverages.

SAFETY INSURANCE COMPANY

~~SAFETY INDEMNITY INSURANCE COMPANY~~

~~SAFETY FLOTTANT AND CASUALTY INSURANCE COMPANY~~

MA Private Passenger Auto

Part 5 (B)

~~Companion Policy Client~~

~~Original Automobile Client~~

~~New Insurance Client~~

Territory	Specialty Rates																													
	Class																													
	50	51	52	53	54	55	56	57	73	74	75	83	84	85	20	21	22	25	26	27	40	41	42	45	46	47	30			
1	22	22	22	22	22	22	22	22	45	44	43	27	27	26	82	81	79	38	37	36	74	73	71	34	34	32	20			
2	23	23	23	23	23	23	23	23	47	46	45	29	27	27	90	88	87	42	41	40	80	78	77	38	37	36	21			
3	24	24	24	24	24	24	24	24	50	49	48	30	30	29	98	96	94	46	45	44	89	87	84	42	40	40	22			
4	26	26	26	26	26	26	26	26	56	55	54	32	32	31	109	107	105	53	52	51	98	97	95	48	46	46	24			
5	26	26	26	26	26	26	26	26	56	55	54	35	35	34	115	113	111	56	55	54	103	102	100	50	50	49	26			
6	29	29	29	29	29	29	29	29	62	61	60	35	35	34	123	120	118	64	63	62	111	108	106	58	57	56	29			
7	30	30	30	30	30	30	30	30	62	61	60	44	43	42	128	126	124	74	73	71	116	113	112	67	66	64	29			
8	31	31	31	31	31	31	31	31	65	64	62	40	39	38	137	135	132	70	68	67	124	122	119	63	62	61	31			
9	38	38	38	38	38	38	38	38	69	68	67	54	53	52	141	138	136	74	73	71	127	124	122	66	65	64	37			
10	38	38	38	38	38	38	38	38	77	75	74	49	48	47	144	140	138	82	81	79	129	126	124	74	73	71	35			
11	43	43	43	43	43	43	43	43	86	83	81	47	46	45	152	149	146	86	84	83	137	135	132	78	76	75	50			
12	41	41	41	41	41	41	41	41	83	81	80	53	52	51	143	139	137	90	88	87	128	125	123	80	78	77	44			
13	46	46	46	46	46	46	46	46	93	91	89	58	57	56	146	143	140	98	96	94	132	129	126	88	87	85	43			
14	52	52	52	52	52	52	52	52	110	108	106	63	62	61	137	135	132	102	100	98	123	122	119	91	90	88	47			
15	64	64	64	64	64	64	64	64	120	118	115	66	64	63	139	137	134	112	110	108	126	124	122	102	100	98	59			
16	73	73	73	73	73	73	73	73	103	101	99	79	78	76	147	144	141	108	106	104	133	130	127	97	95	94	67			
17	40	40	40	40	40	40	40	40	100	98	96	46	45	44	155	152	149	73	72	70	140	137	134	66	65	64	43			
18	58	58	58	58	58	58	58	58	122	120	117	64	63	62	140	138	135	101	99	97	126	124	121	91	89	88	51			
19	59	59	59	59	59	59	59	59	114	112	110	59	58	57	147	144	141	90	88	87	132	130	127	81	80	79	57			
20	62	62	62	62	62	62	62	62	123	120	118	72	71	69	143	141	138	103	101	99	129	127	124	93	91	89	71			
21	80	80	80	80	80	80	80	80	125	122	120	99	97	95	142	139	136	112	109	107	129	126	124	101	99	96	90			
22	89	89	89	89	89	89	89	89	125	122	120	94	93	91	143	140	137	111	108	106	128	126	124	100	97	96	79			
23	40	40	40	40	40	40	40	40	104	102	100	59	58	57	147	144	141	91	89	88	132	130	127	82	80	79	38			
24	42	42	42	42	42	42	42	42	82	81	79	50	49	47	144	142	142	78	77	75	133	131	129	70	69	67	40			
25	51	51	51	51	51	51	51	51	106	104	102	56	55	54	137	135	132	91	89	88	123	122	119	82	81	79	51			
26	57	57	57	57	57	57	57	57	114	112	110	74	73	71	135	133	130	109	107	105	122	120	118	98	96	95	61			
27	20	20	20	20	20	20	20	20	40	39	38	22	21	21	74	73	72	32	32	31	67	66	65	29	29	27	19			
28	20	20	20	20	20	20	20	20	40	39	38	22	21	21	74	73	72	32	32	31	67	66	65	29	29	27	19			
40	45	45	45	45	45	45	45	45	106	104	102	69	68	66	147	144	141	100	98	96	133	130	127	90	89	87	51			
41	48	48	48	48	48	48	48	48	99	97	95	71	70	68	148	145	142	112	110	108	135	132	129	101	99	97	46			
42	60	60	60	60	60	60	60	60	119	117	114	80	79	77	150	147	144	122	120	117	136	134	131	110	108	106	58			
43	62	62	62	62	62	62	62	62	107	105	103	81	79	78	144	142	139	111	108	106	130	128	126	100	97	95	58			
44	67	67	67	67	67	67	67	67	104	102	100	95	93	91	139	136	134	97	95	93	126	123	121	87	85	84	68			
45	66	66	66	66	66	66	66	66	124	121	119	80	79	77	147	144	141	113	111	108	133	130	128	102	100	97	64			

Note: The above rates are applicable to insureds with zero SDIP points.
Class 60 through 67 rates are 75% of Class 50 through 57 final rates for all coverages

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 Part 5 (B)

Territory	Optional RI (Part 5)																				
	Class																				
1	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
2	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
3	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24
4	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
5	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
6	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29
7	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
8	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
9	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
10	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
11	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
12	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41
13	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
14	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52
15	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64
16	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73
17	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
18	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58
19	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
20	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62
21	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
22	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89
23	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
24	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42
25	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51
26	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
27	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
28	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
40	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45
41	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
42	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
43	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62
44	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67
45	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66

Note: The above rates are applicable to insureds with zero SDIP points.
 Class 60 through 67 rates are 75% of Class 50 through 57 final rates for all coverages.

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 Part 9 \$500 Deductible (Comprehensive)

Territory	Comprehensive (Part 9)																													
	Class																													
	50	51	52	53	54	55	56	57	73	74	75	83	84	85	20	21	22	25	26	27	40	41	42	45	46	47	50			
1	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90			
2	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402			
3	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440			
4	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480			
5	109	109	109	109	109	109	109	109	109	109	109	113	111	109	113	111	109	113	111	109	113	111	109	113	111	109	113			
6	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444			
7	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416			
8	424	424	424	424	424	424	424	424	424	424	424	424	424	424	424	424	424	424	424	424	424	424	424	424	424	424	424			
9	115	115	115	115	115	115	115	115	115	115	115	120	117	115	120	117	115	120	117	115	120	117	115	120	117	115	120			
10	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124			
11	128	128	128	128	128	128	128	128	128	128	128	133	131	128	133	131	128	133	131	128	133	131	128	133	131	128	133			
12	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132			
13	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152			
14	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158			
15	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194			
16	209	209	209	209	209	209	209	209	209	209	209	211	215	209	211	215	209	211	215	209	211	215	209	211	215	209	211			
17	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113			
18	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224			
19	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246			
20	223	223	223	223	223	223	223	223	223	223	223	232	227	223	232	227	223	232	227	223	232	227	223	232	227	223	232			
21	205	205	205	205	205	205	205	205	205	205	205	211	214	205	211	214	205	211	214	205	211	214	205	211	214	205	211			
22	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244			
23	206	206	206	206	206	206	206	206	206	206	206	214	210	206	214	210	206	214	210	206	214	210	206	214	210	206	214			
24	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156			
25	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222			
26	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220			
27	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94			
28	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94			
29	142	142	142	142	142	142	142	142	142	142	142	148	145	142	148	145	142	148	145	142	148	145	142	148	145	142	148			
30	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440			
31	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472			
32	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182			
33	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298			
34	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192			

Note: The above rates are applicable to insureds with zero SDIP points.
 Class 60 through 67 rates are 75% of Class 50 through 57 final rates for all coverages.

