



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.

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- 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 5% 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)	24%	N/A
Excellent Driver (5 years Incident Free)	10%	10%

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		

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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	1A	YES	--	--	YES	YES	--	0.955
2	1B	YES	--	--	NO	YES	--	0.975
3	1C	YES	--	--	YES	NO	--	0.985
4	1D	YES	--	--	NO	NO	--	1.010
5	2A	NO	YES	--	YES	YES	--	0.985
6	2B	NO	YES	--	NO	YES	--	1.050
7	2C	NO	YES	--	YES	NO	--	1.015
8	2D	NO	YES	--	NO	NO	--	1.035
9	3A	NO	NO	--	YES	YES	YES	1.070
10	3C	NO	NO	YES	NO	YES	YES	1.100
11	3B	NO	NO	--	YES	NO	YES	1.070
12	3D	NO	NO	YES	NO	NO	YES	1.025
13	3E	NO	NO	--	YES	YES	NO	1.135
14	3G	NO	NO	YES	NO	YES	NO	1.100
15	3F	NO	NO	--	YES	NO	NO	1.070
16	3H	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. For these rates please refer to the 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.

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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)

Note: For model years 2012 and subsequent, effective 11/1/2012, there will be separate symbols for Collision (parts 7,8) and Comprehensive (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.)

RULE 19. DISCOUNTS

J. Hybrid Automobile Discount

A 5% 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.

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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 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

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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.

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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		
	Experienced Operators (Rate Class 50-57, 60-67 or 30)			Inexperienced Operators (All Other Rate Classes)		
	Parts 1, 2, and 4	Part 5	Part 7	Parts 1, 2, and 4	Part 5	Part 7
Excellent Driver Plus	-0.240	-0.090	-0.240	N/A	N/A	N/A
Excellent Driver	-0.100	0.000	-0.100	-0.100	0.000	-0.100
0	0.000	0.000	0.000	0.000	0.000	0.000
1	0.100	0.050	0.100	0.075	0.050	0.075
2	0.200	0.100	0.200	0.150	0.100	0.015
3	0.300	0.150	0.300	0.225	0.150	0.225
4	0.600	0.200	0.600	0.300	0.200	0.300
5	0.810	0.250	0.810	0.400	0.250	0.400
6	0.965	0.300	0.965	0.475	0.300	0.475
7	1.120	0.350	1.120	0.550	0.350	0.550
8	1.275	0.400	1.275	0.625	0.400	0.625
9	1.430	0.450	1.430	0.700	0.450	0.700
10	1.585	0.500	1.585	0.775	0.500	0.775
11	1.740	0.500	1.740	0.850	0.500	0.850
12	1.895	0.500	1.895	0.925	0.500	0.925
13	2.050	0.500	2.050	1.000	0.500	1.000
14	2.205	0.500	2.205	1.075	0.500	1.075
15	2.360	0.500	2.360	1.150	0.500	1.150
16	2.515	0.500	2.515	1.225	0.500	1.225
17	2.670	0.500	2.670	1.300	0.500	1.300
18	2.825	0.500	2.825	1.375	0.500	1.375
19	2.980	0.500	2.980	1.450	0.500	1.450
20	3.135	0.500	3.135	1.525	0.500	1.525
21	3.290	0.500	3.290	1.600	0.500	1.600
22	3.445	0.500	3.445	1.675	0.500	1.675
23	3.600	0.500	3.600	1.750	0.500	1.750
24	3.755	0.500	3.755	1.825	0.500	1.825
25	3.910	0.500	3.910	1.900	0.500	1.900
26	4.065	0.500	4.065	1.975	0.500	1.975
27	4.220	0.500	4.220	2.050	0.500	2.050
28	4.375	0.500	4.375	2.125	0.500	2.125
29	4.530	0.500	4.530	2.200	0.500	2.200
30	4.685	0.500	4.685	2.275	0.500	2.275
31	4.840	0.500	4.840	2.350	0.500	2.350
32	4.995	0.500	4.995	2.425	0.500	2.425

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Merit Rating (cont'd)

Points	Credit/Adj Factors			Credit/Adj Factors		
33	5.150	0.500	5.150	2.500	0.500	2.500
34	5.350	0.500	5.305	2.575	0.500	2.575
35	5.460	0.500	5.460	2.650	0.500	2.650
36	5.615	0.500	5.615	2.725	0.500	2.725
37	5.770	0.500	5.770	2.800	0.500	2.800
38	5.925	0.500	5.925	2.875	0.500	2.875
39	6.080	0.500	6.080	2.950	0.500	2.950
40	6.235	0.500	6.235	3.025	0.500	3.025
41	6.390	0.500	6.390	3.100	0.500	3.100
42	6.545	0.500	6.545	3.175	0.500	3.175
43	6.700	0.500	6.700	3.250	0.500	3.250
44	6.855	0.500	6.855	3.325	0.500	3.325
45	7.010	0.500	7.010	3.400	0.500	3.400

* 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
6	0.900	0.900	0.450	0.450

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Merit Rating (cont'd)

Points	Merit Rate Adjustment Factors			
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.

