

**2018
MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**



Safety Insurance

AUTO • HOME • BUSINESS

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**SAFETY INSURANCE GROUP
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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Garaging Town	Class	Merit Rating	Tier	Basic Package Adjustment Factor
All	20	0	All	0.731
All	20	1	All	0.730
All	20	2	All	0.730
All	20	3	All	0.730
All	20	4	All	0.729
All	21	0	All	0.731
All	21	1	All	0.730
All	21	2	All	0.730
All	21	3	All	0.730
All	21	4	All	0.729
All	22	0	All	0.731
All	22	1	All	0.730
All	22	2	All	0.730
All	22	3	All	0.730
All	22	4	All	0.729
All	25	0	All	0.728
All	25	1	All	0.727
All	25	2	All	0.727
All	25	3	All	0.727
All	25	4	All	0.726
All	26	0	All	0.728
All	26	1	All	0.727
All	26	2	All	0.727
All	26	3	All	0.727
All	26	4	All	0.726
All	27	0	All	0.728
All	27	1	All	0.727
All	27	2	All	0.727
All	27	3	All	0.727
All	27	4	All	0.726
All	30	0	All	0.838
All	30	1	All	0.874
All	30	2	All	0.868
All	30	3	All	0.939
All	30	4	All	0.856
All	30	98	All	0.843
All	30	99	All	0.853
All	40	0	All	0.727
All	40	1	All	0.727
All	40	2	All	0.726
All	40	3	All	0.726
All	40	4	All	0.726
All	41	0	All	0.727
All	41	1	All	0.727
All	41	2	All	0.726
All	41	3	All	0.726
All	41	4	All	0.726
All	42	0	All	0.727
All	42	1	All	0.727
All	42	2	All	0.726
All	42	3	All	0.726
All	42	4	All	0.726
All	45	0	All	0.768
All	45	1	All	0.767
All	45	2	All	0.767
All	45	3	All	0.767
All	45	4	All	0.766
All	46	0	All	0.768

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

All	46	1	All	0.767
All	46	2	All	0.767
All	46	3	All	0.767
All	46	4	All	0.766
All	47	0	All	0.768
All	47	1	All	0.767
All	47	2	All	0.767
All	47	3	All	0.767
All	47	4	All	0.766
All	50	0	All	0.785
All	50	1	All	0.818
All	50	2	All	0.811
All	50	3	All	0.879
All	50	4	All	0.803
All	50	98	All	0.788
All	50	99	All	0.796
All	51	0	All	0.785
All	51	1	All	0.818
All	51	2	All	0.811
All	51	3	All	0.879
All	51	4	All	0.803
All	51	98	All	0.788
All	51	99	All	0.796
All	52	0	All	0.785
All	52	1	All	0.818
All	52	2	All	0.811
All	52	3	All	0.879
All	52	4	All	0.803
All	52	98	All	0.788
All	52	99	All	0.796
All	53	0	All	0.785
All	53	1	All	0.818
All	53	2	All	0.811
All	53	3	All	0.879
All	53	4	All	0.803
All	53	98	All	0.788
All	53	99	All	0.796
All	54	0	All	0.785
All	54	1	All	0.818
All	54	2	All	0.811
All	54	3	All	0.879
All	54	4	All	0.803
All	54	98	All	0.788
All	54	99	All	0.796
All	55	0	All	0.785
All	55	1	All	0.818
All	55	2	All	0.811
All	55	3	All	0.879
All	55	4	All	0.803
All	55	98	All	0.788
All	55	99	All	0.796
All	56	0	All	0.785
All	56	1	All	0.818
All	56	2	All	0.811
All	56	3	All	0.879
All	56	4	All	0.803
All	56	98	All	0.788

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

All	56	99	All	0.796
All	57	0	All	0.785
All	57	1	All	0.818
All	57	2	All	0.811
All	57	3	All	0.879
All	57	4	All	0.803
All	57	98	All	0.788
All	57	99	All	0.796
All	60	0	All	0.783
All	60	1	All	0.815
All	60	2	All	0.810
All	60	3	All	0.877
All	60	4	All	0.802
All	60	98	All	0.785
All	60	99	All	0.793
All	61	0	All	0.783
All	61	1	All	0.815
All	61	2	All	0.810
All	61	3	All	0.877
All	61	4	All	0.802
All	61	98	All	0.785
All	61	99	All	0.793
All	62	0	All	0.783
All	62	1	All	0.815
All	62	2	All	0.810
All	62	3	All	0.877
All	62	4	All	0.802
All	62	98	All	0.785
All	62	99	All	0.793
All	63	0	All	0.783
All	63	1	All	0.815
All	63	2	All	0.810
All	63	3	All	0.877
All	63	4	All	0.802
All	63	98	All	0.785
All	63	99	All	0.793
All	64	0	All	0.783
All	64	1	All	0.815
All	64	2	All	0.810
All	64	3	All	0.877
All	64	4	All	0.802
All	64	98	All	0.785
All	64	99	All	0.793
All	65	0	All	0.783
All	65	1	All	0.815
All	65	2	All	0.810
All	65	3	All	0.877
All	65	4	All	0.802
All	65	98	All	0.785
All	65	99	All	0.793
All	66	0	All	0.783
All	66	1	All	0.815
All	66	2	All	0.810
All	66	3	All	0.877
All	66	4	All	0.802
All	66	98	All	0.785
All	66	99	All	0.793

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

All	67	0	All	0.783
All	67	1	All	0.815
All	67	2	All	0.810
All	67	3	All	0.877
All	67	4	All	0.802
All	67	98	All	0.785
All	67	99	All	0.793
All	73	0	All	0.768
All	73	1	All	0.767
All	73	2	All	0.767
All	73	3	All	0.767
All	73	4	All	0.766
All	73	98	All	0.772
All	74	0	All	0.768
All	74	1	All	0.767
All	74	2	All	0.767
All	74	3	All	0.767
All	74	4	All	0.766
All	74	98	All	0.772
All	75	0	All	0.768
All	75	1	All	0.767
All	75	2	All	0.767
All	75	3	All	0.767
All	75	4	All	0.766
All	75	98	All	0.772
All	83	0	All	0.792
All	83	1	All	0.791
All	83	2	All	0.791
All	83	3	All	0.790
All	83	4	All	0.790
All	83	98	All	0.797
All	84	0	All	0.792
All	84	1	All	0.791
All	84	2	All	0.791
All	84	3	All	0.790
All	84	4	All	0.790
All	84	98	All	0.797
All	85	0	All	0.792
All	85	1	All	0.791
All	85	2	All	0.791
All	85	3	All	0.790
All	85	4	All	0.790
All	85	98	All	0.797

b. **Rating Plan B:**

Includes copyrighted material of Automobile Insurers Bureau

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
MA Private Passenger Auto
COL Model Year Symbol

Rating Plan A

Symbol	COL Model Year Symbol													1989 & Prior
	Model Year													
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	1990-2007	
1	0.851	0.818	0.787	0.757	0.728	0.700	0.673	0.647	0.790	0.758	0.736	0.703	0.589	0.191
2	1.082	1.040	1.000	0.962	0.925	0.889	0.854	0.822	0.837	0.803	0.780	0.745	0.622	0.223
3	1.146	1.102	1.060	1.019	0.980	0.942	0.905	0.870	0.886	0.851	0.826	0.789	0.659	0.265
4	1.213	1.166	1.121	1.078	1.037	0.997	0.958	0.921	0.939	0.902	0.875	0.836	0.698	0.320
5	1.285	1.236	1.188	1.142	1.098	1.056	1.016	0.977	0.996	0.957	0.929	0.887	0.739	0.382
6	1.361	1.309	1.259	1.211	1.165	1.120	1.077	1.036	1.058	1.016	0.986	0.942	0.782	0.448
7	1.405	1.351	1.299	1.249	1.201	1.155	1.111	1.068	1.123	1.078	1.047	1.000	0.829	0.531
8	1.448	1.392	1.338	1.287	1.238	1.190	1.144	1.100	1.192	1.144	1.111	1.061	0.879	0.632
10	1.537	1.478	1.421	1.366	1.314	1.263	1.215	1.168	1.266	1.215	1.180	1.127	0.933	0.748
11	1.631	1.568	1.508	1.450	1.395	1.341	1.289	1.240	1.347	1.293	1.255	1.199	0.990	0.895
12	1.682	1.617	1.555	1.495	1.437	1.382	1.329	1.278	1.431	1.374	1.334	1.274	1.052	1.058
13	1.733	1.666	1.602	1.540	1.481	1.424	1.369	1.317	1.522	1.461	1.419	1.355	1.118	1.263
14	1.789	1.720	1.654	1.590	1.529	1.470	1.413	1.359	1.620	1.555	1.510	1.442	1.187	1.506
15	1.844	1.773	1.705	1.639	1.576	1.515	1.457	1.401	1.724	1.655	1.607	1.535	1.263	1.788
16	1.900	1.827	1.757	1.689	1.624	1.562	1.502	1.445	1.836	1.762	1.711	1.634	1.343	2.130
17	1.958	1.883	1.811	1.741	1.674	1.610	1.548	1.488	1.955	1.876	1.822	1.740	1.428	2.553
18	2.022	1.944	1.869	1.797	1.727	1.661	1.597	1.536	2.111	2.026	1.968	1.879	1.542	2.936
19	2.083	2.003	1.926	1.852	1.780	1.712	1.646	1.583	2.248	2.157	2.095	2.001	1.642	3.319
20	2.149	2.066	1.987	1.911	1.838	1.767	1.699	1.634	2.444	2.345	2.278	2.175	1.785	3.702
21	2.217	2.132	2.050	1.971	1.895	1.822	1.752	1.685	2.639	2.533	2.460	2.349	1.928	4.085
22	2.253	2.166	2.083	2.003	1.926	1.852	1.780	1.712	2.835	2.720	2.642	2.523	2.071	
23	2.288	2.200	2.115	2.034	1.956	1.881	1.808	1.739	3.030	2.908	2.824	2.697	2.213	
24	2.324	2.235	2.149	2.066	1.986	1.910	1.837	1.766	3.324	3.189	3.097	2.958	2.428	
25	2.359	2.268	2.181	2.097	2.017	1.939	1.865	1.793	3.617	3.471	3.371	3.219	2.642	
26	2.411	2.318	2.229	2.143	2.060	1.981	1.905	1.832	3.910	3.752	3.644	3.480	2.856	
27	2.462	2.367	2.276	2.188	2.104	2.023	1.945	1.871						
28	2.513	2.416	2.323	2.234	2.148	2.065	1.986	1.909						
29	2.567	2.468	2.373	2.282	2.194	2.110	2.029	1.951						
30	2.621	2.520	2.423	2.330	2.240	2.154	2.072	1.992						
31	2.675	2.572	2.473	2.378	2.287	2.199	2.115	2.033						
32	2.729	2.624	2.523	2.426	2.333	2.243	2.157	2.074						
33	2.783	2.676	2.573	2.474	2.378	2.287	2.199	2.114						
34	2.836	2.727	2.622	2.521	2.424	2.331	2.241	2.155						
35	2.890	2.779	2.672	2.569	2.470	2.375	2.283	2.195						
36	2.983	2.868	2.758	2.652	2.550	2.452	2.357	2.267						
37	3.076	2.958	2.844	2.735	2.630	2.529	2.431	2.338						
38	3.144	3.023	2.907	2.795	2.687	2.584	2.484	2.389						
39	3.209	3.086	2.967	2.853	2.744	2.638	2.537	2.439						
40	3.277	3.151	3.030	2.913	2.801	2.693	2.590	2.490						
41	3.344	3.215	3.091	2.972	2.858	2.748	2.642	2.541						
42	3.433	3.301	3.174	3.052	2.935	2.822	2.713	2.609						
43	3.521	3.386	3.256	3.131	3.011	2.895	2.784	2.677						
44	3.612	3.473	3.339	3.211	3.088	2.969	2.854	2.745						
45	3.678	3.537	3.401	3.270	3.144	3.023	2.907	2.795						
46	3.744	3.600	3.462	3.329	3.201	3.078	2.960	2.846						
47	3.813	3.666	3.525	3.389	3.258	3.133	3.013	2.897						
48	3.878	3.729	3.586	3.448	3.316	3.188	3.065	2.947						
49	3.946	3.794	3.648	3.508	3.373	3.243	3.118	2.998						
50	4.012	3.858	3.710	3.567	3.430	3.298	3.171	3.049						
51	4.079	3.922	3.771	3.626	3.486	3.352	3.223	3.099						
52	4.144	3.985	3.832	3.685	3.543	3.407	3.276	3.150						
53	4.248	4.085	3.928	3.777	3.632	3.492	3.358	3.229						
54	4.353	4.186	4.025	3.870	3.721	3.578	3.440	3.308						
55	4.456	4.285	4.120	3.962	3.810	3.663	3.522	3.387						
56	4.560	4.385	4.216	4.054	3.898	3.748	3.604	3.465						
57	4.688	4.508	4.335	4.168	4.008	3.854	3.706	3.563						
58	4.817	4.632	4.454	4.283	4.118	3.960	3.808	3.661						
59	4.947	4.757	4.574	4.398	4.229	4.066	3.910	3.760						
60	5.147	4.949	4.759	4.576	4.400	4.231	4.068	3.912						
61	5.349	5.143	4.945	4.755	4.572	4.396	4.227	4.064						
62	5.983	5.753	5.532	5.319	5.114	4.917	4.728	4.547						
63	6.315	6.072	5.838	5.613	5.397	5.189	4.989	4.797						
64	6.680	6.423	6.176	5.938	5.710	5.490	5.279	5.076						
65	7.027	6.757	6.497	6.247	6.007	5.776	5.554	5.340						
66	7.541	7.251	6.972	6.704	6.446	6.198	5.960	5.731						
67	8.257	7.939	7.634	7.340	7.058	6.787	6.526	6.275						
68	8.952	8.608	8.277	7.959	7.653	7.359	7.076	6.804						
69	9.671	9.299	8.941	8.597	8.266	7.948	7.642	7.348						
70	10.349	9.951	9.568	9.200	8.846	8.506	8.179	7.865						
71	11.065	10.639	10.230	9.837	9.459	9.095	8.745	8.408						
72	11.761	11.309	10.874	10.456	10.054	9.667	9.295	8.938						
73	12.477	11.997	11.536	11.092	10.665	10.255	9.861	9.482						
74	13.177	12.670	12.183	11.714	11.263	10.830	10.413	10.013						
75	13.892	13.358	12.844	12.350	11.875	11.418	10.979	10.557						