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 COL Model Year Symbol

Symbol	COL Model Year Symbol													1990	1991
	Model Year													1990	1991
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1990	1991
1	0.847	0.790	0.758	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.524	0.501	0.478	0.455
2	0.854	0.822	0.837	0.803	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.550	0.523	0.496
3	0.865	0.870	0.886	0.851	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.586	0.561	0.536
4	0.888	0.921	0.939	0.902	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.618	0.591	0.564
5	0.916	0.977	0.996	0.957	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.650	0.618	0.586
6	0.923	1.036	1.058	1.016	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.691	0.659	0.627
7	0.934	1.068	1.123	1.078	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.733	0.700	0.667
8	0.944	1.100	1.192	1.144	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.773	0.735	0.697
9	0.955	1.168	1.266	1.215	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.819	0.778	0.737
10	0.966	1.240	1.347	1.293	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.870	0.828	0.786
11	0.977	1.278	1.431	1.374	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.923	0.878	0.833
12	0.988	1.317	1.522	1.461	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.980	0.931	0.882
13	0.999	1.359	1.620	1.555	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	1.043	0.992	0.941
14	1.010	1.401	1.724	1.655	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	1.108	1.054	1.000
15	1.021	1.445	1.836	1.762	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	1.177	1.120	1.062
16	1.032	1.488	1.955	1.876	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.251	1.191	1.131
17	1.043	1.536	2.111	2.027	1.968	1.879	1.792	1.710	1.631	1.556	1.485	1.417	1.351	1.291	1.231
18	1.054	1.583	2.248	2.158	2.095	2.001	1.908	1.820	1.737	1.657	1.581	1.509	1.439	1.378	1.317
19	1.065	1.634	2.443	2.346	2.277	2.175	2.074	1.979	1.888	1.801	1.719	1.640	1.561	1.481	1.401
20	1.076	1.685	2.639	2.533	2.459	2.349	2.240	2.137	2.039	1.945	1.856	1.771	1.685	1.598	1.511
21	1.087	1.712	2.834	2.721	2.642	2.523	2.406	2.295	2.190	2.089	1.994	1.902	1.810	1.717	1.624
22	1.098	1.739	3.030	2.908	2.824	2.697	2.571	2.454	2.341	2.234	2.131	2.034	1.937	1.839	1.741
23	1.109	1.766	3.323	3.190	3.097	2.958	2.820	2.691	2.567	2.450	2.338	2.230	2.121	2.012	1.903
24	1.120	1.793	3.616	3.471	3.370	3.219	3.069	2.929	2.794	2.666	2.544	2.427	2.309	2.191	2.072
25	1.131	1.832	3.909	3.753	3.644	3.480	3.318	3.166	3.020	2.882	2.750	2.624	2.496	2.367	2.238
26	1.142	1.874	4.202	4.034	3.918	3.744	3.572	3.400	3.242	3.094	2.954	2.819	2.681	2.541	2.401
27	1.153	1.916	4.495	4.315	4.192	4.008	3.836	3.664	3.514	3.364	3.222	3.079	2.933	2.785	2.637
28	1.164	1.958	4.788	4.597	4.468	4.274	4.102	3.930	3.778	3.626	3.482	3.337	3.188	3.037	2.887
29	1.175	2.000	5.081	4.885	4.750	4.546	4.374	4.202	4.049	3.896	3.750	3.603	3.452	3.298	3.144
30	1.186	2.042	5.374	5.167	5.026	4.812	4.640	4.478	4.324	4.170	4.022	3.872	3.718	3.562	3.406
31	1.197	2.084	5.667	5.448	5.301	5.076	4.904	4.742	4.587	4.432	4.282	4.130	3.975	3.817	3.660
32	1.208	2.126	5.960	5.730	5.577	5.342	5.170	5.008	4.852	4.696	4.544	4.389	4.231	4.071	3.911
33	1.219	2.168	6.253	6.011	5.853	5.608	5.436	5.274	5.116	4.958	4.804	4.647	4.487	4.325	4.162
34	1.230	2.210	6.546	6.292	6.129	5.874	5.702	5.540	5.381	5.221	5.064	4.904	4.742	4.578	4.413
35	1.241	2.252	6.839	6.573	6.405	6.140	5.968	5.806	5.646	5.485	5.326	5.163	4.998	4.831	4.663
36	1.252	2.294	7.132	6.853	6.680	6.404	6.232	6.070	5.909	5.748	5.587	5.423	5.257	5.088	4.918
37	1.263	2.336	7.425	7.132	6.954	6.668	6.496	6.334	6.172	6.010	5.848	5.683	5.516	5.347	5.176
38	1.274	2.378	7.718	7.411	7.231	6.944	6.772	6.610	6.447	6.284	6.121	5.956	5.788	5.618	5.446
39	1.285	2.420	8.011	7.690	7.507	7.210	7.038	6.876	6.712	6.548	6.384	6.218	6.050	5.880	5.708
40	1.296	2.462	8.304	7.969	7.780	7.472	7.300	7.138	6.973	6.808	6.642	6.475	6.306	6.135	5.962
41	1.307	2.504	8.597	8.248	8.059	7.740	7.568	7.406	7.240	7.074	6.907	6.739	6.569	6.397	6.223
42	1.318	2.546	8.890	8.527	8.334	8.004	7.832	7.670	7.503	7.336	7.168	6.998	6.826	6.652	6.477
43	1.329	2.588	9.183	8.806	8.611	8.270	8.100	7.938	7.770	7.602	7.433	7.262	7.089	6.914	6.738
44	1.340	2.630	9.476	9.085	8.887	8.536	8.366	8.204	8.036	7.867	7.697	7.525	7.351	7.175	7.000
45	1.351	2.672	9.769	9.364	9.167	8.806	8.636	8.474	8.306	8.136	7.965	7.792	7.617	7.440	7.262
46	1.362	2.714	10.062	9.643	9.446	9.074	8.904	8.742	8.574	8.404	8.232	8.058	7.882	7.704	7.525
47	1.373	2.756	10.355	9.922	9.725	9.342	9.172	9.010	8.842	8.672	8.500	8.326	8.150	7.971	7.791
48	1.384	2.798	10.648	10.201	10.000	9.606	9.436	9.274	9.106	8.936	8.763	8.588	8.411	8.231	8.050
49	1.395	2.840	10.941	10.480	10.277	9.872	9.702	9.540	9.372	9.202	9.028	8.852	8.674	8.493	8.311
50	1.406	2.882	11.234	10.759	10.554	10.148	9.978	9.816	9.648	9.478	9.303	9.126	8.947	8.765	8.582
51	1.417	2.924	11.527	11.038	10.831	10.426	10.256	10.094	9.926	9.756	9.580	9.402	9.222	9.039	8.855
52	1.428	2.966	11.820	11.317	11.108	10.694	10.524	10.362	10.194	10.024	9.847	9.668	9.486	9.299	9.114
53	1.439	3.008	12.113	11.596	11.385	10.961	10.792	10.630	10.462	10.292	10.114	9.934	9.750	9.562	9.374
54	1.450	3.050	12.406	11.875	11.662	11.228	11.056	10.894	10.726	10.556	10.376	10.194	10.009	9.820	9.629
55	1.461	3.092	12.700	12.154	11.939	11.505	11.332	11.170	11.002	10.832	10.650	10.466	10.279	10.088	9.895
56	1.472	3.134	13.000	12.433	12.216	11.784	11.608	11.446	11.278	11.108	10.924	10.738	10.549	10.356	10.161
57	1.483	3.176	13.300	12.712	12.487	12.063	11.887	11.724	11.556	11.386	11.199	11.012	10.819	10.623	10.425
58	1.494	3.218	13.600	12.991	12.758	12.332	12.156	11.992	11.824	11.654	11.466	11.277	11.081	10.882	10.681
59	1.505	3.260	13.900	13.270	13.029	12.601	12.425	12.260	12.092	11.922	11.733	11.543	11.346	11.146	10.944
60	1.516	3.302	14.200	13.549	13.300	12.870	12.694	12.526	12.358	12.188	12.000	11.809	11.611	11.410	11.206
61	1.527	3.344	14.500	13.828	13.571	13.139	12.963	12.797	12.628	12.458	12.268	12.076	11.876	11.673	11.467
62	1.538	3.386	14.800	14.107	13.842	13.408	13.232	13.060	12.890	12.719	12.528	12.335	12.134	11.931	11.722
63	1.549	3.428	15.100	14.386	14.113	13.677	13.461	13.291	13.112	12.940	12.748	12.555	12.353	12.149	11.946
64	1.560	3.470	15.400	14.665	14.384	13.946	13.730	13.560	13.382	13.210	13.017	12.823	12.619	12.414	12.207
65	1.571	3.512	15.700	14.944	14.655	14.215	14.009	13.829	13.651	13.478	13.284	13.089	12.884	12.677	12.467
66	1.582	3.554	16.000	15.223	14.926	14.484	14.278	14.108	13.930	13.756	13.560	13.363	13.157	12.950	12.744
67	1.593	3.596	16.300	15.502	15.197	14.753	14.547	14.377	14.201	14.024	13.826	13.625	13.416	13.206	13.000
68	1.604	3.638	16.600	15.781	15.468	15.022	14.816	14.646	14.470	14.292	14.092	13.893	13.683	13.473	13.267
69	1.615	3.680	16.900	16.060	15.739	15.291	15.085	14.915	14.741	14.564	14.364	14.160	13.956	13.740	13.524
70	1.626	3.722	17.200	16.339	16.010	15.560	15.354	15.184	15.000	14.822	14.616	14.414	14.209	13.997	13.781
71	1.637	3.764	17.500	16.618	16.281	15.829	15.623	15.453	15.269	15.090	14.886	14.680	14.473	14.264	14.032
72	1.648	3.806	17.800	16.897	16.552	16.100	15.892	15.722	15.538	15.360	15.168				