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:

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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	30
1	129	129	129	129	129	129	129	129	241	236	232	148	144	141	499	489	479	226	222	218	449	440	432	204	200	196	120
2	141	141	141	141	141	141	141	141	261	256	250	156	153	150	543	532	521	254	250	245	489	479	469	229	225	221	129
3	149	149	149	149	149	149	149	149	275	270	265	165	162	159	588	577	566	273	268	263	529	519	509	245	241	236	135
4	162	162	162	162	162	162	162	162	304	298	292	175	171	168	655	641	629	317	310	304	589	577	566	285	280	274	147
5	165	165	165	165	165	165	165	165	307	301	295	199	193	190	686	673	660	339	332	326	618	606	593	305	298	293	152
6	179	179	179	179	179	179	179	179	340	334	327	196	191	188	735	722	707	386	379	371	662	649	637	347	341	334	164
7	186	186	186	186	186	186	186	186	349	342	335	243	238	234	783	768	752	445	436	428	704	691	677	400	392	385	166
8	192	192	192	192	192	192	192	192	358	351	345	224	220	216	822	805	790	422	414	406	739	725	711	381	373	365	177
9	222	222	222	222	222	222	222	222	386	379	371	300	295	289	852	836	818	441	433	424	767	752	737	397	390	382	227
10	225	225	225	225	225	225	225	225	454	446	437	276	271	266	906	889	870	507	497	488	815	800	784	456	447	439	216
11	244	244	244	244	244	244	244	244	494	485	475	279	274	269	965	945	927	521	512	500	868	851	834	468	460	450	286
12	242	242	242	242	242	242	242	242	471	462	453	305	299	293	892	875	857	553	543	531	802	788	772	498	489	478	234
13	276	276	276	276	276	276	276	276	507	497	488	328	321	315	919	901	884	594	583	572	827	811	796	535	525	515	251
14	308	308	308	308	308	308	308	308	597	584	573	371	363	356	871	854	837	625	613	601	784	768	754	566	554	543	280
15	364	364	364	364	364	364	364	364	671	658	645	377	370	362	880	863	846	689	675	662	796	780	764	626	613	601	334
16	326	326	326	326	326	326	326	326	604	591	580	493	483	473	942	924	906	663	650	637	852	835	819	600	588	576	290
17	235	235	235	235	235	235	235	235	586	575	564	264	259	253	943	925	907	436	428	420	849	833	817	392	385	377	259
18	293	293	293	293	293	293	293	293	709	695	682	376	367	360	902	884	867	615	604	592	815	799	784	554	544	533	250
19	321	321	321	321	321	321	321	321	654	641	628	353	346	339	932	915	897	552	542	531	839	823	807	496	487	477	297
20	305	305	305	305	305	305	305	305	688	676	662	406	398	391	916	898	881	644	632	620	824	808	793	579	568	558	341
21	368	368	368	368	368	368	368	368	727	714	699	552	541	530	889	872	855	675	663	650	804	789	773	607	596	585	454
22	398	398	398	398	398	398	398	398	727	714	699	516	506	496	913	895	878	668	656	643	822	806	790	601	590	578	408
23	245	245	245	245	245	245	245	245	556	545	534	355	348	341	948	930	912	561	550	539	858	840	824	504	495	485	232
24	248	248	248	248	248	248	248	248	498	488	478	301	295	289	955	937	918	488	478	469	864	847	830	440	431	423	235
25	273	273	273	273	273	273	273	273	565	555	544	318	312	305	871	854	837	562	551	540	784	768	754	506	495	486	268
26	302	302	302	302	302	302	302	302	681	668	655	445	436	428	863	846	830	670	657	644	780	765	750	603	591	579	321
27	113	113	113	113	113	113	113	113	221	217	213	119	118	115	449	440	431	191	187	184	404	396	388	172	169	166	111
28	113	113	113	113	113	113	113	113	221	217	213	119	118	115	449	440	431	191	187	184	404	396	388	172	169	166	111
40	289	289	289	289	289	289	289	289	607	595	583	395	387	380	930	913	895	605	593	582	845	829	813	545	534	524	314
41	295	295	295	295	295	295	295	295	536	526	516	416	408	401	936	918	900	693	679	666	850	833	817	624	611	599	280
42	364	364	364	364	364	364	364	364	666	653	640	473	463	455	954	936	918	757	742	728	867	850	833	684	671	658	341
43	365	365	365	365	365	365	365	365	593	582	571	465	456	447	923	905	887	686	673	660	838	822	805	620	609	597	330
44	323	323	323	323	323	323	323	323	615	604	591	579	569	558	900	883	865	599	587	576	817	802	786	540	529	519	283
45	395	395	395	395	395	395	395	395	669	657	644	455	446	438	919	902	884	685	672	660	834	819	803	616	604	594	362

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 7 \$500 Deductible (Collision)

