

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

- a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 7%.
- a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause whatsoever.
4. It is the responsibility of the insured to advise Safety when a financial responsibility certificate of insurance filing is no longer required.

RULE 11. PREMIUM CALCULATION RULE

The premium calculation rule depends on the rating plan (A or B) and tier the policy is in. Refer to Rule 26 for rating plan and tier placement guidelines.

A. Determine the base manual premium:

For Parts 1 through 9 and Part 12:

1. To determine the base manual premium, start from the base rate tables for the appropriate rating plan (A or B) specified in Rule 26. Parts 1, 2, 4, 5, 7, 8 and 9 are based on class and territory. Parts 3, 6 and 12 are based on limit.
2. Apply the appropriate tier factor specified in Rule 26. This is the tier's base rate.
3. Apply adjustments in the following order:
 - a. Increased limit factors (Parts 4 and 5)
 - b. Model year and symbol factors (Parts 7, 8 and 9)
Note: For model years 2012 and subsequent, there are separate symbols for Collision (Parts 7 and 8) and Comprehensive (Part 9)
 - c. Deductible Factors (Parts 2, 7, 8 and 9)
 - d. Waiver of Deductible (Part 7)
 - e. Glass Deductible (Part 9)

For Parts 10 and 11, the base manual premium is found in the Miscellaneous Rates section.

B. After determining the base manual premium:

1. Apply the appropriate rating factor under Rule 24 to the base manual premium for Parts 7 and 9, if applicable.
2. Apply the appropriate discounts and adjustment factor to the premium developed in paragraph B.1 above, depending on the rating plan of the policy. Refer to Rule 19 for a definition of the available discounts.

a. Rating Plan A:

Parts 1 through 9 and Part 12 may be subject to more than one discount or adjustment factor. In such case, the order of discounts or adjustment factors shall be:

1. Annual Mileage Discount

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2. Multi-Car Discount
3. Anti-Theft Device Discount
4. Safety Account Credit Discount
5. Renewal Credit Discount
6. Student Discount
7. Hybrid Automobile Discount
8. Public Transit Discount
9. Agency Loyalty Discount
10. E-customer Discount
11. Electronic Book Transfer Discount
12. Basic Package Adjustment Factor*
13. Age 65 and Older Discount

The discount or adjustment factor shall be rounded to the nearest dollar after each application.

*** Basic Package Adjustment Factor**

A policy in Rating Plan A will receive the Basic Package Adjustment Factor only if the policy meets the following criteria:

- \$20,000/40,000 Bodily Injury (including guest and out-of-state);
- \$8,000 Personal Injury Protection, no deductible;
- \$5,000 Property Damage Liability;
- \$20,000/40,000 Uninsured Motorist coverage;
- Does not have Underinsured Motorist coverage, or purchases \$20,000/40,000 Underinsured Motorist coverage; and
- Rated Operator has been: (1) continuously insured with no lapse in coverage; and (2) has accrued no more than 4 merit rating points.

The policy must meet all of the above criteria to receive the Basic Package Adjustment Factor. If the policy has increased limits on any of the coverages listed above, or if the policy includes any coverages additional to those listed above, the Basic Package Adjustment Factor is not applicable.

Apply the Basic Package Adjustment Factor as follows:

- Select the Basic Package Adjustment Factor in the table below based on the vehicle's Garaging Town, Class, Merit Rating and Tier.
- If a value cannot be found in the table below, set the Basic Package Adjustment Factor to 1.000.

Garaging Town	Class	Merit Rating	Tier	Basic Package Adjustment Factor
*	*	*	*	*

b. **Rating Plan B:**

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be:

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1. Annual Mileage Discount
2. Multi-Car Discount
3. Anti-Theft Device Discount
4. Low Frequency Discount
5. Age 65 and Older Discount

The discount shall be rounded to the nearest dollar after each application.

3. Apply the appropriate merit rating adjustment to the premium developed in paragraph B.2 above.

Rounding should occur after the application of each step of the premium calculation.

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by Safety, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

RULE 14. DEPOSIT PREMIUM RULE

Safety, its producer or any broker may require deposit premium prior to the issuance of a policy provided the "per vehicle" deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

For MAIP policies please refer to the applicable MAIP rule (Rule 28.c.).