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 OTC Model Year Symbol

Symbol	OTC Model Year Symbol												
	Model Year												
	2011	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	1999
1	0.489	0.597	0.589	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.550	0.546
2	0.644	0.603	0.628	0.620	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.579
3	0.641	0.634	0.660	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.610
4	0.623	0.667	0.696	0.687	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.643
5	0.710	0.703	0.733	0.723	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.676
6	0.748	0.740	0.772	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712
7	0.768	0.760	0.814	0.804	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.752
8	0.788	0.780	0.860	0.848	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.792
9	0.820	0.822	0.908	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835
10	0.833	0.869	0.959	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.883
11	0.893	0.893	1.012	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931
12	0.926	0.917	1.070	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.984
13	0.943	0.943	1.132	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.040
14	0.969	0.969	1.196	1.181	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.100
15	1.005	0.995	1.265	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161
16	1.032	1.022	1.340	1.322	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.227
17	1.062	1.051	1.447	1.428	1.416	1.405	1.393	1.381	1.371	1.360	1.349	1.337	1.326
18	1.092	1.081	1.540	1.520	1.508	1.496	1.484	1.471	1.459	1.448	1.436	1.424	1.412
19	1.123	1.112	1.674	1.652	1.639	1.626	1.613	1.599	1.586	1.574	1.561	1.548	1.536
20	1.155	1.143	1.808	1.785	1.770	1.756	1.742	1.727	1.713	1.700	1.686	1.671	1.656
21	1.187	1.159	1.942	1.917	1.902	1.886	1.871	1.855	1.840	1.826	1.811	1.795	1.779
22	1.220	1.176	2.076	2.049	2.033	2.017	2.000	1.982	1.967	1.951	1.936	1.919	1.899
23	1.251	1.192	2.277	2.247	2.229	2.212	2.193	2.174	2.157	2.140	2.123	2.105	2.086
24	1.281	1.208	2.478	2.446	2.426	2.407	2.387	2.366	2.348	2.329	2.311	2.290	2.271
25	1.311	1.231	2.679	2.644	2.623	2.602	2.580	2.558	2.538	2.518	2.498	2.476	2.456
26	1.342	1.254											
27	1.373	1.284											
28	1.404	1.316											
29	1.435	1.348											
30	1.466	1.380											
31	1.497	1.413											
32	1.528	1.445											
33	1.559	1.477											
34	1.590	1.509											
35	1.621	1.541											
36	1.652	1.573											
37	1.683	1.605											
38	1.714	1.637											
39	1.745	1.669											
40	1.776	1.701											
41	1.807	1.732											
42	1.838	1.764											
43	1.869	1.796											
44	1.900	1.828											
45	1.931	1.860											
46	1.962	1.892											
47	1.993	1.924											
48	2.024	1.956											
49	2.055	1.988											
50	2.086	2.020											
51	2.117	2.052											
52	2.148	2.084											
53	2.179	2.116											
54	2.210	2.148											
55	2.241	2.180											
56	2.272	2.212											
57	2.303	2.244											
58	2.334	2.276											
59	2.365	2.308											
60	2.396	2.340											
61	2.427	2.372											
62	2.458	2.404											
63	2.489	2.436											
64	2.520	2.468											
65	2.551	2.500											
66	2.582	2.532											
67	2.613	2.564											
68	2.644	2.596											
69	2.675	2.628											
70	2.706	2.660											
71	2.737	2.692											
72	2.768	2.724											
73	2.799	2.756											
74	2.830	2.788											
75	2.861	2.820											
76	2.892	2.852											
77	2.923	2.884											
78	2.954	2.916											
79	2.985	2.948											
80	3.016	3.000											
81	3.047	3.032											
82	3.078	3.064											
83	3.109	3.096											
84	3.140	3.128											
85	3.171	3.160											
86	3.202	3.192											
87	3.233	3.224											
88	3.264	3.256											
89	3.295	3.288											
90	3.326	3.320											
91	3.357	3.352											
92	3.388	3.384											
93	3.419	3.416											
94	3.450	3.448											
95	3.481	3.480											
96	3.512	3.512											
97	3.543	3.544											
98	3.574	3.576											
99	3.605	3.608											
100	3.636	3.640											

SAFETY INSURANCE COMPANY

~~SAFETY INDEMNITY INSURANCE COMPANY~~

~~SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY~~

MA Private Passenger Auto

~~Companion Policy Client~~

~~Loyal Automobile Client~~

~~New Insurance Client~~

Medical Payments (Part 6)	
Limit	Rate
5,000	24
10,000	28
15,000	36
20,000	38
25,000	42
50,000	48
100,000	55

Uninsured (Part 3)	
Limit	Rate
20/40	10
20/50	11
25/50	11
25/60	12
35/80	13
50/100	14
100/100	15
100/200	15
100/300	16
200/400	19
250/500	19
250/1000	20
300/500	21
500/500	27
500/1000	28

Underinsured (Part 12)	
Limit	Rate
20/40	0
20/50	1
25/50	2
25/60	3
30/60	5
30/70	5
35/80	8
40/40	10
50/50	15
50/100	16
100/100	27
100/150	28
100/200	28
100/300	29
100/500	31
150/300	58
200/200	74
200/300	76
200/400	78
200/500	79
200/600	81
250/500	92
300/300	127
300/500	134
500/500	247
500/1000	254

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto

Medical Payments (Part 6)	
Limit	Rate
5,000	26
10,000	30
15,000	38
20,000	40
25,000	45
30,000	53
100,000	50

Uninsured (Part 3)	
Limit	Rate
20,000	14
20,500	14
25,500	14
25,600	15
25,800	15
30,000	16
100/100	15
100/200	15
100/300	16
200/400	19
250/500	19
250/1000	20
300/500	21
500/500	27
500/1000	28

Underinsured (Part 12)	
Limit	Rate
20,000	4
20,500	4
25,500	2
25,600	3
25,800	3
30,000	3
35,800	8
40/40	10
50/50	15
50/100	16
100/100	27
100/150	28
100/200	28
100/300	29
100/500	31
150/300	58
200/200	74
200/300	76
200/400	78
200/500	79
200/600	81
250/500	92
300/300	127
300/500	134
500/500	247
500/1000	254

SAFETY INSURANCE COMPANY~~SAFETY INDEMNITY INSURANCE COMPANY~~~~SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY~~**MA Private Passenger Auto**~~Companion Policy Client~~~~Loyal Automobile Client~~~~New Insurance Client~~

Property Damage ILF	
Part 4	
Limit	ILF
\$5,000	1.000
\$10,000	1.204
\$15,000	1.220
\$25,000	1.242
\$35,000	1.254
\$50,000	1.265
\$100,000	1.280

Optional BI ILF	
Part 5	
Limit	ILF
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
35/80	1.16
50/100	1.27
100/100	1.48
100/200	1.49
100/300	1.50
200/400	1.83
250/500	1.94
250/1000	1.99
300/500	2.18
500/500	2.86
500/1000	2.91

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
MA Private Passenger Auto

Form 1-16

Property Damage ILE	
Part 4	
Limit	ILE
\$5,000	1.000
\$10,000	1.204
\$15,000	1.220
\$25,000	1.242
\$35,000	1.254
\$50,000	1.265
\$100,000	1.280

Optional BI ILE	
Part 5	
Limit	ILE
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
35/80	1.16
50/100	1.27
100/100	1.48
100/200	1.49
100/300	1.50
200/400	1.83
250/500	1.94
250/1000	1.99
300/500	2.18
500/500	2.86
500/1000	2.91

Text Comparison

Documents Compared

pg# M-2 to M-6 eff 3 1 12.pdf - Adobe Acrobat Professional

pg# M-2 to M-6 eff 5 15 12.pdf

Summary

55 word(s) added

80 word(s) deleted

2637 word(s) matched

6 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

~~MOTORCYCLE RATES~~

~~COMPANION POLICY CLIENT~~
~~LOYAL AUTOMOBILE CLIENT~~
~~NEW INSURANCE CLIENT~~

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$17	\$14
2	\$10	\$10	\$18	\$15
3	\$11	\$10	\$18	\$15
4	\$12	\$12	\$21	\$18
5	\$13	\$13	\$23	\$19
6	\$13	\$13	\$23	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$13	\$13	\$23	\$20
10	\$19	\$18	\$32	\$27
11	\$18	\$17	\$31	\$26
12	\$22	\$21	\$37	\$32
13	\$20	\$20	\$35	\$30
14	\$21	\$21	\$37	\$31
15	\$37	\$36	\$65	\$54
16	\$45	\$43	\$78	\$65
17	\$34	\$33	\$58	\$49
18	\$34	\$33	\$58	\$49
19	\$34	\$33	\$58	\$49
20	\$34	\$33	\$58	\$49
21	\$34	\$33	\$58	\$49
22	\$34	\$33	\$58	\$49
23	\$34	\$33	\$58	\$49
24	\$34	\$33	\$58	\$49
25	\$34	\$33	\$58	\$49
26	\$34	\$33	\$58	\$49
27	\$8	\$8	\$14	\$12
40	\$20	\$20	\$35	\$30
41	\$22	\$21	\$38	\$32
42	\$36	\$35	\$63	\$53
43	\$33	\$32	\$58	\$49
44	\$40	\$38	\$69	\$58
45	\$33	\$32	\$56	\$47

