

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$8	\$13	\$12
2	\$10	\$8	\$14	\$13
3	\$11	\$9	\$14	\$13
4	\$12	\$10	\$16	\$15
5	\$13	\$11	\$18	\$16
6	\$14	\$11	\$19	\$17
7	\$15	\$12	\$20	\$18
8	\$14	\$11	\$18	\$17
9	\$14	\$11	\$19	\$17
10	\$19	\$15	\$25	\$23
11	\$18	\$14	\$24	\$22
12	\$21	\$17	\$29	\$26
13	\$21	\$17	\$28	\$26
14	\$24	\$19	\$33	\$30
15	\$37	\$29	\$50	\$45
16	\$45	\$36	\$60	\$55
17	\$33	\$26	\$44	\$40
18	\$33	\$26	\$44	\$40
19	\$33	\$26	\$44	\$40
20	\$33	\$26	\$44	\$40
21	\$33	\$26	\$44	\$40
22	\$33	\$26	\$44	\$40
23	\$33	\$26	\$44	\$40
24	\$33	\$26	\$44	\$40
25	\$33	\$26	\$44	\$40
26	\$33	\$26	\$44	\$40
27	\$8	\$7	\$11	\$10
40	\$23	\$18	\$31	\$28
41	\$24	\$19	\$32	\$30
42	\$35	\$28	\$47	\$43
43	\$32	\$26	\$43	\$40
44	\$39	\$31	\$52	\$48
45	\$33	\$26	\$45	\$41

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

Notes:

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

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$10	\$17	\$14	1	\$2	\$3	\$4	\$5
2	\$14	\$10	\$18	\$15	2	\$2	\$3	\$4	\$6
3	\$14	\$10	\$18	\$16	3	\$2	\$3	\$5	\$6
4	\$16	\$12	\$20	\$17	4	\$3	\$4	\$5	\$6
5	\$18	\$13	\$23	\$19	5	\$3	\$4	\$6	\$7
6	\$19	\$14	\$24	\$20	6	\$3	\$5	\$6	\$8
7	\$20	\$14	\$25	\$21	7	\$3	\$5	\$6	\$8
8	\$18	\$13	\$23	\$20	8	\$3	\$4	\$6	\$7
9	\$19	\$14	\$24	\$20	9	\$3	\$5	\$6	\$8
10	\$25	\$18	\$32	\$27	10	\$4	\$6	\$8	\$10
11	\$24	\$17	\$30	\$26	11	\$4	\$6	\$8	\$10
12	\$29	\$21	\$36	\$31	12	\$5	\$7	\$9	\$12
13	\$28	\$20	\$36	\$31	13	\$5	\$7	\$9	\$11
14	\$33	\$23	\$42	\$35	14	\$5	\$8	\$11	\$13
15	\$49	\$36	\$63	\$54	15	\$8	\$12	\$16	\$20
16	\$60	\$43	\$76	\$65	16	\$10	\$14	\$19	\$24
17	\$44	\$31	\$56	\$48	17	\$7	\$11	\$14	\$18
18	\$44	\$31	\$56	\$48	18	\$7	\$11	\$14	\$18
19	\$44	\$31	\$56	\$48	19	\$7	\$11	\$14	\$18
20	\$44	\$31	\$56	\$48	20	\$7	\$11	\$14	\$18
21	\$44	\$31	\$56	\$48	21	\$7	\$11	\$14	\$18
22	\$44	\$31	\$56	\$48	22	\$7	\$11	\$14	\$18
23	\$44	\$31	\$56	\$48	23	\$7	\$11	\$14	\$18
24	\$44	\$31	\$56	\$48	24	\$7	\$11	\$14	\$18
25	\$44	\$31	\$56	\$48	25	\$7	\$11	\$14	\$18
26	\$44	\$31	\$56	\$48	26	\$7	\$11	\$14	\$18
27	\$11	\$8	\$14	\$12	27	\$2	\$3	\$4	\$4
40	\$31	\$22	\$39	\$33	40	\$5	\$7	\$10	\$12
41	\$32	\$23	\$41	\$35	41	\$5	\$8	\$10	\$13
42	\$47	\$34	\$60	\$51	42	\$8	\$11	\$15	\$19
43	\$43	\$31	\$55	\$47	43	\$7	\$10	\$14	\$17
44	\$52	\$37	\$66	\$57	44	\$8	\$13	\$17	\$21
45	\$45	\$32	\$57	\$48	45	\$7	\$11	\$14	\$18

Notes:

(1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator's rates above.

(2) Group definitions are as follows:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$12	\$10	\$17	\$15
2	\$12	\$10	\$16	\$15
3	\$13	\$11	\$18	\$16
4	\$14	\$11	\$19	\$18
5	\$16	\$13	\$22	\$20
6	\$16	\$13	\$22	\$20
7	\$17	\$13	\$22	\$20
8	\$18	\$14	\$24	\$22
9	\$21	\$17	\$29	\$26
10	\$21	\$16	\$28	\$25
11	\$22	\$17	\$29	\$26
12	\$26	\$20	\$34	\$31
13	\$29	\$23	\$39	\$35
14	\$32	\$25	\$42	\$39
15	\$32	\$25	\$43	\$39
16	\$34	\$27	\$45	\$41
17	\$42	\$33	\$56	\$51
18	\$42	\$33	\$56	\$51
19	\$42	\$33	\$56	\$51
20	\$42	\$33	\$56	\$51
21	\$42	\$33	\$56	\$51
22	\$42	\$33	\$56	\$51
23	\$42	\$33	\$56	\$51
24	\$42	\$33	\$56	\$51
25	\$42	\$33	\$56	\$51
26	\$42	\$33	\$56	\$51
27	\$11	\$9	\$15	\$14
40	\$20	\$16	\$27	\$24
41	\$33	\$26	\$44	\$40
42	\$30	\$24	\$40	\$36
43	\$32	\$25	\$43	\$39
44	\$28	\$22	\$38	\$34
45	\$32	\$26	\$43	\$39

Notes:

- (1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (2) Group definitions are as follows:

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

NEW POLICYHOLDER

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$67
\$750	\$73
\$1,000	\$77
\$2,000	\$95
\$5,000	\$137
\$10,000	\$199
\$15,000	\$247
\$20,000	\$284
\$25,000	\$314

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$23
20/50	\$24
25/50	\$25
35/80	\$27
50/100	\$31
100/300	\$36
250/500	\$41
500/500	\$52

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$6
35/80	\$19
50/100	\$37
100/300	\$91
250/500	\$302
500/500	\$533

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

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

**Part 7 - Collision
Other deductibles**

Territory	Rate per \$100
	Experienced Operators
	All Groups
1	\$1.64
2	\$1.71
3	\$1.79
4	\$2.05
5	\$2.36
6	\$2.09
7	\$2.51
8	\$2.70
9	\$3.06
10	\$3.34
11	\$2.88
12	\$3.75
13	\$3.98
14	\$6.26
15	\$6.78
16	\$6.75
17	\$6.37
18	\$6.37
19	\$6.37
20	\$6.37
21	\$6.37
22	\$6.37
23	\$6.37
24	\$6.37
25	\$6.37
26	\$6.37
27	\$1.46
40	\$3.96
41	\$3.78
42	\$4.79
43	\$6.80
44	\$5.03
45	\$6.35

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$25
\$1,000	71.2% of \$500 deductible premium
\$2,000	57.0% of \$500 deductible premium

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

All Territories	
Deductible	All Groups
\$300	\$6
\$500	\$8
\$1,000	\$11
\$2,000	\$16

Part 8 - Limited Collision

$$\text{\$500 deductible base premium (Part 8)} = (6.0\%) \times [\text{\$500 deductible Collision base premium (Part 7)}]$$

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$5
\$300	\$500 deductible premium (Part 8) + \$3
\$1,000	61.7% of \$500 deductible premium (Part 8)
\$2,000	40.9% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

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

Notes:

- (1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

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

**Part 9 - Comprehensive
Other deductibles**

Territory	Rate per \$100
	All Groups
1	\$0.80
2	\$0.72
3	\$0.84
4	\$0.98
5	\$0.96
6	\$1.16
7	\$1.63
8	\$1.98
9	\$2.21
10	\$2.51
11	\$2.44
12	\$3.28
13	\$3.47
14	\$4.71
15	\$5.24
16	\$7.71
17	\$10.41
18	\$10.41
19	\$10.41
20	\$10.41
21	\$10.41
22	\$10.41
23	\$10.41
24	\$10.41
25	\$10.41
26	\$10.41
27	\$0.69
40	\$2.75
41	\$3.18
42	\$4.36
43	\$4.78
44	\$6.37
45	\$4.57

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$1
\$1,000	61.1% of \$500 deductible premium
\$2,000	55.8% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

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

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

New Policyholder Tier

Territory	Compulsory BI (Part 1)							
	Class							
	10	17	18	20	21	25	26	30
1	182	318	200	594	314	535	283	177
2	197	348	229	647	355	582	320	192
3	219	364	260	736	398	662	358	207
4	246	404	281	853	484	768	436	230
5	251	402	316	896	518	806	466	250
6	274	469	312	961	591	865	532	258
7	260	432	320	976	576	878	518	251
8	298	479	346	1073	647	966	582	281
9	340	539	405	1111	676	1000	608	329
10	328	603	420	1132	745	1019	671	322
11	332	716	446	1155	782	1039	704	366
12	359	624	474	1145	840	1031	756	348
13	388	679	488	1117	810	1005	729	380
14	455	779	568	1039	836	935	753	457
15	517	860	573	1092	903	983	813	496
16	468	884	782	1091	910	982	819	466
17	357	687	434	1076	695	968	626	358
18	373	898	506	1153	858	1037	772	411
19	440	853	585	1127	848	1015	763	475
20	408	871	551	1164	870	1048	783	465
21	512	929	746	1037	927	933	834	714
22	506	929	750	1022	919	920	827	670
23	386	833	582	1143	863	1029	777	391
24	380	722	466	1076	732	969	659	374
25	376	817	505	1082	823	974	741	422
26	462	887	645	1012	920	911	828	432
27	174	291	193	585	291	527	262	178
40	434	790	551	1190	825	1071	743	443
41	437	717	574	1163	872	1047	785	449
42	569	919	657	1219	997	1097	897	577
43	485	850	605	1110	914	999	823	520
44	411	822	722	1038	843	934	759	404
45	530	864	634	1079	960	971	864	535

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	PIP (Part 2)							
	Class							
	10	17	18	20	21	25	26	30
1	100	140	140	242	140	218	126	109
2	101	149	149	256	151	230	136	109
3	120	162	162	287	167	258	150	128
4	127	170	170	325	197	293	177	137
5	129	171	171	336	200	302	180	140
6	135	193	193	366	224	329	202	146
7	132	205	205	363	218	327	196	141
8	155	204	204	411	252	370	227	168
9	187	248	248	458	273	412	246	201
10	177	267	261	460	289	414	260	195
11	186	307	271	471	309	423	278	214
12	186	266	266	450	323	405	291	201
13	208	306	281	449	321	404	289	224
14	248	374	310	425	347	382	312	268
15	270	395	304	435	369	391	332	277
16	278	405	371	434	408	391	367	283
17	199	292	268	438	319	394	287	220
18	221	393	284	456	364	410	328	262
19	239	394	312	451	348	406	313	278
20	244	401	300	447	386	402	348	278
21	285	401	347	401	389	361	350	345
22	284	401	357	395	390	356	351	337
23	219	378	311	455	358	409	322	246
24	209	336	282	441	303	397	273	231
25	206	346	288	443	343	399	308	242
26	254	405	325	416	373	374	336	273
27	91	123	123	228	131	205	118	106
40	269	375	296	470	384	423	346	274
41	240	342	312	474	366	427	329	268
42	300	399	325	469	416	422	374	301
43	254	392	320	442	381	398	343	296
44	223	372	342	425	342	383	308	248
45	289	390	317	416	403	374	362	296

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	Property Damage Liability (Part 4)							
	Class							
	10	17	18	20	21	25	26	30
1	222	370	291	716	463	644	417	243
2	260	406	312	796	481	716	433	263
3	270	422	331	806	570	725	513	313
4	273	415	309	839	534	755	481	281
5	289	435	341	865	555	779	500	293
6	289	423	338	887	590	798	531	309
7	322	494	405	916	632	824	569	337
8	307	476	386	925	638	833	574	315
9	332	476	391	952	640	857	576	344
10	299	470	383	949	678	854	610	296
11	336	532	400	985	646	887	581	334
12	346	534	391	1,029	704	926	634	402
13	353	519	403	997	682	897	614	363
14	410	576	497	1,156	774	1,040	697	408
15	406	669	449	1,143	772	1,029	695	418
16	384	626	435	1,086	691	977	622	436
17	349	563	467	1,085	663	977	597	362
18	359	617	432	1,082	710	974	639	402
19	349	607	461	1,021	715	919	644	353
20	340	605	380	1,089	742	980	668	434
21	426	678	511	1,238	815	1,114	734	397
22	450	711	540	1,261	860	1,135	774	442
23	335	620	400	1,052	672	947	605	389
24	373	654	492	1,114	730	1,003	657	368
25	376	683	471	1,112	835	1,001	752	454
26	417	689	497	1,152	794	1,037	715	421
27	237	363	285	712	456	641	410	233
40	292	530	363	962	605	866	545	327
41	304	516	375	962	643	866	579	397
42	319	557	408	987	698	888	628	353
43	453	634	502	1,121	825	1,009	743	424
44	304	561	409	960	702	864	632	306
45	389	572	436	1,242	793	1,118	714	417

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	Optional BI (Part 5)							
	Class							
	10	17	18	20	21	25	26	30
1	20	45	29	71	41	64	37	20
2	21	48	34	79	43	71	39	20
3	23	50	35	88	53	79	48	22
4	25	58	40	102	61	92	55	23
5	25	56	43	107	64	96	58	28
6	25	66	43	113	75	102	68	29
7	26	59	43	118	73	106	66	25
8	30	66	47	129	82	116	74	29
9	35	76	54	132	86	119	77	35
10	33	78	59	131	95	118	86	32
11	37	97	59	136	101	122	91	39
12	36	85	64	136	105	122	95	40
13	39	95	66	130	103	117	93	40
14	47	109	76	137	110	123	99	47
15	56	120	77	133	114	120	103	54
16	64	115	97	135	118	122	106	67
17	36	90	56	136	87	122	78	36
18	46	120	68	143	113	129	102	51
19	51	116	76	140	116	126	104	56
20	51	120	76	143	114	129	103	60
21	70	123	104	143	130	129	117	89
22	70	125	102	143	128	129	115	83
23	38	120	75	136	108	122	97	43
24	39	93	62	136	93	122	84	39
25	45	118	70	135	113	122	102	48
26	52	115	82	132	118	119	106	53
27	18	40	25	69	38	62	34	20
40	41	107	72	140	108	126	97	45
41	41	99	78	137	108	123	97	47
42	59	127	85	143	127	129	114	61
43	53	118	82	139	121	125	109	55
44	53	108	89	121	109	109	98	59
45	55	122	89	144	130	130	117	59

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 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)

New Policyholder Tier

Territory	Collision (Part 7)							
	Class							
	10	17	18	20	21	25	26	30
1	368	669	401	1,221	675	1,099	608	364
2	347	668	398	1,256	628	1,131	565	380
3	389	750	482	1,373	737	1,236	663	388
4	406	802	503	1,458	782	1,313	704	384
5	410	736	446	1,299	772	1,170	695	388
6	438	837	503	1,425	841	1,284	756	413
7	441	876	554	1,506	931	1,356	837	453
8	473	881	621	1,474	945	1,327	850	430
9	448	801	537	1,386	862	1,247	776	468
10	439	891	556	1,510	964	1,359	867	428
11	450	880	538	1,299	863	1,169	776	420
12	520	948	591	1,369	991	1,232	893	533
13	530	892	675	1,481	1,036	1,333	932	504
14	587	1,087	822	1,536	1,192	1,383	1,073	580
15	737	1,204	845	1,537	1,250	1,384	1,124	660
16	619	1,110	738	1,499	1,063	1,348	956	625
17	494	1,040	685	1,528	986	1,373	887	475
18	573	1,046	697	1,399	1,013	1,260	913	620
19	588	1,058	761	1,353	1,087	1,217	978	586
20	594	1,081	783	1,406	1,108	1,264	1,000	649
21	695	1,192	974	1,591	1,316	1,433	1,186	806
22	679	1,118	914	1,418	1,248	1,277	1,126	882
23	533	1,052	836	1,420	1,110	1,279	1,000	598
24	570	1,063	773	1,440	1,091	1,296	982	560
25	589	1,101	832	1,436	1,150	1,292	1,035	602
26	762	1,193	990	1,499	1,301	1,348	1,171	836
27	349	699	429	1,254	688	1,129	620	348
40	468	860	609	1,295	931	1,166	839	478
41	436	854	617	1,260	943	1,134	848	455
42	496	914	703	1,297	1,006	1,167	906	538
43	537	993	743	1,347	1,106	1,213	995	524
44	465	913	619	1,281	886	1,153	797	447
45	583	1,004	765	1,387	1,126	1,249	1,012	661