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

The policy covering a vehicle to which this reduction applies must be accompanied by the endorsement titled Restriction of Personal Injury Protection for Employers Subject to the Massachusetts Workers' Compensation Act, M-0063-S.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

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3. **Stated or Agreed Amount**

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. Safety has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. **Equipment: Vans and Pick-ups**

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the original cost new (acceptable valuation sources are listed in the Producer's Procedure Manual) in determining the applicable symbol. If original cost new is not available, vehicle purchase price new is acceptable. If vehicle purchase price new is not available, Appraisal Value is acceptable.

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 through 2011, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the base manual premium for the appropriate Part for Symbol 17 and the applicable territory, class, and model year, before discounts are applied (before step B.1 in Rule 11):

Symbol	Model Year 1989 & Prior	Model Year 1990-2011
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

*Determine the actual cash value premium for Symbol 27 vehicles by:

- a) Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the original cost new (acceptable valuation sources are listed in the Producer's Procedure Manual). If original cost new is not available, vehicle purchase price new is acceptable.
- b) Applying this factor to the base manual premium (for the appropriate Part) for Symbol 17 and the applicable territory, class and model year, before discounts are applied (before step B.1 in Rule 11).

C. Rating Vehicles with Symbol 98 (Model Year 2012 & Subsequent)

Increase the factor for Symbol 70 by +.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the original cost new (acceptable valuation sources are listed in the Producer's Procedure Manual). If original cost new is not available, vehicle purchase price new is acceptable.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified in the High-Theft Vehicle Section of this Manual.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise Safety may, charge an extra-risk rate, decline coverage, or cancel existing coverage.

New Business Rule

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 25. VEHICLE SERIES RATING

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied on the issuance date of a new policy and on the issuance date of subsequent policy renewals. A policy will not be changed at any time during the policy term solely due to a change in symbol assignment. As used in this rule, "policy issuance date" means the date on which the declarations page is issued for the new business or renewal policy.

For model years 2006 through 2007, the VSR program reviews the symbol assignments for all vehicle series three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be up-symbolled, down-symbolled, or may remain the same.

For model years 2008 and subsequent, the VSR program reviews the symbol assignments for all vehicle series five times: when the model year is introduced and in each of the next four annual VSR review years. The symbol for a particular series may be increased, decreased, or may remain the same.

RULE 26. RATING PLAN AND TIER PLACEMENT GUIDELINES

A. Overview

Policies are assigned to a rating plan and then a tier on a policy level basis. The plan and tier are determined by certain policy characteristics on the issuance date of a new business policy and on the issuance date of subsequent policy renewals. Changes in any of the applicable policy characteristics will not be considered until the next policy issuance date for purposes of determining rating plan and tier. As used in this rule, "policy issuance date" means the date on which the declarations page is issued for the new business or renewal policy.

Each tier has an associated factor that applies to all coverage parts and all vehicle types. As stated in Rule 11, apply the factor from the Tier Factor Table in section 26.C to the base rate and round to the same precision as the original base rate to determine a new base rate. Follow the normal calculation procedures with this new base rate.

B. Tier Description

Rating plan and tier assignment are determined by the following criteria:

- Whether the policy qualifies for the Safety Account Credit (Rule 19. G.1.). Account Credit is given to a policyholder who purchases coverage from Safety for insurance other than private passenger automobiles, motorcycles, antiques or miscellaneous type rated in this manual.
- Whether the policy qualifies for the Multi-Car Discount (Rule 19. A); a policyholder who owns two or more automobiles and purchases coverage from Safety for at least two such automobiles
- The number of years the policyholder has maintained continuous coverage with Safety.
- Whether the policyholder has been continuously insured for twelve or more months.
- Whether the policyholder qualifies (or did qualify on the original policy effective date for Safety) for the New Business Discount for Agency Loyalty (Rule 19.K.); a new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has no lapse in coverage on the new business effective date of coverage with Safety.
- What the least favorable merit rating is for all rated operators (Rule 56.).
- Whether the policyholder has purchased comprehensive coverage (Part 9) for all vehicles on the policy.

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RULE 32. PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

This rule applies to pick-ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B) for which there is no specific ISO rating symbol.

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

After the base manual premium is determined according to Rule 11 (before step B.1) apply the percentages found in the Miscellaneous Motor Vehicles page for Rule 32 to the appropriate parts of the base manual premium and round. This will represent the new base manual premium. Apply the discounts and Merit Rating Adjustment as specified in Rule 11.