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$2	\$1
3	\$1	\$1	\$2	\$2
4	\$1	\$1	\$2	\$2
5	\$1	\$1	\$2	\$2
6	\$1	\$1	\$2	\$2
7	\$1	\$1	\$2	\$2
8	\$1	\$1	\$2	\$2
9	\$1	\$1	\$2	\$2
10	\$2	\$2	\$3	\$3
11	\$2	\$2	\$3	\$3
12	\$2	\$2	\$4	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$4	\$6	\$5
16	\$4	\$4	\$8	\$6
17	\$3	\$3	\$6	\$5
18	\$3	\$3	\$6	\$5
19	\$3	\$3	\$6	\$5
20	\$3	\$3	\$6	\$5
21	\$3	\$3	\$6	\$5
22	\$3	\$3	\$6	\$5
23	\$3	\$3	\$6	\$5
24	\$3	\$3	\$6	\$5
25	\$3	\$3	\$6	\$5
26	\$3	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$3	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5

Notes:

- (1) Apply Tier factor first to obtain Tier base rate.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator's rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

Tiers 1 - 16

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$17	\$14
2	\$10	\$10	\$18	\$15
3	\$11	\$10	\$18	\$15
4	\$12	\$12	\$21	\$18
5	\$13	\$13	\$23	\$19
6	\$13	\$13	\$23	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$13	\$13	\$23	\$20
10	\$19	\$18	\$32	\$27
11	\$18	\$17	\$31	\$26
12	\$22	\$21	\$37	\$32
13	\$20	\$20	\$35	\$30
14	\$21	\$21	\$37	\$31
15	\$37	\$36	\$65	\$54
16	\$45	\$43	\$78	\$65
17	\$34	\$33	\$58	\$49
18	\$34	\$33	\$58	\$49
19	\$34	\$33	\$58	\$49
20	\$34	\$33	\$58	\$49
21	\$34	\$33	\$58	\$49
22	\$34	\$33	\$58	\$49
23	\$34	\$33	\$58	\$49
24	\$34	\$33	\$58	\$49
25	\$34	\$33	\$58	\$49
26	\$34	\$33	\$58	\$49
27	\$8	\$8	\$14	\$12
40	\$20	\$20	\$35	\$30
41	\$22	\$21	\$38	\$32
42	\$36	\$35	\$63	\$53
43	\$33	\$32	\$58	\$49
44	\$40	\$38	\$69	\$58
45	\$33	\$32	\$56	\$47

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$2	\$1
3	\$1	\$1	\$2	\$2
4	\$1	\$1	\$2	\$2
5	\$1	\$1	\$2	\$2
6	\$1	\$1	\$2	\$2
7	\$1	\$1	\$2	\$2
8	\$1	\$1	\$2	\$2
9	\$1	\$1	\$2	\$2
10	\$2	\$2	\$3	\$3
11	\$2	\$2	\$3	\$3
12	\$2	\$2	\$4	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$4	\$6	\$5
16	\$4	\$4	\$8	\$6
17	\$3	\$3	\$6	\$5
18	\$3	\$3	\$6	\$5
19	\$3	\$3	\$6	\$5
20	\$3	\$3	\$6	\$5
21	\$3	\$3	\$6	\$5
22	\$3	\$3	\$6	\$5
23	\$3	\$3	\$6	\$5
24	\$3	\$3	\$6	\$5
25	\$3	\$3	\$6	\$5
26	\$3	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$3	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5

Notes:

- (1) Apply Tier factor first to obtain Tier base rate.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator's rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

~~MOTORCYCLE RATES~~

~~COMPANION POLICY CLIENT~~

~~LOYAL AUTOMOBILE CLIENT~~

~~NEW INSURANCE CLIENT~~

**Part 5 - Optional BI
Rates at Basic limits**

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$21	\$17	1	\$2	\$4	\$5	\$6
2	\$13	\$12	\$22	\$17	2	\$2	\$4	\$5	\$6
3	\$14	\$12	\$23	\$18	3	\$3	\$4	\$5	\$6
4	\$16	\$14	\$26	\$20	4	\$3	\$4	\$6	\$7
5	\$17	\$15	\$28	\$22	5	\$3	\$5	\$6	\$8
6	\$17	\$16	\$28	\$22	6	\$3	\$5	\$7	\$8
7	\$17	\$15	\$28	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$28	\$22	8	\$3	\$5	\$6	\$8
9	\$17	\$16	\$29	\$23	9	\$3	\$5	\$7	\$8
10	\$24	\$21	\$39	\$31	10	\$5	\$7	\$9	\$11
11	\$23	\$21	\$38	\$30	11	\$4	\$7	\$9	\$11
12	\$27	\$25	\$46	\$36	12	\$5	\$8	\$11	\$13
13	\$26	\$23	\$43	\$34	13	\$5	\$7	\$10	\$12
14	\$27	\$24	\$45	\$35	14	\$5	\$8	\$10	\$13
15	\$46	\$42	\$63	\$61	15	\$9	\$14	\$18	\$23
16	\$46	\$46	\$63	\$63	16	\$11	\$16	\$22	\$27
17	\$42	\$38	\$63	\$55	17	\$8	\$12	\$16	\$21
18	\$42	\$38	\$63	\$55	18	\$8	\$12	\$16	\$21
19	\$42	\$38	\$63	\$55	19	\$8	\$12	\$16	\$21
20	\$42	\$38	\$63	\$55	20	\$8	\$12	\$16	\$21
21	\$42	\$38	\$63	\$55	21	\$8	\$12	\$16	\$21
22	\$42	\$38	\$63	\$55	22	\$8	\$12	\$16	\$21
23	\$42	\$38	\$63	\$55	23	\$8	\$12	\$16	\$21
24	\$42	\$38	\$63	\$55	24	\$8	\$12	\$16	\$21
25	\$42	\$38	\$63	\$55	25	\$8	\$12	\$16	\$21
26	\$42	\$38	\$63	\$55	26	\$8	\$12	\$16	\$21
27	\$11	\$10	\$18	\$14	27	\$2	\$3	\$4	\$5
40	\$26	\$23	\$43	\$34	40	\$5	\$7	\$10	\$12
41	\$28	\$25	\$47	\$37	41	\$5	\$8	\$11	\$14
42	\$45	\$41	\$63	\$59	42	\$9	\$13	\$18	\$22
43	\$42	\$37	\$63	\$54	43	\$8	\$12	\$16	\$20
44	\$46	\$44	\$63	\$63	44	\$10	\$15	\$19	\$24
45	\$41	\$37	\$63	\$53	45	\$8	\$12	\$16	\$20

Notes:

- (1) Apply Tier factor first to obtain Tier base rate.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator's rates above.
- (3) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

Tiers 1 - 16

**Part 5 - Optional BI
Rates at Basic limits**

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$21	\$17	1	\$2	\$4	\$5	\$6
2	\$13	\$12	\$22	\$17	2	\$2	\$4	\$5	\$6
3	\$14	\$12	\$23	\$18	3	\$3	\$4	\$5	\$6
4	\$16	\$14	\$26	\$20	4	\$3	\$4	\$6	\$7
5	\$17	\$15	\$28	\$22	5	\$3	\$5	\$6	\$8
6	\$17	\$16	\$28	\$22	6	\$3	\$5	\$7	\$8
7	\$17	\$15	\$28	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$28	\$22	8	\$3	\$5	\$6	\$8
9	\$17	\$16	\$29	\$23	9	\$3	\$5	\$7	\$8
10	\$24	\$21	\$39	\$31	10	\$5	\$7	\$9	\$11
11	\$23	\$21	\$38	\$30	11	\$4	\$7	\$9	\$11
12	\$27	\$25	\$46	\$36	12	\$5	\$8	\$11	\$13
13	\$26	\$23	\$43	\$34	13	\$5	\$7	\$10	\$12
14	\$27	\$24	\$45	\$35	14	\$5	\$8	\$10	\$13
15	\$46	\$42	\$63	\$61	15	\$9	\$14	\$18	\$23
16	\$46	\$46	\$63	\$63	16	\$11	\$16	\$22	\$27
17	\$42	\$38	\$63	\$55	17	\$8	\$12	\$16	\$21
18	\$42	\$38	\$63	\$55	18	\$8	\$12	\$16	\$21
19	\$42	\$38	\$63	\$55	19	\$8	\$12	\$16	\$21
20	\$42	\$38	\$63	\$55	20	\$8	\$12	\$16	\$21
21	\$42	\$38	\$63	\$55	21	\$8	\$12	\$16	\$21
22	\$42	\$38	\$63	\$55	22	\$8	\$12	\$16	\$21
23	\$42	\$38	\$63	\$55	23	\$8	\$12	\$16	\$21
24	\$42	\$38	\$63	\$55	24	\$8	\$12	\$16	\$21
25	\$42	\$38	\$63	\$55	25	\$8	\$12	\$16	\$21
26	\$42	\$38	\$63	\$55	26	\$8	\$12	\$16	\$21
27	\$11	\$10	\$18	\$14	27	\$2	\$3	\$4	\$5
40	\$26	\$23	\$43	\$34	40	\$5	\$7	\$10	\$12
41	\$28	\$25	\$47	\$37	41	\$5	\$8	\$11	\$14
42	\$45	\$41	\$63	\$59	42	\$9	\$13	\$18	\$22
43	\$42	\$37	\$63	\$54	43	\$8	\$12	\$16	\$20
44	\$46	\$44	\$63	\$63	44	\$10	\$15	\$19	\$24
45	\$41	\$37	\$63	\$53	45	\$8	\$12	\$16	\$20

