

SAFETY INSURANCE GROUP INC  
Form 8-K  
November 12, 2003

**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**

**November 12, 2003**

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)



**Item 7. Financial Statements and Exhibits.**

(c) Exhibits. The following exhibits are furnished herewith:

<b>Exhibit Number</b>	<b>Description</b>
99 (a)	Text of press release issued by Safety Insurance Group, Inc. dated November 12, 2003.

**Item 12. Results of Operations and Financial Condition.**

In a press release dated November 12, 2003, Safety Insurance Group, Inc. (the Registrant ) announced its third quarter 2003 results. The registrant's press release dated November 12, 2003 is furnished herewith as Exhibit 99 (a).

**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: **November 12, 2003**

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