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

Refer to the Miscellaneous Rating Factors page for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Refer to Rule 22 to determine rating symbol.

Refer to the Miscellaneous Motor Vehicles page for instructions on how to determine the premium. If a percentage is given apply the percentage to the base manual premium for the appropriate part and round. This will represent the new base manual premium. Apply the discounts and Merit Rating Adjustment as specified in Rule 11. Vehicle specific discounts do not apply.

RULE 35. RESERVED FOR FUTURE USE

RULE 36. RESERVED FOR FUTURE USE

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RULE 38. RESERVED FOR FUTURE USE

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SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to Rule 22 to determine rating symbol.

After the base manual premium is determined according to Rule 11 (before step B.1, which includes adjustments for deductible and waiver of deductible) apply the percentages found in the Miscellaneous Motor Vehicles page for Rule 39 to the appropriate parts of the base manual premium and round. This will represent the new base manual premium. Apply the discounts and Merit Rating Adjustment as specified in Rule 11. Multi-Car and Low Mileage discounts do not apply.

The premium is then calculated in accordance with Rule 11.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the base manual premium for the vehicle should be determined as specified below. Then apply the discounts and Merit Rating Adjustment as specified in Rule 11. Multi-Car and Low Mileage discounts do not apply.

Symbolled Pick-Up

1. Obtain the ISO rating symbol for the appropriate coverage being rated.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the rating symbol according to Rule 22 including the value of the camper body.
2. Develop the premium according to the symbol determined in item 1 and the model year indicated in the rate section.

The premium is then calculated in accordance with Rule 11.

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

Text Comparison

Documents Compared

27_pdfsam_Safety_PPA_Main_Eff_05_01_14.pdf - Adobe Acrobat Professional

28_pdfsam_Safety_PPA_Main_Eff_05_01_14_b.pdf - Adobe Acrobat Professional

Summary

3 word(s) added

1 word(s) deleted

510 word(s) matched

4 block(s) matched

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3. **Stated or Agreed Amount**

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4. **Equipment: Vans and Pick-ups**

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18	1.15	1.08
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New Business Rule

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New Business Rule

Text Comparison

Documents Compared

29_pdfsam_Safety_PPA_Main_Eff_05_01_14.pdf - Adobe Acrobat Professional

30_pdfsam_Safety_PPA_Main_Eff_05_01_14_b.pdf - Adobe Acrobat Professional

Summary

75 word(s) added

15 word(s) deleted

590 word(s) matched

8 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

RULE 25. VEHICLE SERIES RATING

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied ~~at policy issuance or renewal~~. A policy will not be changed at any time during the policy term solely due to a change in symbol assignment.

For model years 2006 through 2007, the VSR program reviews the symbol assignments for all vehicle series three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be ~~upsymbolled, downsymbolled~~, or may remain the same.

For model years 2008 and subsequent, the VSR program reviews the symbol assignments for all vehicle series five times: when the model year is introduced and in each of the next four annual VSR review years. The symbol for a particular series may be increased, decreased, or may remain the same.

RULE 26. RATING PLAN AND TIER PLACEMENT GUIDELINES

A. Overview

Policies are assigned to a rating plan and then a tier on a policy level basis. The plan and tier are determined by certain policy characteristics on the issuance date of a new business policy and on the issuance date of subsequent policy renewals. Changes in any of the applicable policy characteristics ~~that occur during a policy term~~ will not be considered until the next policy ~~renewal~~ date for purposes of determining rating plan and tier.

Each tier has an associated factor that applies to all coverage parts and all vehicle types. As stated in Rule 11, apply the factor from the Tier Factor Table in section 26.C to the base rate and round to the same precision as the original base rate to determine a new base rate. Follow the normal calculation procedures with this new base rate.

B. Tier Description

Rating plan and tier assignment are determined by the following criteria:

- Whether the policy qualifies for the Safety Account Credit (Rule 19. G.1.). Account Credit is given to a policyholder who purchases coverage from Safety for insurance other than private passenger automobiles, motorcycles, antiques or miscellaneous type rated in this manual.
- Whether the policy qualifies for the Multi-Car Discount (Rule 19. A); a policyholder who owns two or more automobiles and purchases coverage from Safety for at least two such automobiles
- The number of years the policyholder has maintained continuous coverage with Safety.
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- Whether the policyholder qualifies (or did qualify on the original policy effective date for Safety) for the New Business Discount for Agency Loyalty (Rule 19.K.); a new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has no lapse in coverage on the new business effective date of coverage with Safety.
- What the least favorable merit rating is for all rated operators (Rule 56.).
- Whether the policyholder has purchased comprehensive coverage (Part 9) for all vehicles on the policy.

