

**Farm Family Casualty Insurance Company Exception Rates  
Massachusetts Private Passenger Automobile  
Class-Territory Base Rates  
Part 1 (A-1)  
Voluntary Under 1%**

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| <u>Territory</u> | <u>Class 10</u> | <u>Class 17</u> | <u>Class 18</u> | <u>Class 20</u> | <u>Class 21</u> | <u>Class 25</u> | <u>Class 26</u> | <u>Class 30</u> |
|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1                | 124             | 247             | 136             | 416             | 218             | 375             | 196             | 123             |
| 2                | 137             | 255             | 157             | 490             | 250             | 441             | 225             | 136             |
| 3                | 139             | 257             | 163             | 516             | 258             | 465             | 232             | 137             |
| 4                | 152             | 286             | 180             | 552             | 297             | 497             | 268             | 151             |
| 5                | 164             | 326             | 196             | 623             | 336             | 561             | 302             | 164             |
| 6                | 170             | 349             | 178             | 689             | 376             | 620             | 338             | 169             |
| 7                | 187             | 348             | 218             | 734             | 418             | 662             | 377             | 186             |
| 8                | 187             | 343             | 225             | 679             | 394             | 610             | 355             | 190             |
| 9                | 195             | 368             | 249             | 739             | 437             | 665             | 393             | 202             |
| 10               | 213             | 420             | 276             | 818             | 486             | 737             | 438             | 212             |
| 11               | 225             | 468             | 272             | 868             | 534             | 782             | 480             | 252             |
| 12               | 240             | 445             | 292             | 771             | 527             | 694             | 474             | 241             |
| 13               | 271             | 450             | 333             | 872             | 575             | 784             | 518             | 259             |
| 14               | 305             | 568             | 351             | 857             | 593             | 772             | 534             | 299             |
| 15               | 353             | 631             | 368             | 857             | 638             | 772             | 575             | 345             |
| 16               | 305             | 533             | 497             | 834             | 609             | 750             | 548             | 313             |
| 17               | 224             | 491             | 278             | 850             | 451             | 765             | 406             | 223             |
| 18               | 242             | 635             | 314             | 867             | 572             | 781             | 514             | 272             |
| 19               | 288             | 621             | 350             | 834             | 518             | 750             | 466             | 320             |
| 20               | 270             | 634             | 347             | 860             | 595             | 773             | 535             | 295             |
| 21               | 323             | 638             | 462             | 838             | 624             | 754             | 562             | 441             |
| 22               | 320             | 638             | 451             | 839             | 614             | 755             | 553             | 428             |
| 23               | 226             | 565             | 243             | 849             | 569             | 764             | 512             | 225             |
| 24               | 237             | 421             | 299             | 851             | 471             | 766             | 423             | 236             |
| 25               | 249             | 596             | 321             | 851             | 590             | 766             | 531             | 271             |
| 26               | 302             | 643             | 370             | 834             | 623             | 750             | 561             | 293             |
| 27               | 111             | 215             | 123             | 407             | 190             | 367             | 170             | 111             |
| 40               | 286             | 578             | 338             | 866             | 559             | 779             | 503             | 299             |
| 41               | 293             | 542             | 372             | 866             | 591             | 779             | 531             | 292             |
| 42               | 356             | 631             | 399             | 860             | 637             | 773             | 574             | 362             |
| 43               | 322             | 623             | 390             | 858             | 638             | 772             | 575             | 345             |
| 44               | 294             | 610             | 503             | 848             | 625             | 762             | 563             | 299             |
| 45               | 332             | 612             | 387             | 858             | 634             | 772             | 570             | 345             |

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.  
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Farm Family Casualty Insurance Company Exception Rates**  
**Massachusetts Private Passenger Automobile**  
**Class-Territory Base Rates**  
**Part 2 (A-2)**  
**Voluntary Under 1%**

