

**2018
MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**



Safety Insurance

AUTO • HOME • BUSINESS

Printed and Distributed by

**SAFETY INSURANCE GROUP
20 CUSTOM HOUSE ST.
BOSTON, MA 02110
617-951-0600**



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 policies written as new business on or after 01/01/14 and before 1/1/17, 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. For policies written as new business on or after 01/01/17 an 11% discount will be given for the first year insured with Safety, a 9% discount for the second year, a 7% discount for the third year, a 5% discount for the fourth year, and a 2% discount for the fifth year insured with Safety.
*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer. 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.

Mono-line e-Customer – **(a)** All policyholders (on or after 01/01/17) with at least 12 months continuous coverage, who select Electronic Policy Issuance and do not qualify for an Account Credit or Multi-Car Discount may be entitled to a 1% discount on the first year insured and a 1% discount on subsequent years with Safety.

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Discounts will apply to Parts 1-12.

- 6. Electronic Book Transfer Discount** – A policyholder, who elects to transfer their policy 30 days before the effective date from a non-Safety company, has had at least 12 months continuous coverage, and is part of a qualified book transfer meeting the underwriting rules established by the company, may qualify for a discount as follows:

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer. Discounts will apply to Parts 1-12.

- 7. Student Discounts** – **(a)** A good student who is ranked among the top 20% of their class scholastically and a merit rating score of 4 points or less may be entitled for a 10% credit. **(b)** A good student that resides at an educational institution 100 miles or more and does not have regular use of a vehicle may be entitled for a 10% credit.
- 8. Multi-Car Discount** – A policyholder who insures 2 or more vehicles with Safety may qualify for a 10% credit on their auto.

- 9. Annual Mileage Discount** – Safety has 2 categories:

Mileage	Credit
0 - 5,000	10%
5,001 - 7,500	5%

- 10. Merit Rating Plan** – More generous Excellent Driver Discounts (Merit Rating score of 99 or 98) for Parts 1,2,4,7.

Merit Rating Plan	Experienced Operators Credit	Inexperienced Operators Credit
Excellent Driver Plus (6 years Incident Free)	24%	N/A
Excellent Driver (5 years Incident Free)	8%	8%

- 11. Telematics Discount** – A rated inexperienced operator who elects to participate in Safety’s telematics program may be entitled to a 2% credit.

- 12. Early Issuance Discount** – A policyholder who elects to transfer their policy from a non-Safety company at least 7 days before the policy effective date and has had at least 12 months continuous coverage may be eligible for a discount as follows:

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer. Discounts will apply to Parts 1-12.

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SAFETY ENDORSEMENT FORMS AND RATING PLAN AND TIER PROGRAM:

13. Transportation Network Driver Coverage – Provides coverage to the insured or a household member who is a Transportation Network Driver and who is logged on to a Transportation Network Company’s digital network and is available to receive a pre-arranged ride, but has not yet accepted a pre-arranged ride.

14. Safety Shield (SSA 001) – Adds extensions and additional coverages to the specified vehicle.

Rental Vehicle Loss of Income Coverage	Extended Substitute Transportation	Supplemental Towing and Labor
Personal Effects	Emergency Road Travel Expenses	Air Bag Coverage
Lock in Value		Disappearing Deductible
Premium is \$35.00 per vehicle		

15. Safety Shield Plus (SSA 002)

Rental Vehicle Loss of Income Coverage	Extended Substitute Transportation	Supplemental Towing and Labor
Personal Effects	Emergency Road Travel Expenses	Air Bag Coverage
Lock in Value		Disappearing Deductible
Seat Belt	Pet Coverage	Bail Bonds
Accident Forgiveness		
Premium is \$45.00 per vehicle		

16. Auto Loan/Lease Gap Coverage (SLL 002) – In the event of a Total Loss to a specified vehicle with this coverage, Safety will pay any unpaid amount due on the lease or loan for that vehicle. **Premium is \$25.00 per vehicle.**

17. Safety’s Rating Plan and Tier Placement Program – Rating Plan (A or B) and Tier placement are based on an analysis of the following policy characteristics:

- Whether the policy qualifies for the Safety Account Credit (Rule **19. G.1.**) or the Non-Safety Account Credit (Rule **19. G.2.**)
- Whether the policy qualifies for the Multi-Car Discount (Rule **19. A.**)
- The number of years the policyholder has maintained continuous coverage with Safety.
- Whether the policyholder has been continuously insured for twelve or more months.
- Whether the policy qualifies (or did qualify on the original policy effective date for Safety) for the New Business Discount for Agency Loyalty (Rule **19.K.**).
- What the least favorable merit rating is for all rated operators (Rule **56.**).
- Whether the policyholder has purchased comprehensive coverage (Part 9) for all vehicles on policy.

For an extended description of the products refer to your Safety Insurance Personal Auto Manual.

If you have any questions please call your personal auto underwriter.

* **NOTE:** Policies in Rating Plan B are not eligible for the discounts and endorsements listed above.

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2. Apply the appropriate discounts and adjustment factor to the premium developed in paragraph B.1 above, depending on the rating plan of the policy. Refer to Rule 19 for a definition of the available discounts.
 - a. **Rating Plan A:**

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

1. Annual Mileage Discount
2. Multi-Car Discount
3. Anti-Theft Device Discount
4. Safety Account Credit Discount
5. Public Transit Discount
6. Basic Package Adjustment Factor*
7. Age 65 and Older Discount
8. Renewal Credit Discount
9. Student Discount
10. Telematics Discount
11. Agency Loyalty Discount
12. E-customer Discount
13. Electronic Book Transfer Discount
14. Non-Safety Account Credit Discount
15. Early Issuance Discount

Maximum Combined Discounts

The maximum of all discounts combined shall not exceed 35%, excluding the following allowable discounts:

- Annual Mileage Discount
- Multi-Car Discount
- Anti-Theft Discount
- Public Transportation Discount
- Account Credit Discount (Safety Account Credit Discount only)
- Basic Package Adjustment Factor*

The Annual Mileage Discount, Multi-Car Discount, and Anti-Theft Device Discount shall be rounded to the nearest dollar after each application. The remaining discounts shall not be rounded.

* Basic Package Adjustment Factor

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

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

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

Apply the Basic Package Adjustment Factor as follows:

- Select the Basic Package Adjustment Factor in the table below based on the vehicle's Garaging Town, Class, Merit Rating and Tier and then divide by the Years Licensed Rating Factor found in Rule 21 if the Years Licensed Rating Factor is greater than 1.
- If a value cannot be found in the table below, set the Basic Package Adjustment Factor to 1.000.

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J. Telematics Discount

This discount will be given to all eligible operators (with less than 6 years driving experience in Classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A) who elect to participate in Safety's telematics program. A 2% discount will apply to Parts 1-12 of the rated vehicle(s) to which the eligible operator is assigned.

The discount may be removed from the corresponding vehicle(s) if the rated operator has been idle on the "Drive with Safety" application for 90 days or more.

The discount will be removed effective as of the 90th day of inactivity on a pro-rated basis.

K. Agency Loyalty Discount

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

For policies written as new business on or after 01/01/14 and before 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

For policies written as new business on or after 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer.

L. e-Customer Discount and Electronic Book Transfer Discount

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

e-Customer Discount

An eligible policyholder who selects Electronic Policy Issuance shall be entitled to a discount described below:

Multi-line e-Customer

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Electronic Policy Issuance **on or before** the date their first policy is issued with Safety and **(B)** qualifies under Section **K** for New Business Discount for Agency Loyalty on the date of selection in **(A)**, and **(C)** qualifies under Section **G. 1.** for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Electronic Policy Issuance and qualify under Section G.1. for an Account Credit, but do not qualify as described in **1.** will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, and a 1% discount on subsequent renewals with Safety.

Mono-line Multi-car e-Customer

1. A first-time policyholder to Safety Insurance Group who (A) selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and (B) qualifies under Section K for New Business Discount for Agency Loyalty on the date of selection in (A), and (C) qualifies for the multi-car discount under Section A, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, but do not qualify as described in 1. will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

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3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, will be eligible for:

Number of Years	Discount
1 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

Mono-line e-Customer

1. All first-time and renewal policyholders to Safety Insurance Group (on or after 01/01/17) who have had at least 12 months continuous coverage and (A) select Electronic Policy Issuance, (B) do not qualify for under Section **G. 1.** for an Account Credit, and (C) do not qualify for the Multi-Car Discount will be eligible for a 1% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

Electronic Book Transfer Discount

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

A first-time policyholder to Safety Insurance Group who elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective date, is part of a qualified book transfer meeting the underwriting rules established by the company, and has had at least 12 months continuous coverage will be eligible for an Electronic Book Transfer Discount for Parts 1-12.

For policies written as new business on or after 01/01/14: An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer.

Any discounts developed in Rule **19 L.** are in addition to discounts developed in other sections of Rule 19.

M. Early Issuance Discount

An eligible policyholder who elects to transfer their policy from a non-Safety company into a Safety rating program at least 7 days before the policy effective date and has had at least 12 months continuous coverage may be entitled to an Early Issuance Discount as described below:

An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety. This discount applies to Parts 1-12.

*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer.

N. Low Frequency Discount

A discount will be given on Parts 1, 2, 4 and 5 for vehicles whose rated operator meets certain low frequency requirements:

- The rated operator has 4 or less merit rating points as defined in Rule 56 – Merit Rating Plan and
- No claim payment under any of the above coverage parts has been made to or on behalf of the rated operator in connection with more than one accident during the three years preceding the effective date of the policy.

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Miscellaneous Rating Factors (continued)

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<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>
Rating Plan A *	\$20	\$60	\$140	\$285
Rating Plan B *	\$50	\$150	\$185	\$335

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

DISCOUNTS (RULE 19) : Rating Plan A	
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
Telematics Discount:	2% Parts 1-12
Agency Loyalty Discount (on or after 01/01/14)	1 st year with Safety - 7% Parts 1-12 2 nd year with Safety - 5% Parts 1-12 3 rd year with Safety - 3% Parts 1-12 4 th year with Safety - 1% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/17)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% 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.
Early Issuance Discount	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% Parts 1-12 Subsequent years - 0%
Electronic Book Transfer Discount (on or after 01/01/14)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% Parts 1-12 Subsequent years - 0%
Age 65 and Older Discount:	25% Parts 1-12

DISCOUNTS (RULE 19): Rating Plan 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

110117 Changed Pages.pdf

040118 Changed Pages Updated EBT rules.pdf

Summary

370 word(s) added

271 word(s) deleted

3416 word(s) matched

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DISCOUNTS:

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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 and before 1/1/17, 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. For policies written as new business on or after 01/01/17 an 11% discount will be given for the first year insured with Safety, a 9% discount for the second year, a 7% discount for the third year, a 5% discount for the fourth year, and a 2% discount for the fifth 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.

Mono-line e-Customer – **(a)** All policyholders (on or after 01/01/17) with at least 12 months continuous coverage, who select Electronic Policy Issuance and do not qualify for an Account

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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.
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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.

Mono-line e-Customer – **(a)** All policyholders (on or after 01/01/17) with at least 12 months continuous coverage, who select Electronic Policy Issuance and do not qualify for an Account Credit or Multi-Car Discount may be entitled to a 1% discount on the first year insured and a 1% discount on subsequent years with Safety.

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Credit or Multi-Car Discount may be entitled to a 1% discount on the first year insured and a 1% discount on subsequent years with Safety.

Discounts will apply to Parts 1-12.