Notes:

- (1) Apply Tier factor first to obtain Tier base rate.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator's rates above.
- (3) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

~~COMPANION POLICY CLIENT~~

~~LOYAL AUTOMOBILE CLIENT~~

~~NEW INSURANCE CLIENT~~

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$11	\$10	\$18	\$16
5	\$11	\$11	\$20	\$17
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$18
8	\$13	\$13	\$23	\$19
9	\$15	\$15	\$27	\$22
10	\$15	\$14	\$26	\$22
11	\$15	\$15	\$26	\$22
12	\$20	\$19	\$34	\$29
13	\$21	\$21	\$37	\$31
14	\$22	\$21	\$37	\$31
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$53	\$44
18	\$30	\$29	\$53	\$44
19	\$30	\$29	\$53	\$44
20	\$30	\$29	\$53	\$44
21	\$30	\$29	\$53	\$44
22	\$30	\$29	\$53	\$44
23	\$30	\$29	\$53	\$44
24	\$30	\$29	\$53	\$44
25	\$30	\$29	\$53	\$44
26	\$30	\$29	\$53	\$44
27	\$8	\$8	\$15	\$12
40	\$15	\$15	\$27	\$23
41	\$25	\$24	\$44	\$37
42	\$22	\$22	\$39	\$32
43	\$24	\$23	\$41	\$35
44	\$21	\$20	\$36	\$30
45	\$24	\$23	\$41	\$34

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$84
\$750	\$89
\$1,000	\$96
\$2,000	\$121
\$5,000	\$175
\$10,000	\$252
\$15,000	\$291
\$20,000	\$321
\$25,000	\$345
\$50,000	\$409

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$22
20/50	\$22
25/50	\$23
35/80	\$26
50/100	\$28
100/300	\$32
250/500	\$41
500/500	\$51
500/1000	\$61

Notes:

- (1) Apply Tier factor first to obtain Tier base rate.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.5 to the experienced operator's rates above.
- (3) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$24
50/100	\$45
100/300	\$110
250/500	\$350
500/500	\$612
500/1000	\$875

Notes: (1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

Tiers 1-16

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$11	\$10	\$18	\$16
5	\$11	\$11	\$20	\$17
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$18
8	\$13	\$13	\$23	\$19
9	\$15	\$15	\$27	\$22
10	\$15	\$14	\$26	\$22
11	\$15	\$15	\$26	\$22
12	\$20	\$19	\$34	\$29
13	\$21	\$21	\$37	\$31
14	\$22	\$21	\$37	\$31
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$53	\$44
18	\$30	\$29	\$53	\$44
19	\$30	\$29	\$53	\$44
20	\$30	\$29	\$53	\$44
21	\$30	\$29	\$53	\$44
22	\$30	\$29	\$53	\$44
23	\$30	\$29	\$53	\$44
24	\$30	\$29	\$53	\$44
25	\$30	\$29	\$53	\$44
26	\$30	\$29	\$53	\$44
27	\$8	\$8	\$15	\$12
40	\$15	\$15	\$27	\$23
41	\$25	\$24	\$44	\$37
42	\$22	\$22	\$39	\$32
43	\$24	\$23	\$41	\$35
44	\$21	\$20	\$36	\$30
45	\$24	\$23	\$41	\$34

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$84
\$750	\$89
\$1,000	\$96
\$2,000	\$121
\$5,000	\$175
\$10,000	\$252
\$15,000	\$291
\$20,000	\$321
\$25,000	\$345
\$50,000	\$409

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$22
20/50	\$22
25/50	\$23
35/80	\$26
50/100	\$28
100/300	\$32
250/500	\$41
500/500	\$51
500/1000	\$61

Notes:

- (1) Apply Tier factor first to obtain Tier base rate.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.5 to the experienced operator's rates above.
- (3) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$24
50/100	\$45
100/300	\$110
250/500	\$350
500/500	\$612
500/1000	\$875

Notes: (1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

~~COMPANION POLICY CLIENT~~
~~LOYAL AUTOMOBILE CLIENT~~
~~NEW INSURANCE CLIENT~~

Part 7 - Collision

Rates at \$500 deductible

Territory	Rate per \$100
	Experienced Operators
	All Groups
1	\$1.73
2	\$1.64
3	\$1.86
4	\$2.03
5	\$2.36
6	\$2.14
7	\$2.26
8	\$2.61
9	\$2.70
10	\$2.94
11	\$2.58
12	\$3.40
13	\$3.50
14	\$6.33
15	\$6.36
16	\$6.40
17	\$5.65
18	\$5.65
19	\$5.65
20	\$5.65
21	\$5.65
22	\$5.65
23	\$5.65
24	\$5.65
25	\$5.65
26	\$5.65
27	\$1.50
40	\$4.00
41	\$3.56
42	\$4.55
43	\$6.54
44	\$4.84
45	\$5.68

Part 7 - Collision

Other deductibles

All Territories	
Deductible	All Groups
\$300 *	\$500 deductible premium + \$37
\$1,000	71.3% of \$500 deductible premium
\$2,000	57.1% of \$500 deductible premium

Part 7 - Collision

Waiver of Deductible Charges *

All Territories	
Deductible	All Groups
\$300	\$8
\$500	\$12
\$1,000	\$16
\$2,000	\$24

Part 8 - Limited Collision

\$500 deductible base premium (Part 8) =
 (6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0 *	\$500 deductible premium (Part 8) + \$7
\$300 *	\$500 deductible premium (Part 8) + \$4
\$1,000	61.9% of \$500 deductible premium (Part 8)
\$2,000	41.2 % of \$500 deductible premium (Part 8)

* Tier factor does not apply

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's Original Cost New in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

Notes:

- (1) Apply Tier factor first to obtain Tier base rate.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator's rates above.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

Tiers 1 - 16

**Part 7 - Collision
Rates at \$500 deductible**

Territory	Rate per \$100
	Experienced Operators
	All Groups
1	\$1.73
2	\$1.64
3	\$1.86
4	\$2.03
5	\$2.36
6	\$2.14
7	\$2.26
8	\$2.61
9	\$2.70
10	\$2.94
11	\$2.58
12	\$3.40
13	\$3.50
14	\$6.33
15	\$6.36
16	\$6.40
17	\$5.65
18	\$5.65
19	\$5.65
20	\$5.65
21	\$5.65
22	\$5.65
23	\$5.65
24	\$5.65
25	\$5.65
26	\$5.65
27	\$1.50
40	\$4.00
41	\$3.56
42	\$4.55
43	\$6.54
44	\$4.84
45	\$5.68

**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300 *	\$500 deductible premium + \$37
\$1,000	71.3% of \$500 deductible premium
\$2,000	57.1% of \$500 deductible premium

**Part 7 - Collision
Waiver of Deductible Charges ***

All Territories	
Deductible	All Groups
\$300	\$8
\$500	\$12
\$1,000	\$16
\$2,000	\$24

Part 8 - Limited Collision

\$500 deductible base premium (Part 8) =
(6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0 *	\$500 deductible premium (Part 8) + \$7
\$300 *	\$500 deductible premium (Part 8) + \$4
\$1,000	61.9% of \$500 deductible premium (Part 8)
\$2,000	41.2 % of \$500 deductible premium (Part 8)

* Tier factor does not apply

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's Original Cost New in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

Notes:

- (1) Apply Tier factor first to obtain Tier base rate.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator's rates above.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

~~MOTORCYCLE RATES~~

~~COMPANION POLICY CLIENT~~
~~LOYAL AUTOMOBILE CLIENT~~
~~NEW INSURANCE CLIENT~~

**Part 9 - Comprehensive
 Rates at \$500 deductible**

**Part 9 - Comprehensive
 Other deductibles**

Territory	Rate per \$100
	All Groups
1	\$1.00
2	\$0.96
3	\$1.14
4	\$1.33
5	\$1.19
6	\$1.48
7	\$2.02
8	\$2.49
9	\$2.70
10	\$3.11
11	\$3.08
12	\$3.86
13	\$3.88
14	\$5.27
15	\$5.87
16	\$9.15
17	\$12.30
18	\$12.30
19	\$12.30
20	\$12.30
21	\$12.30
22	\$12.30
23	\$12.30
24	\$12.30
25	\$12.30
26	\$12.30
27	\$0.91
40	\$3.20
41	\$3.56
42	\$4.90
43	\$5.35
44	\$8.16
45	\$5.96

Deductible	All Territories
	All Groups
\$300 *	\$500 deductible premium + \$1
\$1,000	60.8% of \$500 deductible premium
\$2,000	55.5% of \$500 deductible premium

* Tier factor does not apply

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's Original Cost New in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

Notes:

- (1) Apply Tier factor first to obtain Tier base rate.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

Tiers 1 - 16

**Part 9 - Comprehensive
Rates at \$500 deductible**

Territory	Rate per \$100
	All Groups
1	\$1.00
2	\$0.96
3	\$1.14
4	\$1.33
5	\$1.19
6	\$1.48
7	\$2.02
8	\$2.49
9	\$2.70
10	\$3.11
11	\$3.08
12	\$3.86
13	\$3.88
14	\$5.27
15	\$5.87
16	\$9.15
17	\$12.30
18	\$12.30
19	\$12.30
20	\$12.30
21	\$12.30
22	\$12.30
23	\$12.30
24	\$12.30
25	\$12.30
26	\$12.30
27	\$0.91
40	\$3.20
41	\$3.56
42	\$4.90
43	\$5.35
44	\$8.16
45	\$5.96

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300 *	\$500 deductible premium + \$1
\$1,000	60.8% of \$500 deductible premium
\$2,000	55.5% of \$500 deductible premium

* Tier factor does not apply

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's Original Cost New in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

Notes:

- (1) Apply Tier factor first to obtain Tier base rate.