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| <u>Territory</u> | <u>Class 10</u> | <u>Class 17</u> | <u>Class 18</u> | <u>Class 20</u> | <u>Class 21</u> | <u>Class 25</u> | <u>Class 26</u> | <u>Class 30</u> |
|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1                | 34              | 50              | 36              | 81              | 49              | 73              | 44              | 34              |
| 2                | 37              | 60              | 43              | 96              | 52              | 87              | 48              | 37              |
| 3                | 37              | 70              | 38              | 116             | 63              | 104             | 57              | 37              |
| 4                | 38              | 66              | 42              | 110             | 60              | 100             | 55              | 39              |
| 5                | 44              | 77              | 46              | 119             | 75              | 108             | 68              | 44              |
| 6                | 45              | 85              | 49              | 126             | 88              | 114             | 79              | 45              |
| 7                | 52              | 89              | 58              | 139             | 89              | 125             | 80              | 50              |
| 8                | 53              | 92              | 60              | 144             | 89              | 130             | 80              | 52              |
| 9                | 58              | 96              | 65              | 154             | 101             | 139             | 90              | 57              |
| 10               | 58              | 115             | 72              | 174             | 106             | 157             | 95              | 58              |
| 11               | 61              | 126             | 70              | 172             | 104             | 154             | 94              | 65              |
| 12               | 65              | 115             | 78              | 172             | 110             | 154             | 100             | 61              |
| 13               | 73              | 137             | 82              | 172             | 124             | 154             | 111             | 70              |
| 14               | 81              | 147             | 92              | 169             | 128             | 152             | 115             | 75              |
| 15               | 92              | 161             | 96              | 169             | 137             | 152             | 123             | 85              |
| 16               | 81              | 165             | 122             | 165             | 133             | 148             | 121             | 80              |
| 17               | 52              | 106             | 71              | 172             | 88              | 154             | 79              | 52              |
| 18               | 65              | 158             | 79              | 171             | 123             | 153             | 110             | 71              |
| 19               | 77              | 159             | 92              | 165             | 125             | 148             | 113             | 77              |
| 20               | 71              | 162             | 87              | 169             | 128             | 152             | 115             | 79              |
| 21               | 85              | 162             | 116             | 166             | 135             | 150             | 121             | 113             |
| 22               | 84              | 162             | 115             | 166             | 132             | 150             | 119             | 109             |
| 23               | 61              | 152             | 75              | 167             | 123             | 151             | 110             | 61              |
| 24               | 60              | 99              | 77              | 168             | 111             | 152             | 100             | 60              |
| 25               | 66              | 152             | 81              | 153             | 125             | 138             | 113             | 72              |
| 26               | 79              | 165             | 100             | 165             | 135             | 148             | 121             | 75              |
| 27               | 29              | 63              | 31              | 96              | 50              | 87              | 45              | 30              |
| 40               | 77              | 148             | 85              | 171             | 121             | 153             | 109             | 75              |
| 41               | 77              | 148             | 92              | 171             | 128             | 153             | 115             | 77              |
| 42               | 93              | 161             | 99              | 169             | 137             | 152             | 123             | 90              |
| 43               | 84              | 159             | 96              | 169             | 137             | 152             | 123             | 87              |
| 44               | 78              | 167             | 124             | 167             | 135             | 151             | 121             | 77              |
| 45               | 87              | 157             | 96              | 169             | 137             | 152             | 123             | 87              |

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.  
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Farm Family Casualty Insurance Company Exception Rates**  
**Massachusetts Private Passenger Automobile**  
**Class-Territory Base Rates**  
**Part 4 Basic (\$5000 PDL)**  
**Voluntary Under 1%**