- 6. Electronic Book Transfer Discount** – A policyholder, who ~~(1)~~ elects to transfer their policy 30 days before the effective date from a non-Safety company, ~~(2) qualifies for the New Business Discount for Agency Loyalty,~~ and ~~(3)~~ is part of a qualified book transfer meeting the underwriting rules established by the company, may qualify for ~~the following discount. For policies written as new business prior to 01/01/14, the discounts are:~~

Insured Year	Discount	Insured Year	Discount
1st	7%	3rd	3%
2nd	5%	4th	1%

~~For policies written as new business on or after 01/01/14, the discounts are:~~

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

Discounts will apply to Parts 1-12.

- 7. Student Discounts** – **(a)** A good student who is ranked among the top 20% of their class scholastically and a merit rating score of 4 points or less may be entitled for a 10% credit. **(b)** A good student that resides at an educational institution 100 miles or more and does not have regular use of a vehicle may be entitled for a 10% credit.
- 8. Multi-Car Discount** – A policyholder who insures 2 or more vehicles with Safety may qualify for a 10% credit on their auto.
- 9. Annual Mileage Discount** – Safety has 2 categories:

Mileage	Credit
0 - 5,000	10%
5,001 - 7,500	5%

- 10. Merit Rating Plan** – More generous Excellent Driver Discounts (Merit Rating score of 99 or 98) for Parts 1,2,4,7.

Merit Rating Plan	Experienced Operators Credit	Inexperienced Operators Credit
Excellent Driver Plus (6 years Incident Free)	24%	N/A
Excellent Driver (5 years Incident Free)	8%	8%

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Insured Year	Discount	Insured Year	Discount
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- 7. Student Discounts** – (a) A good student who is ranked among the top 20% of their class scholastically and a merit rating score of 4 points or less may be entitled for a 10% credit. (b) A good student that resides at an educational institution 100 miles or more and does not have regular use of a vehicle may be entitled for a 10% credit.
- 8. Multi-Car Discount** – A policyholder who insures 2 or more vehicles with Safety may qualify for a 10% credit on their auto.
- 9. Annual Mileage Discount** – Safety has 2 categories:

Mileage	Credit
0 - 5,000	10%
5,001 - 7,500	5%

- 10. Merit Rating Plan** – More generous Excellent Driver Discounts (Merit Rating score of 99 or 98) for Parts 1,2,4,7.

Merit Rating Plan	Experienced Operators Credit	Inexperienced Operators Credit
Excellent Driver Plus (6 years Incident Free)	24%	N/A
Excellent Driver (5 years Incident Free)	8%	8%

- 11. Telematics Discount** – A rated inexperienced operator who elects to participate in Safety's telematics program may be entitled to a 2% credit.
- 12. Early Issuance Discount** – A policyholder who elects to transfer their policy from a non-Safety company at least 7 days before the policy effective date and has had at least 12 months continuous coverage may be eligible for a discount as follows:

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer. Discounts will apply to Parts 1-12.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

SAFETY ENDORSEMENT FORMS AND RATING PLAN AND TIER PROGRAM:

11. Transportation Network Driver Coverage – Provides coverage to the insured or a household member who is a Transportation Network Driver and who is logged on to a Transportation Network Company’s digital network and is available to receive a pre-arranged ride, but has not yet accepted a pre-arranged ride.

12. Safety Shield (SSA 001) – Adds extensions and additional coverages to the specified vehicle.

Rental Vehicle Loss of Income Coverage	Extended Substitute Transportation	Supplemental Towing and Labor
Personal Effects	Emergency Road Travel Expenses	Air Bag Coverage
Lock in Value		Disappearing Deductible
Premium is \$35.00 per vehicle		

13. Safety Shield Plus (SSA 002)

Rental Vehicle Loss of Income Coverage	Extended Substitute Transportation	Supplemental Towing and Labor
Personal Effects	Emergency Road Travel Expenses	Air Bag Coverage
Lock in Value		Disappearing Deductible
Seat Belt	Pet Coverage	Bail Bonds
Accident Forgiveness		
Premium is \$45.00 per vehicle		

14. Auto Loan/Lease Gap Coverage (SLL 002) – In the event of a Total Loss to a specified vehicle with this coverage, Safety will pay any unpaid amount due on the lease or loan for that vehicle. **Premium is \$25.00 per vehicle.**

15. Safety’s Rating Plan and Tier Placement Program – Rating Plan (A or B) and Tier placement are based on an analysis of the following policy characteristics:

- Whether the policy qualifies for the Safety Account Credit (Rule **19. G.1.**) or the Non-Safety Account Credit (Rule **19. G.2.**)
- Whether the policy qualifies for the Multi-Car Discount (Rule **19. A.**)
- The number of years the policyholder has maintained continuous coverage with Safety.
- Whether the policyholder has been continuously insured for twelve or more months.
- Whether the policy qualifies (or did qualify on the original policy effective date for Safety) for the New Business Discount for Agency Loyalty (Rule **19.K.**).
- What the least favorable merit rating is for all rated operators (Rule **56.**).
- Whether the policyholder has purchased comprehensive coverage (Part 9) for all vehicles on policy.

For an extended description of the products refer to your Safety Insurance Personal Auto Manual.

If you have any questions please call your personal auto underwriter.

* **NOTE:** Policies in Rating Plan B are not eligible for the discounts and endorsements listed above.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

SAFETY ENDORSEMENT FORMS AND RATING PLAN AND TIER PROGRAM:

13. Transportation Network Driver Coverage – Provides coverage to the insured or a household member who is a Transportation Network Driver and who is logged on to a Transportation Network Company's digital network and is available to receive a pre-arranged ride, but has not yet accepted a pre-arranged ride.

14. Safety Shield (SSA 001) – Adds extensions and additional coverages to the specified vehicle.

Rental Vehicle Loss of Income Coverage	Extended Substitute Transportation	Supplemental Towing and Labor
Personal Effects	Emergency Road Travel Expenses	Air Bag Coverage
Lock in Value		Disappearing Deductible
Premium is \$35.00 per vehicle		

15. Safety Shield Plus (SSA 002)

Rental Vehicle Loss of Income Coverage	Extended Substitute Transportation	Supplemental Towing and Labor
Personal Effects	Emergency Road Travel Expenses	Air Bag Coverage
Lock in Value		Disappearing Deductible
Seat Belt	Pet Coverage	Bail Bonds
Accident Forgiveness		
Premium is \$45.00 per vehicle		

16. Auto Loan/Lease Gap Coverage (SLL 002) – In the event of a Total Loss to a specified vehicle with this coverage, Safety will pay any unpaid amount due on the lease or loan for that vehicle. **Premium is \$25.00 per vehicle.**

17. Safety's Rating Plan and Tier Placement Program – Rating Plan (A or B) and Tier placement are based on an analysis of the following policy characteristics:

- Whether the policy qualifies for the Safety Account Credit (Rule **19. G.1.**) or the Non-Safety Account Credit (Rule **19. G.2.**)
- Whether the policy qualifies for the Multi-Car Discount (Rule **19. A.**)
- The number of years the policyholder has maintained continuous coverage with Safety.
- Whether the policyholder has been continuously insured for twelve or more months.
- Whether the policy qualifies (or did qualify on the original policy effective date for Safety) for the New Business Discount for Agency Loyalty (Rule **19.K.**).
- What the least favorable merit rating is for all rated operators (Rule **56.**).
- Whether the policyholder has purchased comprehensive coverage (Part 9) for all vehicles on policy.

For an extended description of the products refer to your Safety Insurance Personal Auto Manual.

If you have any questions please call your personal auto underwriter.

* **NOTE:** Policies in Rating Plan B are not eligible for the discounts and endorsements listed above.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

2. Apply the appropriate discounts and adjustment factor to the premium developed in paragraph B.1 above, depending on the rating plan of the policy. Refer to Rule 19 for a definition of the available discounts.
 - a. **Rating Plan A:**

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

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

Maximum Combined Discounts

The maximum of all discounts combined shall not exceed 35%, excluding the following allowable discounts:

- Annual Mileage Discount
- Multi-Car Discount
- Anti-Theft Discount
- Public Transportation Discount
- Account Credit Discount (Safety Account Credit Discount only)
- Basic Package Adjustment Factor*

The Annual Mileage Discount, Multi-Car Discount, and Anti-Theft Device Discount shall be rounded to the nearest dollar after each application. The remaining discounts shall not be rounded.

* Basic Package Adjustment Factor

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

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

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

Apply the Basic Package Adjustment Factor as follows:

- Select the Basic Package Adjustment Factor in the table below based on the vehicle's Garaging Town, Class, Merit Rating and Tier and then divide by the Years Licensed Rating Factor found in Rule 21 if the Years Licensed Rating Factor is greater than 1.
- If a value cannot be found in the table below, set the Basic Package Adjustment Factor to 1.000.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

2. Apply the appropriate discounts and adjustment factor to the premium developed in paragraph B.1 above, depending on the rating plan of the policy. Refer to Rule 19 for a definition of the available discounts.
 - a. **Rating Plan A:**

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

1. Annual Mileage Discount
2. Multi-Car Discount
3. Anti-Theft Device Discount
4. Safety Account Credit Discount
5. Public Transit Discount
6. Basic Package Adjustment Factor*
7. Age 65 and Older Discount
8. Renewal Credit Discount
9. Student Discount
10. Telematics Discount
11. Agency Loyalty Discount
12. E-customer Discount
13. Electronic Book Transfer Discount
14. Non-Safety Account Credit Discount
15. Early Issuance Discount

Maximum Combined Discounts

The maximum of all discounts combined shall not exceed 35%, excluding the following allowable discounts:

- Annual Mileage Discount
- Multi-Car Discount
- Anti-Theft Discount
- Public Transportation Discount
- Account Credit Discount (Safety Account Credit Discount only)
- Basic Package Adjustment Factor*

The Annual Mileage Discount, Multi-Car Discount, and Anti-Theft Device Discount shall be rounded to the nearest dollar after each application. The remaining discounts shall not be rounded.

* Basic Package Adjustment Factor

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

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

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

Apply the Basic Package Adjustment Factor as follows:

- Select the Basic Package Adjustment Factor in the table below based on the vehicle's Garaging Town, Class, Merit Rating and Tier and then divide by the Years Licensed Rating Factor found in Rule 21 if the Years Licensed Rating Factor is greater than 1.
- If a value cannot be found in the table below, set the Basic Package Adjustment Factor to 1.000.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

J. Telematics Discount

This discount will be given to all eligible operators (with less than 6 years driving experience in Classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A) who elect to participate in Safety's telematics program. A 2% discount will apply to Parts 1-12 of the rated vehicle(s) to which the eligible operator is assigned.

The discount may be removed from the corresponding vehicle(s) if the rated operator has been idle on the "Drive with Safety" application for 90 days or more.

The discount will be removed effective as of the 90th day of inactivity on a pro-rated basis.

K. Agency Loyalty Discount

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

For policies written as new business ~~prior to 01/01/14: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 3% discount will apply for the first and second year insured with Safety.~~

~~For policies written as new business~~ on or after 01/01/14 and before 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

For policies written as new business on or after 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

L. e-Customer Discount and Electronic Book Transfer Discount

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

e-Customer Discount

An eligible policyholder who selects Electronic Policy Issuance shall be entitled to a discount described below:

Multi-line e-Customer

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Electronic Policy Issuance **on or before** the date their first policy is issued with Safety and **(B)** qualifies under Section **K** for New Business Discount for Agency Loyalty on the date of selection in **(A)**, and **(C)** qualifies under Section **G. 1.** for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Electronic Policy Issuance and qualify under Section G.1. for an Account Credit, but do not qualify as described in 1. will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, and a 1% discount on subsequent renewals with Safety.

