

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
BASE RATES

Market	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL	LUSE
All Markets	163.3	70.28	158.59	10.15	35.83	11.58	1.99	65.95	412.9	36.15	40.92

SAFECO INSURANCE COMPANY OF AMERICA

MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

MASSACHUSETTS

MODEL YEAR

Model Year	BI	COLL	COMP	LCOLL	MED	OBI	PD	PIP	UIMBI	UMBI
Prior to 1960	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1960	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1961	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1962	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1963	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1964	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1965	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1966	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1967	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1968	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1969	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1970	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1971	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1972	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1973	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1974	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1975	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1976	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1977	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1978	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1979	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1980	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1981	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1982	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1983	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1984	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1985	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1986	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1987	0.788	0.232	0.402	0.788	0.670	0.788	0.912	0.676	1.000	1.000
1988	0.806	0.236	0.402	0.806	0.693	0.806	0.923	0.728	1.000	1.000
1989	0.825	0.243	0.402	0.825	0.716	0.825	0.934	0.781	1.000	1.000
1990	0.845	0.250	0.402	0.845	0.738	0.845	0.944	0.832	1.000	1.000
1991	0.866	0.259	0.402	0.866	0.759	0.866	0.954	0.883	1.000	1.000
1992	0.888	0.267	0.402	0.888	0.781	0.888	0.962	0.911	1.000	1.000
1993	0.911	0.278	0.402	0.911	0.801	0.911	0.970	0.934	1.000	1.000
1994	0.934	0.290	0.402	0.934	0.821	0.934	0.977	0.955	1.000	1.000
1995	0.951	0.303	0.402	0.951	0.840	0.951	0.983	0.971	1.000	1.000
1996	0.967	0.318	0.402	0.967	0.859	0.967	0.988	0.984	1.000	1.000
1997	0.975	0.344	0.425	0.975	0.876	0.975	0.992	0.993	1.000	1.000
1998	0.983	0.374	0.455	0.983	0.892	0.983	0.995	0.998	1.000	1.000
1999	0.992	0.407	0.485	0.992	0.908	0.992	0.998	1.000	1.000	1.000
2000	1.000	0.447	0.520	1.000	0.922	1.000	0.999	1.000	1.000	1.000
2001	1.000	0.489	0.557	1.000	0.936	1.000	1.000	1.000	1.000	1.000
2002	1.000	0.538	0.596	1.000	0.948	1.000	1.000	1.000	1.000	1.000
2003	1.000	0.589	0.636	1.000	0.959	1.000	1.000	1.000	1.000	1.000
2004	1.000	0.643	0.675	1.000	0.969	1.000	1.000	1.000	1.000	1.000
2005	1.000	0.700	0.714	1.000	0.977	1.000	1.000	1.000	1.000	1.000
2006	1.000	0.755	0.754	1.000	0.984	1.000	1.000	1.000	1.000	1.000
2007	1.000	0.809	0.792	1.000	0.990	1.000	1.000	1.000	1.000	1.000
2008	1.000	0.859	0.830	1.000	0.994	1.000	1.000	1.000	1.000	1.000
2009	1.000	0.901	0.868	1.000	0.997	1.000	1.000	1.000	1.000	1.000
2010	1.000	0.932	0.909	1.000	0.998	1.000	1.000	1.000	1.000	1.000
2011	1.000	0.965	0.951	1.000	0.999	1.000	1.000	1.000	1.000	1.000
2012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013	1.000	1.035	1.048	1.000	1.001	1.000	1.000	1.000	1.000	1.000

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
MODEL YEAR

Model Year	BI	COLL	COMP	LCOLL	MED	OBI	PD	PIP	UIMBI	UMBI
2014	1.000	1.071	1.098	1.000	1.002	1.000	1.000	1.000	1.000	1.000
2015	1.000	1.125	1.152	1.000	1.003	1.000	1.000	1.000	1.000	1.000
2016	1.000	1.181	1.210	1.000	1.004	1.000	1.000	1.000	1.000	1.000
2017	1.000	1.240	1.270	1.000	1.005	1.000	1.000	1.000	1.000	1.000
2018	1.000	1.295	1.333	1.000	1.006	1.000	1.000	1.000	1.000	1.000
2019	1.000	1.355	1.399	1.000	1.007	1.000	1.000	1.000	1.000	1.000
Later Years	1.000	1.355	1.399	1.000	1.007	1.000	1.000	1.000	1.000	1.000

SAFECO INSURANCE COMPANY OF AMERICA
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

The policyholder, at his or her option, may elect an amount to be deducted from the amounts otherwise due each person, under Personal Injury Protection (Part 2) coverage, subject to the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage, civil union, registered domestic partnership or similar union or partnership or adoption. This includes wards, step-children or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Rate Pages to the manual premium.

RULE 31. Basic Coverage Package Premium Threshold

In compliance with bulletin 2009-13 for any policy that meets the criteria for the Residual Market Basic Coverage Package Premium Thresholds and the Operator Criteria for Premium Thresholds no vehicle premium will exceed the residual market premium for the basic coverage package based on the residual market rates and rating plans currently in effect.