Tiers 1 - 16

Territory	Collision (Part 7)																										
	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	253	253	253	253	253	253	253	253	525	515	505	312	306	300	1018	999	979	518	508	498	916	899	881	466	457	448	245
2	260	260	260	260	260	260	260	260	537	526	516	320	314	308	1065	1044	1024	509	499	489	959	940	922	458	449	440	244
3	261	261	261	261	261	261	261	261	557	547	536	338	332	325	1063	1042	1022	535	524	514	957	938	920	482	472	463	249
4	276	276	276	276	276	276	276	276	578	567	556	344	338	331	1120	1099	1077	576	565	554	1008	989	969	518	509	499	267
5	277	277	277	277	277	277	277	277	582	571	560	355	348	341	1136	1114	1092	598	587	575	1022	1003	983	538	528	518	265
6	295	295	295	295	295	295	295	295	623	611	599	371	364	357	1158	1135	1113	624	612	600	1042	1022	1002	562	551	540	286
7	311	311	311	311	311	311	311	311	638	625	613	390	383	375	1238	1214	1190	654	642	629	1114	1093	1071	589	578	566	299
8	319	319	319	319	319	319	319	319	639	626	614	408	400	392	1171	1149	1126	652	640	627	1054	1034	1013	587	576	564	319
9	318	318	318	318	318	318	318	318	646	633	621	432	423	415	1153	1131	1109	706	693	679	1038	1018	998	635	624	611	304
10	311	311	311	311	311	311	311	311	714	701	687	389	381	374	1174	1152	1129	759	745	730	1057	1037	1016	683	671	657	332
11	336	336	336	336	336	336	336	336	720	706	692	425	417	409	1149	1127	1105	717	703	689	1034	1014	995	645	633	620	338
12	373	373	373	373	373	373	373	373	739	725	711	497	488	478	1175	1153	1130	841	825	809	1058	1038	1017	757	743	728	369
13	375	375	375	375	375	375	375	375	679	666	653	474	465	456	1357	1331	1305	842	826	810	1221	1198	1175	758	743	729	368
14	457	457	457	457	457	457	457	457	882	865	848	546	536	525	1288	1263	1238	1072	1052	1031	1159	1137	1114	965	947	928	381
15	548	548	548	548	548	548	548	548	961	942	924	658	646	633	1410	1383	1356	970	952	933	1269	1245	1220	873	857	840	517
16	484	484	484	484	484	484	484	484	929	911	893	633	621	609	1552	1522	1492	872	855	838	1397	1370	1343	785	770	754	388
17	357	357	357	357	357	357	357	357	809	794	778	427	419	411	1155	1133	1111	746	731	717	1040	1020	1000	671	658	645	365
18	431	431	431	431	431	431	431	431	836	820	804	587	575	564	1275	1251	1226	879	862	845	1148	1126	1103	791	776	761	393
19	420	420	420	420	420	420	420	420	771	756	741	574	563	552	1178	1156	1133	783	768	753	1060	1040	1020	705	691	678	466
20	475	475	475	475	475	475	475	475	912	895	877	579	568	557	1540	1511	1481	907	889	872	1386	1360	1333	816	800	785	462
21	503	503	503	503	503	503	503	503	979	960	941	697	683	670	1323	1297	1272	1033	1013	993	1191	1167	1145	930	912	894	514
22	546	546	546	546	546	546	546	546	997	978	959	723	709	695	1516	1487	1458	1156	1134	1112	1364	1338	1312	1040	1021	1001	638
23	377	377	377	377	377	377	377	377	827	811	795	618	606	594	1338	1313	1287	851	834	818	1204	1182	1158	766	751	736	387
24	414	414	414	414	414	414	414	414	765	751	736	544	533	523	1205	1182	1159	755	741	726	1085	1064	1043	680	667	653	432
25	413	413	413	413	413	413	413	413	855	838	822	665	652	639	1364	1338	1312	813	798	782	1228	1204	1181	732	718	704	416
26	513	513	513	513	513	513	513	513	995	976	957	786	771	756	1590	1560	1529	998	979	960	1431	1404	1376	898	881	864	541
27	240	240	240	240	240	240	240	240	504	495	485	295	290	284	969	951	932	488	478	469	872	856	839	439	430	422	224
28	235	235	235	235	235	235	235	235	506	497	487	297	292	286	969	951	932	488	478	469	872	856	839	439	430	422	221
40	360	360	360	360	360	360	360	360	702	689	675	482	472	463	1154	1132	1110	742	727	713	1039	1019	999	668	654	642	353
41	337	337	337	337	337	337	337	337	697	683	670	503	494	484	1152	1130	1108	763	749	734	1037	1017	997	687	674	661	337
42	389	389	389	389	389	389	389	389	746	731	717	574	563	552	1257	1233	1209	830	814	798	1131	1110	1088	747	733	718	358
43	418	418	418	418	418	418	418	418	820	804	788	557	547	536	1474	1445	1417	927	909	891	1327	1301	1275	834	818	802	431
44	381	381	381	381	381	381	381	381	745	730	716	547	537	526	1252	1228	1204	785	770	755	1127	1105	1084	707	693	680	387
45	434	434	434	434	434	434	434	434	785	770	755	561	550	539	1403	1376	1349	922	905	887	1263	1238	1214	830	815	798	407

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 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:	5% 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

Text Comparison

Documents Compared

page# RS-2 eff.5.15.12.pdf

page# RS-2 eff.11.1.12.pdf

Summary

3 word(s) added

3 word(s) deleted

322 word(s) matched

3 block(s) matched

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	
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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,</u> <u>\$450 Maximum</u>	<u>\$30/Day,</u> <u>\$900 Maximum</u>	<u>\$45/Day,</u> <u>\$1,350 Maximum</u>	<u>\$100/Day,</u> <u>\$3,000 Maximum</u>
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:	<u>5%</u> 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

Text Comparison

Documents Compared

Rule 19.J eff 5.15.12.pdf

Rule 19.J eff 11.1.12.pdf

Summary

3 word(s) added

3 word(s) deleted

54 word(s) matched

3 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 19. DISCOUNTS

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.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 19. DISCOUNTS

J. Hybrid Automobile Discount

A 5% 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.

Text Comparison

Documents Compared

Rule 56 eff 5.15.12.pdf

Rule 56 eff 11.1.12.pdf

Summary

379 word(s) added

277 word(s) deleted

1792 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 the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the

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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 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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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

time period that resulted in points. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

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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	
	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	-0.00	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	0.40	0.20	0.300	0.20
5	0.50	0.25	0.375	0.25
6	0.60	0.30	0.450	0.30
7	0.75	0.35	0.525	0.35
8	0.90	0.35	0.600	0.35
9	1.05	0.35	0.675	0.35
10	1.20	0.35	0.750	0.35
11	1.35	0.35	0.825	0.35
12	1.50	0.35	0.900	0.35
13	1.65	0.35	0.975	0.35
14	1.80	0.35	1.050	0.35
15	1.95	0.35	1.125	0.35
16	2.10	0.35	1.200	0.35
17	2.25	0.35	1.275	0.35
18	2.40	0.35	1.350	0.35
19	2.55	0.35	1.425	0.35
20	2.70	0.35	1.500	0.35
21	2.85	0.35	1.575	0.35
22	3.00	0.35	1.650	0.35
23	3.15	0.35	1.725	0.35
24	3.30	0.35	1.800	0.35
25	3.45	0.35	1.875	0.35
26	3.60	0.35	1.950	0.35
27	3.75	0.35	2.025	0.35
28	3.90	0.35	2.100	0.35
29	4.05	0.35	2.175	0.35
30	4.20	0.35	2.250	0.35
31	4.35	0.35	2.325	0.35
32	4.50	0.35	2.400	0.35