Mono-line Multi-car e-Customer

1. A first-time policyholder to Safety Insurance Group who (A) selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and (B) qualifies under Section K for New Business Discount for Agency Loyalty on the date of selection in (A), and (C) qualifies for the multi-car discount under Section A, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, but do not qualify as described in 1. will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

J. Telematics Discount

This discount will be given to all eligible operators (with less than 6 years driving experience in Classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A) who elect to participate in Safety's telematics program. A 2% discount will apply to Parts 1-12 of the rated vehicle(s) to which the eligible operator is assigned.

The discount may be removed from the corresponding vehicle(s) if the rated operator has been idle on the "Drive with Safety" application for 90 days or more.

The discount will be removed effective as of the 90th day of inactivity on a pro-rated basis.

K. Agency Loyalty Discount

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

For policies written as new business on or after 01/01/14 and before 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

For policies written as new business on or after 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer.

L. e-Customer Discount and Electronic Book Transfer Discount

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

e-Customer Discount

An eligible policyholder who selects Electronic Policy Issuance shall be entitled to a discount described below:

Multi-line e-Customer

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Electronic Policy Issuance **on or before** the date their first policy is issued with Safety and **(B)** qualifies under Section **K** for New Business Discount for Agency Loyalty on the date of selection in **(A)**, and **(C)** qualifies under Section **G. 1.** for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Electronic Policy Issuance and qualify under Section G.1. for an Account Credit, but do not qualify as described in **1.** will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, and a 1% discount on subsequent renewals with Safety.

Mono-line Multi-car e-Customer

1. A first-time policyholder to Safety Insurance Group who (A) selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and (B) qualifies under Section K for New Business Discount for Agency Loyalty on the date of selection in (A), and (C) qualifies for the multi-car discount under Section A, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, but do not qualify as described in 1. will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, will be eligible for:

Number of Years	Discount
1 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

Mono-line e-Customer

1. All first-time and renewal policyholders to Safety Insurance Group (on or after 01/01/17) who have had at least 12 months continuous coverage and (A) select Electronic Policy Issuance, (B) do not qualify for under Section **G. 1.** for an Account Credit, and (C) do not qualify for the Multi-Car Discount will be eligible for a 1% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

Electronic Book Transfer Discount

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

A first-time policyholder to Safety Insurance Group who ~~(A)~~ elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective date and ~~(B)~~ is part of a qualified book transfer meeting the underwriting rules established by the company and ~~(C) qualifies under Section K: for New Business Discount for Agency Loyalty on the date of transfer in (A)~~ will be eligible for an Electronic Book Transfer Discount for Parts 1-12.

For policies written as new business prior to 01/01/14: ~~A 7%~~ discount will apply for the first year insured with Safety, a ~~5%~~ discount on the second year insured with Safety, a ~~3%~~ discount on the third year insured with Safety, and a ~~1%~~ discount on the fourth year insured with Safety.

~~For policies written as new business on or after 01/01/14:~~ An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

~~Any discounts developed in Rule 19 L: are in addition to discounts developed in other sections of Rule 19:~~

M: Low Frequency Discount

A discount will be given on Parts 1, 2, 4 and 5 for vehicles whose rated operator meets certain low frequency requirements:

- The rated operator has 4 or less merit rating points as defined in Rule 56 – Merit Rating Plan and
- No claim payment under any of the above coverage parts has been made to or on behalf of the rated operator in connection with more than one accident during the three years preceding the effective date of the policy.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, will be eligible for:

Number of Years	Discount
1 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

Mono-line e-Customer

1. All first-time and renewal policyholders to Safety Insurance Group (on or after 01/01/17) who have had at least 12 months continuous coverage and (A) select Electronic Policy Issuance, (B) do not qualify for under Section **G. 1.** for an Account Credit, and (C) do not qualify for the Multi-Car Discount will be eligible for a 1% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

Electronic Book Transfer Discount

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

A first-time policyholder to Safety Insurance Group who elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective date, is part of a qualified book transfer meeting the underwriting rules established by the company, and has had at least 12 months continuous coverage will be eligible for an Electronic Book Transfer Discount for Parts 1-12.

For policies written as new business on or after 01/01/14: An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer.

Any discounts developed in Rule 19 L. are in addition to discounts developed in other sections of Rule 19.

M. **Early Issuance Discount**

An eligible policyholder who elects to transfer their policy from a non-Safety company into a Safety rating program at least 7 days before the policy effective date and has had at least 12 months continuous coverage may be entitled to an Early Issuance Discount as described below:

An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety. This discount applies to Parts 1-12.

*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer.

N. **Low Frequency Discount**

A discount will be given on Parts 1, 2, 4 and 5 for vehicles whose rated operator meets certain low frequency requirements:

- The rated operator has 4 or less merit rating points as defined in Rule 56 – Merit Rating Plan and
- No claim payment under any of the above coverage parts has been made to or on behalf of the rated operator in connection with more than one accident during the three years preceding the effective date of the policy.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Rating Factors (continued)

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<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>
Rating Plan A *	\$20	\$60	\$140	\$285
Rating Plan B *	\$50	\$150	\$185	\$335

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

DISCOUNTS (RULE 19) : Rating Plan A	
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
Telematics Discount:	2% Parts 1-12
Agency Loyalty Discount (prior to 01/01/14)	1st year with Safety - 3% Parts 1-12 2nd year with Safety - 3% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/14)	1 st year with Safety - 7% Parts 1-12 2 nd year with Safety - 5% Parts 1-12 3 rd year with Safety - 3% Parts 1-12 4 th year with Safety - 1% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/17)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% 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)	1st year with Safety - 7% Parts 1-12 2nd year with Safety - 5% Parts 1-12 3rd year with Safety - 3% Parts 1-12 4th year with Safety - 1% Parts 1-12 Subsequent years - 0%
Electronic Book Transfer Discount (on or after 01/01/14)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% Parts 1-12 Subsequent years - 0%
Age 65 and Older Discount:	25% Parts 1-12

DISCOUNTS (RULE 19): Rating Plan 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)

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<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>
Rating Plan A *	\$20	\$60	\$140	\$285
Rating Plan B *	\$50	\$150	\$185	\$335
* Multiply by the appropriate tier factor and round to obtain the substitute transportation rate for that tier.				

DISCOUNTS (RULE 19) : Rating Plan A	
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
Telematics Discount:	2% Parts 1-12
Agency Loyalty Discount (on or after 01/01/14)	1 st year with Safety - 7% Parts 1-12 2 nd year with Safety - 5% Parts 1-12 3 rd year with Safety - 3% Parts 1-12 4 th year with Safety - 1% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/17)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% 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.
<u>Early Issuance</u> Discount	1 st year with Safety - <u>11%</u> Parts 1-12 2 nd year with Safety - <u>9%</u> Parts 1-12 3 rd year with Safety - <u>7%</u> Parts 1-12 4 th year with Safety - <u>5%</u> Parts 1-12 <u>5th year with Safety - 2% Parts 1-12</u> Subsequent years - 0%
Electronic Book Transfer Discount (on or after 01/01/14)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% Parts 1-12 Subsequent years - 0%
Age 65 and Older Discount:	25% Parts 1-12

DISCOUNTS (RULE 19): Rating Plan 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

031518 Changed Pages Updated EBT rules.pdf

040118 Changed Pages Updated EBT rules.pdf

Summary

369 word(s) added

270 word(s) deleted

3417 word(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

**2018
MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**



Safety Insurance

AUTO • HOME • BUSINESS

Printed and Distributed by

**SAFETY INSURANCE GROUP
20 CUSTOM HOUSE ST.
BOSTON, MA 02110
617-951-0600**

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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 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 and before 1/1/17, 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. For policies written as new business on or after 01/01/17 an 11% discount will be given for the first year insured with Safety, a 9% discount for the second year, a 7% discount for the third year, a 5% discount for the fourth year, and a 2% discount for the fifth 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.

Mono-line e-Customer – **(a)** All policyholders (on or after 01/01/17) with at least 12 months continuous coverage, who select Electronic Policy Issuance and do not qualify for an Account

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 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 policies written as new business on or after 01/01/14 and before 1/1/17, 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. For policies written as new business on or after 01/01/17 an 11% discount will be given for the first year insured with Safety, a 9% discount for the second year, a 7% discount for the third year, a 5% discount for the fourth year, and a 2% discount for the fifth year insured with Safety.
*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer. 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.

Mono-line e-Customer – **(a)** All policyholders (on or after 01/01/17) with at least 12 months continuous coverage, who select Electronic Policy Issuance and do not qualify for an Account Credit or Multi-Car Discount may be entitled to a 1% discount on the first year insured and a 1% discount on subsequent years with Safety.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Credit or Multi-Car Discount may be entitled to a 1% discount on the first year insured and a 1% discount on subsequent years with Safety.

Discounts will apply to Parts 1-12.

- 6. Electronic Book Transfer Discount** – A policyholder, who ~~(1)~~ elects to transfer their policy 30 days before the effective date from a non-Safety company, ~~(2) qualifies for the New Business Discount for Agency Loyalty,~~ and ~~(3)~~ is part of a qualified book transfer meeting the underwriting rules established by the company, may qualify for ~~the following discount. For policies written as new business prior to 01/01/14, the discounts are:~~

Insured Year	Discount	Insured Year	Discount
1st	7%	3rd	3%
2nd	5%	4th	1%

~~For policies written as new business on or after 01/01/14, the discounts are:~~

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

Discounts will apply to Parts 1-12.

- 7. Student Discounts** – **(a)** A good student who is ranked among the top 20% of their class scholastically and a merit rating score of 4 points or less may be entitled for a 10% credit. **(b)** A good student that resides at an educational institution 100 miles or more and does not have regular use of a vehicle may be entitled for a 10% credit.
- 8. Multi-Car Discount** – A policyholder who insures 2 or more vehicles with Safety may qualify for a 10% credit on their auto.
- 9. Annual Mileage Discount** – Safety has 2 categories:

Mileage	Credit
0 - 5,000	10%
5,001 - 7,500	5%

- 10. Merit Rating Plan** – More generous Excellent Driver Discounts (Merit Rating score of 99 or 98) for Parts 1,2,4,7.

Merit Rating Plan	Experienced Operators Credit	Inexperienced Operators Credit
Excellent Driver Plus (6 years Incident Free)	24%	N/A
Excellent Driver (5 years Incident Free)	8%	8%

- 11. Telematics Discount** – A rated inexperienced operator who elects to participate in Safety's telematics program may be entitled to a 2% credit.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Discounts will apply to Parts 1-12.

- 6. Electronic Book Transfer Discount** – A policyholder, who elects to transfer their policy 30 days before the effective date from a non-Safety company, has had at least 12 months continuous coverage, and is part of a qualified book transfer meeting the underwriting rules established by the company, may qualify for a discount as follows:

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer. Discounts will apply to Parts 1-12.

- 7. Student Discounts** – (a) A good student who is ranked among the top 20% of their class scholastically and a merit rating score of 4 points or less may be entitled for a 10% credit. (b) A good student that resides at an educational institution 100 miles or more and does not have regular use of a vehicle may be entitled for a 10% credit.
- 8. Multi-Car Discount** – A policyholder who insures 2 or more vehicles with Safety may qualify for a 10% credit on their auto.
- 9. Annual Mileage Discount** – Safety has 2 categories:

Mileage	Credit
0 - 5,000	10%
5,001 - 7,500	5%

- 10. Merit Rating Plan** – More generous Excellent Driver Discounts (Merit Rating score of 99 or 98) for Parts 1,2,4,7.