SAFETY INSURANCE COMPANY
 SAFETY INDEMNITY INSURANCE COMPANY
 SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 OTC Model Year Symbol

Rating Plan A

Symbol	OTC Model Year Symbol													
	Model Year													1989 & Prior
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	1990-07	Prior
1	0.524	0.519	0.514	0.509	0.504	0.499	0.494	0.489	0.597	0.589	0.585	0.580	0.560	0.133
2	0.645	0.639	0.633	0.627	0.621	0.615	0.609	0.603	0.628	0.620	0.615	0.610	0.588	0.163
3	0.681	0.674	0.667	0.660	0.653	0.647	0.641	0.634	0.660	0.651	0.646	0.641	0.618	0.196
4	0.715	0.708	0.701	0.694	0.687	0.680	0.673	0.667	0.696	0.687	0.681	0.676	0.652	0.232
5	0.752	0.745	0.738	0.731	0.724	0.717	0.710	0.703	0.733	0.723	0.718	0.712	0.687	0.278
6	0.795	0.787	0.779	0.771	0.763	0.755	0.748	0.740	0.772	0.762	0.756	0.750	0.723	0.328
7	0.815	0.807	0.799	0.791	0.783	0.775	0.768	0.760	0.814	0.804	0.797	0.791	0.763	0.399
8	0.835	0.827	0.819	0.811	0.803	0.795	0.788	0.780	0.860	0.848	0.842	0.835	0.805	0.477
10	0.882	0.873	0.864	0.855	0.847	0.839	0.830	0.822	0.908	0.896	0.889	0.882	0.848	0.569
11	0.931	0.922	0.913	0.904	0.895	0.886	0.877	0.869	0.959	0.946	0.938	0.931	0.896	0.681
12	0.956	0.947	0.938	0.929	0.920	0.911	0.902	0.893	1.012	0.999	0.991	0.983	0.946	0.821
13	0.984	0.974	0.964	0.954	0.945	0.936	0.926	0.917	1.070	1.056	1.047	1.039	1.000	0.987
14	1.012	1.002	0.992	0.982	0.972	0.962	0.952	0.943	1.132	1.117	1.108	1.099	1.056	1.187
15	1.038	1.028	1.018	1.008	0.998	0.988	0.978	0.969	1.196	1.181	1.171	1.162	1.117	1.420
16	1.066	1.055	1.045	1.035	1.025	1.015	1.005	0.995	1.265	1.249	1.239	1.229	1.181	1.711
17	1.097	1.086	1.075	1.064	1.053	1.043	1.032	1.022	1.340	1.322	1.311	1.301	1.250	2.058
18	1.128	1.117	1.106	1.095	1.084	1.073	1.062	1.051	1.447	1.428	1.416	1.405	1.350	2.367
19	1.157	1.146	1.135	1.124	1.113	1.102	1.092	1.081	1.541	1.520	1.508	1.496	1.438	2.675
20	1.192	1.180	1.168	1.156	1.145	1.134	1.123	1.112	1.675	1.653	1.639	1.626	1.563	2.984
21	1.226	1.214	1.202	1.190	1.178	1.166	1.155	1.143	1.809	1.785	1.770	1.756	1.688	3.293
22	1.243	1.231	1.219	1.207	1.195	1.183	1.171	1.159	1.943	1.917	1.901	1.886	1.813	
23	1.259	1.247	1.235	1.223	1.211	1.199	1.187	1.176	2.077	2.049	2.032	2.017	1.938	
24	1.278	1.265	1.252	1.240	1.228	1.216	1.204	1.192	2.278	2.247	2.229	2.212	2.125	
25	1.295	1.282	1.269	1.256	1.244	1.232	1.220	1.208	2.479	2.446	2.425	2.407	2.313	
26	1.321	1.308	1.295	1.282	1.269	1.256	1.244	1.231	2.680	2.644	2.622	2.602	2.500	
27	1.345	1.332	1.319	1.306	1.293	1.280	1.267	1.254						
28	1.369	1.355	1.342	1.329	1.316	1.303	1.290	1.278						
29	1.397	1.383	1.369	1.355	1.342	1.329	1.316	1.303						
30	1.425	1.411	1.397	1.383	1.369	1.355	1.341	1.328						
31	1.451	1.437	1.423	1.409	1.395	1.381	1.367	1.353						
32	1.480	1.465	1.450	1.436	1.422	1.408	1.394	1.380						
33	1.510	1.495	1.480	1.465	1.450	1.436	1.422	1.407						
34	1.538	1.523	1.508	1.493	1.478	1.463	1.449	1.434						
35	1.567	1.551	1.536	1.521	1.506	1.491	1.476	1.461						
36	1.618	1.602	1.586	1.570	1.554	1.539	1.524	1.508						
37	1.668	1.651	1.635	1.619	1.603	1.587	1.571	1.555						
38	1.704	1.687	1.670	1.653	1.637	1.621	1.605	1.589						
39	1.741	1.724	1.707	1.690	1.673	1.656	1.639	1.623						
40	1.776	1.758	1.741	1.724	1.707	1.690	1.673	1.657						
41	1.813	1.795	1.777	1.759	1.742	1.725	1.708	1.691						
42	1.861	1.843	1.825	1.807	1.789	1.771	1.753	1.736						
43	1.910	1.891	1.872	1.853	1.835	1.817	1.799	1.781						
44	1.958	1.939	1.920	1.901	1.882	1.863	1.844	1.826						
45	1.994	1.974	1.954	1.935	1.916	1.897	1.879	1.860						
46	2.031	2.011	1.991	1.971	1.951	1.932	1.913	1.894						
47	2.066	2.046	2.026	2.006	1.986	1.966	1.947	1.928						
48	2.103	2.082	2.061	2.041	2.021	2.001	1.981	1.961						
49	2.139	2.118	2.097	2.076	2.055	2.035	2.015	1.995						
50	2.176	2.154	2.133	2.112	2.091	2.070	2.049	2.029						
51	2.211	2.189	2.167	2.146	2.125	2.104	2.084	2.063						
52	2.248	2.226	2.204	2.182	2.160	2.139	2.118	2.097						
53	2.302	2.279	2.256	2.234	2.212	2.190	2.169	2.147						
54	2.356	2.333	2.310	2.287	2.264	2.242	2.220	2.198						
55	2.410	2.386	2.362	2.339	2.316	2.293	2.271	2.248						
56	2.464	2.440	2.416	2.392	2.368	2.345	2.322	2.299						
57	2.537	2.512	2.487	2.462	2.438	2.414	2.390	2.366						
58	2.610	2.584	2.558	2.533	2.508	2.483	2.458	2.434						
59	2.683	2.656	2.630	2.604	2.578	2.552	2.527	2.502						
60	2.792	2.764	2.737	2.710	2.683	2.656	2.629	2.603						
61	2.900	2.871	2.843	2.815	2.787	2.759	2.732	2.705						
62	3.254	3.222	3.190	3.158	3.127	3.096	3.065	2.890						
63	3.461	3.427	3.393	3.359	3.326	3.293	3.260	3.074						
64	3.674	3.638	3.602	3.566	3.531	3.496	3.461	3.264						
65	3.883	3.845	3.807	3.769	3.732	3.695	3.658	3.449						
66	4.196	4.154	4.113	4.072	4.032	3.992	3.952	3.727						
67	4.623	4.577	4.532	4.487	4.443	4.399	4.355	4.107						
68	5.039	4.989	4.940	4.891	4.843	4.795	4.748	4.477						
69	5.455	5.401	5.348	5.295	5.243	5.191	5.140	4.847						
70	5.884	5.826	5.768	5.711	5.654	5.598	5.543	5.227						
71	6.305	6.243	6.181	6.120	6.059	5.999	5.940	5.601						
72	6.728	6.661	6.595	6.530	6.465	6.401	6.338	5.976						
73	7.155	7.084	7.014	6.945	6.876	6.808	6.741	6.356						
74	7.578	7.503	7.429	7.355	7.282	7.210	7.139	6.732						
75	8.004	7.925	7.847	7.769	7.692	7.616	7.541	7.111						