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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			
	Experienced Operators (Rate Class 50-57, 60-67 or 30)			Inexperienced Operators (All Other Rate Classes)			
	Parts 1, 2, and 4		Part 5	Parts 1, 2 and 4		Part 5	Part 7
<u>Excellent Driver Plus</u>	<u>-0.240</u>	<u>-0.090</u>	<u>-0.240</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	
<u>Excellent Driver</u>	<u>-0.100</u>	<u>0.000</u>	<u>-0.100</u>	<u>-0.100</u>	<u>0.000</u>	<u>-0.100</u>	
<u>0</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	
<u>1</u>	<u>0.100</u>	<u>0.050</u>	<u>0.100</u>	<u>0.075</u>	<u>0.050</u>	<u>0.075</u>	
<u>2</u>	<u>0.200</u>	<u>0.100</u>	<u>0.200</u>	<u>0.150</u>	<u>0.100</u>	<u>0.015</u>	
<u>3</u>	<u>0.300</u>	<u>0.150</u>	<u>0.300</u>	<u>0.225</u>	<u>0.150</u>	<u>0.225</u>	
<u>4</u>	<u>0.600</u>	<u>0.200</u>	<u>0.600</u>	<u>0.300</u>	<u>0.200</u>	<u>0.300</u>	
<u>5</u>	<u>0.810</u>	<u>0.250</u>	<u>0.810</u>	<u>0.400</u>	<u>0.250</u>	<u>0.400</u>	
<u>6</u>	<u>0.965</u>	<u>0.300</u>	<u>0.965</u>	<u>0.475</u>	<u>0.300</u>	<u>0.475</u>	
<u>7</u>	<u>1.120</u>	<u>0.350</u>	<u>1.120</u>	<u>0.550</u>	<u>0.350</u>	<u>0.550</u>	
<u>8</u>	<u>1.275</u>	<u>0.400</u>	<u>1.275</u>	<u>0.625</u>	<u>0.400</u>	<u>0.625</u>	
<u>9</u>	<u>1.430</u>	<u>0.450</u>	<u>1.430</u>	<u>0.700</u>	<u>0.450</u>	<u>0.700</u>	
<u>10</u>	<u>1.585</u>	<u>0.500</u>	<u>1.585</u>	<u>0.775</u>	<u>0.500</u>	<u>0.775</u>	
<u>11</u>	<u>1.740</u>	<u>0.500</u>	<u>1.740</u>	<u>0.850</u>	<u>0.500</u>	<u>0.850</u>	
<u>12</u>	<u>1.895</u>	<u>0.500</u>	<u>1.895</u>	<u>0.925</u>	<u>0.500</u>	<u>0.925</u>	
<u>13</u>	<u>2.050</u>	<u>0.500</u>	<u>2.050</u>	<u>1.000</u>	<u>0.500</u>	<u>1.000</u>	
<u>14</u>	<u>2.205</u>	<u>0.500</u>	<u>2.205</u>	<u>1.075</u>	<u>0.500</u>	<u>1.075</u>	
<u>15</u>	<u>2.360</u>	<u>0.500</u>	<u>2.360</u>	<u>1.150</u>	<u>0.500</u>	<u>1.150</u>	
<u>16</u>	<u>2.515</u>	<u>0.500</u>	<u>2.515</u>	<u>1.225</u>	<u>0.500</u>	<u>1.225</u>	
<u>17</u>	<u>2.670</u>	<u>0.500</u>	<u>2.670</u>	<u>1.300</u>	<u>0.500</u>	<u>1.300</u>	
<u>18</u>	<u>2.825</u>	<u>0.500</u>	<u>2.825</u>	<u>1.375</u>	<u>0.500</u>	<u>1.375</u>	
<u>19</u>	<u>2.980</u>	<u>0.500</u>	<u>2.980</u>	<u>1.450</u>	<u>0.500</u>	<u>1.450</u>	
<u>20</u>	<u>3.135</u>	<u>0.500</u>	<u>3.135</u>	<u>1.525</u>	<u>0.500</u>	<u>1.525</u>	
<u>21</u>	<u>3.290</u>	<u>0.500</u>	<u>3.290</u>	<u>1.600</u>	<u>0.500</u>	<u>1.600</u>	
<u>22</u>	<u>3.445</u>	<u>0.500</u>	<u>3.445</u>	<u>1.675</u>	<u>0.500</u>	<u>1.675</u>	
<u>23</u>	<u>3.600</u>	<u>0.500</u>	<u>3.600</u>	<u>1.750</u>	<u>0.500</u>	<u>1.750</u>	
<u>24</u>	<u>3.755</u>	<u>0.500</u>	<u>3.755</u>	<u>1.825</u>	<u>0.500</u>	<u>1.825</u>	
<u>25</u>	<u>3.910</u>	<u>0.500</u>	<u>3.910</u>	<u>1.900</u>	<u>0.500</u>	<u>1.900</u>	
<u>26</u>	<u>4.065</u>	<u>0.500</u>	<u>4.065</u>	<u>1.975</u>	<u>0.500</u>	<u>1.975</u>	
<u>27</u>	<u>4.220</u>	<u>0.500</u>	<u>4.220</u>	<u>2.050</u>	<u>0.500</u>	<u>2.050</u>	
<u>28</u>	<u>4.375</u>	<u>0.500</u>	<u>4.375</u>	<u>2.125</u>	<u>0.500</u>	<u>2.125</u>	
<u>29</u>	<u>4.530</u>	<u>0.500</u>	<u>4.530</u>	<u>2.200</u>	<u>0.500</u>	<u>2.200</u>	
<u>30</u>	<u>4.685</u>	<u>0.500</u>	<u>4.685</u>	<u>2.275</u>	<u>0.500</u>	<u>2.275</u>	
<u>31</u>	<u>4.840</u>	<u>0.500</u>	<u>4.840</u>	<u>2.350</u>	<u>0.500</u>	<u>2.350</u>	
<u>32</u>	<u>4.995</u>	<u>0.500</u>	<u>4.995</u>	<u>2.425</u>	<u>0.500</u>	<u>2.425</u>	