Merit Rating Plan	Experienced Operators Credit	Inexperienced Operators Credit
Excellent Driver Plus (6 years Incident Free)	24%	N/A
Excellent Driver (5 years Incident Free)	8%	8%

- 11. Telematics Discount** – A rated inexperienced operator who elects to participate in Safety's telematics program may be entitled to a 2% credit.
- 12. Early Issuance Discount** – A policyholder who elects to transfer their policy from a non-Safety company at least 7 days before the policy effective date and has had at least 12 months continuous coverage may be eligible for a discount as follows:

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer. Discounts will apply to Parts 1-12.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

SAFETY ENDORSEMENT FORMS AND RATING PLAN AND TIER PROGRAM:

11. Transportation Network Driver Coverage – Provides coverage to the insured or a household member who is a Transportation Network Driver and who is logged on to a Transportation Network Company’s digital network and is available to receive a pre-arranged ride, but has not yet accepted a pre-arranged ride.

12. Safety Shield (SSA 001) – Adds extensions and additional coverages to the specified vehicle.

Rental Vehicle Loss of Income Coverage	Extended Substitute Transportation	Supplemental Towing and Labor
Personal Effects	Emergency Road Travel Expenses	Air Bag Coverage
Lock in Value		Disappearing Deductible
Premium is \$35.00 per vehicle		

13. Safety Shield Plus (SSA 002)

Rental Vehicle Loss of Income Coverage	Extended Substitute Transportation	Supplemental Towing and Labor
Personal Effects	Emergency Road Travel Expenses	Air Bag Coverage
Lock in Value		Disappearing Deductible
Seat Belt	Pet Coverage	Bail Bonds
Accident Forgiveness		
Premium is \$45.00 per vehicle		

14. Auto Loan/Lease Gap Coverage (SLL 002) – In the event of a Total Loss to a specified vehicle with this coverage, Safety will pay any unpaid amount due on the lease or loan for that vehicle. **Premium is \$25.00 per vehicle.**

15. Safety’s Rating Plan and Tier Placement Program – Rating Plan (A or B) and Tier placement are based on an analysis of the following policy characteristics:

- Whether the policy qualifies for the Safety Account Credit (Rule **19. G.1.**) or the Non-Safety Account Credit (Rule **19. G.2.**)
- Whether the policy qualifies for the Multi-Car Discount (Rule **19. A.**)
- The number of years the policyholder has maintained continuous coverage with Safety.
- Whether the policyholder has been continuously insured for twelve or more months.
- Whether the policy qualifies (or did qualify on the original policy effective date for Safety) for the New Business Discount for Agency Loyalty (Rule **19.K.**).
- What the least favorable merit rating is for all rated operators (Rule **56.**).
- Whether the policyholder has purchased comprehensive coverage (Part 9) for all vehicles on policy.

For an extended description of the products refer to your Safety Insurance Personal Auto Manual.

If you have any questions please call your personal auto underwriter.

* **NOTE:** Policies in Rating Plan B are not eligible for the discounts and endorsements listed above.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

SAFETY ENDORSEMENT FORMS AND RATING PLAN AND TIER PROGRAM:

13. Transportation Network Driver Coverage – Provides coverage to the insured or a household member who is a Transportation Network Driver and who is logged on to a Transportation Network Company’s digital network and is available to receive a pre-arranged ride, but has not yet accepted a pre-arranged ride.

14. Safety Shield (SSA 001) – Adds extensions and additional coverages to the specified vehicle.

Rental Vehicle Loss of Income Coverage	Extended Substitute Transportation	Supplemental Towing and Labor
Personal Effects	Emergency Road Travel Expenses	Air Bag Coverage
Lock in Value		Disappearing Deductible
Premium is \$35.00 per vehicle		

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Rental Vehicle Loss of Income Coverage	Extended Substitute Transportation	Supplemental Towing and Labor
Personal Effects	Emergency Road Travel Expenses	Air Bag Coverage
Lock in Value		Disappearing Deductible
Seat Belt	Pet Coverage	Bail Bonds
Accident Forgiveness		
Premium is \$45.00 per vehicle		

16. Auto Loan/Lease Gap Coverage (SLL 002) – In the event of a Total Loss to a specified vehicle with this coverage, Safety will pay any unpaid amount due on the lease or loan for that vehicle. **Premium is \$25.00 per vehicle.**

17. Safety’s Rating Plan and Tier Placement Program – Rating Plan (A or B) and Tier placement are based on an analysis of the following policy characteristics:

- Whether the policy qualifies for the Safety Account Credit (Rule **19. G.1.**) or the Non-Safety Account Credit (Rule **19. G.2.**)
- Whether the policy qualifies for the Multi-Car Discount (Rule **19. A.**)
- The number of years the policyholder has maintained continuous coverage with Safety.
- Whether the policyholder has been continuously insured for twelve or more months.
- Whether the policy qualifies (or did qualify on the original policy effective date for Safety) for the New Business Discount for Agency Loyalty (Rule **19.K.**).
- What the least favorable merit rating is for all rated operators (Rule **56.**).
- Whether the policyholder has purchased comprehensive coverage (Part 9) for all vehicles on policy.

For an extended description of the products refer to your Safety Insurance Personal Auto Manual.

If you have any questions please call your personal auto underwriter.

* **NOTE:** Policies in Rating Plan B are not eligible for the discounts and endorsements listed above.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

2. Apply the appropriate discounts and adjustment factor to the premium developed in paragraph B.1 above, depending on the rating plan of the policy. Refer to Rule 19 for a definition of the available discounts.
- a. **Rating Plan A:**

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

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

Maximum Combined Discounts

The maximum of all discounts combined shall not exceed 35%, excluding the following allowable discounts:

- Annual Mileage Discount
- Multi-Car Discount
- Anti-Theft Discount
- Public Transportation Discount
- Account Credit Discount (Safety Account Credit Discount only)
- Basic Package Adjustment Factor*

The Annual Mileage Discount, Multi-Car Discount, and Anti-Theft Device Discount shall be rounded to the nearest dollar after each application. The remaining discounts shall not be rounded.

* Basic Package Adjustment Factor

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

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

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

Apply the Basic Package Adjustment Factor as follows:

- Select the Basic Package Adjustment Factor in the table below based on the vehicle's Garaging Town, Class, Merit Rating and Tier and then divide by the Years Licensed Rating Factor found in Rule 21 if the Years Licensed Rating Factor is greater than 1.
- If a value cannot be found in the table below, set the Basic Package Adjustment Factor to 1.000.

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2. Apply the appropriate discounts and adjustment factor to the premium developed in paragraph B.1 above, depending on the rating plan of the policy. Refer to Rule 19 for a definition of the available discounts.
 - a. **Rating Plan A:**

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

1. Annual Mileage Discount
2. Multi-Car Discount
3. Anti-Theft Device Discount
4. Safety Account Credit Discount
5. Public Transit Discount
6. Basic Package Adjustment Factor*
7. Age 65 and Older Discount
8. Renewal Credit Discount
9. Student Discount
10. Telematics Discount
11. Agency Loyalty Discount
12. E-customer Discount
13. Electronic Book Transfer Discount
14. Non-Safety Account Credit Discount
15. Early Issuance Discount

Maximum Combined Discounts

The maximum of all discounts combined shall not exceed 35%, excluding the following allowable discounts:

- Annual Mileage Discount
- Multi-Car Discount
- Anti-Theft Discount
- Public Transportation Discount
- Account Credit Discount (Safety Account Credit Discount only)
- Basic Package Adjustment Factor*

The Annual Mileage Discount, Multi-Car Discount, and Anti-Theft Device Discount shall be rounded to the nearest dollar after each application. The remaining discounts shall not be rounded.

* Basic Package Adjustment Factor

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

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

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

Apply the Basic Package Adjustment Factor as follows:

- Select the Basic Package Adjustment Factor in the table below based on the vehicle's Garaging Town, Class, Merit Rating and Tier and then divide by the Years Licensed Rating Factor found in Rule 21 if the Years Licensed Rating Factor is greater than 1.
- If a value cannot be found in the table below, set the Basic Package Adjustment Factor to 1.000.

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J. Telematics Discount

This discount will be given to all eligible operators (with less than 6 years driving experience in Classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A) who elect to participate in Safety's telematics program. A 2% discount will apply to Parts 1-12 of the rated vehicle(s) to which the eligible operator is assigned.

The discount may be removed from the corresponding vehicle(s) if the rated operator has been idle on the "Drive with Safety" application for 90 days or more.

The discount will be removed effective as of the 90th day of inactivity on a pro-rated basis.

K. Agency Loyalty Discount

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

For policies written as new business ~~prior to 01/01/14: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 3% discount will apply for the first and second year insured with Safety.~~

~~For policies written as new business~~ on or after 01/01/14 and before 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

For policies written as new business on or after 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

L. e-Customer Discount and Electronic Book Transfer Discount

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

e-Customer Discount

An eligible policyholder who selects Electronic Policy Issuance shall be entitled to a discount described below:

Multi-line e-Customer

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Electronic Policy Issuance **on or before** the date their first policy is issued with Safety and **(B)** qualifies under Section **K** for New Business Discount for Agency Loyalty on the date of selection in **(A)**, and **(C)** qualifies under Section **G. 1.** for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Electronic Policy Issuance and qualify under Section G.1. for an Account Credit, but do not qualify as described in **1.** will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, and a 1% discount on subsequent renewals with Safety.

Mono-line Multi-car e-Customer

1. A first-time policyholder to Safety Insurance Group who (A) selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and (B) qualifies under Section K for New Business Discount for Agency Loyalty on the date of selection in (A), and (C) qualifies for the multi-car discount under Section A, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, but do not qualify as described in 1. will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

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J. Telematics Discount

This discount will be given to all eligible operators (with less than 6 years driving experience in Classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A) who elect to participate in Safety's telematics program. A 2% discount will apply to Parts 1-12 of the rated vehicle(s) to which the eligible operator is assigned.

The discount may be removed from the corresponding vehicle(s) if the rated operator has been idle on the "Drive with Safety" application for 90 days or more.

The discount will be removed effective as of the 90th day of inactivity on a pro-rated basis.

K. Agency Loyalty Discount

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

For policies written as new business on or after 01/01/14 and before 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

For policies written as new business on or after 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer.

L. e-Customer Discount and Electronic Book Transfer Discount

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

e-Customer Discount

An eligible policyholder who selects Electronic Policy Issuance shall be entitled to a discount described below:

Multi-line e-Customer

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Electronic Policy Issuance **on or before** the date their first policy is issued with Safety and **(B)** qualifies under Section **K** for New Business Discount for Agency Loyalty on the date of selection in **(A)**, and **(C)** qualifies under Section **G. 1.** for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Electronic Policy Issuance and qualify under Section G.1. for an Account Credit, but do not qualify as described in **1.** will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, and a 1% discount on subsequent renewals with Safety.

Mono-line Multi-car e-Customer

1. A first-time policyholder to Safety Insurance Group who (A) selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and (B) qualifies under Section K for New Business Discount for Agency Loyalty on the date of selection in (A), and (C) qualifies for the multi-car discount under Section A, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, but do not qualify as described in 1. will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

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3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, will be eligible for:

Number of Years	Discount
1 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

Mono-line e-Customer

1. All first-time and renewal policyholders to Safety Insurance Group (on or after 01/01/17) who have had at least 12 months continuous coverage and (A) select Electronic Policy Issuance, (B) do not qualify for under Section **G. 1.** for an Account Credit, and (C) do not qualify for the Multi-Car Discount will be eligible for a 1% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

Electronic Book Transfer Discount

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

A first-time policyholder to Safety Insurance Group who ~~(A)~~ elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective ~~date and (B)~~ is part of a qualified book transfer meeting the underwriting rules established by the ~~company and (C) qualifies under Section K: for New Business Discount for Agency Loyalty on the date of transfer in (A)~~ will be eligible for an Electronic Book Transfer Discount for Parts 1-12.

