

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 19. DISCOUNTS

A. Multi-Car

A policyholder with two or more automobiles (that are owned by the policyholder or a household member as defined by the AIB Massachusetts Automobile Insurance Policy 2008 Edition) who purchases coverage from Safety for at least two such automobiles, shall be entitled to a 10% discount on premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9 if the policy is in Rating Plan A. They shall be entitled to a 5% discount if the policy is in Rating Plan B. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27.

B. Public Transit

A discount will be given to eligible vehicles when one or more operators use a qualifying mass transit system during the automobile policy period. Refer to the Miscellaneous Rating Factors page for the applicable discount.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use Class 50-57, 60-67, 73-75, 83-85, 20-22, 25-27, 40-42, 45-47 for Rating Plan A. In addition, the vehicle must not be driven to work or school ten days or more per month, and must not be driven more than 15,000 miles per year. A minimum of eight of the eleven monthly passes or tickets within the previous twelve months may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. Safety may accept a signed Public Transit form as acceptable evidence. Safety may collect all such passes, signed forms and other evidence used by a policyholder to obtain the discount.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount.

3. Qualifying Massachusetts Transit Systems

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

4. Application of Discount

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

C. Anti-Theft Device

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

D. Age 65 and Older Discount

Premiums otherwise applicable to automobiles with Class 50, 51, 52, 53, 54, 55, 56 and 57 for Rating Plan A or Class 10 for Rating Plan B shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the premium for the aforementioned classes must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify Safety of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating adjustment.

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E. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to Safety. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. Safety may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

Safety may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to Safety, in order to verify the mileage driven in the past year. Safety shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

Safety may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to Safety through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the merit rating adjustment.

F. Reserved For Future Use

G. Safety Account Credit

1. Safety Account Credit

A policyholder who purchases coverage from Safety for insurance other than private passenger automobiles, motorcycles, antiques or miscellaneous types rated in this manual, shall be entitled to a 10% discount for Homeowners (HO 02 and HO 03), Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire or Personal Umbrella; and a 6% discount for Homeowners (HO 04 and HO 06) on the premium applicable to Coverage Parts 1-12. To receive the Safety Account Credit, all policies must be purchased through the same Safety agent.

2. Non-Safety Account Credit

A policyholder who purchases coverage from the FAIR Plan or other eligible company for insurance** other than private passenger automobiles, motorcycles, antiques or miscellaneous types rated in this manual, shall be entitled to a 5% discount on the premium applicable to Coverage Parts 1-12.

**Qualifying purchase of insurance coverage includes:

Homeowners (HO 02, HO 03, HO 04, HO 06), but does not include a Dwelling Fire only policy.

H. Renewal Credit

A policyholder who maintains continuous coverage and renews with Safety, shall be entitled to a renewal credit discount on premium applicable to Coverage Parts 1-12. Upon completion of each year of coverage, a renewal credit discount will apply based on the number of consecutive years insured with Safety as follows:

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Number of Years of Consecutive Coverage	Credit
1 year	1%
2 years	1%
3 years	1%
4-5 years	2%
6-10 years	3%
11 or more years	4%

I. Student Discounts

These discounts will be given to eligible operators with less than 6 years driving experience in Classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A. The rated inexperienced operator must be a full time high school or post secondary student and must also have 4 or less merit rating points. These discounts apply to Parts 1-12 of the rated vehicle(s) that the student is assigned to.

Good Student Discount

The qualifications for a Good Student Discount are listed below:

1. Safety is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - i. A standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - ii. Evidence of scoring in the upper 20% on an annual national standardized exam.

2. The certified statement must be submitted:
 - a. when the good student discount is initially requested, and;
 - b. at renewal and thereafter at Safety's discretion.

Exception: Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof for as long as they remain an inexperienced class (classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A) operator.

Away at School Discount

A full-time student that resides at an accredited educational institution at least 100 miles away and does not have regular access to a vehicle will receive a 10% discount.

Student Discount Summary

Good Student	At Home	Away at School
No	0%	-10%
Yes	-10%	-20%

J. Hybrid Automobile Discount

A 5% discount for Parts 1-12 will apply to all Hybrid vehicles. A Hybrid vehicle is a vehicle that uses two or more distinct power sources to propel the vehicle.

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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 01/01/14: 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 01/01/14: 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 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

Electronic Book Transfer Discount

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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 01/01/14: 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 01/01/14: 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.

Text Comparison

Documents Compared

21_pdfsam_Safety_PPA_Main_Eff_06_01_14.pdf - Adobe Acrobat Professional

21_pdfsam_Safety_PPA_Main_Eff_07_19_14.pdf - Adobe Acrobat Professional

Summary

28 word(s) added

12 word(s) deleted

2771 word(s) matched

9 block(s) matched

To see where the changes are, scroll down.