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- Whether the policyholder qualifies (or did qualify on the original policy effective date for Safety) for the New Business Discount for Agency Loyalty (Rule 19.K.); a new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has no lapse in coverage on the new business effective date of coverage with Safety.
- What the least favorable merit rating is for all rated operators (Rule 56.).
- Whether the policyholder has purchased comprehensive coverage (Part 9) for all vehicles on the policy.

Text Comparison

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51_pdfsam_Safety_PPA_Main_Eff_05_01_14.pdf - Adobe Acrobat Professional

52_pdfsam_Safety_PPA_Main_Eff_05_01_14_b.pdf - Adobe Acrobat Professional

Summary

4 word(s) added

2 word(s) deleted

850 word(s) matched

5 block(s) matched

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RULE 32. PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

This rule applies to pick-ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B) for which there is no specific ISO rating symbol.

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

After the base manual premium is determined according to Rule 11 (before step 1) apply the percentages found in the Miscellaneous Motor Vehicles page for Rule 32 to the appropriate parts of the base manual premium and round. This will represent the new base manual premium. Apply the discounts and Merit Rating Adjustment as specified in Rule 11.

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

Refer to the Miscellaneous Rating Factors page for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Refer to Rule 22 to determine rating symbol.

Refer to the Miscellaneous Motor Vehicles page for instructions on how to determine the premium. If a percentage is given apply the percentage to the base manual premium for the appropriate part and round. This will represent the new base manual premium. Apply the discounts and Merit Rating Adjustment as specified in Rule 11. Vehicle specific discounts do not apply.

RULE 35. RESERVED FOR FUTURE USE

RULE 36. RESERVED FOR FUTURE USE

RULE 37. RESERVED FOR FUTURE USE

RULE 38. RESERVED FOR FUTURE USE

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RULE 32. PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

This rule applies to pick-ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B) for which there is no specific ISO rating symbol.

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

After the base manual premium is determined according to Rule 11 (before step B.1) apply the percentages found in the Miscellaneous Motor Vehicles page for Rule 32 to the appropriate parts of the base manual premium and round. This will represent the new base manual premium. Apply the discounts and Merit Rating Adjustment as specified in Rule 11.

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

Refer to the Miscellaneous Rating Factors page for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Refer to Rule 22 to determine rating symbol.

Refer to the Miscellaneous Motor Vehicles page for instructions on how to determine the premium. If a percentage is given apply the percentage to the base manual premium for the appropriate part and round. This will represent the new base manual premium. Apply the discounts and Merit Rating Adjustment as specified in Rule 11. Vehicle specific discounts do not apply.

RULE 35. RESERVED FOR FUTURE USE

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RULE 38. RESERVED FOR FUTURE USE

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SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to Rule 22 to determine rating symbol.

After the base manual premium is determined according to Rule 11 (before step 1, which includes adjustments for deductible and waiver of deductible) apply the percentages found in the Miscellaneous Motor Vehicles page for Rule 39 to the appropriate parts of the base manual premium and round. This will represent the new base manual premium. Apply the discounts and Merit Rating Adjustment as specified in Rule 11. Multi-Car and Low Mileage discounts do not apply.

The premium is then calculated in accordance with Rule 11.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the base manual premium for the vehicle should be determined as specified below. Then apply the discounts and Merit Rating Adjustment as specified in Rule 11. Multi-Car and Low Mileage discounts do not apply.

Symbolled Pick-Up

1. Obtain the ISO rating symbol for the appropriate coverage being rated.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the rating symbol according to Rule 22 including the value of the camper body.
2. Develop the premium according to the symbol determined in item 1 and the model year indicated in the rate section.

The premium is then calculated in accordance with Rule 11.

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to Rule 22 to determine rating symbol.

After the base manual premium is determined according to Rule 11 (before step B.1, which includes adjustments for deductible and waiver of deductible) apply the percentages found in the Miscellaneous Motor Vehicles page for Rule 39 to the appropriate parts of the base manual premium and round. This will represent the new base manual premium. Apply the discounts and Merit Rating Adjustment as specified in Rule 11. Multi-Car and Low Mileage discounts do not apply.