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| <u>Territory</u> | <u>Class 10</u> | <u>Class 17</u> | <u>Class 18</u> | <u>Class 20</u> | <u>Class 21</u> | <u>Class 25</u> | <u>Class 26</u> | <u>Class 30</u> |
|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1                | 207             | 340             | 234             | 633             | 377             | 569             | 339             | 216             |
| 2                | 222             | 354             | 261             | 659             | 389             | 594             | 350             | 234             |
| 3                | 229             | 371             | 256             | 677             | 425             | 610             | 383             | 247             |
| 4                | 241             | 377             | 277             | 737             | 441             | 664             | 397             | 263             |
| 5                | 243             | 382             | 288             | 716             | 474             | 644             | 427             | 271             |
| 6                | 250             | 386             | 273             | 777             | 507             | 698             | 456             | 265             |
| 7                | 254             | 395             | 299             | 801             | 542             | 720             | 489             | 272             |
| 8                | 273             | 416             | 304             | 775             | 562             | 697             | 506             | 308             |
| 9                | 271             | 421             | 301             | 828             | 562             | 745             | 506             | 294             |
| 10               | 266             | 432             | 319             | 818             | 573             | 736             | 516             | 266             |
| 11               | 267             | 441             | 322             | 818             | 563             | 736             | 507             | 284             |
| 12               | 293             | 468             | 333             | 896             | 568             | 807             | 511             | 313             |
| 13               | 307             | 447             | 325             | 891             | 607             | 802             | 546             | 328             |
| 14               | 333             | 525             | 363             | 911             | 628             | 819             | 566             | 349             |
| 15               | 355             | 492             | 382             | 926             | 673             | 834             | 606             | 367             |
| 16               | 317             | 401             | 384             | 813             | 464             | 731             | 418             | 333             |
| 17               | 285             | 525             | 323             | 873             | 544             | 785             | 489             | 285             |
| 18               | 318             | 583             | 368             | 891             | 612             | 802             | 551             | 322             |
| 19               | 280             | 544             | 332             | 901             | 514             | 811             | 463             | 280             |
| 20               | 311             | 485             | 358             | 915             | 585             | 824             | 527             | 332             |
| 21               | 355             | 591             | 407             | 903             | 651             | 813             | 586             | 364             |
| 22               | 401             | 606             | 491             | 901             | 708             | 811             | 638             | 401             |
| 23               | 257             | 422             | 301             | 917             | 519             | 825             | 467             | 267             |
| 24               | 312             | 535             | 374             | 811             | 552             | 730             | 497             | 336             |
| 25               | 307             | 510             | 379             | 772             | 655             | 695             | 589             | 344             |
| 26               | 338             | 560             | 441             | 816             | 680             | 734             | 612             | 377             |
| 27               | 196             | 312             | 206             | 584             | 335             | 525             | 302             | 196             |
| 40               | 269             | 523             | 282             | 873             | 578             | 785             | 521             | 347             |
| 41               | 267             | 440             | 336             | 762             | 563             | 686             | 507             | 267             |
| 42               | 285             | 434             | 357             | 823             | 633             | 741             | 569             | 335             |
| 43               | 346             | 501             | 388             | 928             | 641             | 835             | 577             | 357             |
| 44               | 285             | 397             | 324             | 702             | 602             | 631             | 542             | 299             |
| 45               | 310             | 553             | 333             | 929             | 652             | 836             | 588             | 362             |

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.  
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Farm Family Casualty Insurance Company Exception Rates**  
**Massachusetts Private Passenger Automobile**  
**Class-Territory Base Rates**  
**Part 5 Basic (B)**  
**Voluntary Under 1%**

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| <u>Territory</u> | <u>Class 10</u> | <u>Class 17</u> | <u>Class 18</u> | <u>Class 20</u> | <u>Class 21</u> | <u>Class 25</u> | <u>Class 26</u> | <u>Class 30</u> |
|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1                | 15              | 29              | 16              | 50              | 27              | 45              | 24              | 15              |
| 2                | 17              | 30              | 19              | 60              | 32              | 54              | 28              | 17              |
| 3                | 17              | 30              | 19              | 62              | 32              | 56              | 28              | 17              |
| 4                | 18              | 34              | 22              | 68              | 35              | 61              | 32              | 18              |
| 5                | 19              | 39              | 24              | 75              | 41              | 68              | 38              | 19              |
| 6                | 21              | 41              | 22              | 83              | 45              | 74              | 40              | 21              |
| 7                | 23              | 41              | 27              | 89              | 50              | 80              | 45              | 23              |
| 8                | 23              | 41              | 27              | 81              | 46              | 73              | 41              | 23              |
| 9                | 23              | 44              | 30              | 89              | 54              | 80              | 49              | 24              |
| 10               | 26              | 50              | 33              | 98              | 58              | 89              | 52              | 26              |
| 11               | 29              | 56              | 33              | 101             | 64              | 91              | 58              | 28              |
| 12               | 29              | 54              | 35              | 94              | 64              | 84              | 58              | 30              |
| 13               | 33              | 54              | 40              | 101             | 71              | 91              | 63              | 33              |
| 14               | 39              | 69              | 43              | 100             | 71              | 90              | 63              | 35              |
| 15               | 43              | 75              | 44              | 100             | 77              | 90              | 69              | 44              |
| 16               | 49              | 64              | 56              | 95              | 74              | 85              | 67              | 49              |
| 17               | 27              | 57              | 33              | 102             | 55              | 92              | 50              | 27              |
| 18               | 35              | 74              | 38              | 98              | 69              | 89              | 62              | 39              |
| 19               | 39              | 74              | 43              | 96              | 63              | 86              | 57              | 40              |
| 20               | 39              | 75              | 43              | 100             | 69              | 90              | 62              | 44              |
| 21               | 52              | 74              | 56              | 97              | 75              | 88              | 68              | 61              |
| 22               | 51              | 74              | 56              | 96              | 74              | 86              | 67              | 60              |
| 23               | 27              | 68              | 29              | 96              | 68              | 86              | 61              | 27              |
| 24               | 28              | 50              | 36              | 96              | 56              | 86              | 50              | 28              |
| 25               | 34              | 72              | 39              | 90              | 71              | 81              | 63              | 35              |
| 26               | 40              | 74              | 44              | 96              | 74              | 86              | 67              | 40              |
| 27               | 13              | 26              | 15              | 51              | 23              | 46              | 21              | 13              |
| 40               | 34              | 68              | 41              | 100             | 67              | 90              | 61              | 34              |
| 41               | 35              | 64              | 45              | 100             | 71              | 90              | 63              | 35              |
| 42               | 44              | 75              | 47              | 98              | 75              | 89              | 68              | 44              |
| 43               | 40              | 74              | 47              | 98              | 77              | 89              | 69              | 44              |
| 44               | 39              | 73              | 56              | 96              | 74              | 86              | 67              | 49              |
| 45               | 41              | 75              | 47              | 100             | 77              | 90              | 69              | 44              |