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A. Multi-Car

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B. Public Transit

A discount will be given to eligible vehicles when one or more operators use a qualifying mass transit system during the automobile policy period. Refer to the Miscellaneous Rating Factors page for the applicable discount.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use Class 50-57, 60-67, 73-75, 83-85, 20-22, 25-27, 40-42, 45-47 for Rating Plan A. In addition, the vehicle must not be driven to work or school ten days or more per month, and must not be driven more than 15,000 miles per year. A minimum of eight of the eleven monthly passes or tickets within the previous twelve months may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. Safety may accept a signed Public Transit form as acceptable evidence. Safety may collect all such passes, signed forms and other evidence used by a policyholder to obtain the discount.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount.

3. Qualifying Massachusetts Transit Systems

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

4. Application of Discount

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

C. Anti-Theft Device

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

D. Age 65 and Older Discount

Premiums otherwise applicable to automobiles with Class 50, 51, 52, 53, 54, 55, 56 and 57 for Rating Plan A or Class 10 for Rating Plan B shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the premium for the aforementioned classes must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify Safety of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating adjustment.

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B. Public Transit

A discount will be given to eligible vehicles when one or more operators use a qualifying mass transit system during the automobile policy period. Refer to the Miscellaneous Rating Factors page for the applicable discount.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use Class 50-57, 60-67, 73-75, 83-85, 20-22, 25-27, 40-42, 45-47 for Rating Plan A. In addition, the vehicle must not be driven to work or school ten days or more per month, and must not be driven more than 15,000 miles per year. A minimum of eight of the eleven monthly passes or tickets within the previous twelve months may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. Safety may accept a signed Public Transit form as acceptable evidence. Safety may collect all such passes, signed forms and other evidence used by a policyholder to obtain the discount.

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C. Anti-Theft Device

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

D. Age 65 and Older Discount

Premiums otherwise applicable to automobiles with Class 50, 51, 52, 53, 54, 55, 56 and 57 for Rating Plan A or Class 10 for Rating Plan B shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the premium for the aforementioned classes must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify Safety of any change in operator usage which would affect entitlement to the discount.

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E. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to Safety. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. Safety may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

Safety may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to Safety, in order to verify the mileage driven in the past year. Safety shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

Safety may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to Safety through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the merit rating adjustment.

F. Reserved For Future Use

G. Safety Account Credit

1. Safety Account Credit

A policyholder who purchases coverage from Safety for insurance other than private passenger automobiles, motorcycles, antiques or miscellaneous types rated in this manual, shall be entitled to a 10% discount for Homeowners (HO 02 and HO 03), Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire or Personal Umbrella; and a 6% discount for Homeowners (HO 04 and HO 06) on the premium applicable to Coverage Parts 1-12.

2. Non-Safety Account Credit

A policyholder who purchases coverage from the FAIR Plan or other eligible company for insurance** other than private passenger automobiles, motorcycles, antiques or miscellaneous types rated in this manual, shall be entitled to a 5% discount on the premium applicable to Coverage Parts 1-12.

**Qualifying purchase of insurance coverage includes:

Homeowners (HO 02, HO 03, HO 04, HO 06), but does not include a Dwelling Fire only policy.

H. Renewal Credit

A policyholder who maintains continuous coverage and renews with Safety, shall be entitled to a renewal credit discount on premium applicable to Coverage Parts 1-12. Upon completion of each year of coverage, a renewal credit discount will apply based on the number of consecutive years insured with Safety as follows:

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I. Student Discounts

These discounts will be given to eligible operators with less than 6 years driving experience in Classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A. The rated inexperienced operator must be a full time high school or post secondary student and must also have 4 or less merit rating points. These discounts apply to Parts 1-12 of the rated vehicle(s) that the student is assigned to.

Good Student Discount

The qualifications for a Good Student Discount are listed below:

1. Safety is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - i. A standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - ii. Evidence of scoring in the upper 20% on an annual national standardized exam.

2. The certified statement must be submitted:
 - a. when the good student discount is initially requested, and;
 - b. at renewal and thereafter at Safety's discretion.

Exception: Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof for as long as they remain an inexperienced class (classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A) operator.

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Student Discount Summary

Good Student	At Home	Away at School
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1. Safety is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - i. A standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - ii. Evidence of scoring in the upper 20% on an annual national standardized exam.
2. The certified statement must be submitted:
 - a. when the good student discount is initially requested, and;
 - b. at renewal and thereafter at Safety's discretion.

Exception: Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof for as long as they remain an inexperienced class (classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A) operator.

Away at School Discount

A full-time student that resides at an accredited educational institution at least 100 miles away and does not have regular access to a vehicle will receive a 10% discount.