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Points	Merit Rating (cont'd)			
	Credit/Adj Factors		Credit/Adj Factors	
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	2.950	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
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
6	0.900	0.900	0.450	0.450

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Merit Rating (cont'd)

Points	Credit/Adj Factors		Credit/Adj Factors			
33	<u>5.150</u>	<u>0.500</u>	<u>5.150</u>	<u>2.500</u>	<u>0.500</u>	<u>2.500</u>
<u>34</u>	<u>5.350</u>	<u>0.500</u>	<u>5.305</u>	<u>2.575</u>	<u>0.500</u>	<u>2.575</u>
<u>35</u>	<u>5.460</u>	<u>0.500</u>	<u>5.460</u>	<u>2.650</u>	<u>0.500</u>	<u>2.650</u>
<u>36</u>	<u>5.615</u>	<u>0.500</u>	<u>5.615</u>	<u>2.725</u>	<u>0.500</u>	<u>2.725</u>
<u>37</u>	<u>5.770</u>	<u>0.500</u>	<u>5.770</u>	<u>2.800</u>	<u>0.500</u>	<u>2.800</u>
<u>38</u>	<u>5.925</u>	<u>0.500</u>	<u>5.925</u>	<u>2.875</u>	<u>0.500</u>	<u>2.875</u>
<u>39</u>	<u>6.080</u>	<u>0.500</u>	<u>6.080</u>	<u>2.950</u>	<u>0.500</u>	<u>2.950</u>
<u>40</u>	<u>6.235</u>	<u>0.500</u>	<u>6.235</u>	<u>3.025</u>	<u>0.500</u>	<u>3.025</u>
<u>41</u>	<u>6.390</u>	<u>0.500</u>	<u>6.390</u>	<u>3.100</u>	<u>0.500</u>	<u>3.100</u>
<u>42</u>	<u>6.545</u>	<u>0.500</u>	<u>6.545</u>	<u>3.175</u>	<u>0.500</u>	<u>3.175</u>
<u>43</u>	<u>6.700</u>	<u>0.500</u>	<u>6.700</u>	<u>3.250</u>	<u>0.500</u>	<u>3.250</u>
<u>44</u>	<u>6.855</u>	<u>0.500</u>	<u>6.855</u>	<u>3.325</u>	<u>0.500</u>	<u>3.325</u>
<u>45</u>	<u>7.010</u>	<u>0.500</u>	<u>7.010</u>	<u>3.400</u>	<u>0.500</u>	<u>3.400</u>

* 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
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
6	0.900	0.900	0.450	0.450

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Merit Rating (cont'd)

Points	Merit Rate Adjustment Factors			
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.

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

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Merit Rating (cont'd)

<u>Points</u>	<u>Merit Rate Adjustment Factors</u>			
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.

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:

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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.

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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.

Text Comparison

Documents Compared

Discount Summary eff 5.15.12.pdf

Discount Summary eff 11.1.12.pdf

Summary

10 word(s) added

10 word(s) deleted

1101 word(s) matched

7 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 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



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)	45%	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.
(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 5% 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)	<u>24%</u>	N/A
Excellent Driver (5 years Incident Free)	<u>10%</u>	<u>10%</u>

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	1A	YES	--	--	YES	YES	--	0.955
2	1B	YES	--	--	NO	YES	--	0.975
3	1C	YES	--	--	YES	NO	--	0.985
4	1D	YES	--	--	NO	NO	--	1.010
5	2A	NO	YES	--	YES	YES	--	0.985
6	2B	NO	YES	--	NO	YES	--	1.050
7	2C	NO	YES	--	YES	NO	--	1.015
8	2D	NO	YES	--	NO	NO	--	1.035
9	3A	NO	NO	--	YES	YES	YES	1.070
10	3C	NO	NO	YES	NO	YES	YES	1.100
11	3B	NO	NO	--	YES	NO	YES	1.070
12	3D	NO	NO	YES	NO	NO	YES	1.025
13	3E	NO	NO	--	YES	YES	NO	1.135
14	3G	NO	NO	YES	NO	YES	NO	1.100
15	3F	NO	NO	--	YES	NO	NO	1.070
16	3H	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. For these rates please refer to the 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.

