

SERFF Tracking Number: FRFA-127961904 State: Delaware
Filing Company: Farm Family Casualty Insurance Company State Tracking Number: 46939
Company Tracking Number: PA-007-20120048
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: PA-007-20120048/20120048

Filing at a Glance

Company: Farm Family Casualty Insurance Company

Product Name: Personal Auto SERFF Tr Num: FRFA-127961904 State: Delaware
TOI: 19.0 Personal Auto SERFF Status: Assigned State Tr Num: 46939
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: PA-007-20120048 State Status: Received
(PPA)

Filing Type: Form/Rate Reviewer(s): Ann Lyon
Author: Jennifer Sacco Disposition Date:
Date Submitted: 01/24/2012 Disposition Status:

Effective Date Requested (New): 07/01/2012 Effective Date (New):
Effective Date Requested (Renewal): 07/01/2012 Effective Date (Renewal):

State Filing Description:

General Information

Project Name: PA-007-20120048

Project Number: 20120048

Reference Organization:

Reference Title:

Filing Status Changed: 01/25/2012

State Status Changed: 01/25/2012

Created By: Jennifer Sacco

Corresponding Filing Tracking Number:

Filing Description:

Farm Family Casualty Insurance Company is filing a rate revision for our Personal Vehicle Program as described in our actuarial memorandum and exhibits.

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Becky Case

A revised coverage selection form is included which reflects the change in rates.

State Narrative:

Company and Contact

Filing Contact Information

Jennifer Sacco, Compliance Analyst
MS #03, P.O. Box 656

Jennifer_Sacco@farmfamily.com
518-431-5168 [Phone]

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 Product Name: Personal Auto
 Project Name/Number: PA-007-20120048/20120048
 Albany, NY 12201-0656 518-431-5968 [FAX]

Filing Company Information

Farm Family Casualty Insurance Company CoCode: 13803 State of Domicile: New York
 344 Route 9W Group Code: 408 Company Type:
 Glenmont, NY 12077 Group Name: State ID Number: 07
 (518) 431-5028 ext. [Phone] FEIN Number: 14-1415410

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: 1 form + 1 rate filing = \$100
 Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farm Family Casualty Insurance Company	\$100.00	01/24/2012	55753252

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Form Schedule

Schedule Item Status	Form Name	Form #	Edition Date	Form Type	Action	Action Specific Data	Readability	Attachment
	DE PAP CSF X-1900	X-1900	07/01/12	Election/Rejection/Supplemental Applications	Replaced	Replaced Form #: X-1900 1010 Previous Filing #: 43663		DE PAP CSF X-1900 0712.pdf Revision Marked DE PAP CSF X-1900 1010.pdf

DELAWARE MOTORIST'S PROTECTION ACT REQUIRED STATEMENT TO POLICYHOLDERS

6. UNINSURED/ UNDERINSURED VEHICLE COVERAGE* (Optional) (Available in Limits up to the Bodily Injury Liability Limits or \$100,000/\$300,000 whichever is less.)	I WANT:	Limits (in thousands)			
	<input type="checkbox"/> 1. Minimum Limits \$15,000/30,000 Single Car: Territory 01 \$70 All Other \$28 Multi-Car: Territory 01 \$63 All Other \$24 <input type="checkbox"/> 2. Bodily Injury Liability Policy Limit <input type="checkbox"/> 3. Other – Specify in Column C <input type="checkbox"/> 4. To reject this coverage entirely	Single Car	Multi-Car		
		<u>Terr 01</u>	<u>Others</u>	<u>Terr 01</u>	<u>Others</u>
	<input type="checkbox"/> \$25/50	\$96	\$45	\$83	\$37
	<input type="checkbox"/> \$50/100	\$128	\$63	\$109	\$52
	<input type="checkbox"/> \$100/300	\$175	\$93	\$146	\$75
	<input type="checkbox"/> \$250/500	\$275	\$164	\$227	\$132
	<input type="checkbox"/> \$500/500	\$343	\$211	\$281	\$171
	<input type="checkbox"/> \$500/1000	\$346	\$214	\$284	\$173
	<input type="checkbox"/> \$1000/1000	\$393	\$247	\$322	\$199

*** Uninsured/Underinsured Motorists Coverage is not mandatory, but it is required that the coverage be offered to all policyholders. This coverage is designed to pay damages for injuries that could be received in accidents caused by drivers of uninsured and underinsured vehicles. This includes \$10,000 Property Damage Coverage, which applies only to accidents with uninsured vehicles and is subject to a \$250 deductible.**

My selection of a PIP (No-Fault) deductible or no PIP (No-Fault) deductible at the cost stated above is based on the information provided to me by the insurer. I understand and agree that my selection of a PIP (No-Fault) deductible or no PIP (No-Fault) deductible shall be binding on me and all persons subject to the terms of the policy. My selection shall apply to any renewal, reinstatement, substitute amended, altered, modified or replacement policy with this or any affiliated or successor company unless I or a named insured shall submit a written request to change the deductible and pay such lessor or greater premium that may apply to such change.