For policies written as new business ~~prior to 01/01/14: A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.~~

~~For policies written as new business on or after 01/01/14: An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.~~

~~Any discounts developed in Rule 19 L: are in addition to discounts developed in other sections of Rule 19:~~

M: Low Frequency Discount

A discount will be given on Parts 1, 2, 4 and 5 for vehicles whose rated operator meets certain low frequency requirements:

- The rated operator has 4 or less merit rating points as defined in Rule 56 – Merit Rating Plan and
- No claim payment under any of the above coverage parts has been made to or on behalf of the rated operator in connection with more than one accident during the three years preceding the effective date of the policy.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, will be eligible for:

Number of Years	Discount
1 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

Mono-line e-Customer

1. All first-time and renewal policyholders to Safety Insurance Group (on or after 01/01/17) who have had at least 12 months continuous coverage and (A) select Electronic Policy Issuance, (B) do not qualify for under Section **G. 1.** for an Account Credit, and (C) do not qualify for the Multi-Car Discount will be eligible for a 1% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

Electronic Book Transfer Discount

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

A first-time policyholder to Safety Insurance Group who elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective date, is part of a qualified book transfer meeting the underwriting rules established by the company, and has had at least 12 months continuous coverage will be eligible for an Electronic Book Transfer Discount for Parts 1-12.

For policies written as new business on or after 01/01/14: An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer.

Any discounts developed in Rule 19 L. are in addition to discounts developed in other sections of Rule 19.

M. Early Issuance Discount

An eligible policyholder who elects to transfer their policy from a non-Safety company into a Safety rating program at least 7 days before the policy effective date and has had at least 12 months continuous coverage may be entitled to an Early Issuance Discount as described below:

An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety. This discount applies to Parts 1-12.

*Only 2 out of the following 3 discounts can be applied to a policy: Early Issuance, Agency Loyalty, and Electronic Book Transfer.

N. Low Frequency Discount

A discount will be given on Parts 1, 2, 4 and 5 for vehicles whose rated operator meets certain low frequency requirements:

- The rated operator has 4 or less merit rating points as defined in Rule 56 – Merit Rating Plan and
- No claim payment under any of the above coverage parts has been made to or on behalf of the rated operator in connection with more than one accident during the three years preceding the effective date of the policy.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Rating Factors (continued)

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<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>
Rating Plan A *	\$20	\$60	\$140	\$285
Rating Plan B *	\$50	\$150	\$185	\$335

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

DISCOUNTS (RULE 19) : Rating Plan A	
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
Telematics Discount:	2% Parts 1-12
Agency Loyalty Discount (prior to 01/01/14)	1st year with Safety - 3% Parts 1-12 2nd year with Safety - 3% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/14)	1 st year with Safety - 7% Parts 1-12 2 nd year with Safety - 5% Parts 1-12 3 rd year with Safety - 3% Parts 1-12 4 th year with Safety - 1% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/17)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% 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)	1st year with Safety - 7% Parts 1-12 2nd year with Safety - 5% Parts 1-12 3rd year with Safety - 3% Parts 1-12 4th year with Safety - 1% Parts 1-12 Subsequent years - 0%
Electronic Book Transfer Discount (on or after 01/01/14)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% Parts 1-12 Subsequent years - 0%
Age 65 and Older Discount:	25% Parts 1-12

DISCOUNTS (RULE 19): Rating Plan 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)

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<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>
Rating Plan A *	\$20	\$60	\$140	\$285
Rating Plan B *	\$50	\$150	\$185	\$335

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

DISCOUNTS (RULE 19) : Rating Plan A	
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
Telematics Discount:	2% Parts 1-12
Agency Loyalty Discount (on or after 01/01/14)	1 st year with Safety - 7% Parts 1-12 2 nd year with Safety - 5% Parts 1-12 3 rd year with Safety - 3% Parts 1-12 4 th year with Safety - 1% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/17)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% 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.
<u>Early Issuance</u> Discount	1 st year with Safety - <u>11%</u> Parts 1-12 2 nd year with Safety - <u>9%</u> Parts 1-12 3 rd year with Safety - <u>7%</u> Parts 1-12 4 th year with Safety - <u>5%</u> Parts 1-12 <u>5th year with Safety - 2% Parts 1-12</u> Subsequent years - 0%
Electronic Book Transfer Discount (on or after 01/01/14)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% Parts 1-12 Subsequent years - 0%
Age 65 and Older Discount:	25% Parts 1-12

DISCOUNTS (RULE 19): Rating Plan 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

031518 Changed Pages.pdf

040118 Changed Pages.pdf

Summary

199 word(s) added

219 word(s) deleted

3050 word(s) matched

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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 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 and before 1/1/17, 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. For policies written as new business on or after 01/01/17 an 11% discount will be given for the first year insured with Safety, a 9% discount for the second year, a 7% discount for the third year, a 5% discount for the fourth year, and a 2% discount for the fifth 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.

Mono-line e-Customer – **(a)** All policyholders (on or after 01/01/17) with at least 12 months continuous coverage, who select Electronic Policy Issuance and do not qualify for an Account

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 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 policies written as new business on or after 01/01/14 and before 1/1/17, 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. For policies written as new business on or after 01/01/17 an 11% discount will be given for the first year insured with Safety, a 9% discount for the second year, a 7% discount for the third year, a 5% discount for the fourth year, and a 2% discount for the fifth 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.

Mono-line e-Customer – **(a)** All policyholders (on or after 01/01/17) with at least 12 months continuous coverage, who select Electronic Policy Issuance and do not qualify for an Account

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Credit or Multi-Car Discount may be entitled to a 1% discount on the first year insured and a 1% discount on subsequent years with Safety.

Discounts will apply to Parts 1-12.

- 6. Electronic Book Transfer Discount** – A policyholder, who **(1)** elects to transfer their policy 30 days before the effective date from a non-Safety company, **(2)** qualifies for the New Business Discount for Agency Loyalty, and **(3)** is part of a qualified book transfer meeting the underwriting rules established by the company, may qualify for the following discount. For ~~polices written as new business prior to 01/01/14, the discounts are:~~

Insured Year	Discount	Insured Year	Discount
1st	7%	3rd	3%
2nd	5%	4th	1%

~~For policies written as new business on or after 01/01/14, the discounts are:~~

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

Discounts will apply to Parts 1-12.

- 7. Student Discounts** – **(a)** A good student who is ranked among the top 20% of their class scholastically and a merit rating score of 4 points or less may be entitled for a 10% credit. **(b)** A good student that resides at an educational institution 100 miles or more and does not have regular use of a vehicle may be entitled for a 10% credit.
- 8. Multi-Car Discount** – A policyholder who insures 2 or more vehicles with Safety may qualify for a 10% credit on their auto.
- 9. Annual Mileage Discount** – Safety has 2 categories:

Mileage	Credit
0 - 5,000	10%
5,001 - 7,500	5%

- 10. Merit Rating Plan** – More generous Excellent Driver Discounts (Merit Rating score of 99 or 98) for Parts 1,2,4,7.

Merit Rating Plan	Experienced Operators Credit	Inexperienced Operators Credit
Excellent Driver Plus (6 years Incident Free)	24%	N/A
Excellent Driver (5 years Incident Free)	8%	8%

- 11. Telematics Discount** – A rated inexperienced operator who elects to participate in Safety's telematics program may be entitled to a 2% credit.

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Credit or Multi-Car Discount may be entitled to a 1% discount on the first year insured and a 1% discount on subsequent years with Safety.

Discounts will apply to Parts 1-12.

- 6. Electronic Book Transfer Discount** – A policyholder, who **(1)** elects to transfer their policy 30 days before the effective date from a non-Safety company, **(2)** qualifies for the New Business Discount for Agency Loyalty, and **(3)** is part of a qualified book transfer meeting the underwriting rules established by the company, may qualify for a discount as follows:

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

Discounts will apply to Parts 1-12.

- 7. Student Discounts** – **(a)** A good student who is ranked among the top 20% of their class scholastically and a merit rating score of 4 points or less may be entitled for a 10% credit. **(b)** A good student that resides at an educational institution 100 miles or more and does not have regular use of a vehicle may be entitled for a 10% credit.

- 8. Multi-Car Discount** – A policyholder who insures 2 or more vehicles with Safety may qualify for a 10% credit on their auto.

- 9. Annual Mileage Discount** – Safety has 2 categories:

Mileage	Credit
0 - 5,000	10%
5,001 - 7,500	5%

- 10. Merit Rating Plan** – More generous Excellent Driver Discounts (Merit Rating score of 99 or 98) for Parts 1,2,4,7.

Merit Rating Plan	Experienced Operators Credit	Inexperienced Operators Credit
Excellent Driver Plus (6 years Incident Free)	24%	N/A
Excellent Driver (5 years Incident Free)	8%	8%

- 11. Telematics Discount** – A rated inexperienced operator who elects to participate in Safety's telematics program may be entitled to a 2% credit.

- 12. Early Issuance Discount** – A policyholder who elects to transfer their policy from a non-Safety company at least 7 days before the policy effective date and has had at least 12 months continuous coverage may be eligible for a discount as follows:

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

2. Apply the appropriate discounts and adjustment factor to the premium developed in paragraph B.1 above, depending on the rating plan of the policy. Refer to Rule 19 for a definition of the available discounts.
- a. **Rating Plan A:**

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

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

Maximum Combined Discounts

The maximum of all discounts combined shall not exceed 35%, excluding the following allowable discounts:

- Annual Mileage Discount
- Multi-Car Discount
- Anti-Theft Discount
- Public Transportation Discount
- Account Credit Discount (Safety Account Credit Discount only)
- Basic Package Adjustment Factor*

The Annual Mileage Discount, Multi-Car Discount, and Anti-Theft Device Discount shall be rounded to the nearest dollar after each application. The remaining discounts shall not be rounded.

* Basic Package Adjustment Factor

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

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

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

Apply the Basic Package Adjustment Factor as follows:

- Select the Basic Package Adjustment Factor in the table below based on the vehicle's Garaging Town, Class, Merit Rating and Tier and then divide by the Years Licensed Rating Factor found in Rule 21 if the Years Licensed Rating Factor is greater than 1.
- If a value cannot be found in the table below, set the Basic Package Adjustment Factor to 1.000.

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2. Apply the appropriate discounts and adjustment factor to the premium developed in paragraph B.1 above, depending on the rating plan of the policy. Refer to Rule 19 for a definition of the available discounts.
- a. **Rating Plan A:**

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

1. Annual Mileage Discount
2. Multi-Car Discount
3. Anti-Theft Device Discount
4. Safety Account Credit Discount
5. Public Transit Discount
6. Basic Package Adjustment Factor*
7. Age 65 and Older Discount
8. Renewal Credit Discount
9. Student Discount
10. Telematics Discount
11. Agency Loyalty Discount
12. E-customer Discount
13. Electronic Book Transfer Discount
14. Non-Safety Account Credit Discount
15. Early Issuance Discount

Maximum Combined Discounts

The maximum of all discounts combined shall not exceed 35%, excluding the following allowable discounts:

- Annual Mileage Discount
- Multi-Car Discount
- Anti-Theft Discount
- Public Transportation Discount
- Account Credit Discount (Safety Account Credit Discount only)
- Basic Package Adjustment Factor*

The Annual Mileage Discount, Multi-Car Discount, and Anti-Theft Device Discount shall be rounded to the nearest dollar after each application. The remaining discounts shall not be rounded.

