

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

**DISCOUNTS:**

1. **Account Credit** – Policyholders with other insurance with Safety (Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire, Homeowners or Personal Umbrella) may qualify for a 6% or 10% credit on their auto policy.
2. **Non-Safety Account Credit** – Policyholders, who purchase their Homeowners insurance from the FAIR Plan or other eligible company, may qualify for a 5% credit on their auto policy.
3. **Agency Loyalty Discount** – New policyholders to Safety, who have had three continuous years of prior insurance with a Safety Agent, may qualify for the following discount. For new business written prior to 11/01/2013, a 3% discount will be given for the first and second year insured with Safety. For policies written as new business on or after 11/01/2013 a 7% discount will be given for the first year insured with Safety, a 5% discount for the second year, a 3% discount for the third year, and a 1% discount for the fourth year insured with Safety. Discounts will apply to Parts 1-12.
4. **Renewal Credit** – Policyholders who maintain continuous coverage may be entitled to a credit based on the number of years (1-11+) with Safety ranging from 1% to 4%.
5. **Multi-line e-Customer** – **(a)** A new policyholder who selects Electronic Policy Issuance and qualifies for an Account Credit may be entitled to a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent years with Safety. **(b)** All other existing policyholders who select Electronic Policy Issuance and qualify for an Account Credit may be entitled to a 5% discount for the first year, a 3% discount on the second year of their selection, and 1% discount subsequent years with Safety.  
**Mono-line Multi-car e-Customer** – **(a)** A new policyholder who selects Electronic Policy Issuance and qualifies for multi-car discount may be entitled to a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent years with Safety. **(b)** All other policyholders who select Electronic Policy Issuance and qualify for the multi-car discount may be entitled to a 3% discount on the first year, and a 1% discount subsequent years with Safety.
6. **Electronic Book Transfer Discount** – A policyholder, who **(1)** elects to transfer their policy 30 days before the effective date from a non-Safety company, **(2)** qualifies for the New Business Discount for Agency Loyalty, and **(3)** is part of a qualified book transfer meeting the underwriting rules established by the company, may qualify for the following discount. For policies written as new business prior to 11/01/2013, the discounts are:

Insured Year	Discount	Insured Year	Discount
1st	7%	3rd	3%
2nd	5%	4th	1%

For policies written as new business on or after 11/01/2013, the discounts are:

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

Discounts will apply to Parts 1-12.

## RULE 19. DISCOUNTS

### K. Agency Loyalty Discount

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

For policies written as new business prior to 11/01/2013: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 3% discount will apply for the first and second year insured with Safety.

For policies written as new business on or after 11/01/2013: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

### L. e-Customer Discount and Electronic Book Transfer Discount

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

#### e-Customer Discount

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

#### Multi-line e-Customer

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Electronic Policy Issuance **on or before** the date their first policy is issued with Safety and **(B)** qualifies under Section **K.** for New Business Discount for Agency Loyalty on the date of selection in **(A)**, and **(C)** qualifies under Section **G.1.** for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Electronic Policy Issuance and qualify under Section **G.1.** for an Account Credit, but do not qualify as described in **1.** will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, and a 1% discount on subsequent renewals with Safety.

#### Mono-line Multi-car e-Customer

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and **(B)** qualifies under Section **K.** for New Business Discount for Agency Loyalty on the date of selection in **(A)**, and **(C)** qualifies for the multi-car discount under Section **A,** will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section **A** and select Electronic Policy Issuance, but do not qualify as described in **1.** will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.
3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section **A** and select Electronic Policy Issuance will be eligible for:

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

### **Electronic Book Transfer Discount**

An eligible policyholder who elects to move their policy from a non-Safety company into a Safety rating program and is part of a qualified book transfer meeting the underwriting rules established by the company shall be entitled to a discount described below:

A first-time policyholder to Safety Insurance Group who **(A)** elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective date and **(B)** is part of a qualified book transfer meeting the underwriting rules established by the company and **(C)** qualifies under Section **K.** for New Business Discount for Agency Loyalty on the date of transfer in **(A)** will be eligible for an Electronic Book Transfer Discount for Parts 1-12.

