

| 193R Application Spreadsheet | | | | | | | | | | | | | | | | |
|--|--------------------------------------|---------------------|-----------|-------|----------|----------------------|---------------------------|-------------------------|------------|-----------------------|--------------------------|----------------------------|--------------------|--------------------------------------|--|--------------------------------|
| INSURANCE COMPANY | GROUP NAME | STREET ADDRESS | CITY/TOWN | STATE | ZIP CODE | AUTO (A) or HOME (H) | PROPOSED RATE DEV. (0.0%) | PROPOSED EFFECTIVE DATE | GROUP TYPE | TOTAL NUMBER IN GROUP | ELIGIBLE NUMBER IN GROUP | NUMBER OF CURRENT INSUREDS | ORIGINAL PLAN DATE | PRODUCER OR MARKETING REPRESENTATIVE | PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION | EXPERIENCE SUBMITTED YES OR NO |
| Farm Family Casualty Insurance Company | Massachusetts Farm Bureau Federation | 466 Chestnut Street | Ashland | MA | 01721 | Auto (A) | -5.0% | 04/01/18 | PA | 6,500 | 2,381 | 4,442 | 04/01/08 | RICHARD SIMONIAN | Dick_Simonian@Farmfamily.com | Yes |
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EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS

Year Plan Will be Applied

2018

Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per unit associated with the group marketing rate deviation.

| <u>INSURANCE COMPANY</u> | <u>GROUPNAME</u> | (1) Expenses Assumed In Insurer's Rates Currently On File | (2) Expenses Associated With Group Marketing Plan | (3) Reasons for Expensed Difference | (4) Requested Group Rate Deviation |
|--|--------------------------------------|--|--|--|---|
| Farm Family Casualty Insurance Company | Massachusetts Farm Bureau Federation | 38.7% | 33.7% | Lower Acquisition Costs | -5.0% |

<insert year below>

2018

Year Plan Will be Applied

Insurers are required to submit a minimum three (3) full years of data, but can at their option submit additional years of data by inserting additional columns.

INSURANCE
COMPANY **GROUPNAME**
Farm Family Casualty Insurance Comp; Massachusetts Farm Bureau Federation

| Earned Premium | | | Incurred Loss Incl. IBNR | | | Incurred Loss Ratio | | | 3 Yr. |
|-----------------------|-------------|-------------|---------------------------------|-------------|-------------|----------------------------|-------------|-------------|--------------|
| 2015 | 2016 | 2017 | 2015 | 2016 | 2017 | 2015 | 2016 | 2017 | Total |
| \$2,215,090 | \$2,544,965 | \$3,204,539 | \$974,178 | \$1,443,128 | \$2,402,186 | 44.0% | 56.7% | 75.0% | 60.5% |