The premium is then calculated in accordance with Rule 11.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the base manual premium for the vehicle should be determined as specified below. Then apply the discounts and Merit Rating Adjustment as specified in Rule 11. Multi-Car and Low Mileage discounts do not apply.

Symbolled Pick-Up

1. Obtain the ISO rating symbol for the appropriate coverage being rated.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the rating symbol according to Rule 22 including the value of the camper body.
2. Develop the premium according to the symbol determined in item 1 and the model year indicated in the rate section.

The premium is then calculated in accordance with Rule 11.

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

Text Comparison

Documents Compared

13_pdfsam_Safety_PPA_Main_Eff_05_01_14.pdf - Adobe Acrobat Professional

13_pdfsam_Safety_PPA_Main_Eff_05_01_14_b.pdf - Adobe Acrobat Professional

Summary

475 word(s) added

268 word(s) deleted

840 word(s) matched

17 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

- a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 7%.
- a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause whatsoever.
4. It is the responsibility of the insured to advise Safety when a financial responsibility certificate of insurance filing is no longer required.

RULE 11. PREMIUM CALCULATION RULE

The premium calculation rule depends on the rating plan (A or B) and tier the policy is in. Refer to Rule 26 for ~~the rating plan and tier placement guidelines.~~

~~Determination of the Base Manual Premium.~~ For Parts 1 through 9 and Part 12:

- ~~1) To determine the base manual premium, start from the base rate tables for the appropriate rating plan (A or B) specified in Rule 26. Parts 1, 2, 4, 5, 7, 8, 9 are based on class and territory. Parts 3, 6, 12 are based on limit.~~
- ~~2) Apply the appropriate tier factor specified in Rule 26. This is the tier's base rate.~~
- ~~3) Apply adjustments in the following order:~~
 - ~~a. Increased limit factors (parts 4, 5)~~
 - ~~b. Model year and symbol factors (parts 7, 8, 9)~~
 - ~~c. Deductible Factors (parts 2, 7, 9, 9)~~
 - ~~d. Waiver of Deductible (part 7)~~
 - ~~e. Class Deductible (part 9)~~

Note: For model years 2012 and subsequent, ~~effective 12/1/2012, there will be separate symbols for Collision (parts 7, 9) and Comprehensive (part 9).~~

~~For Parts 10 and 11~~ the base manual premium is found in the Miscellaneous Rates section.

After determining the base manual premium:

1. Apply the appropriate rating factor under Rule 24 to the base manual premium for Parts 7 and 9, if applicable.
2. ~~Rating Plan A:~~
~~Apply the appropriate discount(s) to the premium developed above.~~ Refer to Rule 19 for a definition of the available discounts.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

- a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 7%.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
 3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause whatsoever.
 4. It is the responsibility of the insured to advise Safety when a financial responsibility certificate of insurance filing is no longer required.

RULE 11. PREMIUM CALCULATION RULE

The premium calculation rule depends on the rating plan (A or B) and tier the policy is in. Refer to Rule 26 for [rating plan and tier placement guidelines](#).

A. Determine the base manual premium:

For Parts 1 through 9 and Part 12:

1. To determine the base manual premium, start from the base rate tables for the appropriate rating plan (A or B) specified in Rule 26. [Parts 1, 2, 4, 5, 7, 8 and 9 are based on class and territory. Parts 3, 6 and 12 are based on limit.](#)
2. Apply the appropriate tier factor specified in Rule 26. This is the tier's base rate.
3. Apply adjustments in the following order:
 - a. Increased limit factors ([Parts 4 and 5](#))
 - b. [Model year and symbol factors \(Parts 7, 8 and 9\)](#)
Note: For model years 2012 and subsequent, [there are separate symbols for Collision \(Parts 7 and 8\) and Comprehensive \(Part 9\)](#)
 - c. [Deductible Factors \(Parts 2, 7, 8 and 9\)](#)
 - d. [Waiver of Deductible \(Part 7\)](#)
 - e. [Glass Deductible \(Part 9\)](#)

[For Parts 10 and 11](#), the base manual premium is found in the Miscellaneous Rates section.