For policies written as new business prior to 11/01/2013: A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

For policies written as new business on or after 11/01/2013: A 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

Any discounts developed in Rule **19 L.** are in addition to discounts developed in other sections of Rule **19.**

### **M. Low Frequency Discount**

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

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

**Miscellaneous Rating Factors (continued)**

**SUBSTITUTE TRANSPORTATION (RULE 17)**

	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
Rating Plan A *	\$12	\$60	\$140	\$285
Rating Plan B *	\$50	\$150	\$185	\$335

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

**DISCOUNTS (RULE 19) : Rating Plan A**

Multi-Car:	10% Parts 1, 2, 4, 5, 7, 8 and 9
Safety Account Credit:	5% - 10% Parts 1-12
Renewal Credit:	1% - 4% Parts 1-12 based on # of renewal years with Safety
Public Transit:	10% Property Damage and Collision
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Good Student Discount/Away at School:	10% or 20% Parts 1-12
Hybrid Automobile Discount:	5% Parts 1-12
Agency Loyalty Discount (prior to 11/01/2013)	1 <sup>st</sup> year with Safety - 3% Parts 1-12 2 <sup>nd</sup> year with Safety - 3% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 11/01/2013)	1 <sup>st</sup> year with Safety - 7% Parts 1-12 2 <sup>nd</sup> year with Safety - 5% Parts 1-12 3 <sup>rd</sup> year with Safety - 3% Parts 1-12 4 <sup>th</sup> year with Safety - 1% Parts 1-12 Subsequent years - 0%
e-Customer Discount	1% - 7% Parts 1-12 based on years with Safety or years since discount selected, see Rule 19 L.
Electronic Book Transfer Discount (prior to 11/01/2013)	1 <sup>st</sup> year with Safety -7% Parts 1-12 2 <sup>nd</sup> year with Safety - 5% Parts 1-12 3 <sup>rd</sup> year with Safety - 3% Parts 1-12 4 <sup>th</sup> year with Safety - 1% Parts 1-12 Subsequent years - 0%
Electronic Book Transfer Discount (on or after 11/01/2013)	1 <sup>st</sup> year with Safety -11% Parts 1-12 2 <sup>nd</sup> year with Safety - 9% Parts 1-12 3 <sup>rd</sup> year with Safety - 7% Parts 1-12 4 <sup>th</sup> year with Safety - 5% Parts 1-12 5 <sup>th</sup> year with Safety - 2% Parts 1-12 Subsequent years - 0%

**DISCOUNTS (RULE 19): Rating Plan B**

Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Low Frequency Discount	10% Parts 1,2,4 and 5

# Text Comparison

## Documents Compared

C\_MA\_Safety\_Page\_RS2\_miscPPA\_Eff\_7\_1\_13.pdf - Adobe Acrobat Professional

C\_MA\_PPA\_misc Section\_Page\_RS 2\_080113 Filed.pdf

## Summary

146 word(s) added

20 word(s) deleted

302 word(s) matched

8 block(s) matched

To see where the changes are, scroll down.

**Miscellaneous Rating Factors (continued)**

<b>SUBSTITUTE TRANSPORTATION (RULE 17)</b>				
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
<b>Rating Plan A *</b>	\$12	\$60	\$140	\$285
<b>Rating Plan B *</b>	\$50	\$150	\$185	\$335