Text Comparison

Documents Compared

pg# M-12 eff 3 1 12.pdf - Adobe Acrobat Professional

pg# M-12 eff 5 15 12.pdf

Summary

101 word(s) added

116 word(s) deleted

269 word(s) matched

6 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Motorcycle Rating Factors

Territories

The territory definitions applicable to motorcycles are the same as those used for the New Policyholder tier for private passenger vehicles (as defined by Rule 27).

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				
Merit Rating Score 99 for all Rated Operators	\$44	\$60	\$163	\$337
If any Rated Operators merit score is less than 99	\$44	\$60	\$164	\$344
Loyal Automobile Client				
Merit Rating Score 99 for all Rated Operators	\$45	\$90	\$167	\$346
If any Rated Operators merit score is less than 99	\$46	\$91	\$170	\$351
New Insurance Client	\$46	\$92	\$171	\$355
New Policyholder	\$45	\$90	\$167	\$346

~~**Discounts** (Companion Policy Client tier, Loyal Automobile Client tier and New Insurance Client tier)~~

- ~~▪ Motorcycle Rider Training Program 10% Parts 1-8, 12~~
- ~~▪ Those discounts that motorcycles qualify for under Rule 19 (anti-theft, account, renewal, agency loyalty, e-customer, electronic book transfer, age 65 or older)~~

Discounts (New Policyholder tier)

- Motorcycle Rider Training Program 10% Parts 1-8, 12
- Those discounts that motorcycles qualify for under Rule 19 (anti-theft, age 65 or older)

Merit Rating Plan

The determination of merit rating plan credits and point-based surcharges is the same as for private passenger vehicles.

Premium Calculation Rule

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder.

- 1) Determine the base manual rate
- 2) Apply adjustments for increased limits or deductibles
- 3) Apply the inexperienced driver adjustment factor of 1.5
- 4) Add waiver of deductible charges
- 5) Apply applicable discounts in the order that Rule 11 specifies
- 6) Apply SDIP credits or surcharges

The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step.

(Rounding should occur after the application of each discount.)

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Motorcycle Rating Factors

Territories

The territory definitions applicable to motorcycles are the same as those used for the New Policyholder tier for private passenger vehicles (as defined by Rule 27).

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>
<u>Tiers 1 – 16 *</u>	<u>\$45</u>	<u>\$90</u>	<u>\$167</u>	<u>\$346</u>
<u>New Policyholder</u>	<u>\$45</u>	<u>\$90</u>	<u>\$167</u>	<u>\$346</u>

* Multiply by the appropriate tier factor and round to obtain the substitute transportation rate for that tier.

<u>TOWING AND LABOR (RULE 33)</u>		
	<u>\$50 per Disablement</u>	<u>\$100 per Disablement</u>
<u>Tier 1 – 16 *</u>	<u>\$8</u>	<u>\$16</u>
<u>New Policyholder</u>	<u>\$8</u>	<u>\$16</u>

* Multiply by the appropriate tier factor and round to obtain the towing and labor rate for that tier.

Discounts (Tiers 1 – 16)

- ▲ Motorcycle Rider Training Program 10% Parts 1-8, 12
- ▲ Those discounts that motorcycles qualify for under Rule 19 (anti-theft, account, renewal, agency loyalty, e-customer, electronic book transfer, age 65 or older)

Discounts (New Policyholder tier)

- ▲ Motorcycle Rider Training Program 10% Parts 1-8, 12
- ▲ Those discounts that motorcycles qualify for under Rule 19 (anti-theft, age 65 or older)

Merit Rating Plan

The determination of merit rating plan credits and point-based surcharges is the same as for private passenger vehicles.

Premium Calculation Rule

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder.

- 1) Determine the base manual rate
- 2) Apply adjustments for increased limits or deductibles
- 3) Apply the inexperienced driver adjustment factor of 1.5
- 4) Add waiver of deductible charges
- 5) Apply applicable discounts in the order that Rule 11 specifies
- 6) Apply SDIP credits or surcharges

The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step.

(Rounding should occur after the application of *each* discount.)

Text Comparison

Documents Compared

pg# RS-1 to RS-3 eff 3 1 12.pdf

pg# RS-1 to RS-3 eff 5 15 12.pdf

Summary

100 word(s) added

152 word(s) deleted

678 word(s) matched

15 block(s) matched

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 and then tier adjusted 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

* Flat charge added to \$500 deductible rate.

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 and then tier adjusted 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	0.86

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		
Deductible	<u>Tiers 1 - 16</u>	<u>New Policyholder Tier</u>
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 and then tier adjusted to determine buyback charge.

Limited Collision Deductible Factors and Charges		
Deductible	<u>Tiers 1 - 16</u>	<u>New Policyholder Tier</u>
0*	\$8	\$29
300*	\$5	\$16
500	1	1
1000	0.54	0.58
2000	0.32	0.36

* Flat charge added to \$500 deductible rate.

Limited Collision Manual Rate		
	<u>Tiers 1 - 16</u>	<u>New Policyholder Tier</u>
	<u>10%</u> Collision manual rate	8% Collision manual rate

Comprehensive Deductible Factors		
Deductible	<u>Tiers 1 - 16</u>	<u>New Policyholder Tier</u>
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 and then tier adjusted to determine buyback charge.

Collision Waiver of Deductible Charges		
Deductible	<u>Tiers 1 - 16</u>	<u>New Policyholder Tier</u>
300	\$10	\$25
500	\$13	\$36
1000	\$16	\$48
2000	\$25	\$74

\$100 Glass Deductible		
	<u>Tiers 1 - 16</u>	<u>New Policyholder Tier</u>
	0.84	0.86

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)	\$15/Day, \$450 Maximum	\$30/Day, \$900 Maximum	\$45/Day, \$1,350 Maximum	\$100/Day, \$3,000 Maximum
Companion Policy Client				
Merit Rating Score 99 for all Rated Operators	\$12	\$59	\$137	\$270
If any Rated Operators merit score is less than 99	\$12	\$59	\$130	\$264
Loyal Automobile Client				
Merit Rating Score 99 for all Rated Operators	\$12	\$60	\$140	\$285
If any Rated Operators merit score is less than 99	\$12	\$61	\$142	\$289
New Insurance Client	\$12	\$62	\$144	\$292
New Policyholder	\$50	\$150	\$185	\$335

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:	5% - 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 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>
<u>Tiers 1 - 16 *</u>	<u>\$12</u>	<u>\$60</u>	<u>\$140</u>	<u>\$285</u>
<u>New Policyholder</u>	<u>\$50</u>	<u>\$150</u>	<u>\$185</u>	<u>\$335</u>
<i>* Multiply by the appropriate tier factor and round to obtain the substitute transportation rate for that tier.</i>				

<u>DISCOUNTS (RULE 19) - Tiers 1 - 16</u>	
Multi-Car:	10% Parts 1, 2, 4, 5, 7, 8 and 9
Safety Account Credit:	5% - 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%

<u>DISCOUNTS (RULE 19): New Policyholder</u>	
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)

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8% (8%)*	14% (15%)*	26% (28%)	37% (40%)*	45% (50%)*
Policyholder and Household Members:	2%	5%	10% (11%)*	19% (20%)*	35% (37%)	48% (51%)*	59% (64%)*

*New Policyholder Rates

TOWING AND LABOR (RULE 33)		
Private Passenger and Motorcycle:	\$50 per Disablement	\$100 per Disablement
Companion Policy Client	\$0	\$10
Loyal Automobile Client	\$0	\$10
New Insurance Client	\$8	\$16
New Policyholder	\$8	\$16
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)		
Apply a rate of \$4 to each \$100 of valuation.		
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)		
Refer to Rule 47		
SAFETY SHIELD (RULE 59)		
Apply a rate of \$25 per vehicle.		
SAFETY GAP (RULE 60)		
Apply a rate of \$25 per vehicle.		
SAFETY SHIELD PLUS (RULE 61)		
Apply a rate of \$35 per vehicle.		

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Rating Factors (continued)

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8% (8%)*	14% (15%)*	26% (28%)*	37% (40%)*	45% (50%)*
Policyholder and Household Members:	2%	5%	10% (11%)*	19% (20%)*	35% (37%)*	48% (51%)*	59% (64%)*

*New Policyholder Rates

TOWING AND LABOR (RULE 33)		
Private <u>Passenger</u>:	\$50 per Disablement	\$100 per Disablement
<u>Tier 1 – 16 *</u>	\$8	\$16
New Policyholder	\$8	\$16
<u>* Multiply by the appropriate tier factor and round to obtain the towing and labor rate for that tier.</u>		

EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46) Apply a rate of \$4 to each \$100 of valuation.
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47) Refer to Rule 47
SAFETY SHIELD (RULE 59) Apply a rate of \$25 per vehicle.
SAFETY GAP (RULE 60) Apply a rate of \$25 per vehicle.
SAFETY SHIELD PLUS (RULE 61) Apply a rate of \$35 per vehicle.

