LORANGER DANIEL D

Form 4

December 30, 2005

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

OMB Number:

OMB APPROVAL

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SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, obligations Section 17(a) of the Public Utility Holding Company Act of 1935 or Section may continue.

30(h) of the Investment Company Act of 1940 See Instruction

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person ** LORANGER DANIEL D			2. Issuer Name Symbol	and Ticker or Trading	5. Relationship of Reporting Person(s) to Issuer			
			SAFETY INS INC [SAFT]	URANCE GROUP	(Check all applicable)			
(Last)	(First)	(Middle)	3. Date of Earlies (Month/Day/Yea		Director _X_ Officer (given	10% Owner ve title Other (specify		
20 CUSTOM HOUSE STREET			12/28/2005	1)	below) VP - MIS & CIO			
	(Street)		4. If Amendment	, Date Original	6. Individual or	Joint/Group Filing(Check		
			Filed(Month/Day/	Year)	Applicable Line) _X_ Form filed by	One Reporting Person		
BOSTON, MA 02110					Form filed by More than One Reporting Person			
(City)	(State)	(Zip)	Table I - No	n-Derivative Securities Acc	quired, Disposed	of, or Beneficially Owned		
1.Title of	2. Transaction	Date 2A. Deer		4. Securities Acquired		6. Ownership 7. Nature		

(City)	(State) (Zip) Table	e I - Non-D	erivative	Secur	ities Acq	uired, Disposed o	f, or Beneficial	ly Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	3. 4. Securities Acquired Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5)		5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Camman			Code V	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)		
Common Stock	12/28/2005 <u>(1)</u>	12/28/2005(1)	M	1,000	A	\$ 12	302,237	D	
Common Stock	12/28/2005(1)	12/28/2005(1)	S	200	D	\$ 42	302,037	D	
Common Stock	12/28/2005(1)	12/28/2005(1)	S	300	D	\$ 42.01	301,737	D	
Common Stock	12/28/2005(1)	12/28/2005(1)	S	500	D	\$ 42.04	301,237	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. Number out of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Ame Underlying Sect (Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	An or No of Sh
Non-Qualified Stock Options (right to buy)	\$ 12	12/28/2005(1)	12/28/2005(1)	M	1,000	11/27/2005(2)	11/27/2012	Common Stock	1

Reporting Owners

Relationships Reporting Owner Name / Address

> 10% Owner Officer Other Director

LORANGER DANIEL D 20 CUSTOM HOUSE STREET BOSTON, MA 02110

VP - MIS & CIO

Signatures

/s/Daniel D. 12/30/2005 Loranger

**Signature of Date Reporting Person

Explanation of Responses:

- If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- The transactions reported on this Form 4 were made pursuant to a written trading plan adopted in accordance with Rule 10b5-1 on 9/28/05.
- Mr. Loranger was granted options to purchase 55,350 shares of common stock on November 27, 2002. These options vest in five equal (2) 20% annual installments beginning on November 27, 2003. Options have been previously exercised and reported by Mr. Loranger with respect to 23,140 shares.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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