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

<b>DISCOUNTS (RULE 19) : Rating Plan A</b>	
Multi-Car:	10% Parts 1, 2, 4, 5, 7, 8 and 9
Safety Account Credit:	5% - 10% Parts 1-12
Renewal Credit:	1% - 4% Parts 1-12 based on # of renewal years with Safety
Public Transit:	10% Property Damage and Collision
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Good Student Discount/Away at School:	10% or 20% Parts 1-12
Hybrid Automobile Discount:	5% Parts 1-12
Agency Loyalty Discount	1 <sup>st</sup> year with Safety - 3% Parts 1-12 2 <sup>nd</sup> year with Safety - 3% Parts 1-12
e-Customer Discount	1% - 7% Parts 1-12 based on years with Safety or years since discount selected, see Rule 19 L.
<del>Electronic Book Transfer Discount</del>	<del>1<sup>st</sup> year with Safety - 7% Parts 1-12 2<sup>nd</sup> year with Safety - 5% Parts 1-12 3<sup>rd</sup> year with Safety - 3% Parts 1-12 4<sup>th</sup> year with Safety - 1% Parts 1-12 Subsequent years - 0%</del>

<b>DISCOUNTS (RULE 19): Rating Plan B</b>	
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Low Frequency Discount	10% Parts 1,2,4 and 5

## Miscellaneous Rating Factors (continued)

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
Rating Plan A *	\$12	\$60	\$140	\$285
Rating Plan B *	\$50	\$150	\$185	\$335

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

DISCOUNTS (RULE 19) : Rating Plan A	
Multi-Car:	10% Parts 1, 2, 4, 5, 7, 8 and 9
Safety Account Credit:	5% - 10% Parts 1-12
Renewal Credit:	1% - 4% Parts 1-12 based on # of renewal years with Safety
Public Transit:	10% Property Damage and Collision
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Good Student Discount/Away at School:	10% or 20% Parts 1-12
Hybrid Automobile Discount:	5% Parts 1-12
Agency Loyalty Discount ( <u>prior to 8/01/2013</u> )	<u>1<sup>st</sup> year with Safety - 3% Parts 1-12</u> <u>2<sup>nd</sup> year with Safety - 3% Parts 1-12</u> <u>Subsequent years - 0%</u>
<u>Agency Loyalty Discount (on or after 8/01/2013)</u>	<u>1<sup>st</sup> year with Safety - 7% Parts 1-12</u> <u>2<sup>nd</sup> year with Safety - 5% Parts 1-12</u> <u>3<sup>rd</sup> year with Safety - 3% Parts 1-12</u> <u>4<sup>th</sup> year with Safety - 1% Parts 1-12</u> <u>Subsequent years - 0%</u>
e-Customer Discount	1% - 7% Parts 1-12 based on years with Safety or years since discount selected, see Rule 19 L.
<u>Electronic Book Transfer Discount (prior to 8/01/2013)</u>	<u>1<sup>st</sup> year with Safety - 7% Parts 1-12</u> <u>2<sup>nd</sup> year with Safety - 5% Parts 1-12</u> <u>3<sup>rd</sup> year with Safety - 3% Parts 1-12</u> <u>4<sup>th</sup> year with Safety - 1% Parts 1-12</u> <u>Subsequent years - 0%</u>
<u>Electronic Book Transfer Discount (on or after 8/01/2013)</u>	<u>1<sup>st</sup> year with Safety - 11% Parts 1-12</u> <u>2<sup>nd</sup> year with Safety - 9% Parts 1-12</u> <u>3<sup>rd</sup> year with Safety - 7% Parts 1-12</u> <u>4<sup>th</sup> year with Safety - 5% Parts 1-12</u> <u>5<sup>th</sup> year with Safety - 2% Parts 1-12</u> <u>Subsequent years - 0%</u>

DISCOUNTS (RULE 19): Rating Plan B	
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Low Frequency Discount	10% Parts 1,2,4 and 5



# Text Comparison

## Documents Compared

A\_MA\_Page\_iv\_PPA\_Eff\_7\_1\_13\_Agent\_Manual.pdf - Adobe Acrobat Professional

A\_MA\_PPA\_Page iv\_080113\_Agent\_Manual Filed.pdf

## Summary

184 word(s) added

89 word(s) deleted

384 word(s) matched

5 block(s) matched

To see where the changes are, scroll down.



