



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

**DISCOUNTS:**

1. **Account Credit** – Policyholders with other insurance with Safety through the same Safety Agent (Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire, Homeowners or Personal Umbrella) may qualify for a 6% or 10% credit on their auto policy. Discounts will apply to Parts 1-12.
  2. **Non-Safety Account Credit** – Policyholders, who purchase their Homeowners insurance from the FAIR Plan or other eligible company through the same Safety Agent, may qualify for a 5% credit on their auto policy. Discounts will apply to Parts 1-12.
  3. **Agency Loyalty Discount** – New policyholders to Safety, who have had three continuous years of prior insurance with a Safety Agent, may qualify for the following discount. For new business written prior to 01/01/14, a 3% discount will be given for the first and second year insured with Safety. For policies written as new business on or after 01/01/14 a 7% discount will be given for the first year insured with Safety, a 5% discount for the second year, a 3% discount for the third year, and a 1% discount for the fourth year insured with Safety. Discounts will apply to Parts 1-12.
  4. **Renewal Credit** – Policyholders who maintain continuous coverage may be entitled to a credit based on the number of years (1-11+) with Safety ranging from 1% to 4%. Discounts will apply to Parts 1-12.
  5. **Multi-line e-Customer** – **(a)** A new policyholder who selects Electronic Policy Issuance and qualifies for an Account Credit may be entitled to a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent years with Safety. **(b)** All other existing policyholders who select Electronic Policy Issuance and qualify for an Account Credit may be entitled to a 5% discount for the first year, a 3% discount on the second year of their selection, and 1% discount subsequent years with Safety.
- Mono-line Multi-car e-Customer** – **(a)** A new policyholder who selects Electronic Policy Issuance and qualifies for multi-car discount may be entitled to a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent years with Safety. **(b)** All other policyholders who select Electronic Policy Issuance and qualify for the multi-car discount may be entitled to a 3% discount on the first year, and a 1% discount subsequent years with Safety.

Discounts will apply to Parts 1-12.

## 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. 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. To receive the Non-Safety Account Credit, all policies must be purchased through the same Safety agent.

\*\*Qualifying purchase of insurance coverage includes:

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

**SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL**

**Miscellaneous Rating Factors (continued)**

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

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

<b>DISCOUNTS (RULE 19) : Rating Plan A</b>	
Multi-Car:	10% Parts 1, 2, 4, 5, 7, 8 and 9
Account Credit:	5% - 10% Parts 1-12
Renewal Credit:	1% - 4% Parts 1-12 based on # of renewal years with Safety
Public Transit:	10% Property Damage and Collision
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Good Student Discount/Away at School:	10% or 20% Parts 1-12
Hybrid Automobile Discount:	5% Parts 1-12
Agency Loyalty Discount (prior to 01/01/14)	1 <sup>st</sup> year with Safety - 3% Parts 1-12 2 <sup>nd</sup> year with Safety - 3% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/14)	1 <sup>st</sup> year with Safety - 7% Parts 1-12 2 <sup>nd</sup> year with Safety - 5% Parts 1-12 3 <sup>rd</sup> year with Safety - 3% Parts 1-12 4 <sup>th</sup> year with Safety - 1% Parts 1-12 Subsequent years - 0%
e-Customer Discount	1% - 7% Parts 1-12 based on years with Safety or years since discount selected, see Rule 19 L.
Electronic Book Transfer Discount (prior to 01/01/14)	1 <sup>st</sup> year with Safety - 7% Parts 1-12 2 <sup>nd</sup> year with Safety - 5% Parts 1-12 3 <sup>rd</sup> year with Safety - 3% Parts 1-12 4 <sup>th</sup> year with Safety - 1% Parts 1-12 Subsequent years - 0%
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Age 65 and Older Discount:	25% Parts 1-12

<b>DISCOUNTS (RULE 19): Rating Plan B</b>	
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Low Frequency Discount:	10% Parts 1,2,4 and 5
Age 65 and Older Discount:	25% Parts 1-12

## Text Comparison

### Documents Compared

Safety\_PPA\_Main\_Eff\_07\_19\_14\_pg\_iv.pdf

Safety\_PPA\_Main\_Eff\_10\_06\_14\_pg\_iv.pdf

### Summary

13 word(s) added

3 word(s) deleted

473 word(s) matched

## SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL



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Discounts will apply to Parts 1-12.