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
MA Private Passenger Auto
Part 1 (A-1)

Rating Plan B

Territory	Compulsory BI (Part 1)							
	Class							
	10	17	18	20	21	25	26	30
1	209	365	230	681	360	613	324	203
2	239	422	277	785	430	707	387	232
3	262	435	311	879	476	791	428	247
4	300	492	342	1039	590	935	531	280
5	294	472	370	1003	608	903	547	293
6	321	551	366	1129	694	1016	625	304
7	317	526	390	1189	701	1070	631	305
8	369	592	427	1264	800	1138	720	347
9	395	625	470	1288	784	1159	706	382
10	383	704	490	1321	870	1189	783	376
11	403	870	542	1403	950	1263	855	445
12	440	764	580	1400	1027	1260	924	426
13	459	802	577	1321	958	1189	862	450
14	548	938	684	1252	1007	1127	906	550
15	565	938	626	1192	986	1073	887	542
16	545	1029	910	1272	1060	1145	954	543
17	433	793	526	1305	843	1175	759	454
18	511	1101	692	1557	1173	1401	1056	563
19	535	988	711	1370	1031	1233	928	576
20	569	1215	768	1526	1213	1373	1092	679
21	688	1248	1003	1311	1246	1180	1121	860
22	684	1255	908	1298	1168	1168	1051	811
23	526	1016	710	1545	1053	1391	948	533
24	456	865	558	1290	878	1161	790	448
25	454	987	582	1308	948	1177	853	511
26	549	1004	766	1203	1092	1083	983	513
27	201	335	222	674	335	607	302	205
40	513	892	652	1408	976	1267	878	500
41	479	786	629	1275	956	1148	860	492
42	662	1069	764	1420	1161	1278	1045	640
43	589	1031	734	1348	1109	1213	998	631
44	477	910	799	1206	979	1085	881	469
45	696	1133	831	1331	1259	1198	1133	701

Note: The above rates are applicable to insureds with merit rating code of 0.
Class 15 rates are 75% of Class 10 final rates for all coverages.

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
MA Private Passenger Auto
Part 2 (A-2)

Rating Plan B

Territory	PIP (Part 2)							
	Class							
	10	17	18	20	21	25	26	30
1	91	128	128	221	128	199	115	99
2	94	139	139	239	141	215	127	101
3	108	146	146	259	151	233	136	115
4	118	158	158	303	184	273	166	128
5	117	156	156	292	183	263	165	128
6	125	178	178	338	207	304	186	135
7	128	200	200	354	213	319	192	138
8	148	195	195	374	240	337	216	160
9	174	231	231	427	255	384	230	188
10	164	246	241	425	267	383	240	180
11	174	287	253	440	288	396	259	199
12	179	257	257	434	312	391	281	194
13	201	295	271	433	310	390	279	216
14	234	353	293	401	328	361	295	253
15	240	352	271	387	328	348	295	247
16	254	370	338	397	372	357	335	258
17	192	269	259	422	308	380	277	223
18	227	362	292	461	374	415	337	270
19	233	366	304	441	339	397	305	272
20	261	430	322	450	414	405	373	311
21	283	399	345	375	386	338	347	307
22	279	394	314	365	361	329	325	297
23	221	340	280	454	322	409	290	248
24	193	310	260	407	280	366	252	213
25	190	319	253	409	302	368	272	224
26	237	360	303	389	348	350	313	255
27	83	112	112	208	119	187	107	97
40	243	323	267	424	347	382	312	236
41	216	308	281	427	329	384	296	241
42	280	373	303	438	388	394	349	268
43	246	382	312	432	372	389	335	289
44	208	331	304	397	320	357	288	231
45	294	397	322	398	410	358	369	301

Note: The above rates are applicable to insureds with merit rating code of 0.
Class 15 rates are 75% of Class 10 final rates for all coverages.

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
MA Private Passenger Auto
Part 4 Basic (\$5000 PDL)

Rating Plan B

Territory	Property Damage Liability (Part 4)							
	Class							
	10	17	18	20	21	25	26	30
1	259	432	339	836	541	752	487	284
2	309	484	371	947	572	852	515	314
3	315	494	386	942	666	848	599	365
4	324	493	367	998	636	898	572	335
5	337	507	398	963	648	867	583	341
6	331	485	387	1017	676	915	608	353
7	361	552	453	1025	707	923	636	377
8	358	555	450	1030	744	927	670	368
9	380	545	448	1091	732	982	659	394
10	350	549	447	1109	792	998	713	347
11	388	615	463	1139	748	1025	673	386
12	404	624	457	1201	822	1081	740	469
13	402	591	460	1137	777	1023	699	414
14	474	666	574	1338	895	1204	806	472
15	452	744	500	1273	859	1146	773	465
16	436	710	493	1232	784	1109	706	494
17	407	627	545	1266	775	1139	698	443
18	455	700	547	1352	900	1217	810	509
19	419	694	554	1227	859	1104	773	423
20	435	774	485	1310	949	1179	854	579
21	542	861	650	1481	1036	1333	932	452
22	526	830	564	1384	945	1246	851	462
23	424	703	454	1321	762	1189	686	492
24	435	763	574	1301	853	1171	768	429
25	439	798	524	1299	929	1169	836	530
26	461	727	550	1277	879	1149	791	466
27	273	418	328	819	525	737	473	268
40	327	565	406	1075	677	968	609	348
41	328	555	404	1036	693	932	624	427
42	354	616	452	1093	773	984	696	372
43	519	726	576	1285	945	1157	851	486
44	348	613	447	1099	803	989	723	350
45	483	711	542	1451	986	1306	887	519

Note: The above rates are applicable to insureds with merit rating code of 0.
Class 15 rates are 75% of Class 10 final rates for all coverages.

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
MA Private Passenger Auto
Part 5 (B)

Rating Plan B

Territory	Optional BI (Part 5)							
	Class							
	10	17	18	20	21	25	26	30
1	24	55	35	85	50	77	45	24
2	27	61	44	102	55	92	50	25
3	28	63	44	112	67	101	60	27
4	32	74	51	129	78	116	70	29
5	31	70	54	126	79	113	71	35
6	31	82	54	141	94	127	85	36
7	34	77	56	152	95	137	86	33
8	38	85	60	159	106	143	95	37
9	43	94	66	161	105	145	95	43
10	41	97	73	161	118	145	106	40
11	45	118	72	166	122	149	110	47
12	47	110	83	177	136	159	122	52
13	48	119	82	162	128	146	115	51
14	60	139	98	176	140	158	126	60
15	64	139	90	154	132	139	119	62
16	79	142	120	168	145	151	131	82
17	45	106	70	170	107	153	96	47
18	62	147	94	193	155	174	140	69
19	64	138	95	175	144	158	130	70
20	71	167	106	187	159	168	143	87
21	94	165	140	181	175	163	158	107
22	95	169	123	182	162	164	146	100
23	52	146	92	184	131	166	118	59
24	48	117	78	171	117	154	105	48
25	56	146	82	168	134	151	121	59
26	65	136	101	164	146	148	131	66
27	22	49	31	83	46	75	41	24
40	50	123	88	170	131	153	118	52
41	47	115	91	159	125	143	113	55
42	72	154	103	174	154	157	139	71
43	66	146	102	173	151	156	136	68
44	65	126	104	149	134	134	121	73
45	72	160	116	177	171	159	154	78

Note: The above rates are applicable to insureds with merit rating code of 0.
Class 15 rates are 75% of Class 10 final rates for all coverages.

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
MA Private Passenger Auto
Part 7 \$500 Deductible (Collision)

Rating Plan B

Territory	Collision (Part 7)							
	Class							
	10	17	18	20	21	25	26	30
1	395	697	418	1273	705	1147	634	434
2	381	722	429	1357	678	1222	610	422
3	418	774	495	1414	760	1273	684	452
4	468	852	534	1548	831	1394	748	447
5	438	770	465	1359	808	1224	727	415
6	471	874	524	1485	877	1339	789	454
7	521	938	593	1613	998	1451	897	538
8	510	919	648	1538	987	1384	887	464
9	496	854	573	1481	921	1332	829	527
10	525	913	570	1545	988	1391	888	511
11	509	975	596	1440	956	1296	860	507
12	572	1041	650	1504	1089	1354	982	587
13	590	931	704	1543	1081	1391	972	580
14	696	1152	871	1626	1261	1464	1136	687
15	858	1480	1039	1890	1536	1702	1382	770
16	734	1332	887	1800	1277	1619	1148	790
17	623	1196	787	1755	1132	1577	1021	600
18	643	1140	760	1523	1103	1373	993	696
19	665	1183	852	1512	1215	1360	1093	663
20	650	1164	843	1511	1191	1360	1075	820
21	779	1350	1102	1802	1492	1623	1345	903
22	743	1271	1039	1612	1419	1452	1280	963
23	649	1185	943	1599	1250	1441	1127	727
24	620	1158	843	1569	1189	1412	1070	625
25	648	1178	892	1536	1231	1382	1107	676
26	893	1406	1165	1765	1531	1587	1379	979
27	400	736	452	1320	724	1188	651	431
40	499	889	629	1339	963	1205	867	509
41	455	890	643	1314	983	1183	884	475
42	517	953	733	1352	1048	1217	944	560
43	610	1081	809	1467	1205	1320	1083	595
44	515	969	656	1359	941	1224	847	495
45	652	1086	827	1499	1218	1351	1094	756

Note: The above rates are applicable to insureds with merit rating code of 0.
Class 15 rates are 75% of Class 10 final rates for all coverages.