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	Comprehensive (Part 9)							
	Class							
	10	17	18	20	21	25	26	30
1	158	158	158	158	158	158	158	158
2	155	155	155	155	155	155	155	155
3	167	167	167	167	167	167	167	167
4	158	158	158	158	158	158	158	158
5	170	170	170	170	170	170	170	170
6	176	176	176	176	176	176	176	176
7	183	183	183	183	183	183	183	183
8	190	190	190	190	190	190	190	190
9	188	188	188	188	188	188	188	188
10	200	200	200	200	200	200	200	200
11	205	205	205	205	205	205	205	205
12	220	220	220	220	220	220	220	220
13	247	247	247	247	247	247	247	247
14	247	247	247	247	247	247	247	247
15	305	305	305	305	305	305	305	305
16	472	472	472	472	472	472	472	472
17	183	183	183	183	183	183	183	183
18	344	344	344	344	344	344	344	344
19	378	378	378	378	378	378	378	378
20	335	335	335	335	335	335	335	335
21	398	398	398	398	398	398	398	398
22	420	420	420	420	420	420	420	420
23	330	330	330	330	330	330	330	330
24	247	247	247	247	247	247	247	247
25	376	376	376	376	376	376	376	376
26	427	427	427	427	427	427	427	427
27	150	150	150	150	150	150	150	150
40	236	236	236	236	236	236	236	236
41	229	229	229	229	229	229	229	229
42	278	278	278	278	278	278	278	278
43	291	291	291	291	291	291	291	291
44	364	364	364	364	364	364	364	364
45	294	294	294	294	294	294	294	294

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Medical Payments	
(Part 6)	
Limit	Rate
\$5,000	60
\$10,000	85
\$15,000	113
\$20,000	118
\$25,000	132

Uninsured	
(Part 3)	
Limit	Rate
20/40	33
25/50	35
35/80	40
50/100	43
100/300	50
250/500	62

Underinsured	
(Part 12)	
Limit	Rate
20/40	0
25/50	2
35/80	6
50/100	11
100/300	27
250/500	95

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** with Massachusetts Mandatory Endorsement **M-0099-S** and the Named Non-Owner Coverage Endorsement **PP 03 22**.

The following 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.

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 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 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 named individual is garaged.

Discounts and do not apply.

Text Comparison

Documents Compared

Rule 50 eff.11.1.12.pdf - Adobe Acrobat Professional

Rule 50 eff.11.1.12_2_.pdf

Summary

2 word(s) added

4 word(s) deleted

384 word(s) matched

2 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 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 named individual is garaged.

Discounts and do not apply.

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 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 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 named individual is garaged.

Discounts and do not apply.

Text Comparison

Documents Compared

NewPolicyholder Tier Rate Pages eff.11.1.12 pgs R-12 to R-17.pdf - Adobe Acrobat Professional

MA PPA rate manual pg# R-12 to R-17.pdf

Summary

1739 word(s) added

1739 word(s) deleted

483 word(s) matched

11 block(s) matched

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

New Policyholder Tier

Territory	Compulsory BI (Part 1)							
	Class							
	10	17	18	20	21	25	26	30
1	173	303	190	566	299	509	269	169
2	188	331	218	616	338	554	304	183
3	199	347	236	669	362	602	326	188
4	214	385	244	742	421	668	379	200
5	218	383	275	779	450	701	405	217
6	238	426	271	836	514	752	463	224
7	236	411	291	887	524	798	472	228
8	259	456	301	933	563	840	507	244
9	296	490	352	966	588	869	529	286
10	298	574	382	1,029	677	926	609	293
11	289	623	388	1,011	680	910	612	318
12	312	594	412	1,014	730	913	657	303
13	353	647	444	1,015	736	914	662	345
14	396	677	497	997	759	897	683	397
15	470	754	521	1,025	821	923	739	451
16	407	769	680	1,003	794	903	715	405
17	310	597	377	989	604	890	544	311
18	324	781	440	1,045	752	941	677	357
19	383	742	509	998	764	898	688	413
20	355	757	479	1,065	785	959	707	404
21	447	808	670	1,035	850	932	765	621
22	440	808	652	1,038	835	934	752	583
23	336	724	506	1,019	750	917	675	340
24	330	628	405	994	653	895	588	325
25	327	710	439	996	752	896	677	367
26	402	771	561	972	801	875	721	376
27	151	277	168	509	253	458	228	155
40	377	687	479	1,035	717	932	645	385
41	380	683	499	1,011	758	910	682	390
42	495	799	571	1,061	867	955	780	502
43	432	743	526	1,027	818	924	736	452
44	391	783	688	989	803	890	723	385
45	461	751	551	1,060	863	954	777	465

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 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)**

New Policyholder Tier

Territory	Compulsory BI (Part 1)							
	Class							
	10	17	18	20	21	25	26	30
1	<u>182</u>	<u>318</u>	<u>200</u>	<u>594</u>	<u>314</u>	<u>535</u>	<u>283</u>	<u>177</u>
2	<u>197</u>	<u>348</u>	<u>229</u>	<u>647</u>	<u>355</u>	<u>582</u>	<u>320</u>	<u>192</u>
3	<u>219</u>	<u>364</u>	<u>260</u>	<u>736</u>	<u>398</u>	<u>662</u>	<u>358</u>	<u>207</u>
4	<u>246</u>	<u>404</u>	<u>281</u>	<u>853</u>	<u>484</u>	<u>768</u>	<u>436</u>	<u>230</u>
5	<u>251</u>	<u>402</u>	<u>316</u>	<u>896</u>	<u>518</u>	<u>806</u>	<u>466</u>	<u>250</u>
6	<u>274</u>	<u>469</u>	<u>312</u>	<u>961</u>	<u>591</u>	<u>865</u>	<u>532</u>	<u>258</u>
7	<u>260</u>	<u>432</u>	<u>320</u>	<u>976</u>	<u>576</u>	<u>878</u>	<u>518</u>	<u>251</u>
8	<u>298</u>	<u>479</u>	<u>346</u>	<u>1073</u>	<u>647</u>	<u>966</u>	<u>582</u>	<u>281</u>
9	<u>340</u>	<u>539</u>	<u>405</u>	<u>1111</u>	<u>676</u>	<u>1000</u>	<u>608</u>	<u>329</u>
10	<u>328</u>	<u>603</u>	<u>420</u>	<u>1132</u>	<u>745</u>	<u>1019</u>	<u>671</u>	<u>322</u>
11	<u>332</u>	<u>716</u>	<u>446</u>	<u>1155</u>	<u>782</u>	<u>1039</u>	<u>704</u>	<u>366</u>
12	<u>359</u>	<u>624</u>	<u>474</u>	<u>1145</u>	<u>840</u>	<u>1031</u>	<u>756</u>	<u>348</u>
13	<u>388</u>	<u>679</u>	<u>488</u>	<u>1117</u>	<u>810</u>	<u>1005</u>	<u>729</u>	<u>380</u>
14	<u>455</u>	<u>779</u>	<u>568</u>	<u>1039</u>	<u>836</u>	<u>935</u>	<u>753</u>	<u>457</u>
15	<u>517</u>	<u>860</u>	<u>573</u>	<u>1092</u>	<u>903</u>	<u>983</u>	<u>813</u>	<u>496</u>
16	<u>468</u>	<u>884</u>	<u>782</u>	<u>1091</u>	<u>910</u>	<u>982</u>	<u>819</u>	<u>466</u>
17	<u>357</u>	<u>687</u>	<u>434</u>	<u>1076</u>	<u>695</u>	<u>968</u>	<u>626</u>	<u>358</u>
18	<u>373</u>	<u>898</u>	<u>506</u>	<u>1153</u>	<u>858</u>	<u>1037</u>	<u>772</u>	<u>411</u>
19	<u>440</u>	<u>853</u>	<u>585</u>	<u>1127</u>	<u>848</u>	<u>1015</u>	<u>763</u>	<u>475</u>
20	<u>408</u>	<u>871</u>	<u>551</u>	<u>1164</u>	<u>870</u>	<u>1048</u>	<u>783</u>	<u>465</u>
21	<u>512</u>	<u>929</u>	<u>746</u>	<u>1037</u>	<u>927</u>	<u>933</u>	<u>834</u>	<u>714</u>
22	<u>506</u>	<u>929</u>	<u>750</u>	<u>1022</u>	<u>919</u>	<u>920</u>	<u>827</u>	<u>670</u>
23	<u>386</u>	<u>833</u>	<u>582</u>	<u>1143</u>	<u>863</u>	<u>1029</u>	<u>777</u>	<u>391</u>
24	<u>380</u>	<u>722</u>	<u>466</u>	<u>1076</u>	<u>732</u>	<u>969</u>	<u>659</u>	<u>374</u>
25	<u>376</u>	<u>817</u>	<u>505</u>	<u>1082</u>	<u>823</u>	<u>974</u>	<u>741</u>	<u>422</u>
26	<u>462</u>	<u>887</u>	<u>645</u>	<u>1012</u>	<u>920</u>	<u>911</u>	<u>828</u>	<u>432</u>
27	<u>174</u>	<u>291</u>	<u>193</u>	<u>585</u>	<u>291</u>	<u>527</u>	<u>262</u>	<u>178</u>
40	<u>434</u>	<u>790</u>	<u>551</u>	<u>1190</u>	<u>825</u>	<u>1071</u>	<u>743</u>	<u>443</u>
41	<u>437</u>	<u>717</u>	<u>574</u>	<u>1163</u>	<u>872</u>	<u>1047</u>	<u>785</u>	<u>449</u>
42	<u>569</u>	<u>919</u>	<u>657</u>	<u>1219</u>	<u>997</u>	<u>1097</u>	<u>897</u>	<u>577</u>
43	<u>485</u>	<u>850</u>	<u>605</u>	<u>1110</u>	<u>914</u>	<u>999</u>	<u>823</u>	<u>520</u>
44	<u>411</u>	<u>822</u>	<u>722</u>	<u>1038</u>	<u>843</u>	<u>934</u>	<u>759</u>	<u>404</u>
45	<u>530</u>	<u>864</u>	<u>634</u>	<u>1079</u>	<u>960</u>	<u>971</u>	<u>864</u>	<u>535</u>

Note: The above rates are applicable to insureds with zero merit rating points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	PIP (Part 2)							
	Class							
	10	17	18	20	21	25	26	30
1	95	133	154	230	130	207	117	104
2	96	142	159	244	144	220	130	104
3	109	154	160	261	152	235	137	116
4	110	162	173	283	171	255	154	119
5	112	163	151	292	174	263	157	122
6	117	175	190	318	195	286	176	127
7	120	195	186	330	198	297	178	128
8	135	194	210	357	219	321	197	146
9	163	225	227	398	237	358	213	175
10	161	254	237	418	263	376	237	177
11	162	267	236	412	269	371	242	186
12	162	253	246	398	281	358	253	175
13	189	291	255	408	292	367	263	204
14	216	325	271	408	315	367	284	233
15	245	346	276	408	335	367	302	252
16	242	352	323	399	356	359	320	246
17	173	254	233	403	277	363	249	191
18	192	342	247	413	319	372	287	228
19	208	343	271	399	314	359	283	242
20	212	349	261	409	349	368	314	242
21	249	349	312	400	357	360	321	300
22	247	349	310	402	355	362	320	293
23	190	329	270	405	311	365	280	214
24	182	292	245	407	270	366	243	201
25	179	301	250	408	313	367	282	210
26	221	352	283	399	325	359	293	237
27	79	117	128	198	114	178	103	92
28	234	326	257	409	334	368	301	238
29	209	326	271	412	318	371	286	233
30	261	347	283	409	362	368	326	262
31	226	343	278	409	341	368	307	257
32	212	354	326	405	320	365	288	236
33	251	339	276	409	362	368	326	257

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	PIP (Part 2)							
	Class							
	10	17	18	20	21	25	26	30
1	100	140	140	242	140	218	126	109
2	101	149	149	256	151	230	136	109
3	120	162	162	287	167	258	150	128
4	127	170	170	325	197	293	177	137
5	129	171	171	336	200	302	180	140
6	135	193	193	366	224	329	202	146
7	132	205	205	363	218	327	196	141
8	155	204	204	411	252	370	227	168
9	187	248	248	458	273	412	246	201
10	177	267	261	460	289	414	260	195
11	186	307	271	471	309	423	278	214
12	186	266	266	450	323	405	291	201
13	208	306	281	449	321	404	289	224
14	248	374	310	425	347	382	312	268
15	270	395	304	435	369	391	332	277
16	278	405	371	434	408	391	367	283
17	199	292	268	438	319	394	287	220
18	221	393	284	456	364	410	328	262
19	239	394	312	451	348	406	313	278
20	244	401	300	447	386	402	348	278
21	285	401	347	401	389	361	350	345
22	284	401	357	395	390	356	351	337
23	219	378	311	455	358	409	322	246
24	209	336	282	441	303	397	273	231
25	206	346	288	443	343	399	308	242
26	254	405	325	416	373	374	336	273
27	91	123	123	228	131	205	118	106
40	269	375	296	470	384	423	346	274
41	240	342	312	474	366	427	329	268
42	300	399	325	469	416	422	374	301
43	254	392	320	442	381	398	343	296
44	223	372	342	425	342	383	308	248
45	289	390	317	416	403	374	362	296

Note: The above rates are applicable to insureds with zero merit rating points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	Property Damage Liability (Part 4)							
	Class							
	10	17	18	20	21	25	26	30
1	222	385	273	735	470	662	423	226
2	252	405	289	817	504	735	454	245
3	257	415	308	825	509	743	458	261
4	273	432	312	883	545	795	491	285
5	261	437	311	910	561	819	505	284
6	291	445	330	917	596	825	536	297
7	298	465	365	943	637	849	573	310
8	300	493	375	974	638	877	574	324
9	311	487	355	990	642	891	578	307
10	291	495	357	999	647	899	582	299
11	310	525	383	1,020	643	918	579	311
12	343	535	391	1,045	688	941	619	351
13	332	534	377	1,013	667	912	600	332
14	375	578	432	1,048	712	943	641	386
15	383	654	438	1,064	769	958	692	391
16	353	624	455	1,042	690	938	621	363
17	325	578	389	1,044	626	940	563	325
18	340	649	412	1,066	692	959	623	335
19	353	639	444	1,035	667	932	600	332
20	328	637	399	1,060	695	954	626	362
21	386	702	451	1,075	756	968	680	376
22	474	748	559	1,072	812	965	731	465
23	310	653	421	1,059	700	953	630	324
24	358	653	432	1,063	672	957	605	352
25	341	708	448	1,065	765	959	689	378
26	408	725	512	1,041	793	937	714	391
27	225	367	266	717	417	645	375	214
40	307	558	381	1,013	637	912	573	344
41	313	543	395	1,013	677	912	609	331
42	324	586	429	1,039	735	935	662	372
43	390	620	460	1,070	792	963	713	396
44	296	591	413	1,011	690	910	621	306
45	367	602	419	1,102	763	992	687	373