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	1A	YES	--	--	YES	YES	--	0.955
2	1B	YES	--	--	NO	YES	--	0.975
3	1C	YES	--	--	YES	NO	--	0.985
4	1D	YES	--	--	NO	NO	--	1.010
5	2A	NO	YES	--	YES	YES	--	0.985
6	2B	NO	YES	--	NO	YES	--	1.050
7	2C	NO	YES	--	YES	NO	--	1.015
8	2D	NO	YES	--	NO	NO	--	1.035
9	3A	NO	NO	--	YES	YES	YES	1.070
10	3C	NO	NO	YES	NO	YES	YES	1.100
11	3B	NO	NO	--	YES	NO	YES	1.070
12	3D	NO	NO	YES	NO	NO	YES	1.025
13	3E	NO	NO	--	YES	YES	NO	1.135
14	3G	NO	NO	YES	NO	YES	NO	1.100
15	3F	NO	NO	--	YES	NO	NO	1.070
16	3H	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. For these rates please refer to the 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.

Text Comparison

Documents Compared

Rule 11 eff.5.15.12.pdf

Rule 11 eff.11.1.12.pdf

Summary

28 word(s) added

2 word(s) deleted

411 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. **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 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)

Note: For model years 2012 and subsequent, effective 11/1/2012, there will be separate symbols for Collision (parts 7,8) and Comprehensive (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

page# R-2 eff 5.15.12.pdf

page# R-2 eff 11.1.12.pdf

Summary

328 word(s) added

328 word(s) deleted

720 word(s) matched

38 block(s) matched

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	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	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	243	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 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	30
1	129	129	129	129	129	129	129	129	241	236	232	148	144	141	499	489	479	226	222	218	449	440	432	204	200	196	120
2	141	141	141	141	141	141	141	141	261	256	250	156	153	150	543	532	521	254	250	245	489	479	469	229	225	221	129
3	149	149	149	149	149	149	149	149	275	270	265	165	162	159	588	577	566	273	268	263	529	519	509	245	241	236	135
4	162	162	162	162	162	162	162	162	304	298	292	175	171	168	655	641	629	317	310	304	589	577	566	285	280	274	147
5	165	165	165	165	165	165	165	165	307	301	295	199	193	190	686	673	660	339	332	326	618	606	593	305	298	293	152
6	179	179	179	179	179	179	179	179	340	334	327	196	191	188	735	722	707	386	379	371	662	649	637	347	341	334	164
7	186	186	186	186	186	186	186	186	349	342	335	243	238	234	783	768	752	445	436	428	704	691	677	400	392	385	166
8	192	192	192	192	192	192	192	192	358	351	345	224	220	216	822	805	790	422	414	406	739	725	711	381	373	365	177
9	222	222	222	222	222	222	222	222	386	379	371	300	295	289	852	836	818	441	433	424	767	752	737	397	390	382	227
10	225	225	225	225	225	225	225	225	454	446	437	276	271	266	906	889	870	507	497	488	815	800	784	456	447	439	216
11	244	244	244	244	244	244	244	244	494	485	475	279	274	269	965	945	927	521	512	500	868	851	834	468	460	450	286
12	242	242	242	242	242	242	242	242	471	462	453	305	299	293	892	875	857	553	543	531	802	788	772	498	489	478	234
13	276	276	276	276	276	276	276	276	507	497	488	328	321	315	919	901	884	594	583	572	827	811	796	535	525	515	251
14	308	308	308	308	308	308	308	308	597	584	573	371	363	356	871	854	837	625	613	601	784	768	754	566	554	543	280
15	364	364	364	364	364	364	364	364	671	658	645	377	370	362	880	863	846	689	675	662	796	780	764	626	613	601	334
16	326	326	326	326	326	326	326	326	604	591	580	493	483	473	942	924	906	663	650	637	852	835	819	600	588	576	290
17	235	235	235	235	235	235	235	235	586	575	564	264	259	253	943	925	907	436	428	420	849	833	817	392	385	377	259
18	293	293	293	293	293	293	293	293	709	695	682	376	367	360	902	884	867	615	604	592	815	799	784	554	544	533	250
19	321	321	321	321	321	321	321	321	654	641	628	353	346	339	932	915	897	552	542	531	839	823	807	496	487	477	297
20	305	305	305	305	305	305	305	305	688	676	662	406	398	391	916	898	881	644	632	620	824	808	793	579	568	558	341
21	368	368	368	368	368	368	368	368	727	714	699	552	541	530	889	872	855	675	663	650	804	789	773	607	596	585	454
22	398	398	398	398	398	398	398	398	727	714	699	516	506	496	913	895	878	668	656	643	822	806	790	601	590	578	408
23	245	245	245	245	245	245	245	245	556	545	534	355	348	341	948	930	912	561	550	539	858	840	824	504	495	485	232
24	248	248	248	248	248	248	248	248	498	488	478	301	295	289	955	937	918	488	478	469	864	847	830	440	431	423	235
25	273	273	273	273	273	273	273	273	565	555	544	318	312	305	871	854	837	562	551	540	784	768	754	506	495	486	268
26	302	302	302	302	302	302	302	302	681	668	655	445	436	428	863	846	830	670	657	644	780	765	750	603	591	579	321
27	113	113	113	113	113	113	113	113	221	217	213	119	118	115	449	440	431	191	187	184	404	396	388	172	169	166	111
28	113	113	113	113	113	113	113	113	221	217	213	119	118	115	449	440	431	191	187	184	404	396	388	172	169	166	111
40	289	289	289	289	289	289	289	289	607	595	583	395	387	380	930	913	895	605	593	582	845	829	813	545	534	524	314
41	295	295	295	295	295	295	295	295	536	526	516	416	408	401	936	918	900	693	679	666	850	833	817	624	611	599	280
42	364	364	364	364	364	364	364	364	666	653	640	473	463	455	954	936	918	757	742	728	867	850	833	684	671	658	341
43	365	365	365	365	365	365	365	365	593	582	571	465	456	447	923	905	887	686	673	660	838	822	805	620	609	597	330
44	323	323	323	323	323	323	323	323	615	604	591	579	569	558	900	883	865	599	587	576	817	802	786	540	529	519	283
45	395	395	395	395	395	395	395	395	669	657	644	455	446	438	919	902	884	685	672	660	834	819	803	616	604	594	362

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.