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
MA Private Passenger Auto
Part 9 \$500 Deductible (Comprehensive)

Rating Plan B

Territory	Comprehensive (Part 9)							
	Class							
	10	17	18	20	21	25	26	30
1	139	139	139	139	139	139	139	139
2	145	145	145	145	145	145	145	145
3	152	152	152	152	152	152	152	152
4	140	140	140	140	140	140	140	140
5	162	162	162	162	162	162	162	162
6	168	168	168	168	168	168	168	168
7	171	171	171	171	171	171	171	171
8	166	166	166	166	166	166	166	166
9	175	175	175	175	175	175	175	175
10	174	174	174	174	174	174	174	174
11	194	194	194	194	194	194	194	194
12	209	209	209	209	209	209	209	209
13	221	221	221	221	221	221	221	221
14	213	213	213	213	213	213	213	213
15	280	280	280	280	280	280	280	280
16	383	383	383	383	383	383	383	383
17	166	166	166	166	166	166	166	166
18	308	308	308	308	308	308	308	308
19	311	311	311	311	311	311	311	311
20	289	289	289	289	289	289	289	289
21	324	324	324	324	324	324	324	324
22	330	330	330	330	330	330	330	330
23	278	278	278	278	278	278	278	278
24	196	196	196	196	196	196	196	196
25	292	292	292	292	292	292	292	292
26	365	365	365	365	365	365	365	365
27	145	145	145	145	145	145	145	145
40	222	222	222	222	222	222	222	222
41	186	186	186	186	186	186	186	186
42	244	244	244	244	244	244	244	244
43	264	264	264	264	264	264	264	264
44	294	294	294	294	294	294	294	294
45	290	290	290	290	290	290	290	290

Note: The above rates are applicable to insureds with merit rating code of 0.
Class 15 rates are 75% of Class 10 final rates for all coverages.

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
MA Private Passenger Auto
COL Model Year Symbol

Rating Plan B

Symbol	COL Model Year Symbol													
	Model Year													
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	1990 - 2007	1989 & Prior
1	1.004	0.947	0.893	0.842	0.794	0.749	0.707	0.667	0.799	0.750	0.702	0.657	0.557	0.162
2	1.274	1.202	1.134	1.070	1.009	0.952	0.898	0.847	0.849	0.797	0.746	0.698	0.588	0.188
3	1.353	1.276	1.204	1.136	1.072	1.011	0.954	0.900	0.904	0.849	0.794	0.743	0.623	0.224
4	1.441	1.359	1.282	1.209	1.141	1.076	1.015	0.958	0.963	0.904	0.846	0.790	0.663	0.272
5	1.535	1.448	1.366	1.289	1.216	1.147	1.082	1.021	1.026	0.963	0.899	0.841	0.706	0.325
6	1.635	1.542	1.455	1.373	1.295	1.222	1.153	1.088	1.092	1.025	0.958	0.895	0.752	0.384
7	1.688	1.592	1.502	1.417	1.337	1.261	1.190	1.123	1.162	1.091	1.020	0.953	0.798	0.455
8	1.742	1.643	1.550	1.462	1.379	1.301	1.227	1.158	1.240	1.164	1.088	1.016	0.852	0.545
10	1.852	1.747	1.648	1.555	1.467	1.384	1.306	1.232	1.321	1.240	1.158	1.082	0.905	0.643
11	1.978	1.866	1.760	1.660	1.566	1.477	1.393	1.314	1.408	1.322	1.234	1.152	0.960	0.768
12	2.042	1.926	1.817	1.714	1.617	1.525	1.439	1.358	1.502	1.410	1.315	1.228	1.025	0.912
13	2.104	1.985	1.873	1.767	1.667	1.573	1.484	1.400	1.601	1.503	1.402	1.310	1.091	1.091
14	2.176	2.053	1.937	1.827	1.724	1.626	1.534	1.447	1.706	1.602	1.495	1.396	1.161	1.300
15	2.245	2.118	1.998	1.885	1.778	1.677	1.582	1.492	1.820	1.709	1.594	1.488	1.234	1.543
16	2.319	2.188	2.064	1.947	1.837	1.733	1.635	1.542	1.940	1.822	1.700	1.587	1.316	1.842
17	2.395	2.259	2.131	2.010	1.896	1.789	1.688	1.592	2.070	1.944	1.813	1.692	1.406	2.207
18	2.475	2.335	2.203	2.078	1.960	1.849	1.744	1.645	2.236	2.100	1.958	1.827	1.518	2.538
19	2.551	2.407	2.271	2.142	2.021	1.907	1.799	1.697	2.381	2.236	2.085	1.946	1.617	2.869
20	2.635	2.486	2.345	2.212	2.087	1.969	1.858	1.753	2.588	2.430	2.266	2.115	1.758	3.200
21	2.718	2.564	2.419	2.282	2.153	2.031	1.916	1.808	2.795	2.624	2.448	2.284	1.898	3.531
22	2.764	2.608	2.460	2.321	2.190	2.066	1.949	1.839	3.002	2.819	2.629	2.453	2.039	
23	2.811	2.652	2.502	2.360	2.226	2.100	1.981	1.869	3.209	3.013	2.810	2.623	2.179	
24	2.858	2.696	2.543	2.399	2.263	2.135	2.014	1.900	3.519	3.305	3.082	2.876	2.390	
25	2.901	2.737	2.582	2.436	2.298	2.168	2.045	1.929	3.830	3.596	3.354	3.130	2.601	
26	2.950	2.783	2.625	2.476	2.336	2.204	2.079	1.961	4.140	3.888	3.626	3.384	2.812	
27	2.997	2.827	2.667	2.516	2.374	2.240	2.113	1.993						
28	3.092	2.917	2.752	2.596	2.449	2.310	2.179	2.056						
29	3.161	2.982	2.813	2.654	2.504	2.362	2.228	2.102						
30	3.232	3.049	2.876	2.713	2.559	2.414	2.277	2.148						
31	3.300	3.113	2.937	2.771	2.614	2.466	2.326	2.194						
32	3.367	3.176	2.996	2.826	2.666	2.515	2.373	2.239						
33	3.431	3.237	3.054	2.881	2.718	2.564	2.419	2.282						
34	3.499	3.301	3.114	2.938	2.772	2.615	2.467	2.327						
35	3.564	3.362	3.172	2.992	2.823	2.663	2.512	2.370						
36	3.681	3.473	3.276	3.091	2.916	2.751	2.595	2.448						
37	3.795	3.580	3.377	3.186	3.006	2.836	2.675	2.524						
38	3.877	3.658	3.451	3.256	3.072	2.898	2.734	2.579						
39	3.962	3.738	3.526	3.326	3.138	2.960	2.792	2.634						
40	4.043	3.814	3.598	3.394	3.202	3.021	2.850	2.689						
41	4.124	3.891	3.671	3.463	3.267	3.082	2.908	2.743						
42	4.234	3.994	3.768	3.555	3.354	3.164	2.985	2.816						
43	4.346	4.100	3.868	3.649	3.442	3.247	3.063	2.890						
44	4.455	4.203	3.965	3.741	3.529	3.329	3.141	2.963						
45	4.538	4.281	4.039	3.810	3.594	3.391	3.199	3.018						
46	4.621	4.359	4.112	3.879	3.659	3.452	3.257	3.073						
47	4.704	4.438	4.187	3.950	3.726	3.515	3.316	3.128						
48	4.784	4.513	4.258	4.017	3.790	3.575	3.373	3.182						
49	4.866	4.591	4.331	4.086	3.855	3.637	3.431	3.237						
50	4.949	4.669	4.405	4.156	3.921	3.699	3.490	3.292						
51	5.034	4.749	4.480	4.226	3.987	3.761	3.548	3.347						
52	5.115	4.825	4.552	4.294	4.051	3.822	3.606	3.402						
53	5.240	4.943	4.663	4.399	4.150	3.915	3.693	3.484						
54	5.361	5.058	4.772	4.502	4.247	4.007	3.780	3.566						
55	5.487	5.176	4.883	4.607	4.346	4.100	3.868	3.649						
56	5.610	5.292	4.992	4.709	4.442	4.191	3.954	3.730						
57	5.773	5.446	5.138	4.847	4.573	4.314	4.070	3.840						
58	5.938	5.602	5.285	4.986	4.704	4.438	4.187	3.950						
59	6.106	5.760	5.434	5.126	4.836	4.562	4.304	4.060						
60	6.352	5.992	5.653	5.333	5.031	4.746	4.477	4.224						
61	6.597	6.224	5.872	5.540	5.226	4.930	4.651	4.388						
62	7.030	6.632	6.257	5.903	5.569	5.254	4.957	4.676						
63	7.419	6.999	6.603	6.229	5.876	5.543	5.229	4.933						
64	7.849	7.405	6.986	6.591	6.218	5.866	5.534	5.221						
65	8.260	7.792	7.351	6.935	6.542	6.172	5.823	5.493						
66	8.866	8.364	7.891	7.444	7.023	6.625	6.250	5.896						
67	9.705	9.156	8.638	8.149	7.688	7.253	6.842	6.455						
68	10.525	9.929	9.367	8.837	8.337	7.865	7.420	7.000						
69	11.369	10.725	10.118	9.545	9.005	8.495	8.014	7.560						
70	12.166	11.477	10.827	10.214	9.636	9.091	8.576	8.091						
71	13.007	12.271	11.576	10.921	10.303	9.720	9.170	8.651						
72	13.828	13.045	12.307	11.610	10.953	10.333	9.748	9.196						
73	14.667	13.837	13.054	12.315	11.618	10.960	10.340	9.755						
74	15.488	14.611	13.784	13.004	12.268	11.574	10.919	10.301						
75	16.331	15.407	14.535	13.712	12.936	12.204	11.513	10.861						

SAFETY INSURANCE COMPANY
 SAFETY INDEMNITY INSURANCE COMPANY
 SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
 MA Private Passenger Auto
 OTC Model Year Symbol

