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MISCELLANEOUS RATES

1. Massachusetts Farm Bureau Federation Group Marketing Plan

There is a 5% deviation on all coverages for members of the Massachusetts Farm Bureau Federation Group.

2. 2011 Symbol Relativities for the ISO 75 Symbol Program

| <u>Symbol</u> | <u>Comprehensive</u> | <u>Collision</u> | <u>Symbol</u> | <u>Comprehensive</u> | <u>Collision</u> |
|---------------|----------------------|------------------|---------------|----------------------|------------------|
| 1 | 0.575 | 0.789 | 39 | 1.759 | 2.457 |
| 2 | 0.606 | 0.835 | 40 | 1.796 | 2.508 |
| 3 | 0.639 | 0.884 | 41 | 1.832 | 2.559 |
| 4 | 0.676 | 0.935 | 42 | 1.881 | 2.628 |
| 5 | 0.715 | 0.992 | 43 | 1.929 | 2.696 |
| 6 | 0.757 | 1.051 | 44 | 1.978 | 2.765 |
| 7 | 0.780 | 1.083 | 45 | 2.015 | 2.816 |
| 8 | 0.802 | 1.115 | 46 | 2.052 | 2.867 |
| 10 | 0.850 | 1.182 | 47 | 2.089 | 2.918 |
| 11 | 0.900 | 1.256 | 48 | 2.126 | 2.969 |
| 12 | 0.928 | 1.295 | 49 | 2.163 | 3.020 |
| 13 | 0.955 | 1.333 | 50 | 2.199 | 3.072 |
| 14 | 0.985 | 1.375 | 51 | 2.236 | 3.123 |
| 15 | 1.015 | 1.416 | 52 | 2.272 | 3.174 |
| 16 | 1.046 | 1.460 | 53 | 2.327 | 3.251 |
| 17 | 1.077 | 1.504 | 54 | 2.382 | 3.328 |
| 18 | 1.111 | 1.552 | 55 | 2.437 | 3.404 |
| 19 | 1.145 | 1.599 | 56 | 2.492 | 3.481 |
| 20 | 1.181 | 1.650 | 57 | 2.565 | 3.583 |
| 21 | 1.217 | 1.701 | 58 | 2.639 | 3.686 |
| 22 | 1.237 | 1.728 | 59 | 2.712 | 3.788 |
| 23 | 1.256 | 1.755 | 60 | 2.822 | 3.942 |
| 24 | 1.276 | 1.781 | 61 | 2.932 | 4.095 |
| 25 | 1.295 | 1.808 | 62 | 3.007 | 4.170 |
| 26 | 1.323 | 1.846 | 63 | 3.082 | 4.245 |
| 27 | 1.350 | 1.885 | 64 | 3.157 | 4.320 |
| 28 | 1.378 | 1.923 | 65 | 3.232 | 4.395 |
| 29 | 1.407 | 1.965 | 66 | 3.345 | 4.508 |
| 30 | 1.437 | 2.006 | 67 | 3.495 | 4.658 |
| 31 | 1.466 | 2.048 | 68 | 3.645 | 4.808 |
| 32 | 1.496 | 2.089 | 69 | 3.795 | 4.958 |
| 33 | 1.525 | 2.130 | 70 | 3.945 | 5.108 |

| | | | | | |
|----|-------|-------|----|-------|-------|
| 34 | 1.555 | 2.171 | 71 | 4.230 | 5.456 |
| 35 | 1.584 | 2.212 | 72 | 4.514 | 5.805 |
| 36 | 1.635 | 2.284 | 73 | 4.799 | 6.153 |
| 37 | 1.686 | 2.355 | 74 | 5.083 | 6.502 |
| 38 | 1.723 | 2.406 | 75 | 5.368 | 6.850 |

Symbol 98: Use the Symbol 70 relativity plus 0.15 for every \$10K or portion of \$10K over \$150,000 in vehicle value.