Text Comparison

Documents Compared

page# R-6 eff 5.15.12.pdf - Adobe Acrobat Professional

page# R-6 eff.11.1.12.pdf

Summary

320 word(s) added

320 word(s) deleted

729 word(s) matched

39 block(s) matched

SAFETY INSURANCE COMPANY
 SAFETY INDEMNITY INSURANCE COMPANY
 SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 Part 7 \$500 Deductible (Collision)

Tiers 1 - 16

Territory	Collision (Part 7)																										
	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	258	258	258	258	258	258	258	258	525	515	505	312	306	300	1018	999	979	518	508	498	916	899	881	466	457	448	248
2	266	266	266	266	266	266	266	266	537	526	516	320	314	308	1065	1044	1024	509	499	489	959	940	922	458	449	440	247
3	267	267	267	267	267	267	267	267	557	547	536	338	332	325	1063	1042	1022	535	524	514	957	938	920	482	472	463	252
4	282	282	282	282	282	282	282	282	578	567	556	344	338	331	1120	1099	1077	576	565	554	1008	989	969	518	509	499	271
5	283	283	283	283	283	283	283	283	582	571	560	355	348	341	1136	1114	1092	598	587	575	1022	1003	983	538	528	518	269
6	301	301	301	301	301	301	301	301	623	611	599	371	364	357	1158	1135	1113	624	612	600	1042	1022	1002	562	551	540	290
7	318	318	318	318	318	318	318	318	638	625	613	390	383	375	1238	1214	1190	654	642	629	1114	1093	1071	589	578	566	303
8	326	326	326	326	326	326	326	326	639	626	614	408	400	392	1171	1149	1126	652	640	627	1054	1034	1013	587	576	564	323
9	325	325	325	325	325	325	325	325	646	633	621	432	423	415	1153	1131	1109	706	693	679	1038	1018	998	635	624	611	308
10	318	318	318	318	318	318	318	318	714	701	687	389	381	374	1174	1152	1129	759	745	730	1057	1037	1016	683	671	657	336
11	343	343	343	343	343	343	343	343	720	706	692	425	417	409	1149	1127	1105	717	703	689	1034	1014	995	645	633	620	342
12	381	381	381	381	381	381	381	381	739	725	711	497	488	478	1175	1153	1130	841	825	809	1058	1038	1017	757	743	728	374
13	383	383	383	383	383	383	383	383	679	666	653	474	465	456	1357	1331	1305	842	826	810	1221	1198	1175	758	743	729	323
14	467	467	467	467	467	467	467	467	882	865	848	546	536	525	1288	1263	1238	1072	1052	1031	1159	1137	1114	965	947	928	386
15	560	560	560	560	560	560	560	560	961	942	924	658	646	633	1410	1383	1356	970	952	933	1269	1245	1220	873	857	840	524
16	494	494	494	494	494	494	494	494	929	911	893	633	621	609	1552	1522	1492	872	855	838	1397	1370	1343	785	770	754	393
17	365	365	365	365	365	365	365	365	809	794	778	427	419	411	1155	1133	1111	746	731	717	1040	1020	1000	671	658	645	370
18	440	440	440	440	440	440	440	440	836	820	804	587	575	564	1275	1251	1226	879	862	845	1148	1126	1103	791	776	761	398
19	429	429	429	429	429	429	429	429	771	756	741	574	563	552	1178	1156	1133	783	768	753	1060	1040	1020	705	691	678	472
20	485	485	485	485	485	485	485	485	912	895	877	579	568	557	1540	1511	1481	907	889	872	1386	1360	1333	816	800	785	468
21	514	514	514	514	514	514	514	514	979	960	941	697	683	670	1323	1297	1272	1033	1013	993	1191	1167	1145	930	912	894	521
22	558	558	558	558	558	558	558	558	997	978	959	723	709	695	1516	1487	1458	1156	1134	1112	1364	1338	1312	1040	1021	1001	646
23	385	385	385	385	385	385	385	385	827	811	795	618	606	594	1338	1313	1287	851	834	818	1204	1182	1158	766	751	736	392
24	423	423	423	423	423	423	423	423	765	751	736	544	533	523	1205	1182	1159	755	741	726	1085	1064	1043	680	667	653	438
25	422	422	422	422	422	422	422	422	855	838	822	665	652	639	1364	1338	1312	813	798	782	1228	1204	1181	732	718	704	422
26	524	524	524	524	524	524	524	524	995	976	957	786	771	756	1590	1560	1529	998	979	960	1431	1404	1376	898	881	864	548
27	245	245	245	245	245	245	245	245	504	495	485	295	290	284	969	951	932	488	478	469	872	856	839	439	430	422	227
28	240	240	240	240	240	240	240	240	506	497	487	297	292	286	969	951	932	488	478	469	872	856	839	439	430	422	224
40	368	368	368	368	368	368	368	368	702	689	675	482	472	463	1154	1132	1110	742	727	713	1039	1019	999	668	654	642	358
41	344	344	344	344	344	344	344	344	697	683	670	503	494	484	1152	1130	1108	763	749	734	1037	1017	997	687	674	661	341
42	397	397	397	397	397	397	397	397	746	731	717	574	563	552	1257	1233	1209	830	814	798	1131	1110	1088	747	733	718	363
43	427	427	427	427	427	427	427	427	820	804	788	557	547	536	1474	1445	1417	927	909	891	1327	1301	1275	834	818	802	437
44	389	389	389	389	389	389	389	389	745	730	716	547	537	526	1252	1228	1204	785	770	755	1127	1105	1084	707	693	680	392
45	443	443	443	443	443	443	443	443	785	770	755	561	550	539	1403	1376	1349	922	905	887	1263	1238	1214	830	815	798	412