Text Comparison

Documents Compared

New Policyholder pg# R18 to R19 eff 3 1 12.pdf - Adobe Acrobat Professional

pg# R18 & R19 eff 5 15 12.pdf

Summary

503 word(s) added

405 word(s) deleted

643 word(s) matched

56 block(s) matched

**SAFETY INSURANCE COMPANY
 SAFETY INDEMNITY INSURANCE COMPANY
 SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 COL Model Year Symbol**

New Policyholder Tier

		COL Model Year Symbol											Model Year		
Symbol	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999-01	
1	0.667	0.799	0.750	0.702	0.657	0.614	0.575	0.539	0.506	0.474	0.445	0.414	0.380	0.348	
2	0.847	0.849	0.797	0.746	0.698	0.653	0.611	0.572	0.536	0.503	0.471	0.440	0.407	0.375	
3	0.900	0.904	0.849	0.794	0.743	0.694	0.650	0.609	0.570	0.535	0.502	0.470	0.434	0.400	
4	0.958	0.963	0.904	0.846	0.790	0.739	0.691	0.648	0.606	0.569	0.532	0.499	0.461	0.425	
5	1.021	1.026	0.963	0.899	0.841	0.787	0.736	0.689	0.644	0.604	0.566	0.530	0.495	0.460	
6	1.088	1.092	1.025	0.958	0.895	0.837	0.783	0.732	0.686	0.641	0.601	0.560	0.520	0.484	
7	1.123	1.162	1.091	1.020	0.953	0.891	0.833	0.779	0.729	0.682	0.639	0.590	0.544	0.500	
8	1.158	1.240	1.164	1.088	1.016	0.950	0.887	0.830	0.776	0.726	0.679	0.630	0.584	0.540	
9	1.232	1.321	1.240	1.158	1.082	1.010	0.945	0.883	0.826	0.772	0.723	0.675	0.625	0.580	
10	1.314	1.408	1.322	1.234	1.152	1.076	1.006	0.940	0.879	0.822	0.769	0.719	0.660	0.610	
11	1.358	1.502	1.410	1.315	1.228	1.147	1.071	1.002	0.935	0.874	0.817	0.760	0.690	0.630	
12	1.400	1.601	1.503	1.402	1.310	1.223	1.141	1.067	0.996	0.931	0.870	0.810	0.734	0.660	
13	1.447	1.706	1.602	1.495	1.396	1.303	1.216	1.136	1.061	0.991	0.927	0.860	0.774	0.690	
14	1.492	1.820	1.709	1.594	1.488	1.389	1.296	1.210	1.130	1.056	0.987	0.920	0.825	0.730	
15	1.542	1.940	1.822	1.700	1.587	1.481	1.382	1.290	1.206	1.125	1.051	0.980	0.875	0.770	
16	1.592	2.070	1.944	1.813	1.692	1.579	1.473	1.375	1.284	1.199	1.120	1.045	0.930	0.810	
17	1.645	2.236	2.100	1.958	1.827	1.705	1.591	1.485	1.387	1.295	1.210	1.130	1.000	0.860	
18	1.697	2.381	2.236	2.085	1.946	1.816	1.694	1.581	1.477	1.379	1.288	1.200	1.050	0.890	
19	1.753	2.588	2.430	2.266	2.115	1.974	1.841	1.719	1.605	1.499	1.400	1.300	1.130	0.940	
20	1.808	2.795	2.624	2.448	2.284	2.132	1.989	1.856	1.733	1.619	1.512	1.410	1.220	0.990	
21	1.839	3.002	2.819	2.629	2.453	2.290	2.136	1.994	1.862	1.739	1.624	1.510	1.300	1.040	
22	1.869	3.209	3.013	2.810	2.623	2.447	2.283	2.131	1.990	1.858	1.736	1.620	1.380	1.080	
23	1.900	3.519	3.305	3.082	2.876	2.684	2.504	2.338	2.183	2.038	1.904	1.770	1.520	1.120	
24	1.929	3.830	3.596	3.354	3.130	2.921	2.725	2.544	2.375	2.218	2.072	1.920	1.630	1.150	
25	1.961	4.140	3.888	3.626	3.384	3.158	2.946	2.750	2.568	2.398	2.240	2.070	1.730	1.170	
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**SAFETY INSURANCE COMPANY
 SAFETY INDEMNITY INSURANCE COMPANY
 SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 COL Model Year Symbol**

New Policyholder Tier

Symbol	COL Model Year Symbol													
	Model Year													
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	1990 - 2001	1989 & Prior
1	0.707	0.667	0.799	0.750	0.702	0.657	0.614	0.575	0.539	0.506	0.474	0.445	0.377	0.100
2	0.898	0.847	0.849	0.797	0.746	0.698	0.653	0.611	0.572	0.536	0.503	0.471	0.397	0.127
3	0.954	0.900	0.904	0.849	0.794	0.743	0.694	0.650	0.609	0.570	0.535	0.502	0.421	0.152
4	1.015	0.958	0.963	0.904	0.846	0.790	0.739	0.691	0.648	0.606	0.569	0.532	0.447	0.183
5	1.082	1.021	1.026	0.963	0.899	0.841	0.787	0.736	0.689	0.644	0.604	0.566	0.475	0.219
6	1.153	1.088	1.092	1.025	0.958	0.895	0.837	0.783	0.732	0.686	0.641	0.601	0.504	0.257
7	1.190	1.123	1.162	1.091	1.020	0.953	0.891	0.833	0.779	0.729	0.682	0.639	0.535	0.305
8	1.227	1.158	1.240	1.164	1.088	1.016	0.950	0.887	0.830	0.776	0.726	0.679	0.570	0.365
10	1.306	1.232	1.321	1.240	1.158	1.082	1.010	0.945	0.883	0.826	0.772	0.723	0.605	0.430
11	1.393	1.314	1.408	1.322	1.234	1.152	1.076	1.006	0.940	0.879	0.822	0.769	0.641	0.513
12	1.439	1.358	1.502	1.410	1.315	1.228	1.147	1.071	1.002	0.935	0.874	0.817	0.681	0.606
13	1.484	1.400	1.601	1.503	1.402	1.310	1.223	1.141	1.067	0.996	0.931	0.870	0.725	0.725
14	1.534	1.447	1.706	1.602	1.495	1.396	1.303	1.216	1.136	1.061	0.991	0.927	0.772	0.865
15	1.582	1.492	1.820	1.709	1.594	1.488	1.389	1.296	1.210	1.130	1.056	0.987	0.820	1.025
16	1.635	1.542	1.940	1.822	1.700	1.587	1.481	1.382	1.290	1.206	1.125	1.051	0.872	1.221
17	1.688	1.592	2.070	1.944	1.813	1.692	1.579	1.473	1.375	1.284	1.199	1.120	0.930	1.460
18	1.744	1.645	2.236	2.100	1.958	1.827	1.705	1.591	1.485	1.387	1.295	1.210	1.004	1.670
19	1.799	1.697	2.381	2.236	2.085	1.946	1.816	1.694	1.581	1.477	1.379	1.288	1.070	1.898
20	1.858	1.753	2.588	2.430	2.266	2.115	1.974	1.841	1.719	1.605	1.499	1.400	1.163	2.117
21	1.916	1.808	2.795	2.624	2.448	2.284	2.132	1.989	1.856	1.733	1.619	1.512	1.256	2.336
22	1.949	1.839	3.002	2.819	2.629	2.453	2.290	2.136	1.994	1.862	1.739	1.624	1.349	
23	1.981	1.869	3.209	3.013	2.810	2.623	2.447	2.283	2.131	1.990	1.858	1.736	1.442	
24	2.014	1.900	3.519	3.305	3.082	2.876	2.684	2.504	2.338	2.183	2.038	1.904	1.581	
25	2.045	1.929	3.830	3.596	3.354	3.130	2.921	2.725	2.544	2.375	2.218	2.072	1.721	
26	2.079	1.961	4.140	3.888	3.626	3.384	3.158	2.946	2.750	2.568	2.398	2.240	1.860	
27	2.113	1.993												
28	2.179	2.056												
29	2.228	2.102												
30	2.277	2.148												
31	2.326	2.194												
32	2.373	2.239												
33	2.419	2.282												
34	2.467	2.327												
35	2.512	2.370												
36	2.595	2.448												
37	2.675	2.524												
38	2.724	2.570												
39	2.792	2.634												
40	2.850	2.689												
41	2.908	2.743												
42	2.985	2.816												
43	3.063	2.890												
44	3.141	2.963												
45	3.199	3.018												
46	3.257	3.073												
47	3.316	3.128												
48	3.373	3.182												
49	3.431	3.237												
50	3.490	3.292												
51	3.548	3.347												
52	3.606	3.402												
53	3.663	3.454												
54	3.780	3.566												
55	3.868	3.649												
56	3.954	3.730												
57	4.070	3.840												
58	4.187	3.950												
59	4.304	4.060												
60	4.477	4.224												
61	4.651	4.388												
62	4.957	4.676												
63	5.229	4.933												
64	5.534	5.221												
65	5.823	5.493												
66	6.250	5.896												
67	6.842	6.455												
68	7.420	7.000												
69	8.014	7.560												
70	8.576	8.091												
71	9.170	8.651												
72	9.748	9.196												
73	10.340	9.755												
74	10.919	10.301												
75	11.513	10.861												