3. 2012 Symbol Relativities for the ISO 75 Symbol Program

| <u>Symbol</u> | <u>Comprehensive</u> | <u>Collision</u> | <u>Symbol</u> | <u>Comprehensive</u> | <u>Collision</u> |
|---------------|----------------------|------------------|---------------|----------------------|------------------|
| 1 | 0.588 | 0.807 | 39 | 1.799 | 2.514 |
| 2 | 0.620 | 0.854 | 40 | 1.837 | 2.566 |
| 3 | 0.654 | 0.904 | 41 | 1.874 | 2.618 |
| 4 | 0.692 | 0.957 | 42 | 1.924 | 2.688 |
| 5 | 0.731 | 1.015 | 43 | 1.973 | 2.758 |
| 6 | 0.774 | 1.075 | 44 | 2.023 | 2.829 |
| 7 | 0.798 | 1.108 | 45 | 2.061 | 2.881 |
| 8 | 0.820 | 1.141 | 46 | 2.099 | 2.933 |
| 10 | 0.870 | 1.209 | 47 | 2.137 | 2.985 |
| 11 | 0.921 | 1.285 | 48 | 2.175 | 3.037 |
| 12 | 0.949 | 1.325 | 49 | 2.213 | 3.089 |
| 13 | 0.977 | 1.364 | 50 | 2.250 | 3.143 |
| 14 | 1.008 | 1.407 | 51 | 2.287 | 3.195 |
| 15 | 1.038 | 1.449 | 52 | 2.324 | 3.247 |
| 16 | 1.070 | 1.494 | 53 | 2.381 | 3.326 |
| 17 | 1.102 | 1.539 | 54 | 2.437 | 3.405 |
| 18 | 1.137 | 1.588 | 55 | 2.493 | 3.482 |
| 19 | 1.171 | 1.636 | 56 | 2.549 | 3.561 |
| 20 | 1.208 | 1.688 | 57 | 2.624 | 3.665 |
| 21 | 1.245 | 1.740 | 58 | 2.700 | 3.771 |
| 22 | 1.265 | 1.768 | 59 | 2.774 | 3.875 |
| 23 | 1.285 | 1.795 | 60 | 2.887 | 4.033 |
| 24 | 1.305 | 1.822 | 61 | 2.999 | 4.189 |
| 25 | 1.325 | 1.850 | 62 | 3.076 | 4.266 |
| 26 | 1.353 | 1.888 | 63 | 3.153 | 4.343 |
| 27 | 1.381 | 1.928 | 64 | 3.230 | 4.419 |
| 28 | 1.410 | 1.967 | 65 | 3.306 | 4.496 |
| 29 | 1.439 | 2.010 | 66 | 3.422 | 4.612 |
| 30 | 1.470 | 2.052 | 67 | 3.575 | 4.765 |
| 31 | 1.500 | 2.095 | 68 | 3.729 | 4.919 |
| 32 | 1.530 | 2.137 | 69 | 3.882 | 5.072 |
| 33 | 1.560 | 2.179 | 70 | 4.036 | 5.225 |
| 34 | 1.591 | 2.221 | 71 | 4.327 | 5.581 |
| 35 | 1.620 | 2.263 | 72 | 4.618 | 5.939 |

| | | | | | |
|----|-------|-------|----|-------|-------|
| 36 | 1.673 | 2.337 | 73 | 4.909 | 6.295 |
| 37 | 1.725 | 2.409 | 74 | 5.200 | 6.652 |
| 38 | 1.763 | 2.461 | 75 | 5.491 | 7.008 |

Symbol 98: Use the Symbol 70 relativity plus 0.15 for every \$10K or portion of \$10K over \$150,000 in vehicle value.

Edition: 04/18/14 B

GROUP EMPLOYEE PLANS

1. Description of Terms Used

- A. Company - Farm Family Casualty Insurance Company.
- B. Employer - Farm Family Casualty Insurance Company, United Farm Family Insurance Company and/or Farm Family Life Insurance Company.

2. Eligibility

- A. Personal Umbrella
Every full time or permanent part time employee or retiree may submit an application that would be eligible under the Personal Umbrella under the rules of the manual, as filed by the Company, and approved by the Department of Insurance.
- B. Personal Automobile
Every full time or permanent part time employee and retiree may submit an application for coverage on any private passenger motor vehicle that would be eligible for Personal Automobile coverage under the rules of the manual, as filed by the Company, and approved by the Department of Insurance.
- C. Special Home Package
Every full time or permanent part time employee and retiree may submit an application that would be eligible for the Special Home Package coverage under the rules of the manual, as filed by the Company, and approved by the Department of Insurance.

