



**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

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COMMISSIONER

November 25, 2025

Safety Insurance Company  
NAIC Cocode 39454  
Christophe Whitford, CEO  
20 Custom House Street  
Boston, MA 02205  
[Christopherwhitford@safetyinsurance.com](mailto:Christopherwhitford@safetyinsurance.com)

Re: The Safety Insurance Group: Safety Indemnity Insurance Company (NAIC 33218), Safety Insurance Company (NAIC 39454), Safety Northeast Insurance Company (NAIC 16893), Safety Property and Casualty Company (12808) ("Company").

Order of Adoption – Comprehensive Market Conduct Examination (Data Year 2023)

Dear Mr. Whitford:

Pursuant to the authority contained in M.G.L. c.175, § 4, I hereby adopt the Massachusetts Division of Insurance's Report on the Market Conduct Comprehensive Examination of The Safety Insurance Group ("Company") for the period of January 1, 2023 – December 31, 2023.

A blue ink signature of Michael T. Caljouw, written in a cursive style.

Michael T. Caljouw  
Commissioner of Insurance