## Text Comparison

### Documents Compared

Safety\_PPA\_Main\_Eff\_07\_19\_14\_pg\_16.pdf

Safety\_PPA\_Main\_Eff\_10\_06\_14\_pg\_16.pdf

### Summary

19 word(s) added

3 word(s) deleted

594 word(s) matched

## SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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#### 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

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#### 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

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#### 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.

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## Text Comparison

### Documents Compared

Safety\_PPA\_Misc\_Eff\_07\_19\_14\_RS\_2.pdf

Safety\_PPA\_Misc\_Eff\_10\_06\_14\_RS\_2.pdf .pdf

### Summary

2 word(s) added

3 word(s) deleted

467 word(s) matched

**SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL**

**Miscellaneous Rating Factors (continued)**

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

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

<b>DISCOUNTS (RULE 19) : Rating Plan A</b>	
Multi-Car:	10% Parts 1, 2, 4, 5, 7, 8 and 9
<del>Safety</del> Account Credit:	5% - 10% Parts 1-12
Renewal Credit:	1% - 4% Parts 1-12 based on # of renewal years with Safety
Public Transit:	10% Property Damage and Collision
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Good Student Discount/Away at School:	10% or 20% Parts 1-12
Hybrid Automobile Discount:	5% Parts 1-12
Agency Loyalty Discount (prior to 01/01/14)	1 <sup>st</sup> year with Safety - 3% Parts 1-12 2 <sup>nd</sup> year with Safety - 3% Parts 1-12 Subsequent years - 0%
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e-Customer Discount	1% - 7% Parts 1-12 based on years with Safety or years since discount selected, see Rule 19 L.
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Age 65 and Older Discount:	25% Parts 1-12

<b>DISCOUNTS (RULE 19): Rating Plan B</b>	
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Low Frequency Discount:	10% Parts 1,2,4 and 5
Age 65 and Older Discount:	25% Parts 1-12

**SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL**

**Miscellaneous Rating Factors (continued)**

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

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<b>DISCOUNTS (RULE 19): Rating Plan B</b>	
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Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Low Frequency Discount:	10% Parts 1,2,4 and 5
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**SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL**

**Miscellaneous Rating Factors (continued)**

<b>SUBSTITUTE TRANSPORTATION (RULE 17)</b>				
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
<b>Rating Plan A *</b>	\$12	\$60	\$140	\$285
<b>Rating Plan B *</b>	\$50	\$150	\$185	\$335
* Multiply by the appropriate tier factor and round to obtain the substitute transportation rate for that tier.				

<b>DISCOUNTS (RULE 19) : Rating Plan A</b>	
Multi-Car:	10% Parts 1, 2, 4, 5, 7, 8 and 9
Account Credit:	5% - 10% Parts 1-12
Renewal Credit:	1% - 4% Parts 1-12 based on # of renewal years with Safety
Public Transit:	10% Property Damage and Collision
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Good Student Discount/Away at School:	10% or 20% Parts 1-12
Hybrid Automobile Discount:	5% Parts 1-12
Agency Loyalty Discount (prior to 01/01/14)	1 <sup>st</sup> year with Safety - 3% Parts 1-12 2 <sup>nd</sup> year with Safety - 3% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/14)	1 <sup>st</sup> year with Safety - 7% Parts 1-12 2 <sup>nd</sup> year with Safety - 5% Parts 1-12 3 <sup>rd</sup> year with Safety - 3% Parts 1-12 4 <sup>th</sup> year with Safety - 1% Parts 1-12 Subsequent years - 0%
e-Customer Discount	1% - 7% Parts 1-12 based on years with Safety or years since discount selected, see Rule 19 L.
Electronic Book Transfer Discount (prior to 01/01/14)	1 <sup>st</sup> year with Safety - 7% Parts 1-12 2 <sup>nd</sup> year with Safety - 5% Parts 1-12 3 <sup>rd</sup> year with Safety - 3% Parts 1-12 4 <sup>th</sup> year with Safety - 1% Parts 1-12 Subsequent years - 0%
Electronic Book Transfer Discount (on or after 01/01/14)	1 <sup>st</sup> year with Safety - 11% Parts 1-12 2 <sup>nd</sup> year with Safety - 9% Parts 1-12 3 <sup>rd</sup> year with Safety - 7% Parts 1-12 4 <sup>th</sup> year with Safety - 5% Parts 1-12 5 <sup>th</sup> year with Safety - 2% Parts 1-12 Subsequent years - 0%
Age 65 and Older Discount:	25% Parts 1-12