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

## DISCOUNTS:

1. **Account Credit** – Policyholders with other insurance with Safety (Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire, Homeowners or Personal Umbrella) may qualify for a 6% or 10% credit on their auto policy.
  2. **Non-Safety Account Credit** – Policyholders, who purchase their Homeowners insurance from the FAIR Plan or other eligible company, may qualify for a 5% credit on their auto policy.
  3. **Agency Loyalty Discount** – New policyholders to Safety, who have had three continuous years of prior insurance with a Safety Agent, may qualify for ~~a 3% credit for the first and second year their auto is insured with Safety.~~
  4. **Renewal Credit** – Policyholders who maintain continuous coverage may be entitled to a credit based on the number of years (1-11+) with Safety ranging from 1% to 4%.
  5. **Multi-line e-Customer** – **(a)** A new policyholder who selects Electronic Policy Issuance and qualifies for an Account Credit may be entitled to a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent years with Safety. **(b)** All other existing policyholders who select Electronic Policy Issuance and qualify for an Account Credit may be entitled to a 5% discount for the first year, a 3% discount on the second year of their selection, and 1% discount subsequent years with Safety.
- Mono-line Multi-car e-Customer** – **(a)** A new policyholder who selects Electronic Policy Issuance and qualifies for multi-car discount may be entitled to a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent years with Safety. **(b)** All other policyholders who select Electronic Policy Issuance and qualify for the multi-car discount may be entitled to a 3% discount on the first year, and a 1% discount subsequent years with Safety.
6. **Electronic Book Transfer Discount** – ~~A policyholder who~~ elects to transfer their policy 30 days before the effective date from a non-Safety company, ~~qualifies for New Business Discount for Agency Loyalty,~~ and is part of a qualified book transfer meeting the underwriting rules established by the company, may qualify for ~~a 7% discount on their auto to be applied to the first year, a 5% discount on their auto to be applied to the second year, a 3% discount on their auto to be applied the third year, and a 1% discount on their fourth year insured with Safety.~~



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

**DISCOUNTS:**

1. **Account Credit** – Policyholders with other insurance with Safety (Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire, Homeowners or Personal Umbrella) may qualify for a 6% or 10% credit on their auto policy.
2. **Non-Safety Account Credit** – Policyholders, who purchase their Homeowners insurance from the FAIR Plan or other eligible company, may qualify for a 5% credit on their auto policy.
3. **Agency Loyalty Discount** – New policyholders to Safety, who have had three continuous years of prior insurance with a Safety Agent, may qualify for the following discount. For new business written prior to 8/01/2013, a 3% discount will be given for the first and second year insured with Safety. For policies written as new business on or after 8/01/2013 a 7% discount will be given for the first year insured with Safety, a 5% discount for the second year, a 3% discount for the third year, and a 1% discount for the fourth year insured with Safety. Discounts will apply to Parts 1-12.
4. **Renewal Credit** – Policyholders who maintain continuous coverage may be entitled to a credit based on the number of years (1-11+) with Safety ranging from 1% to 4%.
5. **Multi-line e-Customer** – **(a)** A new policyholder who selects Electronic Policy Issuance and qualifies for an Account Credit may be entitled to a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent years with Safety. **(b)** All other existing policyholders who select Electronic Policy Issuance and qualify for an Account Credit may be entitled to a 5% discount for the first year, a 3% discount on the second year of their selection, and 1% discount subsequent years with Safety.  
**Mono-line Multi-care-Customer** – **(a)** A new policyholder who selects Electronic Policy Issuance and qualifies for multi-car discount may be entitled to a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent years with Safety. **(b)** All other policyholders who select Electronic Policy Issuance and qualify for the multi-car discount may be entitled to a 3% discount on the first year, and a 1% discount subsequent years with Safety.
6. **Electronic Book Transfer Discount** – A policyholder, who (1) elects to transfer their policy 30 days before the effective date from a non-Safety company, (2) qualifies for the New Business Discount for Agency Loyalty, and (3) is part of a qualified book transfer meeting the underwriting rules established by the company, may qualify for the following discount. For policies written as new business prior to 8/01/2013, the discounts are:

<u>Insured Year</u>	<u>Discount</u>	<u>Insured Year</u>	<u>Discount</u>
<u>1st</u>	<u>7%</u>	<u>3rd</u>	<u>3%</u>
<u>2nd</u>	<u>5%</u>	<u>4th</u>	<u>1%</u>

For policies written as new business on or after 8/01/2013, the discounts are:

<u>Insured Year</u>	<u>Discount</u>	<u>Insured Year</u>	<u>Discount</u>
<u>1st</u>	<u>11%</u>	<u>4th</u>	<u>5%</u>
<u>2nd</u>	<u>9%</u>	<u>5th</u>	<u>2%</u>
<u>3rd</u>	<u>7%</u>		

Discounts will apply to Parts 1-12.

**RULE 19. DISCOUNTS**

**K. Agency Loyalty Discount**

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 3% discount will apply for the first and second year insured with Safety.

**L. e-Customer Discount and Electronic Book Transfer Discount**

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

**e-Customer Discount**

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

**Multi-line e-Customer**

1. A first-time policyholder to Safety Insurance Group who (A) selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and (B) qualifies under Section K for New Business Discount for Agency Loyalty on the date of selection in (A), and (C) qualifies under Section G.1, for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Electronic Policy Issuance and qualify under Section G.1. for an Account Credit, but do not qualify as described in 1. will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, and a 1% discount on subsequent renewals with Safety.

**Mono-line Multi-car e-Customer**

1. A first-time policyholder to Safety Insurance Group who (A) selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and (B) qualifies under Section K for New Business Discount for Agency Loyalty on the date of selection in (A), and (C) qualifies for the multi-car discount under Section A, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, but do not qualify as described in 1. will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section A and select

Electronic Policy Issuance, will be eligible for:

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

**RULE 19. DISCOUNTS**

**K. Agency Loyalty Discount**

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

For policies written as new business prior to 8/01/2013: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 3% discount will apply for the first and second year insured with Safety.

For policies written as new business on or after 8/01/2013: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

**L. e-Customer Discount and Electronic Book Transfer Discount**

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

**e-Customer Discount**

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

**Multi-line e-Customer**

1. A first-time policyholder to Safety Insurance Group who (A) selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and (B) qualifies under Section K, for New Business Discount for Agency Loyalty on the date of selection in (A), and (C) qualifies under Section G.1, for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Electronic Policy Issuance and qualify under Section G.1. for an Account Credit, but do not qualify as described in 1. will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, and a 1% discount on subsequent renewals with Safety.

**Mono-line Multi-car e-Customer**

1. A first-time policyholder to Safety Insurance Group who (A) selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and (B) qualifies under Section K, for New Business Discount for Agency Loyalty on the date of selection in (A), and (C) qualifies for the multi-car discount under Section A, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, but do not qualify as described in 1. will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance will be eligible for:

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

**Electronic Book Transfer Discount**

An eligible policyholder who elects to move their policy from a non-Safety company into a Safety rating program and is part of a qualified book transfer meeting the underwriting rules established by the company shall be entitled to a discount described below:

A first-time policyholder to Safety Insurance Group who **(A)** elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective date and **(B)** is part of a qualified book transfer meeting the underwriting rules established by the company and **(C)** qualifies under Section **K** for New Business Discount for Agency Loyalty on the date of transfer in **(A)** will be eligible for a 7% discount for the first year insured with Safety, and a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

Any discounts developed in Rule **19 L**, are in addition to discounts developed in other sections of Rule 19.