RULE 32. Reserved for Future Use

RULE 33. Roadside Assistance Coverage Options

Roadside Assistance Coverage

Roadside Assistance (Part 11) coverage includes the following coverages:

- towing
- labor
- key-lock services

If one vehicle has the coverage selected, all vehicles must select the coverage.

Emergency Assistance Package

Emergency Assistance Package coverage provides:

- Roadside Assistance coverage
- transportation expenses such as taxi fare
- emergency expenses such as lodging
- personal property coverage

SAFECO INSURANCE COMPANY OF AMERICA

MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

MASSACHUSETTS

MODEL YEAR

Model Year	BI	COLL	COMP	LCOLL	MED	OBI	PD	PIP	UIMBI	UMBI
1986	0.770	0.226	0.402	0.770	0.647	0.770	0.900	0.624	1.000	1.000
1987	0.788	0.248	0.443	0.788	0.672	0.788	0.912	0.676	1.000	1.000
1987	0.788	0.232	0.402	0.788	0.670	0.788	0.912	0.676	1.000	1.000
1988	0.806	0.253	0.443	0.806	0.695	0.806	0.923	0.728	1.000	1.000
1988	0.806	0.236	0.402	0.806	0.693	0.806	0.923	0.728	1.000	1.000
1989	0.825	0.261	0.443	0.825	0.718	0.825	0.934	0.781	1.000	1.000
1989	0.825	0.243	0.402	0.825	0.716	0.825	0.934	0.781	1.000	1.000
1990	0.845	0.268	0.443	0.845	0.740	0.845	0.944	0.832	1.000	1.000
1990	0.845	0.250	0.402	0.845	0.738	0.845	0.944	0.832	1.000	1.000
1991	0.866	0.277	0.443	0.866	0.764	0.866	0.954	0.883	1.000	1.000
1991	0.866	0.259	0.402	0.866	0.759	0.866	0.954	0.883	1.000	1.000
1992	0.888	0.287	0.443	0.888	0.783	0.888	0.962	0.911	1.000	1.000
1992	0.888	0.267	0.402	0.888	0.781	0.888	0.962	0.911	1.000	1.000
1993	0.911	0.298	0.443	0.911	0.803	0.911	0.970	0.934	1.000	1.000
1993	0.911	0.278	0.402	0.911	0.801	0.911	0.970	0.934	1.000	1.000
1994	0.934	0.314	0.443	0.934	0.823	0.934	0.977	0.955	1.000	1.000
1994	0.934	0.290	0.402	0.934	0.821	0.934	0.977	0.955	1.000	1.000
1995	0.951	0.325	0.443	0.951	0.842	0.951	0.983	0.971	1.000	1.000
1995	0.951	0.303	0.402	0.951	0.840	0.951	0.983	0.971	1.000	1.000
1996	0.967	0.344	0.443	0.967	0.864	0.967	0.988	0.984	1.000	1.000
1996	0.967	0.318	0.402	0.967	0.859	0.967	0.988	0.984	1.000	1.000
1997	0.975	0.368	0.468	0.975	0.878	0.975	0.992	0.993	1.000	1.000
1997	0.975	0.344	0.425	0.975	0.876	0.975	0.992	0.993	1.000	1.000
1998	0.983	0.401	0.500	0.983	0.894	0.983	0.995	0.998	1.000	1.000
1998	0.983	0.374	0.455	0.983	0.892	0.983	0.995	0.998	1.000	1.000
1999	0.992	0.437	0.534	0.992	0.910	0.992	0.998	1.000	1.000	1.000
1999	0.992	0.407	0.485	0.992	0.908	0.992	0.998	1.000	1.000	1.000
2000	1.000	0.479	0.572	1.000	0.924	1.000	0.999	1.000	1.000	1.000
2000	1.000	0.447	0.520	1.000	0.922	1.000	0.999	1.000	1.000	1.000
2001	1.000	0.525	0.613	1.000	0.938	1.000	1.000	1.000	1.000	1.000
2001	1.000	0.489	0.557	1.000	0.936	1.000	1.000	1.000	1.000	1.000
2002	1.000	0.576	0.655	1.000	0.950	1.000	1.000	1.000	1.000	1.000
2002	1.000	0.538	0.596	1.000	0.948	1.000	1.000	1.000	1.000	1.000
2003	1.000	0.634	0.699	1.000	0.961	1.000	1.000	1.000	1.000	1.000
2003	1.000	0.589	0.636	1.000	0.959	1.000	1.000	1.000	1.000	1.000
2004	1.000	0.689	0.742	1.000	0.971	1.000	1.000	1.000	1.000	1.000
2004	1.000	0.643	0.675	1.000	0.969	1.000	1.000	1.000	1.000	1.000
2005	1.000	0.750	0.785	1.000	0.979	1.000	1.000	1.000	1.000	1.000
2005	1.000	0.700	0.714	1.000	0.977	1.000	1.000	1.000	1.000	1.000
2006	1.000	0.809	0.829	1.000	0.986	1.000	1.000	1.000	1.000	1.000
2006	1.000	0.755	0.754	1.000	0.984	1.000	1.000	1.000	1.000	1.000
2007	1.000	0.867	0.874	1.000	0.992	1.000	1.000	1.000	1.000	1.000
2007	1.000	0.809	0.792	1.000	0.990	1.000	1.000	1.000	1.000	1.000
2008	1.000	0.921	0.913	1.000	0.996	1.000	1.000	1.000	1.000	1.000
2008	1.000	0.859	0.830	1.000	0.994	1.000	1.000	1.000	1.000	1.000
2009	1.000	0.966	0.955	1.000	0.999	1.000	1.000	1.000	1.000	1.000
2009	1.000	0.901	0.868	1.000	0.997	1.000	1.000	1.000	1.000	1.000
2010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010	1.000	0.932	0.909	1.000	0.998	1.000	1.000	1.000	1.000	1.000
2011	1.000	1.035	1.047	1.000	1.004	1.000	1.000	1.000	1.000	1.000
2011	1.000	0.965	0.951	1.000	0.999	1.000	1.000	1.000	1.000	1.000
2012	1.000	1.072	1.100	1.000	1.002	1.000	1.000	1.000	1.000	1.000
2012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013	1.000	1.110	1.153	1.000	1.003	1.000	1.000	1.000	1.000	1.000
2013	1.000	1.035	1.048	1.000	1.001	1.000	1.000	1.000	1.000	1.000