Student Discount Summary

Good Student	At Home	Away at School
No	0%	-10%
Yes	-10%	-20%

J. Hybrid Automobile Discount

A 5% discount for Parts 1-12 will apply to all Hybrid vehicles. A Hybrid vehicle is a vehicle that uses two or more distinct power sources to propel the vehicle.

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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 01/01/14: 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 01/01/14: 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 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

Electronic Book Transfer Discount

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

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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 01/01/14: 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 01/01/14: 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 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

Electronic Book Transfer Discount

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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 01/01/14: 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 01/01/14: 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.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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 01/01/14: 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 01/01/14: 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.

Text Comparison

Documents Compared

21_pdfsam_Safety_PPA_Main_Eff_06_01_14.pdf - Adobe Acrobat Professional

21_pdfsam_Safety_PPA_Main_Eff_07_19_14.pdf - Adobe Acrobat Professional

Summary

28 word(s) added

12 word(s) deleted

2771 word(s) matched

9 block(s) matched

To see where the changes are, scroll down.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 19. DISCOUNTS

A. Multi-Car

A policyholder with two or more automobiles (that are owned by the policyholder or a household member as defined by the AIB Massachusetts Automobile Insurance Policy 2008 Edition) who purchases coverage from Safety for at least two such automobiles, shall be entitled to a 10% discount on premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9 if the policy is in Rating Plan A. They shall be entitled to a 5% discount if the policy is in Rating Plan B. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27.

B. Public Transit

A discount will be given to eligible vehicles when one or more operators use a qualifying mass transit system during the automobile policy period. Refer to the Miscellaneous Rating Factors page for the applicable discount.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use Class 50-57, 60-67, 73-75, 83-85, 20-22, 25-27, 40-42, 45-47 for Rating Plan A. In addition, the vehicle must not be driven to work or school ten days or more per month, and must not be driven more than 15,000 miles per year. A minimum of eight of the eleven monthly passes or tickets within the previous twelve months may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. Safety may accept a signed Public Transit form as acceptable evidence. Safety may collect all such passes, signed forms and other evidence used by a policyholder to obtain the discount.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount.

3. Qualifying Massachusetts Transit Systems

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

4. Application of Discount

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

C. Anti-Theft Device

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

D. Age 65 and Older Discount

Premiums otherwise applicable to automobiles with Class 50, 51, 52, 53, 54, 55, 56 and 57 for Rating Plan A or Class 10 for Rating Plan B shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the premium for the aforementioned classes must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify Safety of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating adjustment.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 19. DISCOUNTS

A. Multi-Car

A policyholder with two or more automobiles (that are owned by the policyholder or a household member as defined by the AIB Massachusetts Automobile Insurance Policy 2008 Edition) who purchases coverage from Safety for at least two such automobiles, shall be entitled to a 10% discount on premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9 if the policy is in Rating Plan A. They shall be entitled to a 5% discount if the policy is in Rating Plan B. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27.

B. Public Transit

A discount will be given to eligible vehicles when one or more operators use a qualifying mass transit system during the automobile policy period. Refer to the Miscellaneous Rating Factors page for the applicable discount.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use Class 50-57, 60-67, 73-75, 83-85, 20-22, 25-27, 40-42, 45-47 for Rating Plan A. In addition, the vehicle must not be driven to work or school ten days or more per month, and must not be driven more than 15,000 miles per year. A minimum of eight of the eleven monthly passes or tickets within the previous twelve months may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. Safety may accept a signed Public Transit form as acceptable evidence. Safety may collect all such passes, signed forms and other evidence used by a policyholder to obtain the discount.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount.

3. Qualifying Massachusetts Transit Systems

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

4. Application of Discount

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

C. Anti-Theft Device

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

D. Age 65 and Older Discount

Premiums otherwise applicable to automobiles with Class 50, 51, 52, 53, 54, 55, 56 and 57 for Rating Plan A or Class 10 for Rating Plan B shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the premium for the aforementioned classes must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify Safety of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating adjustment.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

E. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to Safety. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. Safety may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

Safety may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to Safety, in order to verify the mileage driven in the past year. Safety shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

Safety may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to Safety through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the merit rating adjustment.

F. Reserved For Future Use

G. Safety Account Credit

1. Safety Account Credit

A policyholder who purchases coverage from Safety for insurance other than private passenger automobiles, motorcycles, antiques or miscellaneous types rated in this manual, shall be entitled to a 10% discount for Homeowners (HO 02 and HO 03), Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire or Personal Umbrella; and a 6% discount for Homeowners (HO 04 and HO 06) on the premium applicable to Coverage Parts 1-12.

2. Non-Safety Account Credit

A policyholder who purchases coverage from the FAIR Plan or other eligible company for insurance** other than private passenger automobiles, motorcycles, antiques or miscellaneous types rated in this manual, shall be entitled to a 5% discount on the premium applicable to Coverage Parts 1-12.