**M. Low Frequency Discount**

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

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

Effective 07/01/13

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**Electronic Book Transfer Discount**

An eligible policyholder who elects to move their policy from a non-Safety company into a Safety rating program and is part of a qualified book transfer meeting the underwriting rules established by the company shall be entitled to a discount described below:

A first-time policyholder to Safety Insurance Group who **(A)** elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective date and **(B)** is part of a qualified book transfer meeting the underwriting rules established by the company and **(C)** qualifies under Section **K**, for New Business Discount for Agency Loyalty on the date of transfer in **(A)** will be eligible for an **Electronic Book Transfer Discount for Parts 1-12**.

For policies written as new business prior to 8/01/2013: A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

For policies written as new business on or after 8/01/2013: A 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

Any discounts developed in Rule **19 L**, are in addition to discounts developed in other sections of Rule **19**.

**M. Low Frequency Discount**

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

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

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

**DISCOUNTS:**

1. **Account Credit** – Policyholders with other insurance with Safety (Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire, Homeowners or Personal Umbrella) may qualify for a 6% or 10% credit on their auto policy.
2. **Non-Safety Account Credit** – Policyholders, who purchase their Homeowners insurance from the FAIR Plan or other eligible company, may qualify for a 5% credit on their auto policy.
3. **Agency Loyalty Discount** – New policyholders to Safety, who have had three continuous years of prior insurance with a Safety Agent, may qualify for the following discount. For new business written prior to 8/01/2013, a 3% discount will be given for the first and second year insured with Safety. For policies written as new business on or after 8/01/2013 a 7% discount will be given for the first year insured with Safety, a 5% discount for the second year, a 3% discount for the third year, and a 1% discount for the fourth year insured with Safety. Discounts will apply to Parts 1-12.
4. **Renewal Credit** – Policyholders who maintain continuous coverage may be entitled to a credit based on the number of years (1-11+) with Safety ranging from 1% to 4%.
5. **Multi-line e-Customer** – **(a)** A new policyholder who selects Electronic Policy Issuance and qualifies for an Account Credit may be entitled to a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent years with Safety. **(b)** All other existing policyholders who select Electronic Policy Issuance and qualify for an Account Credit may be entitled to a 5% discount for the first year, a 3% discount on the second year of their selection, and 1% discount subsequent years with Safety.  
**Mono-line Multi-care-Customer** – **(a)** A new policyholder who selects Electronic Policy Issuance and qualifies for multi-car discount may be entitled to a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent years with Safety. **(b)** All other policyholders who select Electronic Policy Issuance and qualify for the multi-car discount may be entitled to a 3% discount on the first year, and a 1% discount subsequent years with Safety.
6. **Electronic Book Transfer Discount** – A policyholder, who **(1)** elects to transfer their policy 30 days before the effective date from a non-Safety company, **(2)** qualifies for the New Business Discount for Agency Loyalty, and **(3)** is part of a qualified book transfer meeting the underwriting rules established by the company, may qualify for the following discount. For policies written as new business prior to 8/01/2013, the discounts are:

Insured Year	Discount	Insured Year	Discount
1st	7%	3rd	3%
2nd	5%	4th	1%

For policies written as new business on or after 8/01/2013, the discounts are:

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

Discounts will apply to Parts 1-12.

## RULE 19. DISCOUNTS

### K. Agency Loyalty Discount

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

For policies written as new business prior to 8/01/2013: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 3% discount will apply for the first and second year insured with Safety.

For policies written as new business on or after 8/01/2013: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

### L. e-Customer Discount and Electronic Book Transfer Discount

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

#### e-Customer Discount

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

#### Multi-line e-Customer

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Electronic Policy Issuance **on or before** the date their first policy is issued with Safety and **(B)** qualifies under Section **K.** for New Business Discount for Agency Loyalty on the date of selection in **(A)**, and **(C)** qualifies under Section **G.1.** for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Electronic Policy Issuance and qualify under Section **G.1.** for an Account Credit, but do not qualify as described in **1.** will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, and a 1% discount on subsequent renewals with Safety.

