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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.

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193R Application Spreadsheet	2015																
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	466 Chestnut Street	Ashland	MA	01721	Auto (A)	-5.0%	4/1/15	M	6500+	2,602	4,184	4/1/08	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 , INC	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

2015

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

2015

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.

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	<u>Earned Premium</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			
		2012	2013	2014	2012	2013	2014	2012	2013	2014	3 Yr. Total
Farm Family Casualty Insurance Company	Massachusetts Farm Bureau Federation	\$2,284,121	\$2,634,724	\$3,097,701	\$1,001,458	\$1,281,793	\$2,611,027	43.8%	48.6%	84.3%	61.1%