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SAFETY DECLARES FIRST QUARTER 2009 DIVIDEND AND SCHEDULES YEAR-END 2008 EVENTS

Boston, Massachusetts, February 17, 2009. The Board of Directors of Safety Insurance Group, Inc. (NASDAQ:SAFT) today approved a \$0.40 per share quarterly cash dividend on its issued and outstanding common stock, payable on March 13, 2009, to shareholders of record at the close of business on March 2, 2009.

Safety plans to announce its 2008 annual results on March 9, 2009, with its Annual Report on Form 10-K to be filed with the U.S. Securities and Exchange Commission no later than March 13, 2009. Safety also plans to hold its 2009 Annual Meeting of Shareholders in Boston, Massachusetts, on May 18, 2009 at 10:00 a.m.

About Safety: Safety Insurance Group, Inc. is the parent of Safety Insurance Company, Safety Indemnity Insurance Company, and Safety Property and Casualty Insurance Company, which are Boston, Massachusetts based writers of property and casualty insurance. Safety is a leading writer of personal automobile insurance in Massachusetts.

Additional Information: Press releases, announcements and SEC Filings are available for viewing or download at our company website located at www.SafetyInsurance.com, under "About Safety," "Investor Information."

Cautionary Statement under "Safe Harbor" Provision of the Private Securities Litigation Reform Act of 1995:

This press release contains, and Safety may from time to time make, written or oral "forward-looking statements" within the meaning of the U.S. federal securities laws.

Forward-looking statements might include one or more of the following, among others:

- *Projections of revenues, income, earnings per share, capital expenditures, dividends, capital structure or other financial items;*
- *Descriptions of plans or objectives of management for future operations, products or services;*
- *Forecasts of future economic performance, liquidity, need for funding and income; and*
- *Descriptions of assumptions underlying or relating to any of the foregoing.*
- *Future performance of credit markets*

Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts. They often include words such as "believe," "expect," "anticipate," "intend," "plan," "estimate," "aim," "projects," or words of similar meaning and expressions that indicate future events and trends, or future or conditional verbs such as "will," "would," "should," "could," or "may." All statements that address expectations or projections about the future, including statements about the Company's strategy for growth, product development, market position, expenditures and financial results, are forward looking statements.

Forward-looking statements are not guarantees of future performance. By their nature, forward-looking statements are subject to risks and uncertainties. There are a number of factors, many of which are beyond our control,

that could cause actual future conditions, events, results or trends to differ significantly and/or materially from historical results or those projected in the forward-looking statements. These factors include but are not limited to the competitive nature of our industry and the possible adverse effects of such competition. Although a number of national insurers that are much larger than we are do not currently compete in a material way in the Massachusetts private passenger automobile market, if one or more of these companies decided to aggressively enter the market it could have a material adverse effect on us. Other significant factors include conditions for business operations and restrictive regulations in Massachusetts, the possibility of losses due to claims resulting from severe weather, the possibility that the Commissioner may approve future Rule changes that change the operation of the residual market, our possible need for and availability of additional financing, and our dependence on strategic relationships, among others, and other risks and factors identified from time to time in our reports filed with the SEC, such as those set forth under the caption "Risk Factors" in our Form 10-K for the year ended December 31, 2007 filed with the SEC on March 14, 2008.