#### Mono-line Multi-car e-Customer

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and **(B)** qualifies under Section **K.** for New Business Discount for Agency Loyalty on the date of selection in **(A)**, and **(C)** qualifies for the multi-car discount under Section **A,** will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section **A** and select Electronic Policy Issuance, but do not qualify as described in **1.** will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.
3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section **A** and select Electronic Policy Issuance will be eligible for:

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



### **Electronic Book Transfer Discount**

An eligible policyholder who elects to move their policy from a non-Safety company into a Safety rating program and is part of a qualified book transfer meeting the underwriting rules established by the company shall be entitled to a discount described below:

A first-time policyholder to Safety Insurance Group who **(A)** elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective date and **(B)** is part of a qualified book transfer meeting the underwriting rules established by the company and **(C)** qualifies under Section **K.** for New Business Discount for Agency Loyalty on the date of transfer in **(A)** will be eligible for an Electronic Book Transfer Discount for Parts 1-12.

For policies written as new business prior to 8/01/2013: A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

For policies written as new business on or after 8/01/2013: A 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

Any discounts developed in Rule **19 L.** are in addition to discounts developed in other sections of Rule **19.**

### **M. Low Frequency Discount**

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

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

### Miscellaneous Rating Factors (continued)

<b>SUBSTITUTE TRANSPORTATION (RULE 17)</b>	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
<b>Rating Plan A *</b>	\$12	\$60	\$140	\$285
<b>Rating Plan B *</b>	\$50	\$150	\$185	\$335

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

<b>DISCOUNTS (RULE 19) : Rating Plan A</b>	
Multi-Car:	10% Parts 1, 2, 4, 5, 7, 8 and 9
Safety Account Credit:	5% - 10% Parts 1-12
Renewal Credit:	1% - 4% Parts 1-12 based on # of renewal years with Safety
Public Transit:	10% Property Damage and Collision
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Good Student Discount/Away at School:	10% or 20% Parts 1-12
Hybrid Automobile Discount:	5% Parts 1-12
Agency Loyalty Discount (prior to 8/01/2013)	1 <sup>st</sup> year with Safety - 3% Parts 1-12 2 <sup>nd</sup> year with Safety - 3% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 8/01/2013)	1 <sup>st</sup> year with Safety - 7% Parts 1-12 2 <sup>nd</sup> year with Safety - 5% Parts 1-12 3 <sup>rd</sup> year with Safety - 3% Parts 1-12 4 <sup>th</sup> year with Safety - 1% Parts 1-12 Subsequent years - 0%
e-Customer Discount	1% - 7% Parts 1-12 based on years with Safety or years since discount selected, see Rule 19 L.
Electronic Book Transfer Discount (prior to 8/01/2013)	1 <sup>st</sup> year with Safety -7% Parts 1-12 2 <sup>nd</sup> year with Safety - 5% Parts 1-12 3 <sup>rd</sup> year with Safety - 3% Parts 1-12 4 <sup>th</sup> year with Safety - 1% Parts 1-12 Subsequent years - 0%
Electronic Book Transfer Discount (on or after 8/01/2013)	1 <sup>st</sup> year with Safety -11% Parts 1-12 2 <sup>nd</sup> year with Safety - 9% Parts 1-12 3 <sup>rd</sup> year with Safety - 7% Parts 1-12 4 <sup>th</sup> year with Safety - 5% Parts 1-12 5 <sup>th</sup> year with Safety - 2% Parts 1-12 Subsequent years - 0%

<b>DISCOUNTS (RULE 19): Rating Plan B</b>	
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Low Frequency Discount	10% Parts 1,2,4 and 5