

SAFETY INSURANCE GROUP INC
Form 8-K
January 18, 2005

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

January 14, 2005

Date of Report (Date of earliest event reported)

SAFETY INSURANCE GROUP, INC.

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction
of incorporation)

1-8993
(Commission
File Number)

13-4181699
(I.R.S. Employer
Identification No.)

20 Custom House Street, Boston, Massachusetts 02110

(Address of principal executive offices including zip code)

(617) 951-0600

(Registrant's telephone number, including area code)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

 - o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

 - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

 - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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ITEM 7.01 Regulation FD Disclosure.

(a) In a press release dated January 14, 2005, Safety Insurance Group, Inc. (the Registrant) updated its estimate of the impact of Massachusetts Residual Market Reform. The registrant s press release dated January 14, 2005 is furnished herewith as Exhibit 99.1.

ITEM 9.01 Financial Statements and Exhibits.

(c) Exhibits. The following exhibit is furnished herewith:

| Exhibit Number | Description |
|-----------------------|--|
| 99.1 | Text of press release issued by the Registrant dated January 14, 2005. |

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Safety Insurance Group, Inc.
(Registrant)

Date: **January 14, 2005.**

By: **/s/ WILLIAM J. BEGLEY, JR.**
William J. Begley, Jr.
V.P., Chief Financial Officer and Secretary