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	Property Damage Liability (Part 4)							
	Class							
	10	17	18	20	21	25	26	30
1	222	370	291	716	463	644	417	243
2	260	406	312	796	481	716	433	263
3	270	422	331	806	570	725	513	313
4	273	415	309	839	534	755	481	281
5	289	435	341	865	555	779	500	293
6	289	423	338	887	590	798	531	309
7	322	494	405	916	632	824	569	337
8	307	476	386	925	638	833	574	315
9	332	476	391	952	640	857	576	344
10	299	470	383	949	678	854	610	296
11	336	532	400	985	646	887	581	334
12	346	534	391	1,029	704	926	634	402
13	353	519	403	997	682	897	614	363
14	410	576	497	1,156	774	1,040	697	408
15	406	669	449	1,143	772	1,029	695	418
16	384	626	435	1,086	691	977	622	436
17	349	563	467	1,085	663	977	597	362
18	359	617	432	1,082	710	974	639	402
19	349	607	461	1,021	715	919	644	353
20	340	605	380	1,089	742	980	668	434
21	426	678	511	1,238	815	1,114	734	397
22	450	711	540	1,261	860	1,135	774	442
23	335	620	400	1,052	672	947	605	389
24	373	654	492	1,114	730	1,003	657	368
25	376	683	471	1,112	835	1,001	752	454
26	417	689	497	1,152	794	1,037	715	421
27	237	363	285	712	456	641	410	233
40	292	530	363	962	605	866	545	327
41	304	516	375	962	643	866	579	397
42	319	557	408	987	698	888	628	353
43	453	634	502	1,121	825	1,009	743	424
44	304	561	409	960	702	864	632	306
45	389	572	436	1,242	793	1,118	714	417

Note: The above rates are applicable to insureds with zero merit rating points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	Optional BI (Part 5)							
	Class							
	10	17	18	20	21	25	26	30
1	19	19	28	68	99	61	35	19
2	20	16	32	75	41	68	37	19
3	11	16	32	80	48	72	43	20
4	12	15	35	89	53	80	48	20
5	12	13	37	93	56	84	50	21
6	12	16	37	98	63	88	53	25
7	12	16	39	107	66	86	53	23
8	18	16	41	112	71	101	61	25
9	18	16	47	115	75	104	68	30
10	18	14	54	119	86	107	77	29
11	12	14	51	118	88	106	79	34
12	11	14	56	118	94	106	82	35
13	15	16	60	118	94	106	85	36
14	11	15	66	119	96	107	86	41
15	11	101	70	121	104	109	94	49
16	16	100	84	117	103	105	93	58
17	11	78	49	118	76	106	68	34
18	10	104	59	124	98	112	88	44
19	11	101	66	122	101	110	94	49
20	11	104	66	124	99	112	89	52
21	11	107	90	124	113	112	102	77
22	11	109	89	124	111	112	100	72
23	13	111	65	118	94	106	85	37
24	11	11	54	118	81	106	73	34
25	13	103	64	117	98	105	88	42
26	11	100	71	113	103	104	93	46
27	11	11	72	60	33	54	30	17
28	13	11	63	112	94	110	83	39
29	11	11	68	115	94	107	83	41
30	11	11	74	114	110	113	90	53
31	11	103	71	121	105	109	95	48
32	11	103	85	115	104	104	94	56
33	11	106	77	125	113	113	102	51

Note: The above rates are applicable to insureds with zero merit rating points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	Optional BI (Part 5)							
	Class							
	10	17	18	20	21	25	26	30
1	<u>20</u>	<u>45</u>	<u>29</u>	<u>71</u>	<u>41</u>	<u>64</u>	<u>37</u>	<u>20</u>
2	<u>21</u>	<u>48</u>	<u>34</u>	<u>79</u>	<u>43</u>	<u>71</u>	<u>39</u>	<u>20</u>
3	<u>23</u>	<u>50</u>	<u>35</u>	<u>88</u>	<u>53</u>	<u>79</u>	<u>48</u>	<u>22</u>
4	<u>25</u>	<u>58</u>	<u>40</u>	<u>102</u>	<u>61</u>	<u>92</u>	<u>55</u>	<u>23</u>
5	<u>25</u>	<u>56</u>	<u>43</u>	<u>107</u>	<u>64</u>	<u>96</u>	<u>58</u>	<u>28</u>
6	<u>25</u>	<u>66</u>	<u>43</u>	<u>113</u>	<u>75</u>	<u>102</u>	<u>68</u>	<u>29</u>
7	<u>26</u>	<u>59</u>	<u>43</u>	<u>118</u>	<u>73</u>	<u>106</u>	<u>66</u>	<u>25</u>
8	<u>30</u>	<u>66</u>	<u>47</u>	<u>129</u>	<u>82</u>	<u>116</u>	<u>74</u>	<u>29</u>
9	<u>35</u>	<u>76</u>	<u>54</u>	<u>132</u>	<u>86</u>	<u>119</u>	<u>77</u>	<u>35</u>
10	<u>33</u>	<u>78</u>	<u>59</u>	<u>131</u>	<u>95</u>	<u>118</u>	<u>86</u>	<u>32</u>
11	<u>37</u>	<u>97</u>	<u>59</u>	<u>136</u>	<u>101</u>	<u>122</u>	<u>91</u>	<u>39</u>
12	<u>36</u>	<u>85</u>	<u>64</u>	<u>136</u>	<u>105</u>	<u>122</u>	<u>95</u>	<u>40</u>
13	<u>39</u>	<u>95</u>	<u>66</u>	<u>130</u>	<u>103</u>	<u>117</u>	<u>93</u>	<u>40</u>
14	<u>47</u>	<u>109</u>	<u>76</u>	<u>137</u>	<u>110</u>	<u>123</u>	<u>99</u>	<u>47</u>
15	<u>56</u>	<u>120</u>	<u>77</u>	<u>133</u>	<u>114</u>	<u>120</u>	<u>103</u>	<u>54</u>
16	<u>64</u>	<u>115</u>	<u>97</u>	<u>135</u>	<u>118</u>	<u>122</u>	<u>106</u>	<u>67</u>
17	<u>36</u>	<u>90</u>	<u>56</u>	<u>136</u>	<u>87</u>	<u>122</u>	<u>78</u>	<u>36</u>
18	<u>46</u>	<u>120</u>	<u>68</u>	<u>143</u>	<u>113</u>	<u>129</u>	<u>102</u>	<u>51</u>
19	<u>51</u>	<u>116</u>	<u>76</u>	<u>140</u>	<u>116</u>	<u>126</u>	<u>104</u>	<u>56</u>
20	<u>51</u>	<u>120</u>	<u>76</u>	<u>143</u>	<u>114</u>	<u>129</u>	<u>103</u>	<u>60</u>
21	<u>70</u>	<u>123</u>	<u>104</u>	<u>143</u>	<u>130</u>	<u>129</u>	<u>117</u>	<u>89</u>
22	<u>70</u>	<u>125</u>	<u>102</u>	<u>143</u>	<u>128</u>	<u>129</u>	<u>115</u>	<u>83</u>
23	<u>38</u>	<u>120</u>	<u>75</u>	<u>136</u>	<u>108</u>	<u>122</u>	<u>97</u>	<u>43</u>
24	<u>39</u>	<u>93</u>	<u>62</u>	<u>136</u>	<u>93</u>	<u>122</u>	<u>84</u>	<u>39</u>
25	<u>45</u>	<u>118</u>	<u>70</u>	<u>135</u>	<u>113</u>	<u>122</u>	<u>102</u>	<u>48</u>
26	<u>52</u>	<u>115</u>	<u>82</u>	<u>132</u>	<u>118</u>	<u>119</u>	<u>106</u>	<u>53</u>
27	<u>18</u>	<u>40</u>	<u>25</u>	<u>69</u>	<u>38</u>	<u>62</u>	<u>34</u>	<u>20</u>
40	<u>41</u>	<u>107</u>	<u>72</u>	<u>140</u>	<u>108</u>	<u>126</u>	<u>97</u>	<u>45</u>
41	<u>41</u>	<u>99</u>	<u>78</u>	<u>137</u>	<u>108</u>	<u>123</u>	<u>97</u>	<u>47</u>
42	<u>59</u>	<u>127</u>	<u>85</u>	<u>143</u>	<u>127</u>	<u>129</u>	<u>114</u>	<u>61</u>
43	<u>53</u>	<u>118</u>	<u>82</u>	<u>139</u>	<u>121</u>	<u>125</u>	<u>109</u>	<u>55</u>
44	<u>53</u>	<u>108</u>	<u>89</u>	<u>121</u>	<u>109</u>	<u>109</u>	<u>98</u>	<u>59</u>
45	<u>55</u>	<u>122</u>	<u>89</u>	<u>144</u>	<u>130</u>	<u>130</u>	<u>117</u>	<u>59</u>

Note: The above rates are applicable to insureds with zero merit rating points.
 Class 15 rates are 75% of Class 10 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)

New Policyholder Tier

Territory	Collision (Part 7)							
	Class							
	10	17	18	20	21	25	26	30
1	307	641	385	1,171	648	1,054	583	304
2	304	650	387	1,222	611	1,100	550	317
3	324	680	437	1,245	668	1,121	601	323
4	338	707	443	1,285	689	1,157	620	320
5	342	713	432	1,250	748	1,133	673	323
6	365	761	457	1,297	765	1,167	688	344
7	367	779	493	1,340	828	1,206	745	378
8	394	770	543	1,290	826	1,161	743	358
9	375	769	516	1,331	828	1,198	745	390
10	366	788	492	1,335	852	1,202	767	356
11	415	880	538	1,299	863	1,169	777	379
12	460	905	564	1,306	946	1,176	852	459
13	441	792	600	1,315	920	1,184	828	420
14	489	909	687	1,284	997	1,156	897	484
15	614	1,003	704	1,281	1,042	1,153	937	550
16	516	925	615	1,249	886	1,124	797	521
17	411	867	570	1,273	822	1,145	740	396
18	503	961	640	1,286	931	1,158	838	517
19	520	977	703	1,249	1,004	1,124	904	518
20	557	976	707	1,269	1,000	1,141	901	540
21	580	993	812	1,326	1,097	1,194	988	672
22	643	984	805	1,247	1,099	1,123	990	835
23	441	950	755	1,283	1,003	1,155	903	499
24	485	946	688	1,281	971	1,153	874	466
25	512	998	754	1,301	1,043	1,171	938	519
26	635	994	825	1,249	1,084	1,124	976	697
27	291	610	374	1,094	600	985	540	290
28	431	860	609	1,225	931	1,166	839	440
29	401	854	617	1,260	943	1,134	849	418
30	481	914	703	1,297	1,006	1,167	906	493
31	517	940	704	1,277	1,047	1,149	942	505
32	453	913	619	1,281	886	1,153	797	436
33	538	929	708	1,283	1,042	1,155	937	551

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 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)**

New Policyholder Tier

Territory	Collision (Part 7)							
	Class							
	10	17	18	20	21	25	26	30
1	368	669	401	1,221	675	1,099	608	364
2	347	668	398	1,256	628	1,131	565	380
3	389	750	482	1,373	737	1,236	663	388
4	406	802	503	1,458	782	1,313	704	384
5	410	736	446	1,299	772	1,170	695	388
6	438	837	503	1,425	841	1,284	756	413
7	441	876	554	1,506	931	1,356	837	453
8	473	881	621	1,474	945	1,327	850	430
9	448	801	537	1,386	862	1,247	776	468
10	439	891	556	1,510	964	1,359	867	428
11	450	880	538	1,299	863	1,169	776	420
12	520	948	591	1,369	991	1,232	893	533
13	530	892	675	1,481	1,036	1,333	932	504
14	587	1,087	822	1,536	1,192	1,383	1,073	580
15	737	1,204	845	1,537	1,250	1,384	1,124	660
16	619	1,110	738	1,499	1,063	1,348	956	625
17	494	1,040	685	1,528	986	1,373	887	475
18	573	1,046	697	1,399	1,013	1,260	913	620
19	588	1,058	761	1,353	1,087	1,217	978	586
20	594	1,081	783	1,406	1,108	1,264	1,000	649
21	695	1,192	974	1,591	1,316	1,433	1,186	806
22	679	1,118	914	1,418	1,248	1,277	1,126	882
23	533	1,052	836	1,420	1,110	1,279	1,000	598
24	570	1,063	773	1,440	1,091	1,296	982	560
25	589	1,101	832	1,436	1,150	1,292	1,035	602
26	762	1,193	990	1,499	1,301	1,348	1,171	836
27	349	699	429	1,254	688	1,129	620	348
40	468	860	609	1,295	931	1,166	839	478
41	436	854	617	1,260	943	1,134	848	455
42	496	914	703	1,297	1,006	1,167	906	538
43	537	993	743	1,347	1,106	1,213	995	524
44	465	913	619	1,281	886	1,153	797	447
45	583	1,004	765	1,387	1,126	1,249	1,012	661

Note: The above rates are applicable to insureds with zero merit rating points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	Comprehensive (Part 9)							
	Class							
	10	17	18	20	21	25	26	30
1	127	127	127	127	127	127	127	127
2	124	124	124	124	124	124	124	124
3	134	134	134	134	134	134	134	134
4	126	126	126	126	126	126	126	126
5	136	136	136	136	136	136	136	136
6	141	141	141	141	141	141	141	141
7	147	147	147	147	147	147	147	147
8	152	152	152	152	152	152	152	152
9	150	150	150	150	150	150	150	150
10	160	160	160	160	160	160	160	160
11	164	164	164	164	164	164	164	164
12	176	176	176	176	176	176	176	176
13	198	198	198	198	198	198	198	198
14	198	198	198	198	198	198	198	198
15	244	244	244	244	244	244	244	244
16	378	378	378	378	378	378	378	378
17	147	147	147	147	147	147	147	147
18	275	275	275	275	275	275	275	275
19	302	302	302	302	302	302	302	302
20	273	273	273	273	273	273	273	273
21	372	372	372	372	372	372	372	372
22	420	420	420	420	420	420	420	420
23	264	264	264	264	264	264	264	264
24	198	198	198	198	198	198	198	198
25	300	300	300	300	300	300	300	300
26	341	341	341	341	341	341	341	341
27	120	120	120	120	120	120	120	120
40	189	189	189	189	189	189	189	189
41	183	183	183	183	183	183	183	183
42	222	222	222	222	222	222	222	222
43	233	233	233	233	233	233	233	233
44	364	364	364	364	364	364	364	364
45	235	235	235	235	235	235	235	235

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	Comprehensive (Part 9)							
	Class							
	10	17	18	20	21	25	26	30
1	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>
2	<u>155</u>	<u>155</u>	<u>155</u>	<u>155</u>	<u>155</u>	<u>155</u>	<u>155</u>	<u>155</u>
3	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>
4	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>
5	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>
6	<u>176</u>	<u>176</u>	<u>176</u>	<u>176</u>	<u>176</u>	<u>176</u>	<u>176</u>	<u>176</u>
7	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>
8	<u>190</u>	<u>190</u>	<u>190</u>	<u>190</u>	<u>190</u>	<u>190</u>	<u>190</u>	<u>190</u>
9	<u>188</u>	<u>188</u>	<u>188</u>	<u>188</u>	<u>188</u>	<u>188</u>	<u>188</u>	<u>188</u>
10	<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>
11	<u>205</u>	<u>205</u>	<u>205</u>	<u>205</u>	<u>205</u>	<u>205</u>	<u>205</u>	<u>205</u>
12	<u>220</u>	<u>220</u>	<u>220</u>	<u>220</u>	<u>220</u>	<u>220</u>	<u>220</u>	<u>220</u>
13	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>
14	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>
15	<u>305</u>	<u>305</u>	<u>305</u>	<u>305</u>	<u>305</u>	<u>305</u>	<u>305</u>	<u>305</u>
16	<u>472</u>	<u>472</u>	<u>472</u>	<u>472</u>	<u>472</u>	<u>472</u>	<u>472</u>	<u>472</u>
17	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>
18	<u>344</u>	<u>344</u>	<u>344</u>	<u>344</u>	<u>344</u>	<u>344</u>	<u>344</u>	<u>344</u>
19	<u>378</u>	<u>378</u>	<u>378</u>	<u>378</u>	<u>378</u>	<u>378</u>	<u>378</u>	<u>378</u>
20	<u>335</u>	<u>335</u>	<u>335</u>	<u>335</u>	<u>335</u>	<u>335</u>	<u>335</u>	<u>335</u>
21	<u>398</u>	<u>398</u>	<u>398</u>	<u>398</u>	<u>398</u>	<u>398</u>	<u>398</u>	<u>398</u>
22	<u>420</u>	<u>420</u>	<u>420</u>	<u>420</u>	<u>420</u>	<u>420</u>	<u>420</u>	<u>420</u>
23	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>
24	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>
25	<u>376</u>	<u>376</u>	<u>376</u>	<u>376</u>	<u>376</u>	<u>376</u>	<u>376</u>	<u>376</u>
26	<u>427</u>	<u>427</u>	<u>427</u>	<u>427</u>	<u>427</u>	<u>427</u>	<u>427</u>	<u>427</u>
27	<u>150</u>	<u>150</u>	<u>150</u>	<u>150</u>	<u>150</u>	<u>150</u>	<u>150</u>	<u>150</u>
40	<u>236</u>	<u>236</u>	<u>236</u>	<u>236</u>	<u>236</u>	<u>236</u>	<u>236</u>	<u>236</u>
41	<u>229</u>	<u>229</u>	<u>229</u>	<u>229</u>	<u>229</u>	<u>229</u>	<u>229</u>	<u>229</u>
42	<u>278</u>	<u>278</u>	<u>278</u>	<u>278</u>	<u>278</u>	<u>278</u>	<u>278</u>	<u>278</u>
43	<u>291</u>	<u>291</u>	<u>291</u>	<u>291</u>	<u>291</u>	<u>291</u>	<u>291</u>	<u>291</u>
44	<u>364</u>	<u>364</u>	<u>364</u>	<u>364</u>	<u>364</u>	<u>364</u>	<u>364</u>	<u>364</u>
45	<u>294</u>	<u>294</u>	<u>294</u>	<u>294</u>	<u>294</u>	<u>294</u>	<u>294</u>	<u>294</u>

Note: The above rates are applicable to insureds with zero merit rating points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

Text Comparison

Documents Compared

Rule 49 eff.11.1.12.pdf - Adobe Acrobat Professional

Rule 49 eff.11.1.12_2_.pdf

Summary

7 word(s) added

1 word(s) deleted

224 word(s) matched

3 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 do not apply.