Rating Plan B

Symbol	OTC Model Year Symbol													
	Model Year													
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	1990 - 2007	1989 & Prior
1	0.572	0.558	0.544	0.531	0.518	0.505	0.493	0.481	0.579	0.566	0.554	0.542	0.506	0.121
2	0.705	0.688	0.671	0.655	0.639	0.623	0.608	0.593	0.616	0.602	0.588	0.574	0.536	0.150
3	0.750	0.732	0.714	0.697	0.680	0.663	0.647	0.631	0.654	0.639	0.624	0.610	0.570	0.182
4	0.797	0.778	0.759	0.740	0.722	0.704	0.687	0.670	0.696	0.680	0.663	0.648	0.606	0.218
5	0.848	0.827	0.807	0.787	0.768	0.749	0.731	0.713	0.739	0.722	0.705	0.689	0.644	0.264
6	0.899	0.877	0.856	0.835	0.815	0.795	0.776	0.757	0.786	0.768	0.750	0.732	0.685	0.315
7	0.931	0.908	0.886	0.864	0.843	0.822	0.802	0.782	0.837	0.818	0.798	0.779	0.729	0.386
8	0.958	0.935	0.912	0.890	0.868	0.847	0.826	0.806	0.890	0.870	0.849	0.829	0.776	0.466
10	1.020	0.995	0.971	0.947	0.924	0.901	0.879	0.858	0.949	0.928	0.904	0.883	0.827	0.562
11	1.084	1.058	1.032	1.007	0.982	0.958	0.935	0.912	1.011	0.988	0.963	0.940	0.880	0.678
12	1.121	1.094	1.067	1.041	1.016	0.991	0.967	0.943	1.077	1.053	1.027	1.002	0.932	0.820
13	1.157	1.129	1.101	1.074	1.048	1.022	0.997	0.973	1.149	1.123	1.094	1.068	0.995	0.995
14	1.194	1.165	1.137	1.109	1.082	1.056	1.030	1.005	1.224	1.196	1.167	1.138	1.057	1.205
15	1.232	1.202	1.173	1.144	1.116	1.089	1.062	1.036	1.306	1.277	1.244	1.214	1.131	1.459
16	1.272	1.241	1.211	1.181	1.152	1.124	1.097	1.070	1.393	1.362	1.327	1.295	1.206	1.773
17	1.312	1.280	1.249	1.219	1.189	1.160	1.132	1.104	1.486	1.453	1.418	1.382	1.288	2.151
18	1.357	1.324	1.292	1.260	1.229	1.199	1.170	1.141	1.605	1.569	1.531	1.493	1.391	2.474
19	1.400	1.366	1.333	1.300	1.268	1.237	1.207	1.178	1.709	1.671	1.631	1.589	1.481	2.796
20	1.446	1.411	1.377	1.343	1.310	1.278	1.247	1.217	1.858	1.816	1.773	1.728	1.610	3.119
21	1.492	1.456	1.420	1.385	1.351	1.318	1.286	1.255	2.006	1.962	1.914	1.866	1.739	3.442
22	1.517	1.480	1.444	1.409	1.375	1.341	1.308	1.276	2.155	2.107	2.056	2.004	1.868	
23	1.542	1.504	1.467	1.431	1.396	1.362	1.329	1.297	2.303	2.252	2.198	2.142	1.996	
24	1.567	1.529	1.492	1.456	1.420	1.385	1.351	1.318	2.526	2.470	2.411	2.349	2.190	
25	1.591	1.552	1.514	1.477	1.441	1.406	1.372	1.339	2.749	2.688	2.623	2.557	2.383	
26	1.620	1.580	1.541	1.503	1.466	1.430	1.395	1.361	2.972	2.906	2.836	2.764	2.576	
27	1.644	1.604	1.565	1.527	1.490	1.454	1.419	1.384						
28	1.697	1.656	1.616	1.577	1.539	1.501	1.464	1.428						
29	1.734	1.692	1.651	1.611	1.572	1.534	1.497	1.460						
30	1.771	1.728	1.686	1.645	1.605	1.566	1.528	1.491						
31	1.810	1.766	1.723	1.681	1.640	1.600	1.561	1.523						
32	1.848	1.803	1.759	1.716	1.674	1.633	1.593	1.554						
33	1.886	1.840	1.795	1.751	1.708	1.666	1.625	1.585						
34	1.919	1.872	1.826	1.781	1.738	1.696	1.655	1.615						
35	1.955	1.907	1.860	1.815	1.771	1.728	1.686	1.645						
36	2.019	1.970	1.922	1.875	1.829	1.784	1.740	1.698						
37	2.083	2.032	1.982	1.934	1.887	1.841	1.796	1.752						
38	2.129	2.077	2.026	1.977	1.929	1.882	1.836	1.791						
39	2.174	2.121	2.069	2.019	1.970	1.922	1.875	1.829						
40	2.220	2.166	2.113	2.061	2.011	1.962	1.914	1.867						
41	2.264	2.209	2.155	2.102	2.051	2.001	1.952	1.904						
42	2.324	2.267	2.212	2.158	2.105	2.054	2.004	1.955						
43	2.384	2.326	2.269	2.214	2.160	2.107	2.056	2.006						
44	2.444	2.384	2.326	2.269	2.214	2.160	2.107	2.056						
45	2.490	2.429	2.370	2.312	2.256	2.201	2.147	2.095						
46	2.535	2.473	2.413	2.354	2.297	2.241	2.186	2.133						
47	2.580	2.517	2.456	2.396	2.338	2.281	2.225	2.171						
48	2.625	2.561	2.499	2.438	2.379	2.321	2.264	2.209						
49	2.672	2.607	2.543	2.481	2.420	2.361	2.303	2.247						
50	2.717	2.651	2.586	2.523	2.461	2.401	2.342	2.285						
51	2.762	2.695	2.629	2.565	2.502	2.441	2.381	2.323						
52	2.807	2.739	2.672	2.607	2.543	2.481	2.420	2.361						
53	2.874	2.804	2.736	2.669	2.604	2.540	2.478	2.418						
54	2.942	2.870	2.800	2.732	2.665	2.600	2.537	2.475						
55	3.011	2.938	2.866	2.796	2.728	2.661	2.596	2.533						
56	3.077	3.002	2.929	2.858	2.788	2.720	2.654	2.589						
57	3.168	3.091	3.016	2.942	2.870	2.800	2.732	2.665						
58	3.261	3.181	3.103	3.027	2.953	2.881	2.811	2.742						
59	3.350	3.268	3.188	3.110	3.034	2.960	2.888	2.818						
60	3.486	3.401	3.318	3.237	3.158	3.081	3.006	2.933						
61	3.620	3.532	3.446	3.362	3.280	3.200	3.122	3.046						
62	3.870	3.776	3.684	3.594	3.506	3.420	3.337	3.256						
63	4.119	4.019	3.921	3.825	3.732	3.641	3.552	3.465						
64	4.375	4.268	4.164	4.062	3.963	3.866	3.772	3.680						
65	4.624	4.511	4.401	4.294	4.189	4.087	3.987	3.890						
66	4.998	4.876	4.757	4.641	4.528	4.418	4.310	4.205						
67	5.508	5.374	5.243	5.115	4.990	4.868	4.749	4.633						
68	6.002	5.856	5.713	5.574	5.438	5.305	5.176	5.050						
69	6.502	6.343	6.188	6.037	5.890	5.746	5.606	5.469						
70	7.009	6.838	6.671	6.508	6.349	6.194	6.043	5.896						
71	7.512	7.329	7.150	6.976	6.806	6.640	6.478	6.320						
72	8.017	7.821	7.630	7.444	7.262	7.085	6.912	6.743						
73	8.521	8.313	8.110	7.912	7.719	7.531	7.347	7.168						
74	9.023	8.803	8.588	8.379	8.175	7.976	7.781	7.591						
75	9.529	9.297	9.070	8.849	8.633	8.422	8.217	8.017						

SAFETY INSURANCE COMPANY
SAFETY INDEMNITY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY
MA Private Passenger Auto

Rating Plan B

Medical Payments	
(Part 6)	
Limit	Rate
\$5,000	57
\$10,000	87
\$15,000	111
\$20,000	122
\$25,000	135

Uninsured	
(Part 3)	
Limit	Rate
20/40	29
25/50	31
35/80	36
50/100	40
100/300	49
250/500	57

Underinsured	
(Part 12)	
Limit	Rate
20/40	0
25/50	1
35/80	4
50/100	7
100/300	22
250/500	81

Text Comparison

Documents Compared
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Main Changed Pages 031518.pdf

Summary

233 word(s) added

297 word(s) deleted

971 word(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

~~2017~~
MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL



Safety Insurance
AUTO • HOME • BUSINESS

Printed and Distributed by

SAFETY INSURANCE GROUP
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2018
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Garaging Town	Class	Merit Rating	Tier	Basic Package Adjustment Factor
All	20	0	All	0.662
All	20	1	All	0.661
All	20	2	All	0.661
All	20	3	All	0.660
All	20	4	All	0.660
All	20	98	AH	0.665
AH	21	0	All	0.662
All	21	1	All	0.661
All	21	2	All	0.661
All	21	3	All	0.660
All	21	4	All	0.660
All	21	98	AH	0.665
AH	22	0	All	0.662
All	22	1	All	0.661
All	22	2	All	0.661
All	22	3	All	0.660
All	22	4	All	0.660
All	22	98	AH	0.665
AH	25	0	All	0.658
All	25	1	All	0.658
All	25	2	All	0.657
All	25	3	All	0.657
All	25	4	All	0.656
All	25	98	AH	0.662
AH	26	0	All	0.658
All	26	1	All	0.658
All	26	2	All	0.657
All	26	3	All	0.657
All	26	4	All	0.656
All	26	98	AH	0.662
AH	27	0	All	0.658
All	27	1	All	0.658
All	27	2	All	0.657
All	27	3	All	0.657
All	27	4	All	0.656
All	27	98	AH	0.662
AH	30	0	All	0.765
All	30	1	All	0.796
All	30	2	All	0.791
All	30	3	All	0.855
All	30	4	All	0.781
All	30	98	All	0.770
All	30	99	All	0.828
All	40	0	All	0.659
All	40	1	All	0.658
All	40	2	All	0.658
All	40	3	All	0.657
All	40	4	All	0.657
All	40	98	AH	0.662
AH	41	0	All	0.659
All	41	1	All	0.658
All	41	2	All	0.658
All	41	3	All	0.657
All	41	4	All	0.657
All	41	98	AH	0.662
AH	42	0	All	0.659
All	42	1	All	0.658
All	42	2	All	0.658

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Garaging Town	Class	Merit Rating	Tier	Basic Package Adjustment Factor
All	20	0	All	0.731
All	20	1	All	<u>0.730</u>
All	20	2	All	<u>0.730</u>
All	20	3	All	<u>0.730</u>
All	20	4	All	<u>0.729</u>
All	21	0	All	<u>0.731</u>
All	21	1	All	<u>0.730</u>
All	21	2	All	<u>0.730</u>
All	21	3	All	<u>0.730</u>
All	21	4	All	<u>0.729</u>
All	22	0	All	<u>0.731</u>
All	22	1	All	<u>0.730</u>
All	22	2	All	<u>0.730</u>
All	22	3	All	<u>0.730</u>
All	22	4	All	<u>0.729</u>
All	25	0	All	<u>0.728</u>
All	25	1	All	<u>0.727</u>
All	25	2	All	<u>0.727</u>
All	25	3	All	<u>0.727</u>
All	25	4	All	<u>0.726</u>
All	26	0	All	<u>0.728</u>
All	26	1	All	<u>0.727</u>
All	26	2	All	<u>0.727</u>
All	26	3	All	<u>0.727</u>
All	26	4	All	<u>0.726</u>
All	27	0	All	<u>0.728</u>
All	27	1	All	<u>0.727</u>
All	27	2	All	<u>0.727</u>
All	27	3	All	<u>0.727</u>
All	27	4	All	<u>0.726</u>
All	30	0	All	<u>0.838</u>
All	30	1	All	<u>0.874</u>
All	30	2	All	<u>0.868</u>
All	30	3	All	<u>0.939</u>
All	30	4	All	<u>0.856</u>
All	30	98	All	<u>0.843</u>
All	30	99	All	<u>0.853</u>
All	40	0	All	<u>0.727</u>
All	40	1	All	<u>0.727</u>
All	40	2	All	<u>0.726</u>
All	40	3	All	<u>0.726</u>
All	40	4	All	<u>0.726</u>
All	41	0	All	<u>0.727</u>
All	41	1	All	<u>0.727</u>
All	41	2	All	<u>0.726</u>
All	41	3	All	<u>0.726</u>
All	41	4	All	<u>0.726</u>
All	42	0	All	<u>0.727</u>
All	42	1	All	<u>0.727</u>
All	42	2	All	<u>0.726</u>
All	42	3	All	<u>0.726</u>
All	42	4	All	<u>0.726</u>
All	45	0	All	<u>0.768</u>
All	45	1	All	<u>0.767</u>
All	45	2	All	<u>0.767</u>
All	45	3	All	<u>0.767</u>
All	45	4	All	<u>0.766</u>
All	46	0	All	<u>0.768</u>