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.  
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Farm Family Casualty Insurance Company Exception Rates  
Massachusetts Private Passenger Automobile  
Class-Territory Base Rates  
Part 7 \$500 Deductible (Collision)  
Voluntary Under 1%**

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| <u>Territory</u> | <u>Class 10</u> | <u>Class 17</u> | <u>Class 18</u> | <u>Class 20</u> | <u>Class 21</u> | <u>Class 25</u> | <u>Class 26</u> | <u>Class 30</u> |
|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1                | 249             | 511             | 303             | 865             | 480             | 778             | 432             | 248             |
| 2                | 257             | 537             | 301             | 892             | 444             | 803             | 399             | 257             |
| 3                | 266             | 540             | 321             | 907             | 515             | 817             | 464             | 265             |
| 4                | 276             | 558             | 322             | 940             | 512             | 846             | 461             | 274             |
| 5                | 276             | 573             | 355             | 968             | 557             | 871             | 501             | 275             |
| 6                | 284             | 550             | 352             | 987             | 580             | 888             | 522             | 283             |
| 7                | 295             | 585             | 384             | 1062            | 627             | 956             | 564             | 295             |
| 8                | 318             | 638             | 392             | 1037            | 635             | 934             | 571             | 317             |
| 9                | 306             | 608             | 370             | 1005            | 637             | 904             | 573             | 304             |
| 10               | 306             | 632             | 380             | 1007            | 683             | 906             | 615             | 304             |
| 11               | 305             | 598             | 375             | 1065            | 676             | 959             | 609             | 303             |
| 12               | 360             | 670             | 443             | 1044            | 709             | 940             | 637             | 359             |
| 13               | 371             | 637             | 438             | 1085            | 762             | 977             | 686             | 369             |
| 14               | 420             | 767             | 484             | 1059            | 792             | 954             | 713             | 418             |
| 15               | 492             | 744             | 563             | 1059            | 826             | 954             | 743             | 483             |
| 16               | 441             | 780             | 514             | 1034            | 712             | 930             | 640             | 427             |
| 17               | 352             | 735             | 420             | 1089            | 665             | 979             | 599             | 352             |
| 18               | 402             | 808             | 445             | 1054            | 768             | 948             | 691             | 400             |
| 19               | 344             | 746             | 467             | 1034            | 720             | 930             | 648             | 429             |
| 20               | 442             | 820             | 565             | 1045            | 795             | 941             | 715             | 459             |
| 21               | 488             | 833             | 642             | 1036            | 898             | 932             | 808             | 531             |
| 22               | 536             | 826             | 658             | 1026            | 871             | 923             | 784             | 580             |
| 23               | 356             | 723             | 569             | 1059            | 774             | 954             | 697             | 354             |
| 24               | 388             | 722             | 491             | 1056            | 687             | 951             | 618             | 408             |
| 25               | 390             | 774             | 599             | 916             | 729             | 825             | 656             | 388             |
| 26               | 506             | 834             | 651             | 1024            | 850             | 922             | 766             | 523             |
| 27               | 232             | 485             | 284             | 852             | 432             | 767             | 390             | 231             |
| 40               | 322             | 728             | 408             | 1017            | 669             | 916             | 602             | 321             |
| 41               | 298             | 608             | 437             | 952             | 701             | 857             | 631             | 315             |
| 42               | 359             | 695             | 480             | 1043            | 779             | 939             | 701             | 358             |
| 43               | 428             | 744             | 563             | 1055            | 798             | 949             | 718             | 428             |
| 44               | 345             | 594             | 502             | 1050            | 712             | 945             | 640             | 353             |
| 45               | 385             | 770             | 538             | 1057            | 827             | 952             | 744             | 383             |