* Basic Package Adjustment Factor

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

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

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

Apply the Basic Package Adjustment Factor as follows:

- Select the Basic Package Adjustment Factor in the table below based on the vehicle's Garaging Town, Class, Merit Rating and Tier and then divide by the Years Licensed Rating Factor found in Rule 21 if the Years Licensed Rating Factor is greater than 1.
- If a value cannot be found in the table below, set the Basic Package Adjustment Factor to 1.000.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

J. Telematics Discount

This discount will be given to all eligible operators (with less than 6 years driving experience in Classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A) who elect to participate in Safety's telematics program. A 2% discount will apply to Parts 1-12 of the rated vehicle(s) to which the eligible operator is assigned.

The discount may be removed from the corresponding vehicle(s) if the rated operator has been idle on the "Drive with Safety" application for 90 days or more.

The discount will be removed effective as of the 90th day of inactivity on a pro-rated basis.

K. Agency Loyalty Discount

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

For policies written as new business ~~prior to 01/01/14: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 3% discount will apply for the first and second year insured with Safety.~~

~~For policies written as new business~~ on or after 01/01/14 and before 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

For policies written as new business on or after 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

L. e-Customer Discount and Electronic Book Transfer Discount

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

e-Customer Discount

An eligible policyholder who selects Electronic Policy Issuance shall be entitled to a discount described below:

Multi-line e-Customer

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Electronic Policy Issuance **on or before** the date their first policy is issued with Safety and **(B)** qualifies under Section **K** for New Business Discount for Agency Loyalty on the date of selection in **(A)**, and **(C)** qualifies under Section **G. 1.** for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Electronic Policy Issuance and qualify under Section G.1. for an Account Credit, but do not qualify as described in **1.** will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, and a 1% discount on subsequent renewals with Safety.

Mono-line Multi-car e-Customer

1. A first-time policyholder to Safety Insurance Group who (A) selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and (B) qualifies under Section K for New Business Discount for Agency Loyalty on the date of selection in (A), and (C) qualifies for the multi-car discount under Section A, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, but do not qualify as described in 1. will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

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J. Telematics Discount

This discount will be given to all eligible operators (with less than 6 years driving experience in Classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A) who elect to participate in Safety's telematics program. A 2% discount will apply to Parts 1-12 of the rated vehicle(s) to which the eligible operator is assigned.

The discount may be removed from the corresponding vehicle(s) if the rated operator has been idle on the "Drive with Safety" application for 90 days or more.

The discount will be removed effective as of the 90th day of inactivity on a pro-rated basis.

K. Agency Loyalty Discount

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

For policies written as new business on or after 01/01/14 and before 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

For policies written as new business on or after 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

L. e-Customer Discount and Electronic Book Transfer Discount

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

e-Customer Discount

An eligible policyholder who selects Electronic Policy Issuance shall be entitled to a discount described below:

Multi-line e-Customer

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Electronic Policy Issuance **on or before** the date their first policy is issued with Safety and **(B)** qualifies under Section **K** for New Business Discount for Agency Loyalty on the date of selection in **(A)**, and **(C)** qualifies under Section **G. 1.** for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Electronic Policy Issuance and qualify under Section G.1. for an Account Credit, but do not qualify as described in 1. will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, and a 1% discount on subsequent renewals with Safety.

Mono-line Multi-car e-Customer

1. A first-time policyholder to Safety Insurance Group who (A) selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and (B) qualifies under Section K for New Business Discount for Agency Loyalty on the date of selection in (A), and (C) qualifies for the multi-car discount under Section A, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, but do not qualify as described in 1. will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

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3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, will be eligible for:

Number of Years	Discount
1 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

Mono-line e-Customer

1. All first-time and renewal policyholders to Safety Insurance Group (on or after 01/01/17) who have had at least 12 months continuous coverage and (A) select Electronic Policy Issuance, (B) do not qualify for under Section **G. 1.** for an Account Credit, and (C) do not qualify for the Multi-Car Discount will be eligible for a 1% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

Electronic Book Transfer Discount

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

A first-time policyholder to Safety Insurance Group who **(A)** elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective date and **(B)** is part of a qualified book transfer meeting the underwriting rules established by the company and **(C)** qualifies under Section **K.** for New Business Discount for Agency Loyalty on the date of transfer in **(A)** will be eligible for an Electronic Book Transfer Discount for Parts 1-12.

~~For policies written as new business prior to 01/01/14: A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.~~

For policies written as new business on or after 01/01/14: An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

Any discounts developed in Rule 19 L. are in addition to discounts developed in other sections of Rule 19.

M: Low Frequency Discount

A discount will be given on Parts 1, 2, 4 and 5 for vehicles whose rated operator meets certain low frequency requirements:

- The rated operator has 4 or less merit rating points as defined in Rule 56 – Merit Rating Plan and
- No claim payment under any of the above coverage parts has been made to or on behalf of the rated operator in connection with more than one accident during the three years preceding the effective date of the policy.

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3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, will be eligible for:

Number of Years	Discount
1 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

Mono-line e-Customer

1. All first-time and renewal policyholders to Safety Insurance Group (on or after 01/01/17) who have had at least 12 months continuous coverage and (A) select Electronic Policy Issuance, (B) do not qualify for under Section **G. 1.** for an Account Credit, and (C) do not qualify for the Multi-Car Discount will be eligible for a 1% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

Electronic Book Transfer Discount

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

A first-time policyholder to Safety Insurance Group who **(A)** elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective date and **(B)** is part of a qualified book transfer meeting the underwriting rules established by the company and **(C)** qualifies under Section **K.** for New Business Discount for Agency Loyalty on the date of transfer in **(A)** will be eligible for an Electronic Book Transfer Discount for Parts 1-12.

For policies written as new business on or after 01/01/14: An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

Any discounts developed in Rule 19 L. are in addition to discounts developed in other sections of Rule 19.

M. **Early Issuance Discount**

An eligible policyholder who elects to transfer their policy from a non-Safety company into a Safety rating program at least 7 days before the policy effective date and has had at least 12 months continuous coverage may be entitled to an Early Issuance Discount as described below:

An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety. This discount applies to Parts 1-12.

N. **Low Frequency Discount**

A discount will be given on Parts 1, 2, 4 and 5 for vehicles whose rated operator meets certain low frequency requirements:

- The rated operator has 4 or less merit rating points as defined in Rule 56 – Merit Rating Plan and
- No claim payment under any of the above coverage parts has been made to or on behalf of the rated operator in connection with more than one accident during the three years preceding the effective date of the policy.

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Miscellaneous Rating Factors (continued)

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<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>
Rating Plan A *	\$20	\$60	\$140	\$285
Rating Plan B *	\$50	\$150	\$185	\$335

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

DISCOUNTS (RULE 19) : Rating Plan A	
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
Telematics Discount:	2% Parts 1-12
Agency Loyalty Discount (prior to 01/01/14)	1st year with Safety - 3% Parts 1-12 2nd year with Safety - 3% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/14)	1 st year with Safety - 7% Parts 1-12 2 nd year with Safety - 5% Parts 1-12 3 rd year with Safety - 3% Parts 1-12 4 th year with Safety - 1% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/17)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% 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)	1st year with Safety - 7% Parts 1-12 2nd year with Safety - 5% Parts 1-12 3rd year with Safety - 3% Parts 1-12 4th year with Safety - 1% Parts 1-12 Subsequent years - 0%
Electronic Book Transfer Discount (on or after 01/01/14)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% Parts 1-12 Subsequent years - 0%
Age 65 and Older Discount:	25% Parts 1-12

DISCOUNTS (RULE 19): Rating Plan 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)

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<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>
Rating Plan A *	\$20	\$60	\$140	\$285
Rating Plan B *	\$50	\$150	\$185	\$335

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

DISCOUNTS (RULE 19) : Rating Plan A	
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
Telematics Discount:	2% Parts 1-12
Agency Loyalty Discount (on or after 01/01/14)	1 st year with Safety - 7% Parts 1-12 2 nd year with Safety - 5% Parts 1-12 3 rd year with Safety - 3% Parts 1-12 4 th year with Safety - 1% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/17)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% 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.
<u>Early Issuance Discount</u>	<u>1st year with Safety - 11% Parts 1-12</u> <u>2nd year with Safety - 9% Parts 1-12</u> <u>3rd year with Safety - 7% Parts 1-12</u> <u>4th year with Safety - 5% Parts 1-12</u> <u>5th year with Safety - 2% Parts 1-12</u> <u>Subsequent years - 0%</u>
Electronic Book Transfer Discount (on or after 01/01/14)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% Parts 1-12 Subsequent years - 0%
Age 65 and Older Discount:	25% Parts 1-12

DISCOUNTS (RULE 19): Rating Plan 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

**2018
MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**



Safety Insurance

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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 policies written as new business on or after 01/01/14 and before 1/1/17, 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. For policies written as new business on or after 01/01/17 an 11% discount will be given for the first year insured with Safety, a 9% discount for the second year, a 7% discount for the third year, a 5% discount for the fourth year, and a 2% discount for the fifth 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.

Mono-line e-Customer – **(a)** All policyholders (on or after 01/01/17) with at least 12 months continuous coverage, who select Electronic Policy Issuance and do not qualify for an Account

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Credit or Multi-Car Discount may be entitled to a 1% discount on the first year insured and a 1% discount on subsequent years with Safety.

Discounts will apply to Parts 1-12.

- 6. Electronic Book Transfer Discount** – A policyholder, who **(1)** elects to transfer their policy 30 days before the effective date from a non-Safety company, **(2)** qualifies for the New Business Discount for Agency Loyalty, and **(3)** is part of a qualified book transfer meeting the underwriting rules established by the company, may qualify for a discount as follows:

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

Discounts will apply to Parts 1-12.

- 7. Student Discounts** – **(a)** A good student who is ranked among the top 20% of their class scholastically and a merit rating score of 4 points or less may be entitled for a 10% credit. **(b)** A good student that resides at an educational institution 100 miles or more and does not have regular use of a vehicle may be entitled for a 10% credit.

- 8. Multi-Car Discount** – A policyholder who insures 2 or more vehicles with Safety may qualify for a 10% credit on their auto.

- 9. Annual Mileage Discount** – Safety has 2 categories:

Mileage	Credit
0 - 5,000	10%
5,001 - 7,500	5%

- 10. Merit Rating Plan** – More generous Excellent Driver Discounts (Merit Rating score of 99 or 98) for Parts 1,2,4,7.

Merit Rating Plan	Experienced Operators Credit	Inexperienced Operators Credit
Excellent Driver Plus (6 years Incident Free)	24%	N/A
Excellent Driver (5 years Incident Free)	8%	8%

- 11. Telematics Discount** – A rated inexperienced operator who elects to participate in Safety's telematics program may be entitled to a 2% credit.

- 12. Early Issuance Discount** – A policyholder who elects to transfer their policy from a non-Safety company at least 7 days before the policy effective date and has had at least 12 months continuous coverage may be eligible for a discount as follows:

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

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2. Apply the appropriate discounts and adjustment factor to the premium developed in paragraph B.1 above, depending on the rating plan of the policy. Refer to Rule 19 for a definition of the available discounts.
 - a. **Rating Plan A:**

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

1. Annual Mileage Discount
2. Multi-Car Discount
3. Anti-Theft Device Discount
4. Safety Account Credit Discount
5. Public Transit Discount
6. Basic Package Adjustment Factor*
7. Age 65 and Older Discount
8. Renewal Credit Discount
9. Student Discount
10. Telematics Discount
11. Agency Loyalty Discount
12. E-customer Discount
13. Electronic Book Transfer Discount
14. Non-Safety Account Credit Discount
15. Early Issuance Discount

Maximum Combined Discounts

The maximum of all discounts combined shall not exceed 35%, excluding the following allowable discounts:

- Annual Mileage Discount
- Multi-Car Discount
- Anti-Theft Discount
- Public Transportation Discount
- Account Credit Discount (Safety Account Credit Discount only)
- Basic Package Adjustment Factor*

The Annual Mileage Discount, Multi-Car Discount, and Anti-Theft Device Discount shall be rounded to the nearest dollar after each application. The remaining discounts shall not be rounded.

