

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

If a certificate of insurance is necessary to comply with the requirements of a financial responsibility Law of any state or province of Canada, Safety will issue evidence of financial responsibility upon request of the insured for an additional premium.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage to Someone Else's Property (Part 4) and Optional Bodily Injury to Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustment to be added to the otherwise applicable premium as follows:

1. Owners

- a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by multiplying, the applicable percentage in Section B to the sum of the final premiums before merit rating of Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured and the total non-ownership liability premium (excluding merit rating adjustments).
- b. In all other cases, the additional premium shall be computed by multiplying, the applicable percentage in Section B to the sum of the final premiums before merit rating of Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured.

2. Non-Owners

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying, the applicable percentage in Section B to the total bodily injury and property damage premium for the policy(excluding merit rating adjustments).
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by multiplying, the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located. In both cases merit rating adjustments are excluded from the additional premium calculation.

B. Additional Premium Percentages

1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 7%.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 7%.

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- a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will be increased by 7% if the certificate is required for any other cause whatsoever.
 4. It is the responsibility of the insured to advise Safety when a financial responsibility certificate of insurance filing is no longer required.

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RULE 49. NAMED NON-OWNER POLICY

A policy may be written, at the option of Safety, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use Personal Auto Policy **PP 00 01** and the Named Non-Owner Coverage Endorsement **PP 03 22**.

The following base rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

- A.** If the exclusions for vehicles furnished or available for regular use apply:
 - a. Charge 40 % of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual
 - b. Charge 60% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members
- B.** If the exclusions for vehicles furnished or available for regular use do not apply:
 - a. Charge 60% of the applicable Parts 1, 4, 5 and 6 to provide coverage for a named individual
 - b. Charge 80% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates.

Discounts do not apply.

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RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances, may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- A. No Primary Insurance - 90% of the applicable Private Passenger premium for an individual and 100% for individual and household members.
- B. Primary Insurance - 12% of the applicable Private Passenger premium for an individual and 13% for individual and household members.
- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger base manual premium.

2. Vehicles Furnished or Available For Use as Public or Livery Conveyances

50% of the applicable Private Passenger premium for an individual and 60% for individual and household members

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 6 and the latest model year shown in the manual for the territory in which the non-owned vehicle is garaged.

Discounts do not apply.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 175, section 113S, and the implementing regulation, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by Safety prior to the issuance of physical damage coverages by Safety. Safety's decision to require an inspection in situations that are otherwise waived or exempt will be based on underwriting criteria uniformly applied, and such decision will be supported by objective facts. The decision to require such an inspection shall not be based on the age, race, sex, marital status, creed, national origin, religion, occupation, income, education, credit information or homeownership of the applicant or the customary operators of the motor vehicle, the principal place where the motor vehicle is garaged, or the fact that the policy has been assigned to Safety through the Massachusetts Automobile Insurance Plan.

Exemptions to the Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where Safety is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for the three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted.
3. The inspection is waived by Safety.
4. Any private passenger motor vehicle that is not owned by the applicant, but is used by the applicant, with the permission of the owner, is a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. The motor vehicle is leased less than six months, provided Safety receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. The inspection would cause a serious hardship to Safety or the applicant.
7. Safety has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Safety shall maintain a written record of its reasons for requiring an inspection in situations that are otherwise exempt in the applicant's policy record.

Waiver of Inspection

An inspection may be waived if any of the following apply:

1. All listed operators have a merit rating response of less than 16 points.
2. The motor vehicle is ten or more years older than the current calendar year for all policies issued or renewed during the current calendar year.

Example: For policies issued or renewed during calendar year 2010, inspection of all 2000 and older model year vehicles may be waived.

3. A non-owned vehicle is insured under a policy providing physical damage coverage issued by Safety which has inspected such motor vehicle in accordance with the provisions of this regulation.

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4. The applicant has had continuous auto insurance coverage for the prior 12 months and has a valid Massachusetts Drivers license; the exception to this would be if an applicant is adding physical damage coverage to an existing vehicle listed on the policy an inspection is required.

Safety shall maintain a written record of its reasons for not waiving an inspection in situations where it is permitted in the applicant's policy record.

Deferral of Inspection

Safety may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

If Safety, pursuant to Rule 27 of the MAIP Rules of Operation, is required to provide physical damage coverage at the option of the applicant, it shall provide physical damage coverage as requested by the applicant, and may defer the inspection for ten calendar days (not including legal holidays and Sundays).