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MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
MODEL YEAR

Model Year	BI	COLL	COMP	LCOLL	MED	OBI	PD	PIP	UIMBI	UMBI
2014	1.000	4.149	4.208	1.000	4.004	1.000	1.000	1.000	1.000	1.000
2014	1.000	1.071	1.098	1.000	1.002	1.000	1.000	1.000	1.000	1.000
2015	1.000	4.206	4.268	1.000	4.005	1.000	1.000	1.000	1.000	1.000
2015	1.000	1.125	1.152	1.000	1.003	1.000	1.000	1.000	1.000	1.000
2016	1.000	4.267	4.332	1.000	4.006	1.000	1.000	1.000	1.000	1.000
2016	1.000	1.181	1.210	1.000	1.004	1.000	1.000	1.000	1.000	1.000
2017	1.000	4.330	4.398	1.000	4.007	1.000	1.000	1.000	1.000	1.000
2017	1.000	1.240	1.270	1.000	1.005	1.000	1.000	1.000	1.000	1.000
2018	1.000	1.295	1.333	1.000	1.006	1.000	1.000	1.000	1.000	1.000
2019	1.000	1.355	1.399	1.000	1.007	1.000	1.000	1.000	1.000	1.000
Later Years	1.000	4.330	4.398	1.000	1.007	1.000	1.000	1.000	1.000	1.000
Later Years	1.000	1.355	1.399	1.000	1.007	1.000	1.000	1.000	1.000	1.000

SAFECO INSURANCE COMPANY OF AMERICA
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

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3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage, civil union, registered domestic partnership or similar union or partnership or adoption. This includes wards, step-children or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Rate Pages to the manual premium.

RULE 31. Basic Coverage Package Premium Threshold

In compliance with bulletin 2009-13 for any policy that meets the criteria for the Residual Market Basic Coverage Package Premium Thresholds and the Operator Criteria for Premium Thresholds no vehicle premium will exceed the residual market premium for the basic coverage package based on the residual market rates and rating plans **currently** in effect, ~~on or after 10/1/2012.~~

RULE 32. Reserved for Future Use

RULE 33. Roadside Assistance Coverage Options

Roadside Assistance Coverage

Roadside Assistance (Part 11) coverage includes the following coverages:

- towing
- labor
- key-lock services

If one vehicle has the coverage selected, all vehicles must select the coverage.

Emergency Assistance Package

Emergency Assistance Package coverage provides:

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- transportation expenses such as taxi fare
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SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
BASE RATES

<u>Market</u>	<u>BI</u>	<u>OPTBI</u>	<u>PD</u>	<u>MEDPM</u>	<u>PIP</u>	<u>UMISP</u>	<u>UNDSP</u>	<u>COMP</u>	<u>COLL</u>	<u>LCOLL</u>	<u>LUSE</u>
All Markets	131.02	57.80	126.96	9.15	30.84	10.53	1.81	59.92	385.19	32.89	40.92
All Markets	163.30	70.28	158.59	10.15	35.83	11.58	1.99	65.95	412.90	36.15	40.92

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
BASE RATES

Market	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL	LUSE
All Markets	131.02	57.80	126.96	9.15	30.84	10.53	1.84	59.92	385.19	32.89	40.92
All Markets	145.46	64.10	140.79	10.16	34.20	11.57	1.99	72.96	457.10	36.15	44.97

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
BASE RATES

Market	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL	LUSE
All Markets	145.46	64.10	140.79	10.16	34.20	11.57	1.99	72.96	457.10	36.15	44.97