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## SAFETY DECLARES FIRST QUARTER 2005 DIVIDEND AND SCHEDULES YEAR-END 2004 EVENTS

*Boston, Massachusetts, February 17, 2005.* The Board of Directors of Safety Insurance Group, Inc. (NASDAQ:SAFT) today approved a \$0.12 per share quarterly cash dividend on its issued and outstanding common stock, payable on March 15, 2005, to shareholders of record at the close of business on March 1, 2005.

Safety plans to announce its 2004 annual results on March 10, 2005, with its Annual Report on Form 10-K to be filed with the U.S. Securities and Exchange Commission no later than March 16, 2005. Safety also plans to hold its 2005 Annual Meeting of Shareholders in Boston, Massachusetts, on May 20, 2005 at 10:00 a.m.

About Safety: Safety Insurance Group, Inc. is the parent of Safety Insurance Company and Safety Indemnity Insurance Company, which are Boston, MA, 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](http://www.SafetyInsurance.com), under "About Safety", "Investor Information".

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### *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. These forward-looking statements rely on a number of assumptions concerning future events and are subject to a number of uncertainties and other factors, many of which are outside Safety's control, which could cause actual results to differ materially from such statements. Important factors that could cause the actual results to differ include, but are not necessarily limited to, our concentration of business in Massachusetts personal lines insurance; our dependence on principal employees; our exposure to claims related to severe weather conditions; and rating agency policies and practices. For a more detailed description of these uncertainties and other factors, please see Safety's filings with the U.S. Securities and Exchange Commission. Forward-looking statements speak only as of the date they are made, and Safety assumes no obligation to update or revise any of them in light of new information, future events or otherwise.*