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

All	42	3	All	0-657
All	42	4	All	0-657
All	42	98	All	0-662
All	45	0	All	0-696
All	45	1	All	0-695
All	45	2	All	0-694
All	45	3	All	0-694
All	45	4	All	0-694
All	45	98	All	0-700
All	46	0	All	0-696
All	46	1	All	0-695
All	46	2	All	0-694
All	46	3	All	0-694
All	46	4	All	0-694
All	46	98	All	0-700
All	47	0	All	0-696
All	47	1	All	0-695
All	47	2	All	0-694
All	47	3	All	0-694
All	47	4	All	0-694
All	47	98	All	0-700
All	50	0	All	0-718
All	50	1	All	0-748
All	50	2	All	0-742
All	50	3	All	0-804
All	50	4	All	0-733
All	50	98	All	0-723
All	50	99	All	0-776
All	51	0	All	0-718
All	51	1	All	0-748
All	51	2	All	0-742
All	51	3	All	0-804
All	51	4	All	0-733
All	51	98	All	0-723
All	51	99	All	0-776
All	52	0	All	0-718
All	52	1	All	0-748
All	52	2	All	0-742
All	52	3	All	0-804
All	52	4	All	0-733
All	52	98	All	0-723
All	52	99	All	0-776
All	53	0	All	0-718
All	53	1	All	0-748
All	53	2	All	0-742
All	53	3	All	0-804
All	53	4	All	0-733
All	53	98	All	0-723
All	53	99	All	0-776
All	54	0	All	0-718
All	54	1	All	0-748
All	54	2	All	0-742
All	54	3	All	0-804
All	54	4	All	0-733
All	54	98	All	0-723
All	54	99	All	0-776
All	55	0	All	0-718

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

All	46	1	All	<u>0.767</u>
All	46	2	All	<u>0.767</u>
All	46	3	All	<u>0.767</u>
All	46	4	All	<u>0.766</u>
All	47	0	All	<u>0.768</u>
All	47	1	All	<u>0.767</u>
All	47	2	All	<u>0.767</u>
All	47	3	All	<u>0.767</u>
All	47	4	All	<u>0.766</u>
All	50	0	All	<u>0.785</u>
All	50	1	All	<u>0.818</u>
All	50	2	All	<u>0.811</u>
All	50	3	All	<u>0.879</u>
All	50	4	All	<u>0.803</u>
All	50	98	All	<u>0.788</u>
All	50	99	All	<u>0.796</u>
All	51	0	All	<u>0.785</u>
All	51	1	All	<u>0.818</u>
All	51	2	All	<u>0.811</u>
All	51	3	All	<u>0.879</u>
All	51	4	All	<u>0.803</u>
All	51	98	All	<u>0.788</u>
All	51	99	All	<u>0.796</u>
All	52	0	All	<u>0.785</u>
All	52	1	All	<u>0.818</u>
All	52	2	All	<u>0.811</u>
All	52	3	All	<u>0.879</u>
All	52	4	All	<u>0.803</u>
All	52	98	All	<u>0.788</u>
All	52	99	All	<u>0.796</u>
All	53	0	All	<u>0.785</u>
All	53	1	All	<u>0.818</u>
All	53	2	All	<u>0.811</u>
All	53	3	All	<u>0.879</u>
All	53	4	All	<u>0.803</u>
All	53	98	All	<u>0.788</u>
All	53	99	All	<u>0.796</u>
All	54	0	All	<u>0.785</u>
All	54	1	All	<u>0.818</u>
All	54	2	All	<u>0.811</u>
All	54	3	All	<u>0.879</u>
All	54	4	All	<u>0.803</u>
All	54	98	All	<u>0.788</u>
All	54	99	All	<u>0.796</u>
All	55	0	All	<u>0.785</u>
All	55	1	All	<u>0.818</u>
All	55	2	All	<u>0.811</u>
All	55	3	All	<u>0.879</u>
All	55	4	All	<u>0.803</u>
All	55	98	All	<u>0.788</u>
All	55	99	All	<u>0.796</u>
All	56	0	All	<u>0.785</u>
All	56	1	All	<u>0.818</u>
All	56	2	All	<u>0.811</u>
All	56	3	All	<u>0.879</u>
All	56	4	All	<u>0.803</u>
All	56	98	All	<u>0.788</u>

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

All	55	1	All	0.748
All	55	2	All	0.742
All	55	3	All	0.804
All	55	4	All	0.733
All	55	98	All	0.723
All	55	99	All	0.776
All	56	0	All	0.718
All	56	1	All	0.748
All	56	2	All	0.742
All	56	3	All	0.804
All	56	4	All	0.733
All	56	98	All	0.723
All	56	99	All	0.776
All	57	0	All	0.718
All	57	1	All	0.748
All	57	2	All	0.742
All	57	3	All	0.804
All	57	4	All	0.733
All	57	98	All	0.723
All	57	99	All	0.776
All	60	0	All	0.716
All	60	1	All	0.746
All	60	2	All	0.742
All	60	3	All	0.801
All	60	4	All	0.733
All	60	98	All	0.720
All	60	99	All	0.772
All	61	0	All	0.716
All	61	1	All	0.746
All	61	2	All	0.742
All	61	3	All	0.801
All	61	4	All	0.733
All	61	98	All	0.720
All	61	99	All	0.772
All	62	0	All	0.716
All	62	1	All	0.746
All	62	2	All	0.742
All	62	3	All	0.801
All	62	4	All	0.733
All	62	98	All	0.720
All	62	99	All	0.772
All	63	0	All	0.716
All	63	1	All	0.746
All	63	2	All	0.742
All	63	3	All	0.801
All	63	4	All	0.733
All	63	98	All	0.720
All	63	99	All	0.772
All	64	0	All	0.716
All	64	1	All	0.746
All	64	2	All	0.742
All	64	3	All	0.801
All	64	4	All	0.733
All	64	98	All	0.720
All	64	99	All	0.772
All	65	0	All	0.716
All	65	1	All	0.746

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

All	56	99	All	0.796
All	57	0	All	0.785
All	57	1	All	0.818
All	57	2	All	0.811
All	57	3	All	0.879
All	57	4	All	0.803
All	57	98	All	0.788
All	57	99	All	0.796
All	60	0	All	0.783
All	60	1	All	0.815
All	60	2	All	0.810
All	60	3	All	0.877
All	60	4	All	0.802
All	60	98	All	0.785
All	60	99	All	0.793
All	61	0	All	0.783
All	61	1	All	0.815
All	61	2	All	0.810
All	61	3	All	0.877
All	61	4	All	0.802
All	61	98	All	0.785
All	61	99	All	0.793
All	62	0	All	0.783
All	62	1	All	0.815
All	62	2	All	0.810
All	62	3	All	0.877
All	62	4	All	0.802
All	62	98	All	0.785
All	62	99	All	0.793
All	63	0	All	0.783
All	63	1	All	0.815
All	63	2	All	0.810
All	63	3	All	0.877
All	63	4	All	0.802
All	63	98	All	0.785
All	63	99	All	0.793
All	64	0	All	0.783
All	64	1	All	0.815
All	64	2	All	0.810
All	64	3	All	0.877
All	64	4	All	0.802
All	64	98	All	0.785
All	64	99	All	0.793
All	65	0	All	0.783
All	65	1	All	0.815
All	65	2	All	0.810
All	65	3	All	0.877
All	65	4	All	0.802
All	65	98	All	0.785
All	65	99	All	0.793
All	66	0	All	0.783
All	66	1	All	0.815
All	66	2	All	0.810
All	66	3	All	0.877
All	66	4	All	0.802
All	66	98	All	0.785
All	66	99	All	0.793

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

All	65	2	All	0.742
All	65	3	All	0.801
All	65	4	All	0.733
All	65	98	All	0.720
All	65	99	All	0.772
All	66	0	All	0.716
All	66	1	All	0.746
All	66	2	All	0.742
All	66	3	All	0.801
All	66	4	All	0.733
All	66	98	All	0.720
All	66	99	All	0.772
All	67	0	All	0.716
All	67	1	All	0.746
All	67	2	All	0.742
All	67	3	All	0.801
All	67	4	All	0.733
All	67	98	All	0.720
All	67	99	All	0.772
All	73	0	All	0.692
All	73	1	All	0.691
All	73	2	All	0.691
All	73	3	All	0.690
All	73	4	All	0.690
All	73	98	All	0.696
All	74	0	All	0.692
All	74	1	All	0.691
All	74	2	All	0.691
All	74	3	All	0.690
All	74	4	All	0.690
All	74	98	All	0.696
All	75	0	All	0.692
All	75	1	All	0.691
All	75	2	All	0.691
All	75	3	All	0.690
All	75	4	All	0.690
All	75	98	All	0.696
All	83	0	All	0.719
All	83	1	All	0.718
All	83	2	All	0.718
All	83	3	All	0.717
All	83	4	All	0.717
All	83	98	All	0.723
All	84	0	All	0.719
All	84	1	All	0.718
All	84	2	All	0.718
All	84	3	All	0.717
All	84	4	All	0.717
All	84	98	All	0.723
All	85	0	All	0.719
All	85	1	All	0.718
All	85	2	All	0.718
All	85	3	All	0.717
All	85	4	All	0.717
All	85	98	All	0.723

b: Rating Plan B:

Includes copyrighted material of Automobile Insurers Bureau

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

All	67	0	All	<u>0.783</u>
All	67	1	All	<u>0.815</u>
All	67	2	All	<u>0.810</u>
All	67	3	All	<u>0.877</u>
All	67	4	All	<u>0.802</u>
All	67	98	All	<u>0.785</u>
All	67	99	All	<u>0.793</u>
All	73	0	All	<u>0.768</u>
All	73	1	All	<u>0.767</u>
All	73	2	All	<u>0.767</u>
All	73	3	All	<u>0.767</u>
All	73	4	All	<u>0.766</u>
All	73	98	All	<u>0.772</u>
All	74	0	All	<u>0.768</u>
All	74	1	All	<u>0.767</u>
All	74	2	All	<u>0.767</u>
All	74	3	All	<u>0.767</u>
All	74	4	All	<u>0.766</u>
All	74	98	All	<u>0.772</u>
All	75	0	All	<u>0.768</u>
All	75	1	All	<u>0.767</u>
All	75	2	All	<u>0.767</u>
All	75	3	All	<u>0.767</u>
All	75	4	All	<u>0.766</u>
All	75	98	All	<u>0.772</u>
All	83	0	All	<u>0.792</u>
All	83	1	All	<u>0.791</u>
All	83	2	All	<u>0.791</u>
All	83	3	All	<u>0.790</u>
All	83	4	All	<u>0.790</u>
All	83	98	All	<u>0.797</u>
All	84	0	All	<u>0.792</u>
All	84	1	All	<u>0.791</u>
All	84	2	All	<u>0.791</u>
All	84	3	All	<u>0.790</u>
All	84	4	All	<u>0.790</u>
All	84	98	All	<u>0.797</u>
All	85	0	All	<u>0.792</u>
All	85	1	All	<u>0.791</u>
All	85	2	All	<u>0.791</u>
All	85	3	All	<u>0.790</u>
All	85	4	All	<u>0.790</u>
All	85	98	All	<u>0.797</u>

Massachusetts Private Passenger Automobile Insurance Rates
Private Passenger Vehicle Types - Effective March 15, 2018
Safety Insurance Group
Class-Territory Base Rates
Part 1 (A-1)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	209	365	230	681	360	613	324	203
2	239	422	277	785	430	707	387	232
3	262	435	311	879	476	791	428	247
4	300	492	342	1039	590	935	531	280
5	294	472	370	1003	608	903	547	293
6	321	551	366	1129	694	1016	625	304
7	317	526	390	1189	701	1070	631	305
8	369	592	427	1264	800	1138	720	347
9	395	625	470	1288	784	1159	706	382
10	383	704	490	1321	870	1189	783	376
11	403	870	542	1403	950	1263	855	445
12	440	764	580	1400	1027	1260	924	426
13	459	802	577	1321	958	1189	862	450
14	548	938	684	1252	1007	1127	906	550
15	565	938	626	1192	986	1073	887	542
16	545	1029	910	1272	1060	1145	954	543
17	433	793	526	1305	843	1175	759	454
18	511	1101	692	1557	1173	1401	1056	563
19	535	988	711	1370	1031	1233	928	576
20	569	1215	768	1526	1213	1373	1092	679
21	688	1248	1003	1311	1246	1180	1121	860
22	684	1255	908	1298	1168	1168	1051	811
23	526	1016	710	1545	1053	1391	948	533
24	456	865	558	1290	878	1161	790	448
25	454	987	582	1308	948	1177	853	511
26	549	1004	766	1203	1092	1083	983	513
27	201	335	222	674	335	607	302	205
40	513	892	652	1408	976	1267	878	500
41	479	786	629	1275	956	1148	860	492
42	662	1069	764	1420	1161	1278	1045	640
43	589	1031	734	1348	1109	1213	998	631
44	477	910	799	1206	979	1085	881	469
45	696	1133	831	1331	1259	1198	1133	701

Massachusetts Private Passenger Automobile Insurance Rates
Private Passenger Vehicle Types - Effective March 15, 2018
Safety Insurance Group
Class-Territory Base Rates
Part 2 (A-2)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	91	128	128	221	128	199	115	99
2	94	139	139	239	141	215	127	101
3	108	146	146	259	151	233	136	115
4	118	158	158	303	184	273	166	128
5	117	156	156	292	183	263	165	128
6	125	178	178	338	207	304	186	135
7	128	200	200	354	213	319	192	138
8	148	195	195	374	240	337	216	160
9	174	231	231	427	255	384	230	188
10	164	246	241	425	267	383	240	180
11	174	287	253	440	288	396	259	199
12	179	257	257	434	312	391	281	194
13	201	295	271	433	310	390	279	216
14	234	353	293	401	328	361	295	253
15	240	352	271	387	328	348	295	247
16	254	370	338	397	372	357	335	258
17	192	269	259	422	308	380	277	223
18	227	362	292	461	374	415	337	270
19	233	366	304	441	339	397	305	272
20	261	430	322	450	414	405	373	311
21	283	399	345	375	386	338	347	307
22	279	394	314	365	361	329	325	297
23	221	340	280	454	322	409	290	248
24	193	310	260	407	280	366	252	213
25	190	319	253	409	302	368	272	224
26	237	360	303	389	348	350	313	255
27	83	112	112	208	119	187	107	97
40	243	323	267	424	347	382	312	236
41	216	308	281	427	329	384	296	241
42	280	373	303	438	388	394	349	268
43	246	382	312	432	372	389	335	289
44	208	331	304	397	320	357	288	231
45	294	397	322	398	410	358	369	301

Massachusetts Private Passenger Automobile Insurance Rates
Private Passenger Vehicle Types - Effective March 15, 2018
Safety Insurance Group
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	259	432	339	836	541	752	487	284
2	309	484	371	947	572	852	515	314
3	315	494	386	942	666	848	599	365
4	324	493	367	998	636	898	572	335
5	337	507	398	963	648	867	583	341
6	331	485	387	1017	676	915	608	353
7	361	552	453	1025	707	923	636	377
8	358	555	450	1030	744	927	670	368
9	380	545	448	1091	732	982	659	394
10	350	549	447	1109	792	998	713	347
11	388	615	463	1139	748	1025	673	386
12	404	624	457	1201	822	1081	740	469
13	402	591	460	1137	777	1023	699	414
14	474	666	574	1338	895	1204	806	472
15	452	744	500	1273	859	1146	773	465
16	436	710	493	1232	784	1109	706	494
17	407	627	545	1266	775	1139	698	443
18	455	700	547	1352	900	1217	810	509
19	419	694	554	1227	859	1104	773	423
20	435	774	485	1310	949	1179	854	579
21	542	861	650	1481	1036	1333	932	452
22	526	830	564	1384	945	1246	851	462
23	424	703	454	1321	762	1189	686	492
24	435	763	574	1301	853	1171	768	429
25	439	798	524	1299	929	1169	836	530
26	461	727	550	1277	879	1149	791	466
27	273	418	328	819	525	737	473	268
40	327	565	406	1075	677	968	609	348
41	328	555	404	1036	693	932	624	427
42	354	616	452	1093	773	984	696	372
43	519	726	576	1285	945	1157	851	486
44	348	613	447	1099	803	989	723	350
45	483	711	542	1451	986	1306	887	519

Massachusetts Private Passenger Automobile Insurance Rates
Private Passenger Vehicle Types - Effective March 15, 2018
Safety Insurance Group
Class-Territory Base Rates
Part 5 Basic (B)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	24	55	35	85	50	77	45	24
2	27	61	44	102	55	92	50	25
3	28	63	44	112	67	101	60	27
4	32	74	51	129	78	116	70	29
5	31	70	54	126	79	113	71	35
6	31	82	54	141	94	127	85	36
7	34	77	56	152	95	137	86	33
8	38	85	60	159	106	143	95	37
9	43	94	66	161	105	145	95	43
10	41	97	73	161	118	145	106	40
11	45	118	72	166	122	149	110	47
12	47	110	83	177	136	159	122	52
13	48	119	82	162	128	146	115	51
14	60	139	98	176	140	158	126	60
15	64	139	90	154	132	139	119	62
16	79	142	120	168	145	151	131	82
17	45	106	70	170	107	153	96	47
18	62	147	94	193	155	174	140	69
19	64	138	95	175	144	158	130	70
20	71	167	106	187	159	168	143	87
21	94	165	140	181	175	163	158	107
22	95	169	123	182	162	164	146	100
23	52	146	92	184	131	166	118	59
24	48	117	78	171	117	154	105	48
25	56	146	82	168	134	151	121	59
26	65	136	101	164	146	148	131	66
27	22	49	31	83	46	75	41	24
40	50	123	88	170	131	153	118	52
41	47	115	91	159	125	143	113	55
42	72	154	103	174	154	157	139	71
43	66	146	102	173	151	156	136	68
44	65	126	104	149	134	134	121	73
45	72	160	116	177	171	159	154	78

Massachusetts Private Passenger Automobile Insurance Rates
Private Passenger Vehicle Types - Effective March 15, 2018
Safety Insurance Group
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	395	697	418	1273	705	1147	634	434
2	381	722	429	1357	678	1222	610	422
3	418	774	495	1414	760	1273	684	452
4	468	852	534	1548	831	1394	748	447
5	438	770	465	1359	808	1224	727	415
6	471	874	524	1485	877	1339	789	454
7	521	938	593	1613	998	1451	897	538
8	510	919	648	1538	987	1384	887	464
9	496	854	573	1481	921	1332	829	527
10	525	913	570	1545	988	1391	888	511
11	509	975	596	1440	956	1296	860	507
12	572	1041	650	1504	1089	1354	982	587
13	590	931	704	1543	1081	1391	972	580
14	696	1152	871	1626	1261	1464	1136	687
15	858	1480	1039	1890	1536	1702	1382	770
16	734	1332	887	1800	1277	1619	1148	790
17	623	1196	787	1755	1132	1577	1021	600
18	643	1140	760	1523	1103	1373	993	696
19	665	1183	852	1512	1215	1360	1093	663
20	650	1164	843	1511	1191	1360	1075	820
21	779	1350	1102	1802	1492	1623	1345	903
22	743	1271	1039	1612	1419	1452	1280	963
23	649	1185	943	1599	1250	1441	1127	727
24	620	1158	843	1569	1189	1412	1070	625
25	648	1178	892	1536	1231	1382	1107	676
26	893	1406	1165	1765	1531	1587	1379	979
27	400	736	452	1320	724	1188	651	431
40	499	889	629	1339	963	1205	867	509
41	455	890	643	1314	983	1183	884	475
42	517	953	733	1352	1048	1217	944	560
43	610	1081	809	1467	1205	1320	1083	595
44	515	969	656	1359	941	1224	847	495
45	652	1086	827	1499	1218	1351	1094	756

Text Comparison

Documents Compared

Main Changed Pages 031518.pdf

Main Changed Pages 031518 1.11.18.pdf

Summary

4 word(s) added

1204 word(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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All	85	3	All	0.790
All	85	4	All	0.790
All	85	98	All	0.797

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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All	67	2	All	0.810
All	67	3	All	0.877
All	67	4	All	0.802
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All	67	99	All	0.793
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All	73	1	All	0.767
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All	73	4	All	0.766
All	73	98	All	0.772
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All	74	1	All	0.767
All	74	2	All	0.767
All	74	3	All	0.767
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All	84	3	All	0.790
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All	85	2	All	0.791
All	85	3	All	0.790
All	85	4	All	0.790
All	85	98	All	0.797

b. Rating Plan B:

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2018
MASSACHUSETTS
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AUTOMOBILE INSURANCE MANUAL