<b>DISCOUNTS (RULE 19): Rating Plan B</b>	
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Low Frequency Discount:	10% Parts 1,2,4 and 5
Age 65 and Older Discount:	25% Parts 1-12



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

**DISCOUNTS:**

1. **Account Credit** – Policyholders with other insurance with Safety through the same Safety Agent (Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire, Homeowners or Personal Umbrella) may qualify for a 6% or 10% credit on their auto policy. Discounts will apply to Parts 1-12.
  2. **Non-Safety Account Credit** – Policyholders, who purchase their Homeowners insurance from the FAIR Plan or other eligible company through the same Safety Agent, may qualify for a 5% credit on their auto policy. Discounts will apply to Parts 1-12.
  3. **Agency Loyalty Discount** – New policyholders to Safety, who have had three continuous years of prior insurance with a Safety Agent, may qualify for the following discount. For new business written prior to 01/01/14, a 3% discount will be given for the first and second year insured with Safety. For policies written as new business on or after 01/01/14 a 7% discount will be given for the first year insured with Safety, a 5% discount for the second year, a 3% discount for the third year, and a 1% discount for the fourth year insured with Safety. Discounts will apply to Parts 1-12.
  4. **Renewal Credit** – Policyholders who maintain continuous coverage may be entitled to a credit based on the number of years (1-11+) with Safety ranging from 1% to 4%. Discounts will apply to Parts 1-12.
  5. **Multi-line e-Customer** – **(a)** A new policyholder who selects Electronic Policy Issuance and qualifies for an Account Credit may be entitled to a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent years with Safety. **(b)** All other existing policyholders who select Electronic Policy Issuance and qualify for an Account Credit may be entitled to a 5% discount for the first year, a 3% discount on the second year of their selection, and 1% discount subsequent years with Safety.
- Mono-line Multi-car e-Customer** – **(a)** A new policyholder who selects Electronic Policy Issuance and qualifies for multi-car discount may be entitled to a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent years with Safety. **(b)** All other policyholders who select Electronic Policy Issuance and qualify for the multi-car discount may be entitled to a 3% discount on the first year, and a 1% discount subsequent years with Safety.

Discounts will apply to Parts 1-12.

# Text Comparison

## Documents Compared

Safety\_PPA\_Main\_Eff\_07\_19\_14\_pg1.pdf - Adobe Acrobat Professional

Safety\_PPA\_Main\_Eff\_10\_01\_14\_pg1.pdf - Adobe Acrobat Professional

## Summary

14 word(s) added

4 word(s) deleted

472 word(s) matched

4 block(s) matched



## SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL



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

### DISCOUNTS:

1. **Account Credit** – Policyholders with other insurance with ~~Safety~~ (Businessowners, Commercial Auto, Commercial Package, Commercial Umbrella, Dwelling Fire, Homeowners or Personal Umbrella) may qualify for a 6% or 10% credit on their auto policy. Discounts will apply to Parts 1-12.
  2. **Non-Safety Account Credit** – Policyholders, who purchase their Homeowners insurance from the FAIR Plan or other eligible ~~company~~, may qualify for a 5% credit on their auto policy. Discounts will apply to Parts 1-12.
  3. **Agency Loyalty Discount** – New policyholders to Safety, who have had three continuous years of prior insurance with a Safety Agent, may qualify for the following discount. For new business written prior to 01/01/14, a 3% discount will be given for the first and second year insured with Safety. For policies written as new business on or after 01/01/14 a 7% discount will be given for the first year insured with Safety, a 5% discount for the second year, a 3% discount for the third year, and a 1% discount for the fourth year insured with Safety. Discounts will apply to Parts 1-12.
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- Mono-line Multi-car e-Customer** – **(a)** A new policyholder who selects Electronic Policy Issuance and qualifies for multi-car discount may be entitled to a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent years with Safety. **(b)** All other policyholders who select Electronic Policy Issuance and qualify for the multi-car discount may be entitled to a 3% discount on the first year, and a 1% discount subsequent years with Safety.

Discounts will apply to Parts 1-12.

## SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL



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

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  2. **Non-Safety Account Credit** – Policyholders, who purchase their Homeowners insurance from the FAIR Plan or other eligible company through the same Safety Agent, may qualify for a 5% credit on their auto policy. Discounts will apply to Parts 1-12.
  3. **Agency Loyalty Discount** – New policyholders to Safety, who have had three continuous years of prior insurance with a Safety Agent, may qualify for the following discount. For new business written prior to 01/01/14, a 3% discount will be given for the first and second year insured with Safety. For policies written as new business on or after 01/01/14 a 7% discount will be given for the first year insured with Safety, a 5% discount for the second year, a 3% discount for the third year, and a 1% discount for the fourth year insured with Safety. Discounts will apply to Parts 1-12.
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Discounts will apply to Parts 1-12.