**Qualifying purchase of insurance coverage includes:

Homeowners (HO 02, HO 03, HO 04, HO 06), but does not include a Dwelling Fire only policy.

H. Renewal Credit

A policyholder who maintains continuous coverage and renews with Safety, shall be entitled to a renewal credit discount on premium applicable to Coverage Parts 1-12. Upon completion of each year of coverage, a renewal credit discount will apply based on the number of consecutive years insured with Safety as follows:

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

E. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to Safety. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. Safety may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

Safety may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to Safety, in order to verify the mileage driven in the past year. Safety shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

Safety may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to Safety through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the merit rating adjustment.

F. Reserved For Future Use

G. Safety Account Credit

1. Safety Account Credit

A policyholder who purchases coverage from Safety for insurance other than private passenger automobiles, motorcycles, antiques or miscellaneous types rated in this manual, shall be entitled to a 10% discount for Homeowners (HO 02 and HO 03), Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire or Personal Umbrella; and a 6% discount for Homeowners (HO 04 and HO 06) on the premium applicable to Coverage Parts 1-12. To receive the Safety Account Credit all policies must be purchased through the same Safety agent.

2. Non-Safety Account Credit

A policyholder who purchases coverage from the FAIR Plan or other eligible company for insurance** other than private passenger automobiles, motorcycles, antiques or miscellaneous types rated in this manual, shall be entitled to a 5% discount on the premium applicable to Coverage Parts 1-12.

**Qualifying purchase of insurance coverage includes:

Homeowners (HO 02, HO 03, HO 04, HO 06), but does not include a Dwelling Fire only policy.

H. Renewal Credit

A policyholder who maintains continuous coverage and renews with Safety, shall be entitled to a renewal credit discount on premium applicable to Coverage Parts 1-12. Upon completion of each year of coverage, a renewal credit discount will apply based on the number of consecutive years insured with Safety as follows:

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Number of Years of Consecutive Coverage	Credit
1 year	1%
2 years	1%
3 years	1%
4-5 years	2%
6-10 years	3%
11 or more years	4%

I. Student Discounts

These discounts will be given to eligible operators with less than 6 years driving experience in Classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A. The rated inexperienced operator must be a full time high school or post secondary student and must also have 4 or less merit rating points. These discounts apply to Parts 1-12 of the rated vehicle(s) that the student is assigned to.

Good Student Discount

The qualifications for a Good Student Discount are listed below:

1. Safety is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - i. A standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - ii. Evidence of scoring in the upper 20% on an annual national standardized exam.

2. The certified statement must be submitted:
 - a. when the good student discount is initially requested, and;
 - b. at renewal and thereafter at Safety's discretion.

Exception: Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof for as long as they remain an inexperienced class (classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A) operator.

Away at School Discount

A full-time student that resides at an accredited educational institution at least 100 miles away and does not have regular access to a vehicle will receive a 10% discount.

Student Discount Summary

Good Student	At Home	Away at School
No	0%	-10%
Yes	-10%	-20%

J. Hybrid Automobile Discount

A 5% discount for Parts 1-12 will apply to all Hybrid vehicles. A Hybrid vehicle is a vehicle that uses two or more distinct power sources to propel the vehicle.

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Number of Years of Consecutive Coverage	Credit
1 year	1%
2 years	1%
3 years	1%
4-5 years	2%
6-10 years	3%
11 or more years	4%

I. Student Discounts

These discounts will be given to eligible operators with less than 6 years driving experience in Classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A. The rated inexperienced operator must be a full time high school or post secondary student and must also have 4 or less merit rating points. These discounts apply to Parts 1-12 of the rated vehicle(s) that the student is assigned to.

Good Student Discount

The qualifications for a Good Student Discount are listed below:

1. Safety is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - i. A standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - ii. Evidence of scoring in the upper 20% on an annual national standardized exam.

2. The certified statement must be submitted:
 - a. when the good student discount is initially requested, and;
 - b. at renewal and thereafter at Safety's discretion.

Exception: Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof for as long as they remain an inexperienced class (classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A) operator.

Away at School Discount

A full-time student that resides at an accredited educational institution at least 100 miles away and does not have regular access to a vehicle will receive a 10% discount.

Student Discount Summary

Good Student	At Home	Away at School
No	0%	-10%
Yes	-10%	-20%

J. Hybrid Automobile Discount

A 5% discount for Parts 1-12 will apply to all Hybrid vehicles. A Hybrid vehicle is a vehicle that uses two or more distinct power sources to propel the vehicle.

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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 01/01/14: 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 01/01/14: 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 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

Electronic Book Transfer Discount

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

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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 01/01/14: 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 01/01/14: 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 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

Electronic Book Transfer Discount

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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 01/01/14: 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 01/01/14: 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.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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 01/01/14: 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 01/01/14: 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.