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.  
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Farm Family Casualty Insurance Company Exception Rates  
Massachusetts Private Passenger Automobile  
Class-Territory Base Rates  
Part 9 \$500 Deductible (Comprehensive)  
Voluntary Under 1%**

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| <u>Territory</u> | <u>Class 10</u> | <u>Class 17</u> | <u>Class 18</u> | <u>Class 20</u> | <u>Class 21</u> | <u>Class 25</u> | <u>Class 26</u> | <u>Class 30</u> |
|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1                | 113             | 113             | 113             | 113             | 113             | 113             | 113             | 113             |
| 2                | 123             | 123             | 123             | 123             | 123             | 123             | 123             | 123             |
| 3                | 123             | 123             | 123             | 123             | 123             | 123             | 123             | 123             |
| 4                | 123             | 123             | 123             | 123             | 123             | 123             | 123             | 123             |
| 5                | 128             | 128             | 128             | 128             | 128             | 128             | 128             | 128             |
| 6                | 124             | 124             | 124             | 124             | 124             | 124             | 124             | 124             |
| 7                | 133             | 133             | 133             | 133             | 133             | 133             | 133             | 133             |
| 8                | 142             | 142             | 142             | 142             | 142             | 142             | 142             | 142             |
| 9                | 136             | 136             | 136             | 136             | 136             | 136             | 136             | 136             |
| 10               | 138             | 138             | 138             | 138             | 138             | 138             | 138             | 138             |
| 11               | 128             | 128             | 128             | 128             | 128             | 128             | 128             | 128             |
| 12               | 147             | 147             | 147             | 147             | 147             | 147             | 147             | 147             |
| 13               | 167             | 167             | 167             | 167             | 167             | 167             | 167             | 167             |
| 14               | 177             | 177             | 177             | 177             | 177             | 177             | 177             | 177             |
| 15               | 218             | 218             | 218             | 218             | 218             | 218             | 218             | 218             |
| 16               | 316             | 316             | 316             | 316             | 316             | 316             | 316             | 316             |
| 17               | 124             | 124             | 124             | 124             | 124             | 124             | 124             | 124             |
| 18               | 177             | 177             | 177             | 177             | 177             | 177             | 177             | 177             |
| 19               | 211             | 211             | 211             | 211             | 211             | 211             | 211             | 211             |
| 20               | 171             | 171             | 171             | 171             | 171             | 171             | 171             | 171             |
| 21               | 235             | 235             | 235             | 235             | 235             | 235             | 235             | 235             |
| 22               | 268             | 268             | 268             | 268             | 268             | 268             | 268             | 268             |
| 23               | 219             | 219             | 219             | 219             | 219             | 219             | 219             | 219             |
| 24               | 167             | 167             | 167             | 167             | 167             | 167             | 167             | 167             |
| 25               | 206             | 206             | 206             | 206             | 206             | 206             | 206             | 206             |
| 26               | 270             | 270             | 270             | 270             | 270             | 270             | 270             | 270             |
| 27               | 111             | 111             | 111             | 111             | 111             | 111             | 111             | 111             |
| 40               | 146             | 146             | 146             | 146             | 146             | 146             | 146             | 146             |
| 41               | 155             | 155             | 155             | 155             | 155             | 155             | 155             | 155             |
| 42               | 158             | 158             | 158             | 158             | 158             | 158             | 158             | 158             |
| 43               | 193             | 193             | 193             | 193             | 193             | 193             | 193             | 193             |
| 44               | 215             | 215             | 215             | 215             | 215             | 215             | 215             | 215             |
| 45               | 191             | 191             | 191             | 191             | 191             | 191             | 191             | 191             |

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.