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** with Massachusetts Mandatory Endorsement **M-0099-S** and the Named Non-Owner Coverage Endorsement **PP 03 22**.

The following 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.

Text Comparison

Documents Compared

NewPolicyholder Tier Rate Pages eff.11.1.12 pg R-20.pdf - Adobe Acrobat Professional

MA PPA rate manual pg# R-20.pdf

Summary

49 word(s) added

49 word(s) deleted

48 word(s) matched

2 block(s) matched

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

New Policyholder Tier

Medical Payments (Part 6)	
Limit	Rate
\$5,000	58
\$10,000	76
\$15,000	98
\$20,000	104
\$25,000	116

Uninsured (Part 3)	
Limit	Rate
20/40	37
25/50	39
35/80	44
50/100	48
100/300	56
250/500	69

Underinsured (Part 12)	
Limit	Rate
20/40	0
25/50	2
35/80	8
50/100	14
100/300	33
250/500	109

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

New Policyholder Tier

Medical Payments (Part 6)	
Limit	Rate
\$5,000	<u>60</u>
<u>\$10,000</u>	<u>85</u>
<u>\$15,000</u>	<u>113</u>
<u>\$20,000</u>	<u>118</u>
<u>\$25,000</u>	<u>132</u>

Uninsured (Part 3)	
Limit	Rate
<u>20/40</u>	<u>33</u>
<u>25/50</u>	<u>35</u>
<u>35/80</u>	<u>40</u>
<u>50/100</u>	<u>43</u>
<u>100/300</u>	<u>50</u>
<u>250/500</u>	<u>62</u>

Underinsured (Part 12)	
Limit	Rate
<u>20/40</u>	<u>0</u>
<u>25/50</u>	<u>2</u>
<u>35/80</u>	<u>6</u>
<u>50/100</u>	<u>11</u>
<u>100/300</u>	<u>27</u>
<u>250/500</u>	<u>95</u>

Text Comparison

Documents Compared

2.&5. Safety_miscPPA.eff.11.1.12 pg M-7 to M-11.pdf - Adobe Acrobat Professional

MA PPA rate manual pg# M-7 to M-11 eff 11.1.12(2).pdf

Summary

1808 word(s) added

1807 word(s) deleted

784 word(s) matched

24 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$13	\$13	\$24	\$20
2	\$11	\$14	\$24	\$13
3	\$13	\$13	\$24	\$20
4	\$13	\$13	\$31	\$20
5	\$13	\$15	\$20	\$25
6	\$20	\$20	\$31	\$20
7	\$20	\$13	\$33	\$20
8	\$13	\$13	\$31	\$20
9	\$20	\$20	\$31	\$30
10	\$20	\$26	\$45	\$30
11	\$20	\$25	\$44	\$30
12	\$20	\$26	\$40	\$40
13	\$30	\$20	\$50	\$41
14	\$33	\$30	\$55	\$40
15	\$51	\$51	\$31	\$70
16	\$31	\$50	\$101	\$30
17	\$55	\$50	\$31	\$31
18	\$55	\$50	\$31	\$31
19	\$55	\$50	\$31	\$31
20	\$55	\$50	\$31	\$31
21	\$55	\$50	\$31	\$31
22	\$55	\$50	\$31	\$31
23	\$55	\$50	\$31	\$31
24	\$55	\$50	\$31	\$31
25	\$55	\$50	\$31	\$31
26	\$55	\$50	\$31	\$31
27	\$10	\$10	\$10	\$45
40	\$20	\$20	\$50	\$40
41	\$30	\$30	\$55	\$40
42	\$51	\$51	\$31	\$70
43	\$55	\$50	\$30	\$30
44	\$31	\$50	\$100	\$30
45	\$51	\$51	\$31	\$70

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

Notes:

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

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$8	\$13	\$12
2	\$10	\$8	\$14	\$13
3	\$11	\$9	\$14	\$13
4	\$12	\$10	\$16	\$15
5	\$13	\$11	\$18	\$16
6	\$14	\$11	\$19	\$17
7	\$15	\$12	\$20	\$18
8	\$14	\$11	\$18	\$17
9	\$14	\$11	\$19	\$17
10	\$19	\$15	\$25	\$23
11	\$18	\$14	\$24	\$22
12	\$21	\$17	\$29	\$26
13	\$21	\$17	\$28	\$26
14	\$24	\$19	\$33	\$30
15	\$37	\$29	\$50	\$45
16	\$45	\$36	\$60	\$55
17	\$33	\$26	\$44	\$40
18	\$33	\$26	\$44	\$40
19	\$33	\$26	\$44	\$40
20	\$33	\$26	\$44	\$40
21	\$33	\$26	\$44	\$40
22	\$33	\$26	\$44	\$40
23	\$33	\$26	\$44	\$40
24	\$33	\$26	\$44	\$40
25	\$33	\$26	\$44	\$40
26	\$33	\$26	\$44	\$40
27	\$8	\$7	\$11	\$10
40	\$23	\$18	\$31	\$28
41	\$24	\$19	\$32	\$30
42	\$35	\$28	\$47	\$43
43	\$32	\$26	\$43	\$40
44	\$39	\$31	\$52	\$48
45	\$33	\$26	\$45	\$41

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

Notes:

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

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$11	\$10	\$18	\$15	1	\$1	\$1	\$1	\$5
2	\$10	\$10	\$16	\$14	2	\$1	\$1	\$1	\$5
3	\$11	\$10	\$18	\$15	3	\$1	\$1	\$1	\$5
4	\$15	\$11	\$21	\$19	4	\$1	\$1	\$5	\$5
5	\$15	\$10	\$25	\$18	5	\$1	\$1	\$5	\$5
6	\$16	\$15	\$26	\$20	6	\$1	\$5	\$6	\$8
7	\$16	\$11	\$21	\$19	7	\$1	\$5	\$6	\$8
8	\$15	\$11	\$21	\$19	8	\$1	\$1	\$5	\$5
9	\$16	\$15	\$26	\$20	9	\$1	\$5	\$6	\$8
10	\$21	\$19	\$31	\$28	10	\$1	\$5	\$6	\$8
11	\$20	\$18	\$30	\$26	11	\$4	\$6	\$8	\$10
12	\$21	\$19	\$35	\$29	12	\$5	\$5	\$5	\$5
13	\$21	\$20	\$38	\$30	13	\$5	\$5	\$5	\$5
14	\$25	\$23	\$38	\$33	14	\$5	\$5	\$5	\$5
15	\$28	\$28	\$38	\$38	15	\$5	\$5	\$11	\$15
16	\$28	\$28	\$38	\$38	16	\$5	\$5	\$11	\$15
17	\$28	\$28	\$38	\$38	17	\$5	\$5	\$11	\$15
18	\$28	\$28	\$38	\$38	18	\$5	\$5	\$11	\$15
19	\$28	\$28	\$38	\$38	19	\$5	\$5	\$11	\$15
20	\$28	\$28	\$38	\$38	20	\$5	\$5	\$11	\$15
21	\$28	\$28	\$38	\$38	21	\$5	\$5	\$11	\$15
22	\$28	\$28	\$38	\$38	22	\$5	\$5	\$11	\$15
23	\$28	\$28	\$38	\$38	23	\$5	\$5	\$11	\$15
24	\$28	\$28	\$38	\$38	24	\$5	\$5	\$11	\$15
25	\$28	\$28	\$38	\$38	25	\$5	\$5	\$11	\$15
26	\$28	\$28	\$38	\$38	26	\$5	\$5	\$11	\$15
27	\$5	\$5	\$15	\$11	27	\$1	\$1	\$1	\$1
28	\$20	\$20	\$36	\$28	28	\$5	\$5	\$5	\$11
31	\$25	\$23	\$38	\$33	31	\$5	\$8	\$10	\$13
42	\$28	\$28	\$38	\$38	42	\$5	\$5	\$11	\$15
43	\$28	\$28	\$38	\$38	43	\$5	\$5	\$11	\$15
44	\$28	\$28	\$38	\$38	44	\$5	\$5	\$11	\$15
45	\$28	\$28	\$38	\$38	45	\$5	\$5	\$11	\$15

Notes:

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

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$10	\$17	\$14	1	\$2	\$3	\$4	\$5
2	\$14	\$10	\$18	\$15	2	\$2	\$3	\$4	\$6
3	\$14	\$10	\$18	\$16	3	\$2	\$3	\$5	\$6
4	\$16	\$12	\$20	\$17	4	\$3	\$4	\$5	\$6
5	\$18	\$13	\$23	\$19	5	\$3	\$4	\$6	\$7
6	\$19	\$14	\$24	\$20	6	\$3	\$5	\$6	\$8
7	\$20	\$14	\$25	\$21	7	\$3	\$5	\$6	\$8
8	\$18	\$13	\$23	\$20	8	\$3	\$4	\$6	\$7
9	\$19	\$14	\$24	\$20	9	\$3	\$5	\$6	\$8
10	\$25	\$18	\$32	\$27	10	\$4	\$6	\$8	\$10
11	\$24	\$17	\$30	\$26	11	\$4	\$6	\$8	\$10
12	\$29	\$21	\$36	\$31	12	\$5	\$7	\$9	\$12
13	\$28	\$20	\$36	\$31	13	\$5	\$7	\$9	\$11
14	\$33	\$23	\$42	\$35	14	\$5	\$8	\$11	\$13
15	\$49	\$36	\$63	\$54	15	\$8	\$12	\$16	\$20
16	\$60	\$43	\$76	\$65	16	\$10	\$14	\$19	\$24
17	\$44	\$31	\$56	\$48	17	\$7	\$11	\$14	\$18
18	\$44	\$31	\$56	\$48	18	\$7	\$11	\$14	\$18
19	\$44	\$31	\$56	\$48	19	\$7	\$11	\$14	\$18
20	\$44	\$31	\$56	\$48	20	\$7	\$11	\$14	\$18
21	\$44	\$31	\$56	\$48	21	\$7	\$11	\$14	\$18
22	\$44	\$31	\$56	\$48	22	\$7	\$11	\$14	\$18
23	\$44	\$31	\$56	\$48	23	\$7	\$11	\$14	\$18
24	\$44	\$31	\$56	\$48	24	\$7	\$11	\$14	\$18
25	\$44	\$31	\$56	\$48	25	\$7	\$11	\$14	\$18
26	\$44	\$31	\$56	\$48	26	\$7	\$11	\$14	\$18
27	\$11	\$8	\$14	\$12	27	\$2	\$3	\$4	\$4
40	\$31	\$22	\$39	\$33	40	\$5	\$7	\$10	\$12
41	\$32	\$23	\$41	\$35	41	\$5	\$8	\$10	\$13
42	\$47	\$34	\$60	\$51	42	\$8	\$11	\$15	\$19
43	\$43	\$31	\$55	\$47	43	\$7	\$10	\$14	\$17
44	\$52	\$37	\$66	\$57	44	\$8	\$13	\$17	\$21
45	\$45	\$32	\$57	\$48	45	\$7	\$11	\$14	\$18

Notes:

(1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator's rates above.

(2) Group definitions are as follows:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

Part 4 - Property Damage

Part 6 - Medical Payments

Rates at Basic limits

Rates by limit

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$16	\$15	\$24	\$20
2	\$15	\$14	\$24	\$19
3	\$16	\$15	\$24	\$20
4	\$20	\$19	\$30	\$26
5	\$20	\$18	\$30	\$24
6	\$24	\$20	\$35	\$28
7	\$20	\$19	\$30	\$26
8	\$20	\$18	\$30	\$26
9	\$24	\$20	\$35	\$28
10	\$20	\$25	\$40	\$30
11	\$20	\$24	\$45	\$36
12	\$20	\$26	\$48	\$38
13	\$34	\$28	\$54	\$44
14	\$34	\$30	\$64	\$44
15	\$38	\$30	\$54	\$54
16	\$38	\$38	\$54	\$54
17	\$38	\$38	\$54	\$54
18	\$38	\$38	\$54	\$54
19	\$38	\$38	\$54	\$54
20	\$38	\$38	\$54	\$54
21	\$38	\$38	\$54	\$54
22	\$38	\$38	\$54	\$54
23	\$38	\$38	\$54	\$54
24	\$38	\$38	\$54	\$54
25	\$38	\$38	\$54	\$54
26	\$38	\$38	\$54	\$54
27	\$18	\$14	\$20	\$16
40	\$38	\$28	\$50	\$40
41	\$34	\$30	\$54	\$44
42	\$38	\$38	\$54	\$54
43	\$38	\$38	\$54	\$54
44	\$38	\$38	\$54	\$54
45	\$38	\$38	\$54	\$54

All Territories	
Limit per person	All Groups
\$500	\$65
\$750	\$74
\$4,000	\$77
\$2,000	\$99
\$5,000	\$154
\$10,000	\$207
\$15,000	\$300
\$20,000	\$350
\$25,000	\$397

~~Part 3 - Uninsured Motorists~~

Rates by limit

All Territories	
Limit	All Groups
20/40	\$20
20/50	\$30
25/50	\$34
35/50	\$38
50/100	\$37
100/300	\$48
250/500	\$56
500/500	\$74

~~Part 12 - Underinsured Motorists~~

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$4
25/50	\$7
35/50	\$20
50/100	\$45
100/300	\$102
250/500	\$279
500/500	\$542

Notes:

- (1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (2) Group definitions are as follows:

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

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$12	\$10	\$17	\$15
2	\$12	\$10	\$16	\$15
3	\$13	\$11	\$18	\$16
4	\$14	\$11	\$19	\$18
5	\$16	\$13	\$22	\$20
6	\$16	\$13	\$22	\$20
7	\$17	\$13	\$22	\$20
8	\$18	\$14	\$24	\$22
9	\$21	\$17	\$29	\$26
10	\$21	\$16	\$28	\$25
11	\$22	\$17	\$29	\$26
12	\$26	\$20	\$34	\$31
13	\$29	\$23	\$39	\$35
14	\$32	\$25	\$42	\$39
15	\$32	\$25	\$43	\$39
16	\$34	\$27	\$45	\$41
17	\$42	\$33	\$56	\$51
18	\$42	\$33	\$56	\$51
19	\$42	\$33	\$56	\$51
20	\$42	\$33	\$56	\$51
21	\$42	\$33	\$56	\$51
22	\$42	\$33	\$56	\$51
23	\$42	\$33	\$56	\$51
24	\$42	\$33	\$56	\$51
25	\$42	\$33	\$56	\$51
26	\$42	\$33	\$56	\$51
27	\$11	\$9	\$15	\$14
40	\$20	\$16	\$27	\$24
41	\$33	\$26	\$44	\$40
42	\$30	\$24	\$40	\$36
43	\$32	\$25	\$43	\$39
44	\$28	\$22	\$38	\$34
45	\$32	\$26	\$43	\$39