* Basic Package Adjustment Factor

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

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

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

Apply the Basic Package Adjustment Factor as follows:

- Select the Basic Package Adjustment Factor in the table below based on the vehicle's Garaging Town, Class, Merit Rating and Tier and then divide by the Years Licensed Rating Factor found in Rule 21 if the Years Licensed Rating Factor is greater than 1.
- If a value cannot be found in the table below, set the Basic Package Adjustment Factor to 1.000.

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J. Telematics Discount

This discount will be given to all eligible operators (with less than 6 years driving experience in Classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A) who elect to participate in Safety's telematics program. A 2% discount will apply to Parts 1-12 of the rated vehicle(s) to which the eligible operator is assigned.

The discount may be removed from the corresponding vehicle(s) if the rated operator has been idle on the "Drive with Safety" application for 90 days or more.

The discount will be removed effective as of the 90th day of inactivity on a pro-rated basis.

K. Agency Loyalty Discount

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

For policies written as new business on or after 01/01/14 and before 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

For policies written as new business on or after 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

L. e-Customer Discount and Electronic Book Transfer Discount

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

e-Customer Discount

An eligible policyholder who selects Electronic Policy Issuance shall be entitled to a discount described below:

Multi-line e-Customer

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Electronic Policy Issuance **on or before** the date their first policy is issued with Safety and **(B)** qualifies under Section **K** for New Business Discount for Agency Loyalty on the date of selection in **(A)**, and **(C)** qualifies under Section **G. 1.** for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Electronic Policy Issuance and qualify under Section G.1. for an Account Credit, but do not qualify as described in **1.** will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, and a 1% discount on subsequent renewals with Safety.

Mono-line Multi-car e-Customer

1. A first-time policyholder to Safety Insurance Group who (A) selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and (B) qualifies under Section K for New Business Discount for Agency Loyalty on the date of selection in (A), and (C) qualifies for the multi-car discount under Section A, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, but do not qualify as described in 1. will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

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3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, will be eligible for:

Number of Years	Discount
1 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

Mono-line e-Customer

1. All first-time and renewal policyholders to Safety Insurance Group (on or after 01/01/17) who have had at least 12 months continuous coverage and (A) select Electronic Policy Issuance, (B) do not qualify for under Section **G. 1.** for an Account Credit, and (C) do not qualify for the Multi-Car Discount will be eligible for a 1% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

Electronic Book Transfer Discount

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

A first-time policyholder to Safety Insurance Group who **(A)** elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective date and **(B)** is part of a qualified book transfer meeting the underwriting rules established by the company and **(C)** qualifies under Section **K.** for New Business Discount for Agency Loyalty on the date of transfer in **(A)** will be eligible for an Electronic Book Transfer Discount for Parts 1-12.

For policies written as new business on or after 01/01/14: An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

Any discounts developed in Rule **19 L.** are in addition to discounts developed in other sections of Rule 19.

M. Early Issuance Discount

An eligible policyholder who elects to transfer their policy from a non-Safety company into a Safety rating program at least 7 days before the policy effective date and has had at least 12 months continuous coverage may be entitled to an Early Issuance Discount as described below:

An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety. This discount applies to Parts 1-12.

N. Low Frequency Discount

A discount will be given on Parts 1, 2, 4 and 5 for vehicles whose rated operator meets certain low frequency requirements:

- The rated operator has 4 or less merit rating points as defined in Rule 56 – Merit Rating Plan and
- No claim payment under any of the above coverage parts has been made to or on behalf of the rated operator in connection with more than one accident during the three years preceding the effective date of the policy.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Rating Factors (continued)

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<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>
Rating Plan A *	\$20	\$60	\$140	\$285
Rating Plan B *	\$50	\$150	\$185	\$335

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

DISCOUNTS (RULE 19) : Rating Plan A	
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
Telematics Discount:	2% Parts 1-12
Agency Loyalty Discount (on or after 01/01/14)	1 st year with Safety - 7% Parts 1-12 2 nd year with Safety - 5% Parts 1-12 3 rd year with Safety - 3% Parts 1-12 4 th year with Safety - 1% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/17)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% 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.
Early Issuance Discount	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% Parts 1-12 Subsequent years - 0%
Electronic Book Transfer Discount (on or after 01/01/14)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% Parts 1-12 Subsequent years - 0%
Age 65 and Older Discount:	25% Parts 1-12

DISCOUNTS (RULE 19): Rating Plan 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

031518 Changed Pages.pdf

040118 Changed Pages.pdf

Summary

199 word(s) added

219 word(s) deleted

3050 word(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

2018
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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 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 and before 1/1/17, 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. For policies written as new business on or after 01/01/17 an 11% discount will be given for the first year insured with Safety, a 9% discount for the second year, a 7% discount for the third year, a 5% discount for the fourth year, and a 2% discount for the fifth 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.

Mono-line e-Customer – **(a)** All policyholders (on or after 01/01/17) with at least 12 months continuous coverage, who select Electronic Policy Issuance and do not qualify for an Account

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 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 policies written as new business on or after 01/01/14 and before 1/1/17, 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. For policies written as new business on or after 01/01/17 an 11% discount will be given for the first year insured with Safety, a 9% discount for the second year, a 7% discount for the third year, a 5% discount for the fourth year, and a 2% discount for the fifth 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.

Mono-line e-Customer – **(a)** All policyholders (on or after 01/01/17) with at least 12 months continuous coverage, who select Electronic Policy Issuance and do not qualify for an Account

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Credit or Multi-Car Discount may be entitled to a 1% discount on the first year insured and a 1% discount on subsequent years with Safety.

Discounts will apply to Parts 1-12.

- 6. Electronic Book Transfer Discount** – A policyholder, who **(1)** elects to transfer their policy 30 days before the effective date from a non-Safety company, **(2)** qualifies for the New Business Discount for Agency Loyalty, and **(3)** is part of a qualified book transfer meeting the underwriting rules established by the company, may qualify for the following discount. For policies written as new business prior to 01/01/14, the discounts are:

Insured Year	Discount	Insured Year	Discount
1st	7%	3rd	3%
2nd	5%	4th	1%

For policies written as new business on or after 01/01/14, the discounts are:

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

Discounts will apply to Parts 1-12.

- 7. Student Discounts** – **(a)** A good student who is ranked among the top 20% of their class scholastically and a merit rating score of 4 points or less may be entitled for a 10% credit. **(b)** A good student that resides at an educational institution 100 miles or more and does not have regular use of a vehicle may be entitled for a 10% credit.
- 8. Multi-Car Discount** – A policyholder who insures 2 or more vehicles with Safety may qualify for a 10% credit on their auto.
- 9. Annual Mileage Discount** – Safety has 2 categories:

Mileage	Credit
0 - 5,000	10%
5,001 - 7,500	5%

- 10. Merit Rating Plan** – More generous Excellent Driver Discounts (Merit Rating score of 99 or 98) for Parts 1,2,4,7.

Merit Rating Plan	Experienced Operators Credit	Inexperienced Operators Credit
Excellent Driver Plus (6 years Incident Free)	24%	N/A
Excellent Driver (5 years Incident Free)	8%	8%

- 11. Telematics Discount** – A rated inexperienced operator who elects to participate in Safety's telematics program may be entitled to a 2% credit.

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Credit or Multi-Car Discount may be entitled to a 1% discount on the first year insured and a 1% discount on subsequent years with Safety.

Discounts will apply to Parts 1-12.

- 6. Electronic Book Transfer Discount** – A policyholder, who **(1)** elects to transfer their policy 30 days before the effective date from a non-Safety company, **(2)** qualifies for the New Business Discount for Agency Loyalty, and **(3)** is part of a qualified book transfer meeting the underwriting rules established by the company, may qualify for a discount as follows:

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

Discounts will apply to Parts 1-12.

- 7. Student Discounts** – **(a)** A good student who is ranked among the top 20% of their class scholastically and a merit rating score of 4 points or less may be entitled for a 10% credit. **(b)** A good student that resides at an educational institution 100 miles or more and does not have regular use of a vehicle may be entitled for a 10% credit.

- 8. Multi-Car Discount** – A policyholder who insures 2 or more vehicles with Safety may qualify for a 10% credit on their auto.

- 9. Annual Mileage Discount** – Safety has 2 categories:

Mileage	Credit
0 - 5,000	10%
5,001 - 7,500	5%

- 10. Merit Rating Plan** – More generous Excellent Driver Discounts (Merit Rating score of 99 or 98) for Parts 1,2,4,7.

Merit Rating Plan	Experienced Operators Credit	Inexperienced Operators Credit
Excellent Driver Plus (6 years Incident Free)	24%	N/A
Excellent Driver (5 years Incident Free)	8%	8%

- 11. Telematics Discount** – A rated inexperienced operator who elects to participate in Safety's telematics program may be entitled to a 2% credit.

- 12. Early Issuance Discount** – A policyholder who elects to transfer their policy from a non-Safety company at least 7 days before the policy effective date and has had at least 12 months continuous coverage may be eligible for a discount as follows:

Insured Year	Discount	Insured Year	Discount
1st	11%	4th	5%
2nd	9%	5th	2%
3rd	7%		

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2. Apply the appropriate discounts and adjustment factor to the premium developed in paragraph B.1 above, depending on the rating plan of the policy. Refer to Rule 19 for a definition of the available discounts.
- a. **Rating Plan A:**

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

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

Maximum Combined Discounts

The maximum of all discounts combined shall not exceed 35%, excluding the following allowable discounts:

- Annual Mileage Discount
- Multi-Car Discount
- Anti-Theft Discount
- Public Transportation Discount
- Account Credit Discount (Safety Account Credit Discount only)
- Basic Package Adjustment Factor*

The Annual Mileage Discount, Multi-Car Discount, and Anti-Theft Device Discount shall be rounded to the nearest dollar after each application. The remaining discounts shall not be rounded.

* Basic Package Adjustment Factor

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

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

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

Apply the Basic Package Adjustment Factor as follows:

- Select the Basic Package Adjustment Factor in the table below based on the vehicle's Garaging Town, Class, Merit Rating and Tier and then divide by the Years Licensed Rating Factor found in Rule 21 if the Years Licensed Rating Factor is greater than 1.
- If a value cannot be found in the table below, set the Basic Package Adjustment Factor to 1.000.

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2. Apply the appropriate discounts and adjustment factor to the premium developed in paragraph B.1 above, depending on the rating plan of the policy. Refer to Rule 19 for a definition of the available discounts.
- a. **Rating Plan A:**

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

1. Annual Mileage Discount
2. Multi-Car Discount
3. Anti-Theft Device Discount
4. Safety Account Credit Discount
5. Public Transit Discount
6. Basic Package Adjustment Factor*
7. Age 65 and Older Discount
8. Renewal Credit Discount
9. Student Discount
10. Telematics Discount
11. Agency Loyalty Discount
12. E-customer Discount
13. Electronic Book Transfer Discount
14. Non-Safety Account Credit Discount
15. Early Issuance Discount

Maximum Combined Discounts

The maximum of all discounts combined shall not exceed 35%, excluding the following allowable discounts:

- Annual Mileage Discount
- Multi-Car Discount
- Anti-Theft Discount
- Public Transportation Discount
- Account Credit Discount (Safety Account Credit Discount only)
- Basic Package Adjustment Factor*

The Annual Mileage Discount, Multi-Car Discount, and Anti-Theft Device Discount shall be rounded to the nearest dollar after each application. The remaining discounts shall not be rounded.