**SAFETY INSURANCE COMPANY
 SAFETY INDEMNITY INSURANCE COMPANY
 SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 OTC Model Year Symbol**

New Policyholder Tier

Symbol	OTC Model Year Symbol													
	Model Year													
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	1990 - 2001	1989 & Prior
<u>1</u>	<u>0.493</u>	0.481	0.579	0.566	0.554	0.542	0.529	0.517	0.506	0.494	0.483	0.472	<u>0.442</u>	<u>0.106</u>
<u>2</u>	<u>0.608</u>	0.593	0.616	0.602	0.588	0.574	0.561	0.549	0.536	0.523	0.511	0.501	<u>0.460</u>	<u>0.131</u>
<u>3</u>	<u>0.647</u>	0.631	0.654	0.639	0.624	0.610	0.596	0.582	0.568	0.555	0.543	0.530	<u>0.496</u>	<u>0.159</u>
<u>4</u>	<u>0.687</u>	0.670	0.696	0.680	0.663	0.648	0.633	0.618	0.603	0.590	0.577	0.563	<u>0.527</u>	<u>0.190</u>
<u>5</u>	<u>0.731</u>	0.713	0.739	0.722	0.705	0.689	0.672	0.657	0.642	0.626	0.612	0.598	<u>0.559</u>	<u>0.229</u>
<u>6</u>	<u>0.776</u>	0.757	0.786	0.768	0.750	0.732	0.715	0.698	0.682	0.666	0.650	0.636	<u>0.595</u>	<u>0.274</u>
<u>7</u>	<u>0.802</u>	0.782	0.837	0.818	0.798	0.779	0.761	0.743	0.725	0.707	0.692	0.675	<u>0.631</u>	<u>0.334</u>
<u>8</u>	<u>0.826</u>	0.806	0.890	0.870	0.849	0.829	0.810	0.790	0.771	0.752	0.735	0.717	<u>0.670</u>	<u>0.402</u>
<u>10</u>	<u>0.870</u>	0.858	0.949	0.928	0.904	0.883	0.861	0.841	0.821	0.800	0.782	0.764	<u>0.714</u>	<u>0.486</u>
<u>11</u>	<u>0.935</u>	0.912	1.011	0.988	0.963	0.940	0.917	0.895	0.874	0.853	0.833	0.812	<u>0.758</u>	<u>0.584</u>
<u>12</u>	<u>0.967</u>	0.943	1.077	1.053	1.027	1.002	0.978	0.953	0.931	0.908	0.887	0.865	<u>0.806</u>	<u>0.709</u>
<u>13</u>	<u>0.997</u>	0.973	1.149	1.123	1.094	1.068	1.042	1.016	0.991	0.967	0.943	0.921	<u>0.859</u>	<u>0.859</u>
<u>14</u>	<u>1.030</u>	1.005	1.224	1.196	1.167	1.138	1.111	1.084	1.056	1.032	1.006	0.982	<u>0.913</u>	<u>1.041</u>
<u>15</u>	<u>1.062</u>	1.036	1.306	1.277	1.244	1.214	1.184	1.155	1.126	1.099	1.072	1.045	<u>0.974</u>	<u>1.256</u>
<u>16</u>	<u>1.097</u>	1.070	1.393	1.362	1.327	1.295	1.263	1.231	1.201	1.172	1.142	1.114	<u>1.037</u>	<u>1.524</u>
<u>17</u>	<u>1.132</u>	1.104	1.486	1.453	1.418	1.382	1.348	1.314	1.281	1.250	1.219	1.188	<u>1.106</u>	<u>1.847</u>
<u>18</u>	<u>1.170</u>	1.141	1.605	1.569	1.531	1.493	1.456	1.419	1.383	1.350	1.317	1.283	<u>1.194</u>	<u>2.124</u>
<u>19</u>	<u>1.207</u>	1.178	1.709	1.671	1.631	1.589	1.550	1.511	1.473	1.438	1.402	1.366	<u>1.272</u>	<u>2.401</u>
<u>20</u>	<u>1.247</u>	1.217	1.858	1.816	1.773	1.728	1.685	1.643	1.601	1.563	1.524	1.485	<u>1.383</u>	<u>2.678</u>
<u>21</u>	<u>1.286</u>	1.255	2.006	1.962	1.914	1.866	1.820	1.774	1.729	1.688	1.646	1.604	<u>1.493</u>	<u>2.955</u>
<u>22</u>	<u>1.308</u>	1.276	2.155	2.107	2.056	2.004	1.955	1.905	1.857	1.813	1.768	1.723	<u>1.604</u>	
<u>23</u>	<u>1.329</u>	1.297	2.303	2.252	2.198	2.142	2.089	2.037	1.986	1.938	1.889	1.841	<u>1.714</u>	
<u>24</u>	<u>1.351</u>	1.318	2.526	2.470	2.411	2.349	2.292	2.234	2.178	2.125	2.072	2.020	<u>1.880</u>	
<u>25</u>	<u>1.372</u>	1.339	2.749	2.688	2.623	2.557	2.494	2.431	2.370	2.313	2.255	2.198	<u>2.046</u>	
<u>26</u>	<u>1.395</u>	1.361	2.972	2.906	2.836	2.764	2.696	2.628	2.562	2.500	2.438	2.376	<u>2.212</u>	
<u>27</u>	<u>1.419</u>	<u>1.384</u>												
<u>28</u>	<u>1.464</u>	<u>1.428</u>												
<u>29</u>	<u>1.497</u>	<u>1.460</u>												
<u>30</u>	<u>1.528</u>	<u>1.491</u>												
<u>31</u>	<u>1.561</u>	<u>1.523</u>												
<u>32</u>	<u>1.593</u>	<u>1.554</u>												
<u>33</u>	<u>1.625</u>	<u>1.585</u>												
<u>34</u>	<u>1.655</u>	<u>1.615</u>												
<u>35</u>	<u>1.686</u>	<u>1.645</u>												
<u>36</u>	<u>1.740</u>	<u>1.698</u>												
<u>37</u>	<u>1.796</u>	<u>1.752</u>												
<u>38</u>	<u>1.836</u>	<u>1.791</u>												
<u>39</u>	<u>1.875</u>	<u>1.829</u>												
<u>40</u>	<u>1.914</u>	<u>1.867</u>												
<u>41</u>	<u>1.952</u>	<u>1.904</u>												
<u>42</u>	<u>2.004</u>	<u>1.955</u>												
<u>43</u>	<u>2.056</u>	<u>2.006</u>												
<u>44</u>	<u>2.107</u>	<u>2.056</u>												
<u>45</u>	<u>2.147</u>	<u>2.095</u>												
<u>46</u>	<u>2.186</u>	<u>2.133</u>												
<u>47</u>	<u>2.225</u>	<u>2.171</u>												
<u>48</u>	<u>2.264</u>	<u>2.209</u>												
<u>49</u>	<u>2.303</u>	<u>2.247</u>												
<u>50</u>	<u>2.342</u>	<u>2.285</u>												
<u>51</u>	<u>2.381</u>	<u>2.323</u>												
<u>52</u>	<u>2.420</u>	<u>2.361</u>												
<u>53</u>	<u>2.478</u>	<u>2.418</u>												
<u>54</u>	<u>2.537</u>	<u>2.475</u>												
<u>55</u>	<u>2.596</u>	<u>2.533</u>												
<u>56</u>	<u>2.654</u>	<u>2.589</u>												
<u>57</u>	<u>2.732</u>	<u>2.665</u>												
<u>58</u>	<u>2.811</u>	<u>2.742</u>												
<u>59</u>	<u>2.888</u>	<u>2.818</u>												
<u>60</u>	<u>3.006</u>	<u>2.933</u>												
<u>61</u>	<u>3.122</u>	<u>3.046</u>												
<u>62</u>	<u>3.337</u>	<u>3.256</u>												
<u>63</u>	<u>3.552</u>	<u>3.465</u>												
<u>64</u>	<u>3.772</u>	<u>3.680</u>												
<u>65</u>	<u>3.987</u>	<u>3.890</u>												
<u>66</u>	<u>4.310</u>	<u>4.205</u>												
<u>67</u>	<u>4.749</u>	<u>4.633</u>												
<u>68</u>	<u>5.176</u>	<u>5.050</u>												
<u>69</u>	<u>5.606</u>	<u>5.469</u>												
<u>70</u>	<u>6.043</u>	<u>5.896</u>												
<u>71</u>	<u>6.478</u>	<u>6.320</u>												
<u>72</u>	<u>6.912</u>	<u>6.743</u>												
<u>73</u>	<u>7.347</u>	<u>7.168</u>												
<u>74</u>	<u>7.781</u>	<u>7.591</u>												
<u>75</u>	<u>8.217</u>	8.017												