Notes:

- (1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (2) Group definitions are as follows:

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

NEW POLICYHOLDER

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$67
\$750	\$73
\$1,000	\$77
\$2,000	\$95
\$5,000	\$137
\$10,000	\$199
\$15,000	\$247
\$20,000	\$284
\$25,000	\$314

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$23
20/50	\$24
25/50	\$25
35/80	\$27
50/100	\$31
100/300	\$36
250/500	\$41
500/500	\$52

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$6
35/80	\$19
50/100	\$37
100/300	\$91
250/500	\$302
500/500	\$533

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL
MOTORCYCLE RATES

NEW POLICYHOLDER

Part 7 – Collision
Rates at \$500 deductible

Part 7 - Collision
Other deductibles

Territory	Rate per \$100
	Experienced Operators
	All Groups
1	\$3.04
2	\$2.00
3	\$3.40
4	\$3.76
5	\$3.92
6	\$3.95
7	\$4.24
8	\$4.84
9	\$4.00
10	\$5.44
11	\$4.52
12	\$5.00
13	\$6.15
14	\$6.55
15	\$6.00
16	\$10.00
17	\$10.26
18	\$10.26
19	\$10.26
20	\$10.26
21	\$10.26
22	\$10.26
23	\$10.26
24	\$10.26
25	\$10.26
26	\$10.26
27	\$2.57
40	\$6.54
44	\$6.40
42	\$8.85
43	\$10.00
44	\$9.20
45	\$9.94

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$46
\$1,000	71.5% of \$500 deductible premium
\$2,000	59.1% of \$500 deductible premium

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

All Territories	
Deductible	All Groups
\$300	\$0
\$500	\$13
\$1,000	\$16
\$2,000	\$24

~~Part 8 - Limited Collision~~

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

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$7
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	64.1% of \$500 deductible premium (Part 8)
\$2,000	46.5% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

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

Notes:

- Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

Part 7 – Collision
Rates at \$500 deductible

Part 7 - Collision
Other deductibles

Territory	Rate per \$100
	Experienced Operators
	All Groups
<u>1</u>	<u>\$1.64</u>
<u>2</u>	<u>\$1.71</u>
<u>3</u>	<u>\$1.79</u>
<u>4</u>	<u>\$2.05</u>
<u>5</u>	<u>\$2.36</u>
<u>6</u>	<u>\$2.09</u>
<u>7</u>	<u>\$2.51</u>
<u>8</u>	<u>\$2.70</u>
<u>9</u>	<u>\$3.06</u>
<u>10</u>	<u>\$3.34</u>
<u>11</u>	<u>\$2.88</u>
<u>12</u>	<u>\$3.75</u>
<u>13</u>	<u>\$3.98</u>
<u>14</u>	<u>\$6.26</u>
<u>15</u>	<u>\$6.78</u>
<u>16</u>	<u>\$6.75</u>
<u>17</u>	<u>\$6.37</u>
<u>18</u>	<u>\$6.37</u>
<u>19</u>	<u>\$6.37</u>
<u>20</u>	<u>\$6.37</u>
<u>21</u>	<u>\$6.37</u>
<u>22</u>	<u>\$6.37</u>
<u>23</u>	<u>\$6.37</u>
<u>24</u>	<u>\$6.37</u>
<u>25</u>	<u>\$6.37</u>
<u>26</u>	<u>\$6.37</u>
<u>27</u>	<u>\$1.46</u>
<u>40</u>	<u>\$3.96</u>
<u>41</u>	<u>\$3.78</u>
<u>42</u>	<u>\$4.79</u>
<u>43</u>	<u>\$6.80</u>
<u>44</u>	<u>\$5.03</u>
<u>45</u>	<u>\$6.35</u>

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + <u>\$25</u>
<u>\$1,000</u>	<u>71.2%</u> of \$500 deductible premium
<u>\$2,000</u>	<u>57.0%</u> of \$500 deductible premium

Part 7 - Collision
Waiver of Deductible Charges

All Territories	
Deductible	All Groups
<u>\$300</u>	<u>\$6</u>
<u>\$500</u>	<u>\$8</u>
<u>\$1,000</u>	<u>\$11</u>
<u>\$2,000</u>	<u>\$16</u>

Part 8 - Limited Collision

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

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + <u>\$5</u>
\$300	\$500 deductible premium (Part 8) + <u>\$3</u>
<u>\$1,000</u>	<u>61.7%</u> of \$500 deductible premium (Part 8)
<u>\$2,000</u>	<u>40.9%</u> of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

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

Notes:

- (1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

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

**Part 9 - Comprehensive
Other deductibles**

Territory	Rate per \$100 All Groups
1	\$4.80
2	\$4.85
3	\$4.94
4	\$2.09
5	\$2.49
6	\$2.50
7	\$3.09
8	\$3.86
9	\$3.38
10	\$4.28
11	\$4.44
12	\$5.22
13	\$4.89
14	\$6.57
15	\$7.86
16	\$11.05
17	\$12.22
18	\$12.22
19	\$12.22
20	\$12.22
21	\$12.22
22	\$12.22
23	\$12.22
24	\$12.22
25	\$12.22
26	\$12.22
27	\$4.08
28	\$4.08
29	\$5.49
30	\$7.29
31	\$7.45
32	\$11.09
33	\$7.54

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$3
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

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

**Part 9 - Comprehensive
Other deductibles**

Territory	Rate per \$100
	All Groups
<u>1</u>	<u>\$0.80</u>
<u>2</u>	<u>\$0.72</u>
<u>3</u>	<u>\$0.84</u>
<u>4</u>	<u>\$0.98</u>
<u>5</u>	<u>\$0.96</u>
<u>6</u>	<u>\$1.16</u>
<u>7</u>	<u>\$1.63</u>
<u>8</u>	<u>\$1.98</u>
<u>9</u>	<u>\$2.21</u>
<u>10</u>	<u>\$2.51</u>
<u>11</u>	<u>\$2.44</u>
<u>12</u>	<u>\$3.28</u>
<u>13</u>	<u>\$3.47</u>
<u>14</u>	<u>\$4.71</u>
<u>15</u>	<u>\$5.24</u>
<u>16</u>	<u>\$7.71</u>
<u>17</u>	<u>\$10.41</u>
<u>18</u>	<u>\$10.41</u>
<u>19</u>	<u>\$10.41</u>
<u>20</u>	<u>\$10.41</u>
<u>21</u>	<u>\$10.41</u>
<u>22</u>	<u>\$10.41</u>
<u>23</u>	<u>\$10.41</u>
<u>24</u>	<u>\$10.41</u>
<u>25</u>	<u>\$10.41</u>
<u>26</u>	<u>\$10.41</u>
<u>27</u>	<u>\$0.69</u>
<u>40</u>	<u>\$2.75</u>
<u>41</u>	<u>\$3.18</u>
<u>42</u>	<u>\$4.36</u>
<u>43</u>	<u>\$4.78</u>
<u>44</u>	<u>\$6.37</u>
<u>45</u>	<u>\$4.57</u>

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + <u>\$1.00</u>
<u>\$1,000</u>	<u>61.1% of \$500 deductible premium</u>
<u>\$2,000</u>	<u>55.8% of \$500 deductible premium</u>

Fire	Charge 5% of the motorcycle Comprehensive <u>premium</u>
Theft	Charge 90% of the motorcycle Comprehensive <u>premium</u>

Determine motorcycle Comprehensive rates by the following procedure:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

a. The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

Text Comparison

Documents Compared

Rule 50 eff.11.1.12.pdf - Adobe Acrobat Professional

Rule 50 eff.11.1.12_2_.pdf

Summary

2 word(s) added

4 word(s) deleted

384 word(s) matched

2 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 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 named individual is garaged.

Discounts and do not apply.

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 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 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 named individual is garaged.

Discounts and do not apply.

Text Comparison

Documents Compared

NewPolicyholder Tier Rate Pages eff.11.1.12 pgs R-12 to R-17.pdf - Adobe Acrobat Professional

MA PPA rate manual pg# R-12 to R-17.pdf

Summary

1739 word(s) added

1739 word(s) deleted

483 word(s) matched

11 block(s) matched

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

New Policyholder Tier

Territory	Compulsory BI (Part 1)							
	Class							
	10	17	18	20	21	25	26	30
1	173	303	190	566	299	509	269	169
2	188	331	218	616	338	554	304	183
3	199	347	236	669	362	602	326	188
4	214	385	244	742	421	668	379	200
5	218	383	275	779	450	701	405	217
6	238	426	271	836	514	752	463	224
7	236	411	291	887	524	798	472	228
8	259	456	301	933	563	840	507	244
9	296	490	352	966	588	869	529	286
10	298	574	382	1,029	677	926	609	293
11	289	623	388	1,011	680	910	612	318
12	312	594	412	1,014	730	913	657	303
13	353	647	444	1,015	736	914	662	345
14	396	677	497	997	759	897	683	397
15	470	754	521	1,025	821	923	739	451
16	407	769	680	1,003	794	903	715	405
17	310	597	377	989	604	890	544	311
18	324	781	440	1,045	752	941	677	357
19	383	742	509	998	764	898	688	413
20	355	757	479	1,065	785	959	707	404
21	447	808	670	1,035	850	932	765	621
22	440	808	652	1,038	835	934	752	583
23	336	724	506	1,019	750	917	675	340
24	330	628	405	994	653	895	588	325
25	327	710	439	996	752	896	677	367
26	402	771	561	972	801	875	721	376
27	151	277	168	509	253	458	228	155
40	377	687	479	1,035	717	932	645	385
41	380	683	499	1,011	758	910	682	390
42	495	799	571	1,061	867	955	780	502
43	432	743	526	1,027	818	924	736	452
44	391	783	688	989	803	890	723	385
45	461	751	551	1,060	863	954	777	465

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 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)**

New Policyholder Tier

Territory	Compulsory BI (Part 1)							
	Class							
	10	17	18	20	21	25	26	30
1	<u>182</u>	<u>318</u>	<u>200</u>	<u>594</u>	<u>314</u>	<u>535</u>	<u>283</u>	<u>177</u>
2	<u>197</u>	<u>348</u>	<u>229</u>	<u>647</u>	<u>355</u>	<u>582</u>	<u>320</u>	<u>192</u>
3	<u>219</u>	<u>364</u>	<u>260</u>	<u>736</u>	<u>398</u>	<u>662</u>	<u>358</u>	<u>207</u>
4	<u>246</u>	<u>404</u>	<u>281</u>	<u>853</u>	<u>484</u>	<u>768</u>	<u>436</u>	<u>230</u>
5	<u>251</u>	<u>402</u>	<u>316</u>	<u>896</u>	<u>518</u>	<u>806</u>	<u>466</u>	<u>250</u>
6	<u>274</u>	<u>469</u>	<u>312</u>	<u>961</u>	<u>591</u>	<u>865</u>	<u>532</u>	<u>258</u>
7	<u>260</u>	<u>432</u>	<u>320</u>	<u>976</u>	<u>576</u>	<u>878</u>	<u>518</u>	<u>251</u>
8	<u>298</u>	<u>479</u>	<u>346</u>	<u>1073</u>	<u>647</u>	<u>966</u>	<u>582</u>	<u>281</u>
9	<u>340</u>	<u>539</u>	<u>405</u>	<u>1111</u>	<u>676</u>	<u>1000</u>	<u>608</u>	<u>329</u>
10	<u>328</u>	<u>603</u>	<u>420</u>	<u>1132</u>	<u>745</u>	<u>1019</u>	<u>671</u>	<u>322</u>
11	<u>332</u>	<u>716</u>	<u>446</u>	<u>1155</u>	<u>782</u>	<u>1039</u>	<u>704</u>	<u>366</u>
12	<u>359</u>	<u>624</u>	<u>474</u>	<u>1145</u>	<u>840</u>	<u>1031</u>	<u>756</u>	<u>348</u>
13	<u>388</u>	<u>679</u>	<u>488</u>	<u>1117</u>	<u>810</u>	<u>1005</u>	<u>729</u>	<u>380</u>
14	<u>455</u>	<u>779</u>	<u>568</u>	<u>1039</u>	<u>836</u>	<u>935</u>	<u>753</u>	<u>457</u>
15	<u>517</u>	<u>860</u>	<u>573</u>	<u>1092</u>	<u>903</u>	<u>983</u>	<u>813</u>	<u>496</u>
16	<u>468</u>	<u>884</u>	<u>782</u>	<u>1091</u>	<u>910</u>	<u>982</u>	<u>819</u>	<u>466</u>
17	<u>357</u>	<u>687</u>	<u>434</u>	<u>1076</u>	<u>695</u>	<u>968</u>	<u>626</u>	<u>358</u>
18	<u>373</u>	<u>898</u>	<u>506</u>	<u>1153</u>	<u>858</u>	<u>1037</u>	<u>772</u>	<u>411</u>
19	<u>440</u>	<u>853</u>	<u>585</u>	<u>1127</u>	<u>848</u>	<u>1015</u>	<u>763</u>	<u>475</u>
20	<u>408</u>	<u>871</u>	<u>551</u>	<u>1164</u>	<u>870</u>	<u>1048</u>	<u>783</u>	<u>465</u>
21	<u>512</u>	<u>929</u>	<u>746</u>	<u>1037</u>	<u>927</u>	<u>933</u>	<u>834</u>	<u>714</u>
22	<u>506</u>	<u>929</u>	<u>750</u>	<u>1022</u>	<u>919</u>	<u>920</u>	<u>827</u>	<u>670</u>
23	<u>386</u>	<u>833</u>	<u>582</u>	<u>1143</u>	<u>863</u>	<u>1029</u>	<u>777</u>	<u>391</u>
24	<u>380</u>	<u>722</u>	<u>466</u>	<u>1076</u>	<u>732</u>	<u>969</u>	<u>659</u>	<u>374</u>
25	<u>376</u>	<u>817</u>	<u>505</u>	<u>1082</u>	<u>823</u>	<u>974</u>	<u>741</u>	<u>422</u>
26	<u>462</u>	<u>887</u>	<u>645</u>	<u>1012</u>	<u>920</u>	<u>911</u>	<u>828</u>	<u>432</u>
27	<u>174</u>	<u>291</u>	<u>193</u>	<u>585</u>	<u>291</u>	<u>527</u>	<u>262</u>	<u>178</u>
40	<u>434</u>	<u>790</u>	<u>551</u>	<u>1190</u>	<u>825</u>	<u>1071</u>	<u>743</u>	<u>443</u>
41	<u>437</u>	<u>717</u>	<u>574</u>	<u>1163</u>	<u>872</u>	<u>1047</u>	<u>785</u>	<u>449</u>
42	<u>569</u>	<u>919</u>	<u>657</u>	<u>1219</u>	<u>997</u>	<u>1097</u>	<u>897</u>	<u>577</u>
43	<u>485</u>	<u>850</u>	<u>605</u>	<u>1110</u>	<u>914</u>	<u>999</u>	<u>823</u>	<u>520</u>
44	<u>411</u>	<u>822</u>	<u>722</u>	<u>1038</u>	<u>843</u>	<u>934</u>	<u>759</u>	<u>404</u>
45	<u>530</u>	<u>864</u>	<u>634</u>	<u>1079</u>	<u>960</u>	<u>971</u>	<u>864</u>	<u>535</u>

Note: The above rates are applicable to insureds with zero merit rating points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	PIP (Part 2)							
	Class							
	10	17	18	20	21	25	26	30
1	95	133	154	230	130	207	117	104
2	96	142	159	244	144	220	130	104
3	109	154	160	261	152	235	137	116
4	110	162	173	283	171	255	154	119
5	112	163	151	292	174	263	157	122
6	117	175	190	318	195	286	176	127
7	120	195	186	330	198	297	178	128
8	135	194	210	357	219	321	197	146
9	163	225	227	398	237	358	213	175
10	161	254	237	418	263	376	237	177
11	162	267	236	412	269	371	242	186
12	162	253	246	398	281	358	253	175
13	189	291	255	408	292	367	263	204
14	216	325	271	408	315	367	284	233
15	245	346	276	408	335	367	302	252
16	242	352	323	399	356	359	320	246
17	173	254	233	403	277	363	249	191
18	192	342	247	413	319	372	287	228
19	208	343	271	399	314	359	283	242
20	212	349	261	409	349	368	314	242
21	249	349	312	400	357	360	321	300
22	247	349	310	402	355	362	320	293
23	190	329	270	405	311	365	280	214
24	182	292	245	407	270	366	243	201
25	179	301	250	408	313	367	282	210
26	221	352	283	399	325	359	293	237
27	79	117	128	198	114	178	103	92
40	234	326	257	409	334	368	301	238
41	209	326	271	412	318	371	286	233
42	261	347	283	409	362	368	326	262
43	226	343	278	409	341	368	307	257
44	212	354	326	405	320	365	288	236
45	251	339	276	409	362	368	326	257