B. After determining the base manual premium:

1. Apply the appropriate rating factor under Rule 24 to the base manual premium for Parts 7 and 9, if applicable.
2. [Apply the appropriate discounts and adjustment factor to the premium developed in paragraph B.1 above, depending on the rating plan of the policy.](#) Refer to Rule 19 for a definition of the available discounts.

a. Rating Plan A:

[Parts 1 through 9 and Part 12 may be subject to more than one discount or adjustment factor. In such case, the order of discounts or adjustment factors shall be:](#)

1. [Annual Mileage Discount](#)

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~~Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be: (1) annual mileage, (2) multi-car, (3) anti-theft, (4) account, (5) renewal, (6) student, (7) hybrid, (8) agency loyalty, (9) e-customer and/or electronic book transfer discount, (10) public transit, and (11) age 65 or older. The discount shall be rounded to the nearest dollar after each application.~~

~~Rating Plan B:~~

~~Apply the appropriate discount(s) to the premium developed above. Refer to Rule 10 for a definition of the available discounts.~~

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be: ~~(1) annual mileage, (2) multi-car, (3) anti-theft, (4) low frequency discount, and (5) class 15.~~ The discount shall be rounded to the nearest dollar after each application.

3. Apply the appropriate merit rating adjustment to the premium developed ~~above.~~

~~(Rounding should occur after the application of each step.)~~

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by Safety, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

RULE 14. DEPOSIT PREMIUM RULE

Safety, its producer or any broker may require deposit premium prior to the issuance of a policy provided the "per vehicle" deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

For MAIP policies please refer to the applicable MAIP rule (Rule 28.c.).

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

The policy covering a vehicle to which this reduction applies must be accompanied by the endorsement titled Restriction of Personal Injury Protection for Employers Subject to the Massachusetts Workers' Compensation Act, M-0063-S.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

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- 2. [Multi-Car Discount](#)
- 3. [Anti-Theft Device Discount](#)
- 4. [Safety Account Credit Discount](#)
- 5. [Renewal Credit Discount](#)
- 6. [Student Discount](#)
- 7. [Hybrid Automobile Discount](#)
- 8. [Public Transit Discount](#)
- 9. [Agency Loyalty Discount](#)
- 10. [E-customer Discount](#)
- 11. [Electronic Book Transfer Discount](#)
- 12. [Basic Package Adjustment Factor*](#)
- 13. [Age 65 and Older Discount](#)

The discount or adjustment factor shall be rounded to the nearest dollar after each application.

*** [Basic Package Adjustment Factor](#)**

A policy in Rating Plan A will receive the Basic Package Adjustment Factor only if the policy meets the following criteria:

- [\\$20,000/40,000 Bodily Injury \(including guest and out-of-state\):](#)
- [\\$8,000 Personal Injury Protection, no deductible:](#)
- [\\$5,000 Property Damage Liability:](#)
- [\\$20,000/40,000 Uninsured Motorist coverage:](#)
- [Does not have Underinsured Motorist coverage, or purchases \\$20,000/40,000 Underinsured Motorist coverage; and](#)
- [Rated Operator has been: \(1\) continuously insured with no lapse in coverage; and \(2\) has accrued no more than 4 merit rating points.](#)

The policy must meet all of the above criteria to receive the Basic Package Adjustment Factor. If the policy has increased limits on any of the coverages listed above, or if the policy includes any coverages additional to those listed above, the Basic Package Adjustment Factor is not applicable.

Apply the Basic Package Adjustment Factor as follows:

- [Select the Basic Package Adjustment Factor in the table below based on the vehicle's Garaging Town, Class, Merit Rating and Tier.](#)
- [If a value cannot be found in the table below, set the Basic Package Adjustment Factor to 1.000.](#)

Garaging Town	Class	Merit Rating	Tier	Basic Package Adjustment Factor
*	*	*	*	*

b. [Rating Plan B:](#)

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be:

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1. [Annual Mileage Discount](#)
2. [Multi-Car Discount](#)
3. [Anti-Theft Device Discount](#)
4. [Low Frequency Discount](#)
5. [Age 65 and Older Discount](#)

The discount shall be rounded to the nearest dollar after each application.

3. Apply the appropriate merit rating adjustment to the premium developed in [paragraph B.2 above](#).

Rounding should occur after the application of [each step of the premium calculation](#).