Safety Insurance

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Garaging Town	Class	Merit Rating	Tier	Basic Package Adjustment Factor
All	20	0	All	0.731
All	20	1	All	0.730
All	20	2	All	0.730
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All	26	4	All	0.726
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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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All	67	99	All	0.793
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All	73	2	All	0.767
All	73	3	All	0.767
All	73	4	All	0.766
All	73	98	All	0.772
All	74	0	All	0.768
All	74	1	All	0.767
All	74	2	All	0.767
All	74	3	All	0.767
All	74	4	All	0.766
All	74	98	All	0.772
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All	75	2	All	0.767
All	75	3	All	0.767
All	75	4	All	0.766
All	75	98	All	0.772
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Text Comparison

Documents Compared

Full Manual Changed Pages 110117.pdf

Full Manual Changed Pages 031518.pdf

Summary

234 word(s) added

294 word(s) deleted

970 word(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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MASSACHUSETTS
PRIVATE PASSENGER
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Garaging Town	Class	Merit Rating	Tier	Basic Package Adjustment Factor
All	20	0	All	0.662
All	20	1	All	0.661
All	20	2	All	0.661
All	20	3	All	0.660
All	20	4	All	0.660
All	20	98	All	0.665
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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Garaging Town	Class	Merit Rating	Tier	Basic Package Adjustment Factor
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All	46	0	All	<u>0.768</u>

Includes copyrighted material of Automobile Insurers Bureau

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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All	54	0	All	0-718
All	54	1	All	0-748
All	54	2	All	0-742
All	54	3	All	0-804
All	54	4	All	0-733
All	54	98	All	0-723
All	54	99	All	0-776
All	55	0	All	0-718
All	55	1	All	0-748

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

All	46	1	All	<u>0.767</u>
All	46	2	All	<u>0.767</u>
All	46	3	All	<u>0.767</u>
All	46	4	All	<u>0.766</u>
All	47	0	All	<u>0.768</u>
All	47	1	All	<u>0.767</u>
All	47	2	All	<u>0.767</u>
All	47	3	All	<u>0.767</u>
All	47	4	All	<u>0.766</u>
All	50	0	All	<u>0.785</u>
All	50	1	All	<u>0.818</u>
All	50	2	All	<u>0.811</u>
All	50	3	All	<u>0.879</u>
All	50	4	All	<u>0.803</u>
All	50	98	All	<u>0.788</u>
All	50	99	All	<u>0.796</u>
All	51	0	All	<u>0.785</u>
All	51	1	All	<u>0.818</u>
All	51	2	All	<u>0.811</u>
All	51	3	All	<u>0.879</u>
All	51	4	All	<u>0.803</u>
All	51	98	All	<u>0.788</u>
All	51	99	All	<u>0.796</u>
All	52	0	All	<u>0.785</u>
All	52	1	All	<u>0.818</u>
All	52	2	All	<u>0.811</u>
All	52	3	All	<u>0.879</u>
All	52	4	All	<u>0.803</u>
All	52	98	All	<u>0.788</u>
All	52	99	All	<u>0.796</u>
All	53	0	All	<u>0.785</u>
All	53	1	All	<u>0.818</u>
All	53	2	All	<u>0.811</u>
All	53	3	All	<u>0.879</u>
All	53	4	All	<u>0.803</u>
All	53	98	All	<u>0.788</u>
All	53	99	All	<u>0.796</u>
All	54	0	All	<u>0.785</u>
All	54	1	All	<u>0.818</u>
All	54	2	All	<u>0.811</u>
All	54	3	All	<u>0.879</u>
All	54	4	All	<u>0.803</u>
All	54	98	All	<u>0.788</u>
All	54	99	All	<u>0.796</u>
All	55	0	All	<u>0.785</u>
All	55	1	All	<u>0.818</u>
All	55	2	All	<u>0.811</u>
All	55	3	All	<u>0.879</u>
All	55	4	All	<u>0.803</u>
All	55	98	All	<u>0.788</u>
All	55	99	All	<u>0.796</u>
All	56	0	All	<u>0.785</u>
All	56	1	All	<u>0.818</u>
All	56	2	All	<u>0.811</u>
All	56	3	All	<u>0.879</u>
All	56	4	All	<u>0.803</u>
All	56	98	All	<u>0.788</u>

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

All	55	2	All	0.742
All	55	3	All	0.804
All	55	4	All	0.733
All	55	98	All	0.723
All	55	99	All	0.776
All	56	0	All	0.718
All	56	1	All	0.748
All	56	2	All	0.742
All	56	3	All	0.804
All	56	4	All	0.733
All	56	98	All	0.723
All	56	99	All	0.776
All	57	0	All	0.718
All	57	1	All	0.748
All	57	2	All	0.742
All	57	3	All	0.804
All	57	4	All	0.733
All	57	98	All	0.723
All	57	99	All	0.776
All	60	0	All	0.716
All	60	1	All	0.746
All	60	2	All	0.742
All	60	3	All	0.801
All	60	4	All	0.733
All	60	98	All	0.720
All	60	99	All	0.772
All	61	0	All	0.716
All	61	1	All	0.746
All	61	2	All	0.742
All	61	3	All	0.801
All	61	4	All	0.733
All	61	98	All	0.720
All	61	99	All	0.772
All	62	0	All	0.716
All	62	1	All	0.746
All	62	2	All	0.742
All	62	3	All	0.801
All	62	4	All	0.733
All	62	98	All	0.720
All	62	99	All	0.772
All	63	0	All	0.716
All	63	1	All	0.746
All	63	2	All	0.742
All	63	3	All	0.801
All	63	4	All	0.733
All	63	98	All	0.720
All	63	99	All	0.772
All	64	0	All	0.716
All	64	1	All	0.746
All	64	2	All	0.742
All	64	3	All	0.801
All	64	4	All	0.733
All	64	98	All	0.720
All	64	99	All	0.772
All	65	0	All	0.716
All	65	1	All	0.746
All	65	2	All	0.742

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

All	56	99	All	0.796
All	57	0	All	0.785
All	57	1	All	0.818
All	57	2	All	0.811
All	57	3	All	0.879
All	57	4	All	0.803
All	57	98	All	0.788
All	57	99	All	0.796
All	60	0	All	0.783
All	60	1	All	0.815
All	60	2	All	0.810
All	60	3	All	0.877
All	60	4	All	0.802
All	60	98	All	0.785
All	60	99	All	0.793
All	61	0	All	0.783
All	61	1	All	0.815
All	61	2	All	0.810
All	61	3	All	0.877
All	61	4	All	0.802
All	61	98	All	0.785
All	61	99	All	0.793
All	62	0	All	0.783
All	62	1	All	0.815
All	62	2	All	0.810
All	62	3	All	0.877
All	62	4	All	0.802
All	62	98	All	0.785
All	62	99	All	0.793
All	63	0	All	0.783
All	63	1	All	0.815
All	63	2	All	0.810
All	63	3	All	0.877
All	63	4	All	0.802
All	63	98	All	0.785
All	63	99	All	0.793
All	64	0	All	0.783
All	64	1	All	0.815
All	64	2	All	0.810
All	64	3	All	0.877
All	64	4	All	0.802
All	64	98	All	0.785
All	64	99	All	0.793
All	65	0	All	0.783
All	65	1	All	0.815
All	65	2	All	0.810
All	65	3	All	0.877
All	65	4	All	0.802
All	65	98	All	0.785
All	65	99	All	0.793
All	66	0	All	0.783
All	66	1	All	0.815
All	66	2	All	0.810
All	66	3	All	0.877
All	66	4	All	0.802
All	66	98	All	0.785
All	66	99	All	0.793

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

All	65	3	All	0-801
All	65	4	All	0-733
All	65	98	All	0-720
All	65	99	All	0-772
All	66	0	All	0-716
All	66	1	All	0-746
All	66	2	All	0-742
All	66	3	All	0-801
All	66	4	All	0-733
All	66	98	All	0-720
All	66	99	All	0-772
All	67	0	All	0-716
All	67	1	All	0-746
All	67	2	All	0-742
All	67	3	All	0-801
All	67	4	All	0-733
All	67	98	All	0-720
All	67	99	All	0-772
All	73	0	All	0-692
All	73	1	All	0-691
All	73	2	All	0-691
All	73	3	All	0-690
All	73	4	All	0-690
All	73	98	All	0-696
All	74	0	All	0-692
All	74	1	All	0-691
All	74	2	All	0-691
All	74	3	All	0-690
All	74	4	All	0-690
All	74	98	All	0-696
All	75	0	All	0-692
All	75	1	All	0-691
All	75	2	All	0-691
All	75	3	All	0-690
All	75	4	All	0-690
All	75	98	All	0-696
All	83	0	All	0-719
All	83	1	All	0-718
All	83	2	All	0-718
All	83	3	All	0-717
All	83	4	All	0-717
All	83	98	All	0-723
All	84	0	All	0-719
All	84	1	All	0-718
All	84	2	All	0-718
All	84	3	All	0-717
All	84	4	All	0-717
All	84	98	All	0-723
All	85	0	All	0-719
All	85	1	All	0-718
All	85	2	All	0-718
All	85	3	All	0-717
All	85	4	All	0-717
All	85	98	All	0-723

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

All	67	0	All	<u>0.783</u>
All	67	1	All	<u>0.815</u>
All	67	2	All	<u>0.810</u>
All	67	3	All	<u>0.877</u>
All	67	4	All	<u>0.802</u>
All	67	98	All	<u>0.785</u>
All	67	99	All	<u>0.793</u>
All	73	0	All	<u>0.768</u>
All	73	1	All	<u>0.767</u>
All	73	2	All	<u>0.767</u>
All	73	3	All	<u>0.767</u>
All	73	4	All	<u>0.766</u>
All	73	98	All	<u>0.772</u>
All	74	0	All	<u>0.768</u>
All	74	1	All	<u>0.767</u>
All	74	2	All	<u>0.767</u>
All	74	3	All	<u>0.767</u>
All	74	4	All	<u>0.766</u>
All	74	98	All	<u>0.772</u>
All	75	0	All	<u>0.768</u>
All	75	1	All	<u>0.767</u>
All	75	2	All	<u>0.767</u>
All	75	3	All	<u>0.767</u>
All	75	4	All	<u>0.766</u>
All	75	98	All	<u>0.772</u>
All	83	0	All	<u>0.792</u>
All	83	1	All	<u>0.791</u>
All	83	2	All	<u>0.791</u>
All	83	3	All	<u>0.790</u>
All	83	4	All	<u>0.790</u>
All	83	98	All	<u>0.797</u>
All	84	0	All	<u>0.792</u>
All	84	1	All	<u>0.791</u>
All	84	2	All	<u>0.791</u>
All	84	3	All	<u>0.790</u>
All	84	4	All	<u>0.790</u>
All	84	98	All	<u>0.797</u>
All	85	0	All	<u>0.792</u>
All	85	1	All	<u>0.791</u>
All	85	2	All	<u>0.791</u>
All	85	3	All	<u>0.790</u>
All	85	4	All	<u>0.790</u>
All	85	98	All	<u>0.797</u>