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	PIP (Part 2)							
	Class							
	10	17	18	20	21	25	26	30
1	<u>100</u>	<u>140</u>	<u>140</u>	<u>242</u>	<u>140</u>	<u>218</u>	<u>126</u>	<u>109</u>
2	<u>101</u>	<u>149</u>	<u>149</u>	<u>256</u>	<u>151</u>	<u>230</u>	<u>136</u>	<u>109</u>
3	<u>120</u>	<u>162</u>	<u>162</u>	<u>287</u>	<u>167</u>	<u>258</u>	<u>150</u>	<u>128</u>
4	<u>127</u>	<u>170</u>	<u>170</u>	<u>325</u>	<u>197</u>	<u>293</u>	<u>177</u>	<u>137</u>
5	<u>129</u>	<u>171</u>	<u>171</u>	<u>336</u>	<u>200</u>	<u>302</u>	<u>180</u>	<u>140</u>
6	<u>135</u>	<u>193</u>	<u>193</u>	<u>366</u>	<u>224</u>	<u>329</u>	<u>202</u>	<u>146</u>
7	<u>132</u>	<u>205</u>	<u>205</u>	<u>363</u>	<u>218</u>	<u>327</u>	<u>196</u>	<u>141</u>
8	<u>155</u>	<u>204</u>	<u>204</u>	<u>411</u>	<u>252</u>	<u>370</u>	<u>227</u>	<u>168</u>
9	<u>187</u>	<u>248</u>	<u>248</u>	<u>458</u>	<u>273</u>	<u>412</u>	<u>246</u>	<u>201</u>
10	<u>177</u>	<u>267</u>	<u>261</u>	<u>460</u>	<u>289</u>	<u>414</u>	<u>260</u>	<u>195</u>
11	<u>186</u>	<u>307</u>	<u>271</u>	<u>471</u>	<u>309</u>	<u>423</u>	<u>278</u>	<u>214</u>
12	<u>186</u>	<u>266</u>	<u>266</u>	<u>450</u>	<u>323</u>	<u>405</u>	<u>291</u>	<u>201</u>
13	<u>208</u>	<u>306</u>	<u>281</u>	<u>449</u>	<u>321</u>	<u>404</u>	<u>289</u>	<u>224</u>
14	<u>248</u>	<u>374</u>	<u>310</u>	<u>425</u>	<u>347</u>	<u>382</u>	<u>312</u>	<u>268</u>
15	<u>270</u>	<u>395</u>	<u>304</u>	<u>435</u>	<u>369</u>	<u>391</u>	<u>332</u>	<u>277</u>
16	<u>278</u>	<u>405</u>	<u>371</u>	<u>434</u>	<u>408</u>	<u>391</u>	<u>367</u>	<u>283</u>
17	<u>199</u>	<u>292</u>	<u>268</u>	<u>438</u>	<u>319</u>	<u>394</u>	<u>287</u>	<u>220</u>
18	<u>221</u>	<u>393</u>	<u>284</u>	<u>456</u>	<u>364</u>	<u>410</u>	<u>328</u>	<u>262</u>
19	<u>239</u>	<u>394</u>	<u>312</u>	<u>451</u>	<u>348</u>	<u>406</u>	<u>313</u>	<u>278</u>
20	<u>244</u>	<u>401</u>	<u>300</u>	<u>447</u>	<u>386</u>	<u>402</u>	<u>348</u>	<u>278</u>
21	<u>285</u>	<u>401</u>	<u>347</u>	<u>401</u>	<u>389</u>	<u>361</u>	<u>350</u>	<u>345</u>
22	<u>284</u>	<u>401</u>	<u>357</u>	<u>395</u>	<u>390</u>	<u>356</u>	<u>351</u>	<u>337</u>
23	<u>219</u>	<u>378</u>	<u>311</u>	<u>455</u>	<u>358</u>	<u>409</u>	<u>322</u>	<u>246</u>
24	<u>209</u>	<u>336</u>	<u>282</u>	<u>441</u>	<u>303</u>	<u>397</u>	<u>273</u>	<u>231</u>
25	<u>206</u>	<u>346</u>	<u>288</u>	<u>443</u>	<u>343</u>	<u>399</u>	<u>308</u>	<u>242</u>
26	<u>254</u>	<u>405</u>	<u>325</u>	<u>416</u>	<u>373</u>	<u>374</u>	<u>336</u>	<u>273</u>
27	<u>91</u>	<u>123</u>	<u>123</u>	<u>228</u>	<u>131</u>	<u>205</u>	<u>118</u>	<u>106</u>
40	<u>269</u>	<u>375</u>	<u>296</u>	<u>470</u>	<u>384</u>	<u>423</u>	<u>346</u>	<u>274</u>
41	<u>240</u>	<u>342</u>	<u>312</u>	<u>474</u>	<u>366</u>	<u>427</u>	<u>329</u>	<u>268</u>
42	<u>300</u>	<u>399</u>	<u>325</u>	<u>469</u>	<u>416</u>	<u>422</u>	<u>374</u>	<u>301</u>
43	<u>254</u>	<u>392</u>	<u>320</u>	<u>442</u>	<u>381</u>	<u>398</u>	<u>343</u>	<u>296</u>
44	<u>223</u>	<u>372</u>	<u>342</u>	<u>425</u>	<u>342</u>	<u>383</u>	<u>308</u>	<u>248</u>
45	<u>289</u>	<u>390</u>	<u>317</u>	<u>416</u>	<u>403</u>	<u>374</u>	<u>362</u>	<u>296</u>

Note: The above rates are applicable to insureds with zero merit rating points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	Property Damage Liability (Part 4)							
	Class							
	10	17	18	20	21	25	26	30
1	222	385	273	735	470	662	423	226
2	252	405	289	817	504	735	454	245
3	257	415	308	825	509	743	458	261
4	273	432	312	883	545	795	491	285
5	261	437	311	910	561	819	505	284
6	291	445	330	917	596	825	536	297
7	298	465	365	943	637	849	573	310
8	300	493	375	974	638	877	574	324
9	311	487	355	990	642	891	578	307
10	291	495	357	999	647	899	582	299
11	310	525	383	1,020	643	918	579	311
12	343	535	391	1,045	688	941	619	351
13	332	534	377	1,013	667	912	600	332
14	375	578	432	1,048	712	943	641	386
15	383	654	438	1,064	769	958	692	391
16	353	624	455	1,042	690	938	621	363
17	325	578	389	1,044	626	940	563	325
18	340	649	412	1,066	692	959	623	335
19	353	639	444	1,035	667	932	600	332
20	328	637	399	1,060	695	954	626	362
21	386	702	451	1,075	756	968	680	376
22	474	748	559	1,072	812	965	731	465
23	310	653	421	1,059	700	953	630	324
24	358	653	432	1,063	672	957	605	352
25	341	708	448	1,065	765	959	689	378
26	408	725	512	1,041	793	937	714	391
27	225	367	266	717	417	645	375	214
40	307	558	381	1,013	637	912	573	344
41	313	543	395	1,013	677	912	609	331
42	324	586	429	1,039	735	935	662	372
43	390	620	460	1,070	792	963	713	396
44	296	591	413	1,011	690	910	621	306
45	367	602	419	1,102	763	992	687	373

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	Property Damage Liability (Part 4)							
	Class							
	10	17	18	20	21	25	26	30
1	222	370	291	716	463	644	417	243
2	260	406	312	796	481	716	433	263
3	270	422	331	806	570	725	513	313
4	273	415	309	839	534	755	481	281
5	289	435	341	865	555	779	500	293
6	289	423	338	887	590	798	531	309
7	322	494	405	916	632	824	569	337
8	307	476	386	925	638	833	574	315
9	332	476	391	952	640	857	576	344
10	299	470	383	949	678	854	610	296
11	336	532	400	985	646	887	581	334
12	346	534	391	1,029	704	926	634	402
13	353	519	403	997	682	897	614	363
14	410	576	497	1,156	774	1,040	697	408
15	406	669	449	1,143	772	1,029	695	418
16	384	626	435	1,086	691	977	622	436
17	349	563	467	1,085	663	977	597	362
18	359	617	432	1,082	710	974	639	402
19	349	607	461	1,021	715	919	644	353
20	340	605	380	1,089	742	980	668	434
21	426	678	511	1,238	815	1,114	734	397
22	450	711	540	1,261	860	1,135	774	442
23	335	620	400	1,052	672	947	605	389
24	373	654	492	1,114	730	1,003	657	368
25	376	683	471	1,112	835	1,001	752	454
26	417	689	497	1,152	794	1,037	715	421
27	237	363	285	712	456	641	410	233
40	292	530	363	962	605	866	545	327
41	304	516	375	962	643	866	579	397
42	319	557	408	987	698	888	628	353
43	453	634	502	1,121	825	1,009	743	424
44	304	561	409	960	702	864	632	306
45	389	572	436	1,242	793	1,118	714	417

Note: The above rates are applicable to insureds with zero merit rating points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	Optional BI (Part 5)							
	Class							
	10	17	18	20	21	25	26	30
1	19	19	28	68	99	61	35	19
2	20	16	32	75	11	68	37	19
3	11	16	32	80	18	72	13	20
4	12	15	35	89	13	80	18	20
5	12	13	37	93	16	81	10	21
6	12	16	37	98	15	88	15	25
7	12	16	39	107	16	86	15	23
8	18	16	41	112	71	101	11	25
9	18	16	47	115	75	104	18	30
10	18	74	54	119	86	107	77	29
11	12	18	51	118	88	106	79	34
12	11	18	56	118	91	106	82	35
13	15	18	60	118	94	106	85	36
14	11	15	66	119	96	107	86	41
15	11	101	70	121	104	109	94	49
16	16	100	84	117	103	105	93	58
17	11	78	49	118	76	106	68	31
18	10	101	59	124	98	112	88	44
19	11	101	66	122	101	110	91	49
20	11	101	66	124	99	112	89	52
21	11	107	90	124	113	112	102	77
22	11	109	89	124	111	112	100	72
23	13	111	95	118	94	106	85	37
24	11	11	51	118	81	106	73	34
25	13	103	61	117	88	105	88	42
26	11	100	71	113	103	104	93	46
27	11	11	12	60	33	51	30	17
28	13	11	13	112	94	110	83	39
29	11	11	11	114	94	107	83	41
30	11	11	71	114	110	113	90	53
31	11	103	71	121	105	109	95	48
32	16	103	85	115	104	104	94	56
33	16	106	77	125	113	113	102	51

Note: The above rates are applicable to insureds with zero merit rating points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	Optional BI (Part 5)							
	Class							
	10	17	18	20	21	25	26	30
1	<u>20</u>	<u>45</u>	<u>29</u>	<u>71</u>	<u>41</u>	<u>64</u>	<u>37</u>	<u>20</u>
2	<u>21</u>	<u>48</u>	<u>34</u>	<u>79</u>	<u>43</u>	<u>71</u>	<u>39</u>	<u>20</u>
3	<u>23</u>	<u>50</u>	<u>35</u>	<u>88</u>	<u>53</u>	<u>79</u>	<u>48</u>	<u>22</u>
4	<u>25</u>	<u>58</u>	<u>40</u>	<u>102</u>	<u>61</u>	<u>92</u>	<u>55</u>	<u>23</u>
5	<u>25</u>	<u>56</u>	<u>43</u>	<u>107</u>	<u>64</u>	<u>96</u>	<u>58</u>	<u>28</u>
6	<u>25</u>	<u>66</u>	<u>43</u>	<u>113</u>	<u>75</u>	<u>102</u>	<u>68</u>	<u>29</u>
7	<u>26</u>	<u>59</u>	<u>43</u>	<u>118</u>	<u>73</u>	<u>106</u>	<u>66</u>	<u>25</u>
8	<u>30</u>	<u>66</u>	<u>47</u>	<u>129</u>	<u>82</u>	<u>116</u>	<u>74</u>	<u>29</u>
9	<u>35</u>	<u>76</u>	<u>54</u>	<u>132</u>	<u>86</u>	<u>119</u>	<u>77</u>	<u>35</u>
10	<u>33</u>	<u>78</u>	<u>59</u>	<u>131</u>	<u>95</u>	<u>118</u>	<u>86</u>	<u>32</u>
11	<u>37</u>	<u>97</u>	<u>59</u>	<u>136</u>	<u>101</u>	<u>122</u>	<u>91</u>	<u>39</u>
12	<u>36</u>	<u>85</u>	<u>64</u>	<u>136</u>	<u>105</u>	<u>122</u>	<u>95</u>	<u>40</u>
13	<u>39</u>	<u>95</u>	<u>66</u>	<u>130</u>	<u>103</u>	<u>117</u>	<u>93</u>	<u>40</u>
14	<u>47</u>	<u>109</u>	<u>76</u>	<u>137</u>	<u>110</u>	<u>123</u>	<u>99</u>	<u>47</u>
15	<u>56</u>	<u>120</u>	<u>77</u>	<u>133</u>	<u>114</u>	<u>120</u>	<u>103</u>	<u>54</u>
16	<u>64</u>	<u>115</u>	<u>97</u>	<u>135</u>	<u>118</u>	<u>122</u>	<u>106</u>	<u>67</u>
17	<u>36</u>	<u>90</u>	<u>56</u>	<u>136</u>	<u>87</u>	<u>122</u>	<u>78</u>	<u>36</u>
18	<u>46</u>	<u>120</u>	<u>68</u>	<u>143</u>	<u>113</u>	<u>129</u>	<u>102</u>	<u>51</u>
19	<u>51</u>	<u>116</u>	<u>76</u>	<u>140</u>	<u>116</u>	<u>126</u>	<u>104</u>	<u>56</u>
20	<u>51</u>	<u>120</u>	<u>76</u>	<u>143</u>	<u>114</u>	<u>129</u>	<u>103</u>	<u>60</u>
21	<u>70</u>	<u>123</u>	<u>104</u>	<u>143</u>	<u>130</u>	<u>129</u>	<u>117</u>	<u>89</u>
22	<u>70</u>	<u>125</u>	<u>102</u>	<u>143</u>	<u>128</u>	<u>129</u>	<u>115</u>	<u>83</u>
23	<u>38</u>	<u>120</u>	<u>75</u>	<u>136</u>	<u>108</u>	<u>122</u>	<u>97</u>	<u>43</u>
24	<u>39</u>	<u>93</u>	<u>62</u>	<u>136</u>	<u>93</u>	<u>122</u>	<u>84</u>	<u>39</u>
25	<u>45</u>	<u>118</u>	<u>70</u>	<u>135</u>	<u>113</u>	<u>122</u>	<u>102</u>	<u>48</u>
26	<u>52</u>	<u>115</u>	<u>82</u>	<u>132</u>	<u>118</u>	<u>119</u>	<u>106</u>	<u>53</u>
27	<u>18</u>	<u>40</u>	<u>25</u>	<u>69</u>	<u>38</u>	<u>62</u>	<u>34</u>	<u>20</u>
40	<u>41</u>	<u>107</u>	<u>72</u>	<u>140</u>	<u>108</u>	<u>126</u>	<u>97</u>	<u>45</u>
41	<u>41</u>	<u>99</u>	<u>78</u>	<u>137</u>	<u>108</u>	<u>123</u>	<u>97</u>	<u>47</u>
42	<u>59</u>	<u>127</u>	<u>85</u>	<u>143</u>	<u>127</u>	<u>129</u>	<u>114</u>	<u>61</u>
43	<u>53</u>	<u>118</u>	<u>82</u>	<u>139</u>	<u>121</u>	<u>125</u>	<u>109</u>	<u>55</u>
44	<u>53</u>	<u>108</u>	<u>89</u>	<u>121</u>	<u>109</u>	<u>109</u>	<u>98</u>	<u>59</u>
45	<u>55</u>	<u>122</u>	<u>89</u>	<u>144</u>	<u>130</u>	<u>130</u>	<u>117</u>	<u>59</u>