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by Safety, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

RULE 14. DEPOSIT PREMIUM RULE

Safety, its producer or any broker may require deposit premium prior to the issuance of a policy provided the "per vehicle" deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

For MAIP policies please refer to the applicable MAIP rule (Rule 28.c.).

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

The policy covering a vehicle to which this reduction applies must be accompanied by the endorsement titled Restriction of Personal Injury Protection for Employers Subject to the Massachusetts Workers' Compensation Act, M-0063-S.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Text Comparison

Documents Compared

13_pdfsam_Safety_PPA_Main_Eff_05_01_14.pdf - Adobe Acrobat Professional

13_pdfsam_Safety_PPA_Main_Eff_05_01_14_b.pdf - Adobe Acrobat Professional

Summary

475 word(s) added

268 word(s) deleted

840 word(s) matched

17 block(s) matched

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~~B. Additional Premium Percentages~~

- ~~1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 7%.~~
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 7%.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause whatsoever.
4. It is the responsibility of the insured to advise Safety when a financial responsibility certificate of insurance filing is no longer required.

RULE 11. PREMIUM CALCULATION RULE

The premium calculation rule depends on the rating plan (A or B) and tier the policy is in. Refer to Rule 26 for ~~the rating plan and tier placement guideline.~~

~~Determination of the Base Manual Premium.~~ For Parts 1 through 9 and Part 12:

- ~~1) To determine the base manual premium, start from the base rate tables for the appropriate rating plan (A or B) specified in Rule 26. Parts 1, 2, 4, 5, 7, 8, 9 are based on class and territory. Parts 3, 6, 12 are based on limit.~~
- 2) Apply the appropriate tier factor specified in Rule 26. This is the tier's base rate.
- 3) Apply adjustments in the following order:
 - a. Increased limit factors (~~parts 4, 5~~)
 - b. ~~Model year and symbol factors (parts 7, 8, 9)~~
 - c. ~~Deductible Factors (parts 2, 7, 9, 9)~~
 - d. ~~Waiver of Deductible (part 7)~~
 - e. ~~Class Deductible (part 9)~~

Note: For model years 2012 and subsequent, ~~effective 12/1/2012, there will be separate symbols for Collision (parts 7, 9) and Comprehensive (part 9).~~

~~For Parts 10 and 11~~ the base manual premium is found in the Miscellaneous Rates section.

After determining the base manual premium:

1. Apply the appropriate rating factor under Rule 24 to the base manual premium for Parts 7 and 9, if applicable.
2. **Rating Plan A:**
~~Apply the appropriate discount(s) to the premium developed above.~~ Refer to Rule 19 for a definition of the available discounts.

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- a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 7%.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
 3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause whatsoever.
 4. It is the responsibility of the insured to advise Safety when a financial responsibility certificate of insurance filing is no longer required.

RULE 11. PREMIUM CALCULATION RULE

The premium calculation rule depends on the rating plan (A or B) and tier the policy is in. Refer to Rule 26 for rating plan and tier placement guidelines.

A. Determine the base manual premium:

For Parts 1 through 9 and Part 12:

1. To determine the base manual premium, start from the base rate tables for the appropriate rating plan (A or B) specified in Rule 26. Parts 1, 2, 4, 5, 7, 8 and 9 are based on class and territory. Parts 3, 6 and 12 are based on limit.
2. Apply the appropriate tier factor specified in Rule 26. This is the tier's base rate.
3. Apply adjustments in the following order:
 - a. Increased limit factors (Parts 4 and 5)
 - b. Model year and symbol factors (Parts 7, 8 and 9)
Note: For model years 2012 and subsequent, there are separate symbols for Collision (Parts 7 and 8) and Comprehensive (Part 9)
 - c. Deductible Factors (Parts 2, 7, 8 and 9)
 - d. Waiver of Deductible (Part 7)
 - e. Glass Deductible (Part 9)

For Parts 10 and 11, the base manual premium is found in the Miscellaneous Rates section.