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of Safety at a time and place reasonably convenient to the applicant.

Safety will retain the original report and photographs for three years except as provided by the Regulation.

Safety shall maintain an up-to-date list of all its authorized representatives and inspection sites.

Text Comparison

Documents Compared

RULE 10 eff 5.15.12.pdf - Adobe Acrobat Professional

RULE 10 eff 7.3.12.pdf

Summary

79 word(s) added

42 word(s) deleted

688 word(s) matched

12 block(s) matched

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In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustment to be added to the otherwise applicable premium as follows:

1. Owners

- a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by multiplying, the applicable percentage in Section B to the sum of the ~~total of Parts 1, 2, 4 and 5 premium~~ for the highest rated automobile owned by the insured and the total ~~non-ownership liability premium, modified in accordance with any applicable rating plan.~~
- b. In all other cases, the additional premium shall be computed by multiplying, the applicable percentage in Section B to ~~the total premium for~~ Parts 1, 2, 4 and 5 for the highest rated automobile owned by the ~~insured, modified in accordance with any applicable rating plan.~~

2. Non-Owners

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying, the applicable percentage in Section B to the total bodily injury and property damage premium for the ~~policy.~~
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by multiplying, the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. Additional Premium Percentages

1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by ~~5%.~~
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by ~~5%.~~

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- b. In all other cases, the additional premium shall be computed by multiplying, the applicable percentage in Section B to the sum of the final premiums before merit rating of Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured.

2. Non-Owners

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B. Additional Premium Percentages

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- a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will be increased by ~~5%~~ if the certificate is required for any other cause whatsoever.

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- a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will be increased by 7% if the certificate is required for any other cause whatsoever.
 4. It is the responsibility of the insured to advise Safety when a financial responsibility certificate of insurance filing is no longer required.

Text Comparison

Documents Compared

RULE 49 eff 5.15.12.pdf - Adobe Acrobat Professional

RULE 49 eff 7.3.12.pdf

Summary

5 word(s) added

9 word(s) deleted

220 word(s) matched

2 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 49. NAMED NON-OWNER POLICY

A policy may be written, at the option of Safety, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use Personal Auto Policy **PP 00 01** and the Named Non-Owner Coverage Endorsement **PP 03 22**.

The following base rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

- A.** If the exclusions for vehicles furnished or available for regular use apply:
 - a. Charge 40 % of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual
 - b. Charge 60% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members
- B.** If the exclusions for vehicles furnished or available for regular use do not apply:
 - a. Charge 60% of the applicable Parts 1, 4, 5 and 6 to provide coverage for a named individual
 - b. Charge 80% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates.

Discounts ~~and Merit Rating Adjustment do not apply.~~

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 - b. Charge 80% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates.

Discounts do not apply.

Text Comparison

Documents Compared

RULE 50 eff 5.15.12.pdf - Adobe Acrobat Professional

RULE 50 eff 7.3.12.pdf

Summary

11 word(s) added

18 word(s) deleted

377 word(s) matched

5 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances, may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- A. No Primary Insurance - 90% of the applicable Private Passenger ~~base manual~~ premium for an individual and 100% for individual and household members.
- B. Primary Insurance - 12% of the applicable Private Passenger ~~base manual~~ premium for an individual and 13% for individual and household members.
- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger base manual premium.

2. Vehicles Furnished or Available For Use as Public or Livery Conveyances

50% of the applicable Private Passenger ~~manual~~ premium for an individual and 60% for individual and household members

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 6 and the latest model year shown in the manual for the territory in which the ~~named individual resides~~.

~~Discounts and Merit Rating Adjustment do not apply.~~

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The premium for these coverages shall be the applicable private passenger class, symbol 6 and the latest model year shown in the manual for the territory in which the non-owned vehicle is garaged.

Discounts do not apply

Text Comparison

Documents Compared

RULE 55 eff 5.15.12.pdf - Adobe Acrobat Professional

RULE 55 eff 7.3.12.pdf

Summary

8 word(s) added

7 word(s) deleted

825 word(s) matched

4 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 175, section 113S, and the implementing regulation, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by Safety prior to the issuance of physical damage coverages by Safety. Safety's decision to require an inspection in situations that are otherwise waived or exempt will be based on underwriting criteria uniformly applied, and such decision will be supported by objective facts. The decision to require such an inspection shall not be based on the age, race, sex, marital status, creed, national origin, religion, occupation, income, education, credit information or homeownership of the applicant or the customary operators of the motor vehicle, the principal place where the motor vehicle is garaged, or the fact that the policy has been assigned to Safety through the Massachusetts Automobile Insurance Plan.