# Text Comparison

## Documents Compared

Safety\_PPA\_Main\_Eff\_07\_19\_14\_pg\_16.pdf - Adobe Acrobat Professional

Safety\_PPA\_Main\_Eff\_10\_01\_14\_pg\_16.pdf - Adobe Acrobat Professional

## Summary

19 word(s) added

3 word(s) deleted

594 word(s) matched

4 block(s) matched

## 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.

## SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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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.

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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.

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#### 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. To receive the Non-Safety Account Credit, all policies must be purchased through the same Safety agent.

\*\*Qualifying purchase of insurance coverage includes:

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

# Text Comparison

## Documents Compared

Safety\_PPA\_Misc\_Eff\_07\_19\_14\_pg17.pdf - Adobe Acrobat Professional

Safety\_PPA\_Misc\_Eff\_10\_01\_14\_pg17.pdf - Adobe Acrobat Professional

## Summary

2 word(s) added

3 word(s) deleted

482 word(s) matched

3 block(s) matched

## SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

## Miscellaneous Rating Factors (continued)

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

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

<b>DISCOUNTS (RULE 19) : Rating Plan A</b>	
Multi-Car:	10% Parts 1, 2, 4, 5, 7, 8 and 9
<del>Safety</del> Account Credit:	5% - 10% Parts 1-12
Renewal Credit:	1% - 4% Parts 1-12 based on # of renewal years with Safety
Public Transit:	10% Property Damage and Collision
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Good Student Discount/Away at School:	10% or 20% Parts 1-12
Hybrid Automobile Discount:	5% Parts 1-12
Agency Loyalty Discount (prior to 01/01/14)	1 <sup>st</sup> year with Safety - 3% Parts 1-12 2 <sup>nd</sup> year with Safety - 3% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/14)	1 <sup>st</sup> year with Safety - 7% Parts 1-12 2 <sup>nd</sup> year with Safety - 5% Parts 1-12 3 <sup>rd</sup> year with Safety - 3% Parts 1-12 4 <sup>th</sup> year with Safety - 1% Parts 1-12 Subsequent years - 0%
e-Customer Discount	1% - 7% Parts 1-12 based on years with Safety or years since discount selected, see Rule 19 L.
Electronic Book Transfer Discount (prior to 01/01/14)	1 <sup>st</sup> year with Safety - 7% Parts 1-12 2 <sup>nd</sup> year with Safety - 5% Parts 1-12 3 <sup>rd</sup> year with Safety - 3% Parts 1-12 4 <sup>th</sup> year with Safety - 1% Parts 1-12 Subsequent years - 0%
Electronic Book Transfer Discount (on or after 01/01/14)	1 <sup>st</sup> year with Safety - 11% Parts 1-12 2 <sup>nd</sup> year with Safety - 9% Parts 1-12 3 <sup>rd</sup> year with Safety - 7% Parts 1-12 4 <sup>th</sup> year with Safety - 5% Parts 1-12 5 <sup>th</sup> year with Safety - 2% Parts 1-12 Subsequent years - 0%
Age 65 and Older Discount:	25% Parts 1-12

<b>DISCOUNTS (RULE 19): Rating Plan B</b>	
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Low Frequency Discount:	10% Parts 1,2,4 and 5
Age 65 and Older Discount:	25% Parts 1-12

## SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

## Miscellaneous Rating Factors (continued)

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

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

<b>DISCOUNTS (RULE 19) : Rating Plan A</b>	
Multi-Car:	10% Parts 1, 2, 4, 5, 7, 8 and 9
Account Credit:	5% - 10% Parts 1-12
Renewal Credit:	1% - 4% Parts 1-12 based on # of renewal years with Safety
Public Transit:	10% Property Damage and Collision
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Good Student Discount/Away at School:	10% or 20% Parts 1-12
Hybrid Automobile Discount:	5% Parts 1-12
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Age 65 and Older Discount:	25% Parts 1-12

<b>DISCOUNTS (RULE 19): Rating Plan B</b>	
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Low Frequency Discount:	10% Parts 1,2,4 and 5
Age 65 and Older Discount:	25% Parts 1-12