B. After determining the base manual premium:

1. Apply the appropriate rating factor under Rule 24 to the base manual premium for Parts 7 and 9, if applicable.
2. Apply the appropriate discounts and adjustment factor to the premium developed in paragraph B.1 above, depending on the rating plan of the policy. Refer to Rule 19 for a definition of the available discounts.

a. Rating Plan A:

Parts 1 through 9 and Part 12 may be subject to more than one discount or adjustment factor. In such case, the order of discounts or adjustment factors shall be:

1. Annual Mileage Discount

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~~Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be: (1) annual mileage, (2) multi-car, (3) anti-theft, (4) account, (5) renewal, (6) student, (7) hybrid, (8) agency loyalty, (9) e-customer and/or electronic book transfer discount, (10) public transit, and (11) age 65 or older. The discount shall be rounded to the nearest dollar after each application.~~

~~Rating Plan B:~~

~~Apply the appropriate discount(s) to the premium developed above. Refer to Rule 10 for a definition of the available discounts.~~

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be: ~~(1) annual mileage, (2) multi-car, (3) anti-theft, (4) low frequency discount, and (5) class 15.~~ The discount shall be rounded to the nearest dollar after each application.

3. Apply the appropriate merit rating adjustment to the premium developed ~~above.~~

~~(Rounding should occur after the application of each step.)~~

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by Safety, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

RULE 14. DEPOSIT PREMIUM RULE

Safety, its producer or any broker may require deposit premium prior to the issuance of a policy provided the "per vehicle" deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

For MAIP policies please refer to the applicable MAIP rule (Rule 28.c.).

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

The policy covering a vehicle to which this reduction applies must be accompanied by the endorsement titled Restriction of Personal Injury Protection for Employers Subject to the Massachusetts Workers' Compensation Act, M-0063-S.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

- 2. [Multi-Car Discount](#)
- 3. [Anti-Theft Device Discount](#)
- 4. [Safety Account Credit Discount](#)
- 5. [Renewal Credit Discount](#)
- 6. [Student Discount](#)
- 7. [Hybrid Automobile Discount](#)
- 8. [Public Transit Discount](#)
- 9. [Agency Loyalty Discount](#)
- 10. [E-customer Discount](#)
- 11. [Electronic Book Transfer Discount](#)
- 12. [Basic Package Adjustment Factor*](#)
- 13. [Age 65 and Older Discount](#)

The discount or adjustment factor shall be rounded to the nearest dollar after each application.

*** [Basic Package Adjustment Factor](#)**

A policy in Rating Plan A will receive the Basic Package Adjustment Factor only if the policy meets the following criteria:

- [\\$20,000/40,000 Bodily Injury \(including guest and out-of-state\);](#)
- [\\$8,000 Personal Injury Protection, no deductible;](#)
- [\\$5,000 Property Damage Liability;](#)
- [\\$20,000/40,000 Uninsured Motorist coverage;](#)
- [Does not have Underinsured Motorist coverage, or purchases \\$20,000/40,000 Underinsured Motorist coverage; and](#)
- [Rated Operator has been: \(1\) continuously insured with no lapse in coverage; and \(2\) has accrued no more than 4 merit rating points.](#)

The policy must meet all of the above criteria to receive the Basic Package Adjustment Factor. If the policy has increased limits on any of the coverages listed above, or if the policy includes any coverages additional to those listed above, the Basic Package Adjustment Factor is not applicable.

Apply the Basic Package Adjustment Factor as follows:

- [Select the Basic Package Adjustment Factor in the table below based on the vehicle's Garaging Town, Class, Merit Rating and Tier.](#)
- [If a value cannot be found in the table below, set the Basic Package Adjustment Factor to 1.000.](#)

Garaging Town	Class	Merit Rating	Tier	Basic Package Adjustment Factor
*	*	*	*	*

b. [Rating Plan B:](#)

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be:

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1. [Annual Mileage Discount](#)
2. [Multi-Car Discount](#)
3. [Anti-Theft Device Discount](#)
4. [Low Frequency Discount](#)
5. [Age 65 and Older Discount](#)

The discount shall be rounded to the nearest dollar after each application.

3. Apply the appropriate merit rating adjustment to the premium developed in [paragraph B.2 above](#).

Rounding should occur after the application of [each step of the premium calculation](#).

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by Safety, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for “each exposure” means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

RULE 14. DEPOSIT PREMIUM RULE

Safety, its producer or any broker may require deposit premium prior to the issuance of a policy provided the “per vehicle” deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

For MAIP policies please refer to the applicable MAIP rule (Rule 28.c.).

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS’ COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers’ compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

The policy covering a vehicle to which this reduction applies must be accompanied by the endorsement titled Restriction of Personal Injury Protection for Employers Subject to the Massachusetts Workers’ Compensation Act, M-0063-S.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9