Note: The above rates are applicable to insureds with zero merit rating points.
 Class 15 rates are 75% of Class 10 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)

New Policyholder Tier

Territory	Collision (Part 7)							
	Class							
	10	17	18	20	21	25	26	30
1	307	641	385	1,171	648	1,054	583	304
2	304	650	387	1,222	611	1,100	550	317
3	324	680	437	1,245	668	1,121	601	323
4	338	707	443	1,285	689	1,157	620	320
5	342	713	432	1,250	748	1,133	673	323
6	365	761	457	1,297	765	1,167	688	344
7	367	779	493	1,340	828	1,206	745	378
8	394	770	543	1,290	826	1,161	743	358
9	375	769	516	1,331	828	1,198	745	390
10	366	788	492	1,335	852	1,202	767	356
11	415	880	538	1,299	863	1,169	777	379
12	460	905	564	1,306	946	1,176	852	459
13	441	792	600	1,315	920	1,184	828	420
14	489	909	687	1,284	997	1,156	897	484
15	614	1,003	704	1,281	1,042	1,153	937	550
16	516	925	615	1,249	886	1,124	797	521
17	411	867	570	1,273	822	1,145	740	396
18	503	961	640	1,286	931	1,158	838	517
19	520	977	703	1,249	1,004	1,124	904	518
20	557	976	707	1,269	1,000	1,141	901	540
21	580	993	812	1,326	1,097	1,194	988	672
22	643	984	805	1,247	1,099	1,123	990	835
23	441	950	755	1,283	1,003	1,155	903	499
24	485	946	688	1,281	971	1,153	874	466
25	512	998	754	1,301	1,043	1,171	938	519
26	635	994	825	1,249	1,084	1,124	976	697
27	291	610	374	1,094	600	985	540	290
28	431	860	609	1,225	931	1,166	839	440
29	401	854	617	1,260	943	1,134	849	418
30	481	914	703	1,227	1,006	1,167	906	493
31	517	940	704	1,277	1,047	1,149	942	505
32	453	913	619	1,281	886	1,153	797	436
33	538	929	708	1,283	1,042	1,155	937	551

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 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)**

New Policyholder Tier

Territory	Collision (Part 7)							
	Class							
	10	17	18	20	21	25	26	30
1	368	669	401	1,221	675	1,099	608	364
2	347	668	398	1,256	628	1,131	565	380
3	389	750	482	1,373	737	1,236	663	388
4	406	802	503	1,458	782	1,313	704	384
5	410	736	446	1,299	772	1,170	695	388
6	438	837	503	1,425	841	1,284	756	413
7	441	876	554	1,506	931	1,356	837	453
8	473	881	621	1,474	945	1,327	850	430
9	448	801	537	1,386	862	1,247	776	468
10	439	891	556	1,510	964	1,359	867	428
11	450	880	538	1,299	863	1,169	776	420
12	520	948	591	1,369	991	1,232	893	533
13	530	892	675	1,481	1,036	1,333	932	504
14	587	1,087	822	1,536	1,192	1,383	1,073	580
15	737	1,204	845	1,537	1,250	1,384	1,124	660
16	619	1,110	738	1,499	1,063	1,348	956	625
17	494	1,040	685	1,528	986	1,373	887	475
18	573	1,046	697	1,399	1,013	1,260	913	620
19	588	1,058	761	1,353	1,087	1,217	978	586
20	594	1,081	783	1,406	1,108	1,264	1,000	649
21	695	1,192	974	1,591	1,316	1,433	1,186	806
22	679	1,118	914	1,418	1,248	1,277	1,126	882
23	533	1,052	836	1,420	1,110	1,279	1,000	598
24	570	1,063	773	1,440	1,091	1,296	982	560
25	589	1,101	832	1,436	1,150	1,292	1,035	602
26	762	1,193	990	1,499	1,301	1,348	1,171	836
27	349	699	429	1,254	688	1,129	620	348
40	468	860	609	1,295	931	1,166	839	478
41	436	854	617	1,260	943	1,134	848	455
42	496	914	703	1,297	1,006	1,167	906	538
43	537	993	743	1,347	1,106	1,213	995	524
44	465	913	619	1,281	886	1,153	797	447
45	583	1,004	765	1,387	1,126	1,249	1,012	661

Note: The above rates are applicable to insureds with zero merit rating points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	Comprehensive (Part 9)							
	Class							
	10	17	18	20	21	25	26	30
1	127	127	127	127	127	127	127	127
2	124	124	124	124	124	124	124	124
3	134	134	134	134	134	134	134	134
4	126	126	126	126	126	126	126	126
5	136	136	136	136	136	136	136	136
6	141	141	141	141	141	141	141	141
7	147	147	147	147	147	147	147	147
8	152	152	152	152	152	152	152	152
9	150	150	150	150	150	150	150	150
10	160	160	160	160	160	160	160	160
11	164	164	164	164	164	164	164	164
12	176	176	176	176	176	176	176	176
13	198	198	198	198	198	198	198	198
14	198	198	198	198	198	198	198	198
15	244	244	244	244	244	244	244	244
16	378	378	378	378	378	378	378	378
17	147	147	147	147	147	147	147	147
18	275	275	275	275	275	275	275	275
19	302	302	302	302	302	302	302	302
20	273	273	273	273	273	273	273	273
21	372	372	372	372	372	372	372	372
22	420	420	420	420	420	420	420	420
23	264	264	264	264	264	264	264	264
24	198	198	198	198	198	198	198	198
25	300	300	300	300	300	300	300	300
26	341	341	341	341	341	341	341	341
27	120	120	120	120	120	120	120	120
40	189	189	189	189	189	189	189	189
41	183	183	183	183	183	183	183	183
42	222	222	222	222	222	222	222	222
43	233	233	233	233	233	233	233	233
44	364	364	364	364	364	364	364	364
45	235	235	235	235	235	235	235	235

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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

New Policyholder Tier

Territory	Comprehensive (Part 9)							
	Class							
	10	17	18	20	21	25	26	30
1	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>
2	<u>155</u>	<u>155</u>	<u>155</u>	<u>155</u>	<u>155</u>	<u>155</u>	<u>155</u>	<u>155</u>
3	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>
4	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>	<u>158</u>
5	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>
6	<u>176</u>	<u>176</u>	<u>176</u>	<u>176</u>	<u>176</u>	<u>176</u>	<u>176</u>	<u>176</u>
7	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>
8	<u>190</u>	<u>190</u>	<u>190</u>	<u>190</u>	<u>190</u>	<u>190</u>	<u>190</u>	<u>190</u>
9	<u>188</u>	<u>188</u>	<u>188</u>	<u>188</u>	<u>188</u>	<u>188</u>	<u>188</u>	<u>188</u>
10	<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>
11	<u>205</u>	<u>205</u>	<u>205</u>	<u>205</u>	<u>205</u>	<u>205</u>	<u>205</u>	<u>205</u>
12	<u>220</u>	<u>220</u>	<u>220</u>	<u>220</u>	<u>220</u>	<u>220</u>	<u>220</u>	<u>220</u>
13	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>
14	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>
15	<u>305</u>	<u>305</u>	<u>305</u>	<u>305</u>	<u>305</u>	<u>305</u>	<u>305</u>	<u>305</u>
16	<u>472</u>	<u>472</u>	<u>472</u>	<u>472</u>	<u>472</u>	<u>472</u>	<u>472</u>	<u>472</u>
17	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>
18	<u>344</u>	<u>344</u>	<u>344</u>	<u>344</u>	<u>344</u>	<u>344</u>	<u>344</u>	<u>344</u>
19	<u>378</u>	<u>378</u>	<u>378</u>	<u>378</u>	<u>378</u>	<u>378</u>	<u>378</u>	<u>378</u>
20	<u>335</u>	<u>335</u>	<u>335</u>	<u>335</u>	<u>335</u>	<u>335</u>	<u>335</u>	<u>335</u>
21	<u>398</u>	<u>398</u>	<u>398</u>	<u>398</u>	<u>398</u>	<u>398</u>	<u>398</u>	<u>398</u>
22	<u>420</u>	<u>420</u>	<u>420</u>	<u>420</u>	<u>420</u>	<u>420</u>	<u>420</u>	<u>420</u>
23	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>
24	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>
25	<u>376</u>	<u>376</u>	<u>376</u>	<u>376</u>	<u>376</u>	<u>376</u>	<u>376</u>	<u>376</u>
26	<u>427</u>	<u>427</u>	<u>427</u>	<u>427</u>	<u>427</u>	<u>427</u>	<u>427</u>	<u>427</u>
27	<u>150</u>	<u>150</u>	<u>150</u>	<u>150</u>	<u>150</u>	<u>150</u>	<u>150</u>	<u>150</u>
40	<u>236</u>	<u>236</u>	<u>236</u>	<u>236</u>	<u>236</u>	<u>236</u>	<u>236</u>	<u>236</u>
41	<u>229</u>	<u>229</u>	<u>229</u>	<u>229</u>	<u>229</u>	<u>229</u>	<u>229</u>	<u>229</u>
42	<u>278</u>	<u>278</u>	<u>278</u>	<u>278</u>	<u>278</u>	<u>278</u>	<u>278</u>	<u>278</u>
43	<u>291</u>	<u>291</u>	<u>291</u>	<u>291</u>	<u>291</u>	<u>291</u>	<u>291</u>	<u>291</u>
44	<u>364</u>	<u>364</u>	<u>364</u>	<u>364</u>	<u>364</u>	<u>364</u>	<u>364</u>	<u>364</u>
45	<u>294</u>	<u>294</u>	<u>294</u>	<u>294</u>	<u>294</u>	<u>294</u>	<u>294</u>	<u>294</u>

Note: The above rates are applicable to insureds with zero merit rating points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

Text Comparison

Documents Compared

Rule 49 eff.11.1.12.pdf - Adobe Acrobat Professional

Rule 49 eff.11.1.12_2_.pdf

Summary

7 word(s) added

1 word(s) deleted

224 word(s) matched

3 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 do not apply.

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** with Massachusetts Mandatory Endorsement **M-0099-S** and the Named Non-Owner Coverage Endorsement **PP 03 22**.

The following 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.

Text Comparison

Documents Compared

MA PPA manual pg# 56 eff 11.1.12.pdf - Adobe Acrobat Professional

MA PPA manual pg# 56.pdf

Summary

2 word(s) added

74 word(s) deleted

224 word(s) matched

3 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	24	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

~~*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:~~

~~Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.~~

~~o~~ The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	<u>21</u>	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

a. The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

Text Comparison

Documents Compared

2.&5. Safety_miscPPA.eff.11.1.12 pg M-7 to M-11.pdf - Adobe Acrobat Professional

MA PPA rate manual pg# M-7 to M-11 eff 11.1.12(2).pdf

Summary

1808 word(s) added

1807 word(s) deleted

784 word(s) matched

24 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators				Territory	Experienced Operators			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$13	\$24	\$20	1	\$1	\$1	\$3	\$1
2	\$11	\$11	\$24	\$13	2	\$1	\$1	\$1	\$1
3	\$13	\$13	\$24	\$20	3	\$1	\$1	\$3	\$1
4	\$13	\$13	\$31	\$20	4	\$1	\$1	\$3	\$3
5	\$13	\$15	\$20	\$25	5	\$1	\$1	\$3	\$3
6	\$20	\$20	\$31	\$20	6	\$1	\$1	\$3	\$3
7	\$20	\$13	\$33	\$20	7	\$1	\$1	\$3	\$3
8	\$13	\$13	\$31	\$20	8	\$1	\$1	\$3	\$3
9	\$20	\$20	\$31	\$30	9	\$1	\$1	\$3	\$3
10	\$20	\$26	\$45	\$30	10	\$3	\$3	\$1	\$1
11	\$20	\$25	\$44	\$30	11	\$3	\$3	\$1	\$3
12	\$20	\$26	\$40	\$40	12	\$3	\$3	\$1	\$1
13	\$30	\$20	\$50	\$41	13	\$3	\$3	\$1	\$1
14	\$33	\$30	\$55	\$40	14	\$3	\$3	\$3	\$1
15	\$51	\$51	\$31	\$70	15	\$3	\$1	\$3	\$3
16	\$31	\$50	\$101	\$30	16	\$3	\$3	\$13	\$3
17	\$55	\$53	\$31	\$31	17	\$3	\$1	\$3	\$3
18	\$55	\$53	\$31	\$31	18	\$3	\$1	\$3	\$3
19	\$55	\$53	\$31	\$31	19	\$3	\$1	\$3	\$3
20	\$55	\$53	\$31	\$31	20	\$3	\$1	\$3	\$3
21	\$55	\$53	\$31	\$31	21	\$3	\$1	\$3	\$3
22	\$55	\$53	\$31	\$31	22	\$3	\$1	\$3	\$3
23	\$55	\$53	\$31	\$31	23	\$3	\$1	\$3	\$3
24	\$55	\$53	\$31	\$31	24	\$3	\$1	\$3	\$3
25	\$55	\$53	\$31	\$31	25	\$3	\$1	\$3	\$3
26	\$55	\$53	\$31	\$31	26	\$3	\$1	\$3	\$3
27	\$10	\$10	\$10	\$45	27	\$1	\$1	\$1	\$1
40	\$20	\$20	\$50	\$43	40	\$3	\$3	\$1	\$1
41	\$33	\$30	\$55	\$40	41	\$3	\$3	\$3	\$1
42	\$51	\$51	\$31	\$70	42	\$3	\$1	\$3	\$3
43	\$55	\$53	\$33	\$30	43	\$3	\$1	\$3	\$3
44	\$31	\$50	\$103	\$33	44	\$3	\$3	\$13	\$3
45	\$51	\$51	\$31	\$70	45	\$1	\$1	\$3	\$3

Notes:

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

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$8	\$13	\$12
2	\$10	\$8	\$14	\$13
3	\$11	\$9	\$14	\$13
4	\$12	\$10	\$16	\$15
5	\$13	\$11	\$18	\$16
6	\$14	\$11	\$19	\$17
7	\$15	\$12	\$20	\$18
8	\$14	\$11	\$18	\$17
9	\$14	\$11	\$19	\$17
10	\$19	\$15	\$25	\$23
11	\$18	\$14	\$24	\$22
12	\$21	\$17	\$29	\$26
13	\$21	\$17	\$28	\$26
14	\$24	\$19	\$33	\$30
15	\$37	\$29	\$50	\$45
16	\$45	\$36	\$60	\$55
17	\$33	\$26	\$44	\$40
18	\$33	\$26	\$44	\$40
19	\$33	\$26	\$44	\$40
20	\$33	\$26	\$44	\$40
21	\$33	\$26	\$44	\$40
22	\$33	\$26	\$44	\$40
23	\$33	\$26	\$44	\$40
24	\$33	\$26	\$44	\$40
25	\$33	\$26	\$44	\$40
26	\$33	\$26	\$44	\$40
27	\$8	\$7	\$11	\$10
40	\$23	\$18	\$31	\$28
41	\$24	\$19	\$32	\$30
42	\$35	\$28	\$47	\$43
43	\$32	\$26	\$43	\$40
44	\$39	\$31	\$52	\$48
45	\$33	\$26	\$45	\$41

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

Notes:

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

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$11	\$10	\$18	\$15	1	\$1	\$1	\$1	\$5
2	\$10	\$10	\$16	\$14	2	\$1	\$1	\$1	\$5
3	\$11	\$10	\$18	\$15	3	\$1	\$1	\$1	\$5
4	\$15	\$11	\$21	\$19	4	\$1	\$1	\$5	\$5
5	\$15	\$10	\$25	\$18	5	\$1	\$1	\$5	\$5
6	\$16	\$15	\$26	\$20	6	\$1	\$5	\$6	\$8
7	\$16	\$11	\$21	\$19	7	\$1	\$5	\$6	\$8
8	\$15	\$11	\$21	\$19	8	\$1	\$1	\$5	\$5
9	\$16	\$15	\$26	\$20	9	\$1	\$5	\$6	\$8
10	\$21	\$19	\$34	\$28	10	\$1	\$5	\$5	\$5
11	\$20	\$18	\$33	\$26	11	\$4	\$6	\$8	\$10
12	\$21	\$19	\$35	\$29	12	\$5	\$5	\$5	\$5
13	\$21	\$20	\$38	\$30	13	\$5	\$5	\$5	\$11
14	\$25	\$23	\$38	\$33	14	\$5	\$5	\$5	\$12
15	\$28	\$28	\$38	\$38	15	\$5	\$5	\$11	\$15
16	\$28	\$28	\$38	\$38	16	\$5	\$5	\$11	\$15
17	\$28	\$28	\$38	\$38	17	\$5	\$5	\$11	\$15
18	\$28	\$28	\$38	\$38	18	\$5	\$5	\$11	\$15
19	\$28	\$28	\$38	\$38	19	\$5	\$5	\$11	\$15
20	\$28	\$28	\$38	\$38	20	\$5	\$5	\$11	\$15
21	\$28	\$28	\$38	\$38	21	\$5	\$5	\$11	\$15
22	\$28	\$28	\$38	\$38	22	\$5	\$5	\$11	\$15
23	\$28	\$28	\$38	\$38	23	\$5	\$5	\$11	\$15
24	\$28	\$28	\$38	\$38	24	\$5	\$5	\$11	\$15
25	\$28	\$28	\$38	\$38	25	\$5	\$5	\$11	\$15
26	\$28	\$28	\$38	\$38	26	\$5	\$5	\$11	\$15
27	\$5	\$5	\$15	\$11	27	\$1	\$1	\$1	\$1
28	\$20	\$20	\$36	\$28	28	\$5	\$5	\$5	\$11
31	\$25	\$23	\$38	\$33	31	\$5	\$8	\$10	\$13
42	\$28	\$28	\$38	\$38	42	\$5	\$5	\$11	\$15
43	\$28	\$28	\$38	\$38	43	\$5	\$5	\$11	\$15
44	\$28	\$28	\$38	\$38	44	\$5	\$5	\$11	\$15
45	\$28	\$28	\$38	\$38	45	\$5	\$5	\$11	\$15

Notes:

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

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$10	\$17	\$14	1	\$2	\$3	\$4	\$5
2	\$14	\$10	\$18	\$15	2	\$2	\$3	\$4	\$6
3	\$14	\$10	\$18	\$16	3	\$2	\$3	\$5	\$6
4	\$16	\$12	\$20	\$17	4	\$3	\$4	\$5	\$6
5	\$18	\$13	\$23	\$19	5	\$3	\$4	\$6	\$7
6	\$19	\$14	\$24	\$20	6	\$3	\$5	\$6	\$8
7	\$20	\$14	\$25	\$21	7	\$3	\$5	\$6	\$8
8	\$18	\$13	\$23	\$20	8	\$3	\$4	\$6	\$7
9	\$19	\$14	\$24	\$20	9	\$3	\$5	\$6	\$8
10	\$25	\$18	\$32	\$27	10	\$4	\$6	\$8	\$10
11	\$24	\$17	\$30	\$26	11	\$4	\$6	\$8	\$10
12	\$29	\$21	\$36	\$31	12	\$5	\$7	\$9	\$12
13	\$28	\$20	\$36	\$31	13	\$5	\$7	\$9	\$11
14	\$33	\$23	\$42	\$35	14	\$5	\$8	\$11	\$13
15	\$49	\$36	\$63	\$54	15	\$8	\$12	\$16	\$20
16	\$60	\$43	\$76	\$65	16	\$10	\$14	\$19	\$24
17	\$44	\$31	\$56	\$48	17	\$7	\$11	\$14	\$18
18	\$44	\$31	\$56	\$48	18	\$7	\$11	\$14	\$18
19	\$44	\$31	\$56	\$48	19	\$7	\$11	\$14	\$18
20	\$44	\$31	\$56	\$48	20	\$7	\$11	\$14	\$18
21	\$44	\$31	\$56	\$48	21	\$7	\$11	\$14	\$18
22	\$44	\$31	\$56	\$48	22	\$7	\$11	\$14	\$18
23	\$44	\$31	\$56	\$48	23	\$7	\$11	\$14	\$18
24	\$44	\$31	\$56	\$48	24	\$7	\$11	\$14	\$18
25	\$44	\$31	\$56	\$48	25	\$7	\$11	\$14	\$18
26	\$44	\$31	\$56	\$48	26	\$7	\$11	\$14	\$18
27	\$11	\$8	\$14	\$12	27	\$2	\$3	\$4	\$4
40	\$31	\$22	\$39	\$33	40	\$5	\$7	\$10	\$12
41	\$32	\$23	\$41	\$35	41	\$5	\$8	\$10	\$13
42	\$47	\$34	\$60	\$51	42	\$8	\$11	\$15	\$19
43	\$43	\$31	\$55	\$47	43	\$7	\$10	\$14	\$17
44	\$52	\$37	\$66	\$57	44	\$8	\$13	\$17	\$21
45	\$45	\$32	\$57	\$48	45	\$7	\$11	\$14	\$18

Notes:

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

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

Part 4 - Property Damage

Part 6 - Medical Payments

Rates at Basic limits

Rates by limit

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$16	\$15	\$24	\$20
2	\$15	\$14	\$24	\$19
3	\$16	\$15	\$24	\$20
4	\$20	\$19	\$30	\$26
5	\$20	\$18	\$30	\$24
6	\$24	\$20	\$35	\$28
7	\$20	\$19	\$30	\$26
8	\$20	\$18	\$30	\$26
9	\$24	\$20	\$35	\$28
10	\$20	\$25	\$40	\$30
11	\$20	\$24	\$45	\$36
12	\$20	\$26	\$48	\$38
13	\$34	\$28	\$54	\$44
14	\$34	\$30	\$64	\$44
15	\$38	\$30	\$54	\$54
16	\$38	\$38	\$54	\$54
17	\$38	\$38	\$54	\$54
18	\$38	\$38	\$54	\$54
19	\$38	\$38	\$54	\$54
20	\$38	\$38	\$54	\$54
21	\$38	\$38	\$54	\$54
22	\$38	\$38	\$54	\$54
23	\$38	\$38	\$54	\$54
24	\$38	\$38	\$54	\$54
25	\$38	\$38	\$54	\$54
26	\$38	\$38	\$54	\$54
27	\$18	\$14	\$20	\$16
40	\$38	\$28	\$60	\$48
41	\$34	\$30	\$64	\$44
42	\$38	\$38	\$54	\$54
43	\$38	\$38	\$54	\$54
44	\$38	\$38	\$54	\$54
45	\$38	\$38	\$54	\$54

All Territories	
Limit per person	All Groups
\$500	\$65
\$750	\$74
\$4,000	\$77
\$2,000	\$99
\$5,000	\$154
\$10,000	\$207
\$15,000	\$303
\$20,000	\$350
\$25,000	\$397

~~Part 3 - Uninsured Motorists~~

Rates by limit

All Territories	
Limit	All Groups
20/40	\$20
20/50	\$30
25/50	\$34
35/50	\$38
50/100	\$37
100/300	\$48
250/500	\$56
500/500	\$74

~~Part 12 - Underinsured Motorists~~

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$4
25/50	\$7
35/50	\$20
50/100	\$45
100/300	\$102
250/500	\$279
500/500	\$542

Notes:

- (1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (2) Group definitions are as follows:

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

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$12	\$10	\$17	\$15
2	\$12	\$10	\$16	\$15
3	\$13	\$11	\$18	\$16
4	\$14	\$11	\$19	\$18
5	\$16	\$13	\$22	\$20
6	\$16	\$13	\$22	\$20
7	\$17	\$13	\$22	\$20
8	\$18	\$14	\$24	\$22
9	\$21	\$17	\$29	\$26
10	\$21	\$16	\$28	\$25
11	\$22	\$17	\$29	\$26
12	\$26	\$20	\$34	\$31
13	\$29	\$23	\$39	\$35
14	\$32	\$25	\$42	\$39
15	\$32	\$25	\$43	\$39
16	\$34	\$27	\$45	\$41
17	\$42	\$33	\$56	\$51
18	\$42	\$33	\$56	\$51
19	\$42	\$33	\$56	\$51
20	\$42	\$33	\$56	\$51
21	\$42	\$33	\$56	\$51
22	\$42	\$33	\$56	\$51
23	\$42	\$33	\$56	\$51
24	\$42	\$33	\$56	\$51
25	\$42	\$33	\$56	\$51
26	\$42	\$33	\$56	\$51
27	\$11	\$9	\$15	\$14
40	\$20	\$16	\$27	\$24
41	\$33	\$26	\$44	\$40
42	\$30	\$24	\$40	\$36
43	\$32	\$25	\$43	\$39
44	\$28	\$22	\$38	\$34
45	\$32	\$26	\$43	\$39

Notes:

- (1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (2) Group definitions are as follows:

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

NEW POLICYHOLDER

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$67
\$750	\$73
\$1,000	\$77
\$2,000	\$95
\$5,000	\$137
\$10,000	\$199
\$15,000	\$247
\$20,000	\$284
\$25,000	\$314

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$23
20/50	\$24
25/50	\$25
35/80	\$27
50/100	\$31
100/300	\$36
250/500	\$41
500/500	\$52

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$6
35/80	\$19
50/100	\$37
100/300	\$91
250/500	\$302
500/500	\$533

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL
MOTORCYCLE RATES

NEW POLICYHOLDER

Part 7 – Collision
Rates at \$500 deductible

Part 7 - Collision
Other deductibles

Territory	Rate per \$100
	Experienced Operators
	All Groups
1	\$3.04
2	\$2.00
3	\$3.40
4	\$3.76
5	\$3.92
6	\$3.95
7	\$4.24
8	\$4.84
9	\$4.00
10	\$5.44
11	\$4.52
12	\$5.00
13	\$6.15
14	\$6.55
15	\$6.00
16	\$10.00
17	\$10.26
18	\$10.26
19	\$10.26
20	\$10.26
21	\$10.26
22	\$10.26
23	\$10.26
24	\$10.26
25	\$10.26
26	\$10.26
27	\$2.57
40	\$6.54
44	\$6.40
42	\$8.85
43	\$10.00
44	\$9.20
45	\$9.94

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$46
\$1,000	71.5% of \$500 deductible premium
\$2,000	59.1% of \$500 deductible premium

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

All Territories	
Deductible	All Groups
\$300	\$0
\$500	\$13
\$1,000	\$16
\$2,000	\$24

~~Part 8 - Limited Collision~~

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

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$7
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	64.1% of \$500 deductible premium (Part 8)
\$2,000	46.5% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

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

Notes:

- Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

Part 7 – Collision

Part 7 - Collision

Rates at \$500 deductible

Other deductibles

Territory	Rate per \$100
	Experienced Operators
	All Groups
1	\$1.64
2	\$1.71
3	\$1.79
4	\$2.05
5	\$2.36
6	\$2.09
7	\$2.51
8	\$2.70
9	\$3.06
10	\$3.34
11	\$2.88
12	\$3.75
13	\$3.98
14	\$6.26
15	\$6.78
16	\$6.75
17	\$6.37
18	\$6.37
19	\$6.37
20	\$6.37
21	\$6.37
22	\$6.37
23	\$6.37
24	\$6.37
25	\$6.37
26	\$6.37
27	\$1.46
40	\$3.96
41	\$3.78
42	\$4.79
43	\$6.80
44	\$5.03
45	\$6.35

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$25
\$1,000	71.2% of \$500 deductible premium
\$2,000	57.0% of \$500 deductible premium

Part 7 - Collision

Waiver of Deductible Charges

All Territories	
Deductible	All Groups
\$300	\$6
\$500	\$8
\$1,000	\$11
\$2,000	\$16

Part 8 - Limited Collision

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

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$5
\$300	\$500 deductible premium (Part 8) + \$3
\$1,000	61.7% of \$500 deductible premium (Part 8)
\$2,000	40.9% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

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

Notes:

- (1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

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

**Part 9 - Comprehensive
Other deductibles**

Territory	Rate per \$100
	All Groups
1	\$4.80
2	\$4.85
3	\$4.94
4	\$2.09
5	\$2.49
6	\$2.50
7	\$3.09
8	\$3.86
9	\$3.38
10	\$4.28
11	\$4.44
12	\$5.22
13	\$4.89
14	\$6.57
15	\$7.86
16	\$11.05
17	\$12.22
18	\$12.22
19	\$12.22
20	\$12.22
21	\$12.22
22	\$12.22
23	\$12.22
24	\$12.22
25	\$12.22
26	\$12.22
27	\$4.08
28	\$4.08
29	\$5.49
30	\$7.29
31	\$7.45
32	\$11.09
33	\$7.54

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$3
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES

NEW POLICYHOLDER

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

**Part 9 - Comprehensive
Other deductibles**

Territory	Rate per \$100
	All Groups
<u>1</u>	<u>\$0.80</u>
<u>2</u>	<u>\$0.72</u>
<u>3</u>	<u>\$0.84</u>
<u>4</u>	<u>\$0.98</u>
<u>5</u>	<u>\$0.96</u>
<u>6</u>	<u>\$1.16</u>
<u>7</u>	<u>\$1.63</u>
<u>8</u>	<u>\$1.98</u>
<u>9</u>	<u>\$2.21</u>
<u>10</u>	<u>\$2.51</u>
<u>11</u>	<u>\$2.44</u>
<u>12</u>	<u>\$3.28</u>
<u>13</u>	<u>\$3.47</u>
<u>14</u>	<u>\$4.71</u>
<u>15</u>	<u>\$5.24</u>
<u>16</u>	<u>\$7.71</u>
<u>17</u>	<u>\$10.41</u>
<u>18</u>	<u>\$10.41</u>
<u>19</u>	<u>\$10.41</u>
<u>20</u>	<u>\$10.41</u>
<u>21</u>	<u>\$10.41</u>
<u>22</u>	<u>\$10.41</u>
<u>23</u>	<u>\$10.41</u>
<u>24</u>	<u>\$10.41</u>
<u>25</u>	<u>\$10.41</u>
<u>26</u>	<u>\$10.41</u>
<u>27</u>	<u>\$0.69</u>
<u>40</u>	<u>\$2.75</u>
<u>41</u>	<u>\$3.18</u>
<u>42</u>	<u>\$4.36</u>
<u>43</u>	<u>\$4.78</u>
<u>44</u>	<u>\$6.37</u>
<u>45</u>	<u>\$4.57</u>

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + <u>\$1.00</u>
<u>\$1,000</u>	<u>61.1% of \$500 deductible premium</u>
<u>\$2,000</u>	<u>55.8% of \$500 deductible premium</u>

Fire	Charge 5% of the motorcycle Comprehensive <u>premium</u>
Theft	Charge 90% of the motorcycle Comprehensive <u>premium</u>

Determine motorcycle Comprehensive rates by the following procedure:

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

Text Comparison

Documents Compared

NewPolicyholder Tier Rate Pages eff.11.1.12 pg R-20.pdf - Adobe Acrobat Professional

MA PPA rate manual pg# R-20.pdf

Summary

49 word(s) added

49 word(s) deleted

48 word(s) matched

2 block(s) matched

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

New Policyholder Tier

Medical Payments (Part 6)	
Limit	Rate
\$5,000	58
\$10,000	76
\$15,000	98
\$20,000	104
\$25,000	116

Uninsured (Part 3)	
Limit	Rate
20/40	37
25/50	39
35/80	44
50/100	48
100/300	56
250/500	69

Underinsured (Part 12)	
Limit	Rate
20/40	0
25/50	2
35/80	8
50/100	14
100/300	33
250/500	109

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

New Policyholder Tier

Medical Payments (Part 6)	
Limit	Rate
\$5,000	<u>60</u>
<u>\$10,000</u>	<u>85</u>
<u>\$15,000</u>	<u>113</u>
<u>\$20,000</u>	<u>118</u>
<u>\$25,000</u>	<u>132</u>

Uninsured (Part 3)	
Limit	Rate
<u>20/40</u>	<u>33</u>
<u>25/50</u>	<u>35</u>
<u>35/80</u>	<u>40</u>
<u>50/100</u>	<u>43</u>
<u>100/300</u>	<u>50</u>
<u>250/500</u>	<u>62</u>

Underinsured (Part 12)	
Limit	Rate
<u>20/40</u>	<u>0</u>
<u>25/50</u>	<u>2</u>
<u>35/80</u>	<u>6</u>
<u>50/100</u>	<u>11</u>
<u>100/300</u>	<u>27</u>
<u>250/500</u>	<u>95</u>