Exemptions to the Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where Safety is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for the three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted.
3. The inspection is waived by Safety.
4. Any private passenger motor vehicle that is not owned by the applicant, but is used by the applicant, with the permission of the owner, is a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. The motor vehicle is leased less than six months, provided Safety receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. The inspection would cause a serious hardship to Safety or the applicant.
7. Safety has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Safety shall maintain a written record of its reasons for requiring an inspection in situations that are otherwise exempt in the applicant's policy record.

Waiver of Inspection

An inspection may be waived if any of the following apply:

1. All listed operators have a merit rating response of ~~96 or 99.~~
2. The motor vehicle is ten or more years older than the current calendar year for all policies issued or renewed during the current calendar year.

Example: For policies issued or renewed during calendar year 2010, inspection of all 2000 and older model year vehicles may be waived.

3. A non-owned vehicle is insured under a policy providing physical damage coverage issued by Safety which has inspected such motor vehicle in accordance with the provisions of this regulation.

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2. The applicant has been insured for the three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted.
3. The inspection is waived by Safety.
4. Any private passenger motor vehicle that is not owned by the applicant, but is used by the applicant, with the permission of the owner, is a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. The motor vehicle is leased less than six months, provided Safety receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. The inspection would cause a serious hardship to Safety or the applicant.
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Waiver of Inspection

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1. All listed operators have a merit rating response of less than 16 points.
2. The motor vehicle is ten or more years older than the current calendar year for all policies issued or renewed during the current calendar year.

Example: For policies issued or renewed during calendar year 2010, inspection of all 2000 and older model year vehicles may be waived.

3. A non-owned vehicle is insured under a policy providing physical damage coverage issued by Safety which has inspected such motor vehicle in accordance with the provisions of this regulation.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

4. The applicant has had continuous auto insurance coverage for the prior 12 months and has a valid Massachusetts Drivers license; the exception to this would be if an applicant is adding physical damage coverage to an existing vehicle listed on the policy an inspection is required.

Safety shall maintain a written record of its reasons for not waiving an inspection in situations where it is permitted in the applicant's policy record.

Deferral of Inspection

Safety may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

If Safety, pursuant to Rule 27 of the MAIP Rules of Operation, is required to provide physical damage coverage at the option of the applicant, it shall provide physical damage coverage as requested by the applicant, and may defer the inspection for ten calendar days (not including legal holidays and Sundays).

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of Safety at a time and place reasonably convenient to the applicant.

Safety will retain the original report and photographs for three years except as provided by the Regulation.

Safety shall maintain an up-to-date list of all its authorized representatives and inspection sites.

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The Commerce Insurance Company (Effective 04/01/2010)

Rule 10. Certified Risks - Financial Responsibility Laws

Additional Premium Percentages

If certificate if required for a conviction below:

	Increase for time certificate is required ≤ 3 years	Increase thereafter
a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.	50%	7%
b. Failing to stop and report when involved in an accident.		
c. Homicide or assault arising out of the operation of a motor vehicle.		
a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.	25%	7%
b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.		
Otherwise applicable premium if certificate required for any other cause whatsoever.	7%	7%

Safety Insurance Group

Massachusetts Private Passenger Auto Rates Voluntary Rates Effective 7/03/2012

Explanatory Memorandum

Summary

We would like to amend the following rules in our Massachusetts Private Passenger Auto Program effective July 3, 2012, for both New and Renewal business:

- Rule 10 – Certified Risks – Financial Responsibility Laws: Amending the 5% additional premium charge to 7% and modifying rule language.
- Rule 49 – Named Non-Owner Policy: Including Merit Rating in the rate calculation.
- Rule 50 – Use of Other Automobile: Including Merit Rating in the rate calculation.
- Rule 55 – Pre-Insurance Inspection Program: Amending requirements to waive an inspection.

These changes impact the rates of approximately 300 vehicles. About 100 of these vehicles will be impacted by the change in Rule 10 which is a 2% increase over Parts 1,2,4,5. The remaining 200 vehicles do not currently apply any Merit Rating Adjustment. We plan to now include Merit Rating in the rate calculation. This will lead to a small decrease in rates given the normal proportion of clean drivers. Overall the impact to our book will be a small negligible rate decrease.

Guide to Exhibits

Exhibit 1 – We wish to adopt MAPFRE|Commerce Insurance's rates for Certified Risks.