3. Policy Contract

Each employee will be issued an individual policy under the standard forms as filed by the Company and approved by the Department of Insurance.

4. Rating

Each policy will be individually rated using the Company rates that are in effect at the time and as filed with the Department of Insurance.

5. Underwriting

Each policy will be individually underwritten using the Company's underwriting guide.

6. Company Benefit

- A. The employer will collect 80% of the policy premium from the insured employee.
- B. This 20% discount will be considered a company benefit.
- C. Every insured employee will have an agent assigned to him/her for servicing purposes and the employer will pay the agent a commission for his/her services.
- D. The discount does not apply to a policy minimum premium.

Edition: 04/01/2010

| 193R Application Spreadsheet | 2014 | | | | | | | | | | | | | | | | |
|--|--------------------------------------|---------------------|-----------|-------|----------|----------------------|---------------------------|-------------------------|--------------------------|-----------------------|--------------------------|----------------------------|--------------------|--------------------------------------|--|--------------------------------|--|
| 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 (CU, E, M, U) | 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% | 04/01/14 | M | 6500+ | 4,271 | 4,271 | 04/01/08 | RICHARD SIMONIAN | Dick_Simonian@Farmfamily.com | Yes | |
| | | | | | | | | | | | | | | FRANCIS E BINGHAM | Francis_Bingham@Farmfamily.com | | |
| | | | | | | | | | | | | | | MAUREEN M O'MARA | Maureen_O'Mara@Farmfamily.com | | |
| | | | | | | | | | | | | | | CHERYL A LORANGER | Cheryl_Loranger@Farmfamily.com | | |
| | | | | | | | | | | | | | | DIANE L MASON-ARNOLD | Diane_Mason-Arnold@Farmfamily.com | | |
| | | | | | | | | | | | | | | MARK SYLVIA INSURANCE AGENCY LLC | Mark_Sylvia@Farmfamily.com | | |
| | | | | | | | | | | | | | | EVA KAY L SPENCER | EvaKay_Spencer@Farmfamily.com | | |
| | | | | | | | | | | | | | | ROBERT P SINOPOLI | Bob_Sinopoli@Farmfamily.com | | |
| | | | | | | | | | | | | | | CHAD P MEYER | Chad_Meyer@FARMFAMILY.COM | | |
| | | | | | | | | | | | | | | UGONE JOHNSON INSURANCE AGENCY | Dale_Johnson@farmfamily.com | | |
| | | | | | | | | | | | | | | STEVEN M CHARETTE | Steve_Charette@farmfamily.com | | |
| | | | | | | | | | | | | | | THOMAS B CARROLL | Thomas_Carroll@farmfamily.com | | |
| | | | | | | | | | | | | | | BLAIR AGENCY INC | Blair_AgencyInc@farmfamily.com | | |
| | | | | | | | | | | | | | | MICHAEL A EMOND | Mike_Emond@farmfamily.com | | |
| | | | | | | | | | | | | | | JP INSURANCE LLC | Jeff_Pichierri@Farmfamily.com | | |
| | | | | | | | | | | | | | | DONALD E LUDWIG | Donald_Ludwig@farmfamily.com | | |
| | | | | | | | | | | | | | | MARTIN G WEST | Martin_West@farmfamily.com | | |
| | | | | | | | | | | | | | | PETER S JOHNSON | Peter_Johnson@farmfamily.com | | |
| | | | | | | | | | | | | | | TIMOTHY F VILES | Timothy_Viles@farmfamily.com | | |
| | | | | | | | | | | | | | | ANDREW D BRODEUR | Andrew_Brodeur@farmfamily.com | | |

EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS

Year Plan Will be Applied

2014

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 | 28.5% | 23.5% | Lower Acquisition Costs | -5.0% |