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 7 \$500 Deductible (Collision)

Tiers 1 - 16

Territory	Collision (Part 7)																										
	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	253	253	253	253	253	253	253	253	525	515	505	312	306	300	1018	999	979	518	508	498	916	899	881	466	457	448	245
2	260	260	260	260	260	260	260	260	537	526	516	320	314	308	1065	1044	1024	509	499	489	959	940	922	458	449	440	244
3	261	261	261	261	261	261	261	261	557	547	536	338	332	325	1063	1042	1022	535	524	514	957	938	920	482	472	463	249
4	276	276	276	276	276	276	276	276	578	567	556	344	338	331	1120	1099	1077	576	565	554	1008	989	969	518	509	499	267
5	277	277	277	277	277	277	277	277	582	571	560	355	348	341	1136	1114	1092	598	587	575	1022	1003	983	538	528	518	265
6	295	295	295	295	295	295	295	295	623	611	599	371	364	357	1158	1135	1113	624	612	600	1042	1022	1002	562	551	540	286
7	311	311	311	311	311	311	311	311	638	625	613	390	383	375	1238	1214	1190	654	642	629	1114	1093	1071	589	578	566	299
8	319	319	319	319	319	319	319	319	639	626	614	408	400	392	1171	1149	1126	652	640	627	1054	1034	1013	587	576	564	319
9	318	318	318	318	318	318	318	318	646	633	621	432	423	415	1153	1131	1109	706	693	679	1038	1018	998	635	624	611	304
10	311	311	311	311	311	311	311	311	714	701	687	389	381	374	1174	1152	1129	759	745	730	1057	1037	1016	683	671	657	332
11	336	336	336	336	336	336	336	336	720	706	692	425	417	409	1149	1127	1105	717	703	689	1034	1014	995	645	633	620	338
12	373	373	373	373	373	373	373	373	739	725	711	497	488	478	1175	1153	1130	841	825	809	1058	1038	1017	757	743	728	369
13	375	375	375	375	375	375	375	375	679	666	653	474	465	456	1357	1331	1305	842	826	810	1221	1198	1175	758	743	729	368
14	457	457	457	457	457	457	457	457	882	865	848	546	536	525	1288	1263	1238	1072	1052	1031	1159	1137	1114	965	947	928	381
15	548	548	548	548	548	548	548	548	961	942	924	658	646	633	1410	1383	1356	970	952	933	1269	1245	1220	873	857	840	517
16	484	484	484	484	484	484	484	484	929	911	893	633	621	609	1552	1522	1492	872	855	838	1397	1370	1343	785	770	754	388
17	357	357	357	357	357	357	357	357	809	794	778	427	419	411	1155	1133	1111	746	731	717	1040	1020	1000	671	658	645	365
18	431	431	431	431	431	431	431	431	836	820	804	587	575	564	1275	1251	1226	879	862	845	1148	1126	1103	791	776	761	393
19	420	420	420	420	420	420	420	420	771	756	741	574	563	552	1178	1156	1133	783	768	753	1060	1040	1020	705	691	678	466
20	475	475	475	475	475	475	475	475	912	895	877	579	568	557	1540	1511	1481	907	889	872	1386	1360	1333	816	800	785	462
21	503	503	503	503	503	503	503	503	979	960	941	697	683	670	1323	1297	1272	1033	1013	993	1191	1167	1145	930	912	894	514
22	546	546	546	546	546	546	546	546	997	978	959	723	709	695	1516	1487	1458	1156	1134	1112	1364	1338	1312	1040	1021	1001	638
23	377	377	377	377	377	377	377	377	827	811	795	618	606	594	1338	1313	1287	851	834	818	1204	1182	1158	766	751	736	387
24	414	414	414	414	414	414	414	414	765	751	736	544	533	523	1205	1182	1159	755	741	726	1085	1064	1043	680	667	653	432
25	413	413	413	413	413	413	413	413	855	838	822	665	652	639	1364	1338	1312	813	798	782	1228	1204	1181	732	718	704	416
26	513	513	513	513	513	513	513	513	995	976	957	786	771	756	1590	1560	1529	998	979	960	1431	1404	1376	898	881	864	541
27	240	240	240	240	240	240	240	240	504	495	485	295	290	284	969	951	932	488	478	469	872	856	839	439	430	422	224
28	235	235	235	235	235	235	235	235	506	497	487	297	292	286	969	951	932	488	478	469	872	856	839	439	430	422	221
40	360	360	360	360	360	360	360	360	702	689	675	482	472	463	1154	1132	1110	742	727	713	1039	1019	999	668	654	642	353
41	337	337	337	337	337	337	337	337	697	683	670	503	494	484	1152	1130	1108	763	749	734	1037	1017	997	687	674	661	337
42	389	389	389	389	389	389	389	389	746	731	717	574	563	552	1257	1233	1209	830	814	798	1131	1110	1088	747	733	718	358
43	418	418	418	418	418	418	418	418	820	804	788	557	547	536	1474	1445	1417	927	909	891	1327	1301	1275	834	818	802	431
44	381	381	381	381	381	381	381	381	745	730	716	547	537	526	1252	1228	1204	785	770	755	1127	1105	1084	707	693	680	387
45	434	434	434	434	434	434	434	434	785	770	755	561	550	539	1403	1376	1349	922	905	887	1263	1238	1214	830	815	798	407

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 Class 60 through 67 rates are 75% of Class 50 through 57 final rates for all coverages.