* Basic Package Adjustment Factor

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

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

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

Apply the Basic Package Adjustment Factor as follows:

- Select the Basic Package Adjustment Factor in the table below based on the vehicle's Garaging Town, Class, Merit Rating and Tier and then divide by the Years Licensed Rating Factor found in Rule 21 if the Years Licensed Rating Factor is greater than 1.
- If a value cannot be found in the table below, set the Basic Package Adjustment Factor to 1.000.

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J. Telematics Discount

This discount will be given to all eligible operators (with less than 6 years driving experience in Classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A) who elect to participate in Safety's telematics program. A 2% discount will apply to Parts 1-12 of the rated vehicle(s) to which the eligible operator is assigned.

The discount may be removed from the corresponding vehicle(s) if the rated operator has been idle on the "Drive with Safety" application for 90 days or more.

The discount will be removed effective as of the 90th day of inactivity on a pro-rated basis.

K. Agency Loyalty Discount

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

For policies written as new business ~~prior to 01/01/14: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 3% discount will apply for the first and second year insured with Safety.~~

~~For policies written as new business~~ on or after 01/01/14 and before 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

For policies written as new business on or after 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

L. e-Customer Discount and Electronic Book Transfer Discount

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

e-Customer Discount

An eligible policyholder who selects Electronic Policy Issuance shall be entitled to a discount described below:

Multi-line e-Customer

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Electronic Policy Issuance **on or before** the date their first policy is issued with Safety and **(B)** qualifies under Section **K** for New Business Discount for Agency Loyalty on the date of selection in **(A)**, and **(C)** qualifies under Section **G. 1.** for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Electronic Policy Issuance and qualify under Section G.1. for an Account Credit, but do not qualify as described in 1. will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, and a 1% discount on subsequent renewals with Safety.

Mono-line Multi-car e-Customer

1. A first-time policyholder to Safety Insurance Group who (A) selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and (B) qualifies under Section K for New Business Discount for Agency Loyalty on the date of selection in (A), and (C) qualifies for the multi-car discount under Section A, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, but do not qualify as described in 1. will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

J. Telematics Discount

This discount will be given to all eligible operators (with less than 6 years driving experience in Classes 20-22, 25-27, 40-42, 45-47, 73-75, 83-85 for Rating Plan A) who elect to participate in Safety's telematics program. A 2% discount will apply to Parts 1-12 of the rated vehicle(s) to which the eligible operator is assigned.

The discount may be removed from the corresponding vehicle(s) if the rated operator has been idle on the "Drive with Safety" application for 90 days or more.

The discount will be removed effective as of the 90th day of inactivity on a pro-rated basis.

K. Agency Loyalty Discount

A new policyholder to Safety who has three years of continuous prior insurance with an agency that represents Safety, and who has had no lapse in coverage on the New Business effective date of coverage with Safety, shall be entitled to a New Business Discount for Agency Loyalty.

For policies written as new business on or after 01/01/14 and before 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.

For policies written as new business on or after 01/01/17: A discount for Parts 1-12 will be given to policyholders that are qualified for a New Business Discount for Agency Loyalty. An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

L. e-Customer Discount and Electronic Book Transfer Discount

Discounts will be given to eligible policyholders who participate in Electronic Policy Issuance or Electronic Book Transfers. The discounts apply to parts 1-12 on the Coverage Selections Page.

e-Customer Discount

An eligible policyholder who selects Electronic Policy Issuance shall be entitled to a discount described below:

Multi-line e-Customer

1. A first-time policyholder to Safety Insurance Group who **(A)** selects Electronic Policy Issuance **on or before** the date their first policy is issued with Safety and **(B)** qualifies under Section **K** for New Business Discount for Agency Loyalty on the date of selection in **(A)**, and **(C)** qualifies under Section **G. 1.** for an Account Credit, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All policyholders who select Electronic Policy Issuance and qualify under Section G.1. for an Account Credit, but do not qualify as described in 1. will be eligible for a 5% discount on the first policy year of their selection, a 3% discount on the second year of their selection, and a 1% discount on subsequent renewals with Safety.

Mono-line Multi-car e-Customer

1. A first-time policyholder to Safety Insurance Group who (A) selects Electronic Policy Issuance on or before the date their first policy is issued with Safety and (B) qualifies under Section K for New Business Discount for Agency Loyalty on the date of selection in (A), and (C) qualifies for the multi-car discount under Section A, will be eligible for a 7% discount for the first year insured, a 5% discount on the second year insured, a 3% discount on the third year insured, and a 1% discount on subsequent renewals with Safety.
2. All first-time policyholders to Safety Insurance Group with at least 12 months of continuous coverage who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, but do not qualify as described in 1. will be eligible for a 3% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

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3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, will be eligible for:

Number of Years	Discount
1 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

Mono-line e-Customer

1. All first-time and renewal policyholders to Safety Insurance Group (on or after 01/01/17) who have had at least 12 months continuous coverage and (A) select Electronic Policy Issuance, (B) do not qualify for under Section **G. 1.** for an Account Credit, and (C) do not qualify for the Multi-Car Discount will be eligible for a 1% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

Electronic Book Transfer Discount

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

A first-time policyholder to Safety Insurance Group who **(A)** elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective date and **(B)** is part of a qualified book transfer meeting the underwriting rules established by the company and **(C)** qualifies under Section **K.** for New Business Discount for Agency Loyalty on the date of transfer in **(A)** will be eligible for an Electronic Book Transfer Discount for Parts 1-12.

For policies written as new business ~~prior to 01/01/14: A 7% discount will apply for the first year insured with Safety, a 5% discount on the second year insured with Safety, a 3% discount on the third year insured with Safety, and a 1% discount on the fourth year insured with Safety.~~

~~For policies written as new business on or after 01/01/14:~~ An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

~~Any discounts developed in Rule 19 L: are in addition to discounts developed in other sections of Rule 19:~~

M: Low Frequency Discount

A discount will be given on Parts 1, 2, 4 and 5 for vehicles whose rated operator meets certain low frequency requirements:

- The rated operator has 4 or less merit rating points as defined in Rule 56 – Merit Rating Plan and
- No claim payment under any of the above coverage parts has been made to or on behalf of the rated operator in connection with more than one accident during the three years preceding the effective date of the policy.

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3. All renewal Mono-line policyholders who are eligible for the multi-car discount under Section A and select Electronic Policy Issuance, will be eligible for:

Number of Years	Discount
1 st year of selection	
Qualifies for Agency Loyalty	3%
Does not qualify for Agency Loyalty	1%
2 nd and subsequent years after selection	1%

Mono-line e-Customer

1. All first-time and renewal policyholders to Safety Insurance Group (on or after 01/01/17) who have had at least 12 months continuous coverage and (A) select Electronic Policy Issuance, (B) do not qualify for under Section **G. 1.** for an Account Credit, and (C) do not qualify for the Multi-Car Discount will be eligible for a 1% discount on the first policy year of their selection, and a 1% discount on subsequent renewals with Safety.

Electronic Book Transfer Discount

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

A first-time policyholder to Safety Insurance Group who **(A)** elects to transfer their policy as part of an Electronic Book Transfer to Safety 30 days before the policy effective date and **(B)** is part of a qualified book transfer meeting the underwriting rules established by the company and **(C)** qualifies under Section **K.** for New Business Discount for Agency Loyalty on the date of transfer in **(A)** will be eligible for an Electronic Book Transfer Discount for Parts 1-12.

For policies written as new business on or after 01/01/14: An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety.

Any discounts developed in Rule 19 L. are in addition to discounts developed in other sections of Rule 19.

M. **Early Issuance Discount**

An eligible policyholder who elects to transfer their policy from a non-Safety company into a Safety rating program at least 7 days before the policy effective date and has had at least 12 months continuous coverage may be entitled to an Early Issuance Discount as described below:

An 11% discount will apply for the first year insured with Safety, a 9% discount on the second year insured with Safety, a 7% discount on the third year insured with Safety, a 5% discount on the fourth year insured with Safety, and a 2% discount on the fifth year insured with Safety. This discount applies to Parts 1-12.

N. **Low Frequency Discount**

A discount will be given on Parts 1, 2, 4 and 5 for vehicles whose rated operator meets certain low frequency requirements:

- The rated operator has 4 or less merit rating points as defined in Rule 56 – Merit Rating Plan and
- No claim payment under any of the above coverage parts has been made to or on behalf of the rated operator in connection with more than one accident during the three years preceding the effective date of the policy.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Rating Factors (continued)

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<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>
Rating Plan A *	\$20	\$60	\$140	\$285
Rating Plan B *	\$50	\$150	\$185	\$335
* Multiply by the appropriate tier factor and round to obtain the substitute transportation rate for that tier.				

DISCOUNTS (RULE 19) : Rating Plan A	
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
Telematics Discount:	2% Parts 1-12
Agency Loyalty Discount (prior to 01/01/14)	1st year with Safety - 3% Parts 1-12 2nd year with Safety - 3% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/14)	1 st year with Safety - 7% Parts 1-12 2 nd year with Safety - 5% Parts 1-12 3 rd year with Safety - 3% Parts 1-12 4 th year with Safety - 1% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/17)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% 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)	1st year with Safety - 7% Parts 1-12 2nd year with Safety - 5% Parts 1-12 3rd year with Safety - 3% Parts 1-12 4th year with Safety - 1% Parts 1-12 Subsequent years - 0%
Electronic Book Transfer Discount (on or after 01/01/14)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% Parts 1-12 Subsequent years - 0%
Age 65 and Older Discount:	25% Parts 1-12

DISCOUNTS (RULE 19): Rating Plan 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)

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<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>
Rating Plan A *	\$20	\$60	\$140	\$285
Rating Plan B *	\$50	\$150	\$185	\$335
* Multiply by the appropriate tier factor and round to obtain the substitute transportation rate for that tier.				

DISCOUNTS (RULE 19) : Rating Plan A	
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
Telematics Discount:	2% Parts 1-12
Agency Loyalty Discount (on or after 01/01/14)	1 st year with Safety - 7% Parts 1-12 2 nd year with Safety - 5% Parts 1-12 3 rd year with Safety - 3% Parts 1-12 4 th year with Safety - 1% Parts 1-12 Subsequent years - 0%
Agency Loyalty Discount (on or after 01/01/17)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% 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.
<u>Early Issuance</u> Discount	1 st year with Safety - <u>11%</u> Parts 1-12 2 nd year with Safety - <u>9%</u> Parts 1-12 3 rd year with Safety - <u>7%</u> Parts 1-12 4 th year with Safety - <u>5%</u> Parts 1-12 <u>5th year with Safety - 2% Parts 1-12</u> Subsequent years - 0%
Electronic Book Transfer Discount (on or after 01/01/14)	1 st year with Safety - 11% Parts 1-12 2 nd year with Safety - 9% Parts 1-12 3 rd year with Safety - 7% Parts 1-12 4 th year with Safety - 5% Parts 1-12 5 th year with Safety - 2% Parts 1-12 Subsequent years - 0%
Age 65 and Older Discount:	25% Parts 1-12

DISCOUNTS (RULE 19): Rating Plan 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