PREMIUM /LOSS/EXPENSE EXHIBIT FOR 193R AUTO/HOME GROUPS AT LEAST 3 YEARS OLD WITH 1,000 OR MORE INSURED UNITS

Year Plan Will be Applied 2014
 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 | Earned Premium | | | Incurred Loss Incl. IBNR | | | Incurred Loss Ratio | | | 3 Yr. Total |
|---|--------------------------------------|----------------|-------------|-------------|--------------------------|-------------|-------------|---------------------|-------|-------|----------------|
| | | 2011 | 2012 | 2013 | 2011 | 2012 | 2013 | 2011 | 2012 | 2013 | |
| Farm Family Casualty Insurance Company | Massachusetts Farm Bureau Federation | \$3,036,561 | \$3,532,209 | \$4,103,068 | \$2,131,070 | \$1,494,171 | \$2,008,667 | 70.2% | 42.3% | 49.0% | 52.8% |

| 193R Application Spreadsheet | | 2014 | | | | | | | | | | | | | | | |
|--|--|----------------|-----------|-------|----------|----------------------|---------------------------|-------------------------|--------------------------|-----------------------|--------------------------|----------------------------|--------------------|---|---|--------------------------------|--|
| 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 (CU, E, M, U) | 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 | Farm Family Casualty Insurance Company Employees | Route 344, 9W | Glenmont | NY | 12077 | Auto (A) | -20.0% | 04/01/14 | E | 617 | 8 | 8 | 04/01/08 | RICHARD SIMONIAN FRANCIS E BINGHAM MAUREEN M O'MARA CHERYL A LORANGER DIANE L MASON-ARNOLD MARK SYLVIA INSURANCE AGENCY LLC EVA KAY L SPENCER ROBERT P SINOPOLI CHAD P MEYER UGONE JOHNSON INSURANCE AGENCY STEVEN M CHARETTE THOMAS B CARRROLL BLAIR AGENCY INC MICHAEL A EMOND JP INSURANCE LLC DONALD E LUDWIG MARTIN G WEST PETER S JOHNSON TIMOTHY F VILES ANDREW D BRODEUR | Dick_Simonian@Farmfamily.com Francis_Bingham@Farmfamily.com Maureen_O'Mara@Farmfamily.com Cheryl_Loranger@Farmfamily.com Diane_Mason-Arnold@Farmfamily.com Mark_Sylvia@Farmfamily.com EvaKay_Spencer@Farmfamily.com Bob_Sinopoli@Farmfamily.com Chad_Meyer@FARMFAMILY.COM Dale_Johnson@farmfamily.com Steve_Charette@farmfamily.com Thomas_Carroll@farmfamily.com Blair_AgencyInc@farmfamily.com Mike_Emond@farmfamily.com Jeff_Pichierra@Farmfamily.com Donald_Ludwig@farmfamily.com Martin_West@farmfamily.com Peter_Johnson@farmfamily.com Timothy_Viles@farmfamily.com Andrew_Brodeur@farmfamily.com | Yes | |

EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS

Year Plan Will be Applied

2014

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) <u>Expenses Assumed In Insurer's Rates Currently On File</u> | (2) <u>Expenses Associated With Group Marketing Plan</u> | (3) <u>Reasons for Expensed Difference</u> | (4) <u>Requested Group Rate Deviation</u> |
|---|---|---|---|---|--|
| Farm Family Casualty Insurance Company | Farm Family Casualty Insurance Company Employees | 28.5% | 23.5% | Lower Acquisition Costs | -20.0% |

PREMIUM /LOSS/EXPENSE EXHIBIT FOR 193R AUTO/HOME GROUPS AT LEAST 3 YEARS OLD WITH 1,000 OR MORE INSURED UNITS

Year Plan Will be Applied 2014
 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 Company | Farm Family Casualty Insurance Company Employees |

| Earned Premium | | | Incurred Loss Incl. IBNR | | | Incurred Loss Ratio | | | |
|----------------|------|------|--------------------------|------|------|---------------------|------|------|----------------|
| 2011 | 2012 | 2013 | 2011 | 2012 | 2013 | 2011 | 2012 | 2013 | 3 Yr. Total |

NA - Farm Family Casualty Insurance Company eligible group has fewer than 1,000 insured units.