Signature of Named Insured: _____ Date: _____

I understand my policy will be issued to reflect the options I have chosen with respect to the coverages shown under Column A above. I further understand and agree that my selection of the Uninsured/Underinsured Motor Vehicle Coverage option, as shown above, shall be applicable to the policy of insurance on the vehicle described on all future renewals of the policy, on future policies issued me because of a change of vehicle or coverage or because of an interruption of coverage, unless I subsequently request such coverage in writing.

Signature of Named Insured: _____ Date: _____

Agent Name: _____

It is not the intent of the statement to limit or discourage the purchase of increased limits of liability, uninsured motorists coverage, or other additional optional coverages which may be available from the company.

TO BE SIGNED BY NON-STANDARD POLICYHOLDERS

My agent has informed me that I am considered a non-standard driver and has notified me of the availability of the Delaware Automobile ("Assigned Risk") Insurance Plan, which provides less expensive automobile insurance for some drivers.

Signature of Named Insured: _____ Date: _____

DELAWARE MOTORIST'S PROTECTION ACT REQUIRED STATEMENT TO POLICYHOLDERS

The owner of a motor vehicle registered in the State of Delaware is required to purchase at least the following minimum insurance coverages and limits of liability under the Delaware Motorists Protection Act.

- Bodily Injury Liability (\$15,000 each person; \$30,000 each accident)
- Property Damage Liability (\$10,000 each accident)
- Personal Injury Protection Limit (\$15,000 each person; \$30,000 each accident)
- Damage to Property Other Than a Motor Vehicle (\$10,000)

INSURED _____ POLICY NO. _____
 EFF. _____ EXP. _____ VEHICLE _____

A. COVERAGES	B. OPTIONS (You must select limits and coverages desired.)	C. SELECTION								
1. BODILY INJURY LIABILITY (Compulsory)	I WANT <input type="checkbox"/> 1. Limits as Shown in Column C ⇨ <input type="checkbox"/> 2. Minimum Limits	Bodily Injury Limits Each Person/Each Accident (in thousands) <input type="checkbox"/> \$25/50 <input type="checkbox"/> \$100/200 <input type="checkbox"/> \$300/300 <input type="checkbox"/> \$50/100 <input type="checkbox"/> \$100/300 <input type="checkbox"/> \$250/500								
	2. PROPERTY DAMAGE LIABILITY (Compulsory)	I WANT <input type="checkbox"/> 1. Limits as Shown in Column C ⇨ <input type="checkbox"/> 2. Minimum Limits	Property Damage Limits <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$100,000 <input type="checkbox"/> \$250,000 <input type="checkbox"/> \$500,000							
3. NO-FAULT (Compulsory) (Additional Personal Injury Protection available by selecting higher limits)		I WANT <input type="checkbox"/> 1. Add'l Limits as Shown in Column C ⇨ <input type="checkbox"/> 2. Minimum Limits	Personal Injury Protection Limits Each Person/Each Accident (in thousands) <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Additional PIP Limits</th> <th style="text-align: left;">Total PIP Coverage</th> </tr> <tr> <td><input type="checkbox"/> \$10/20</td> <td>\$25/50</td> </tr> <tr> <td><input type="checkbox"/> \$35/70</td> <td>\$50/100</td> </tr> <tr> <td><input type="checkbox"/> \$85/270</td> <td>\$100/300</td> </tr> </table>	Additional PIP Limits	Total PIP Coverage	<input type="checkbox"/> \$10/20	\$25/50	<input type="checkbox"/> \$35/70	\$50/100	<input type="checkbox"/> \$85/270
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	<input type="checkbox"/> \$10/20	\$25/50								
	<input type="checkbox"/> \$35/70	\$50/100								
<input type="checkbox"/> \$85/270	\$100/300									
<input type="checkbox"/> 3. Full Coverage with no Deductible	Named Insured Only:									
<input type="checkbox"/> 4. Deductible Applicable to Named Insured Only as Shown in Column C ⇨	Deductible	Cost								
	Terr 1 Terr 2 Terr 3									
<input type="checkbox"/> 5. Deductible Applicable to Named Insured and Members of his Household as Shown in Column C ⇨	Deductible	Cost								
	Terr 1 Terr 2 Terr 3									
4. PHYSICAL DAMAGE	I WANT <input type="checkbox"/> 1. Collision with a deductible as Shown in Column C ⇨ <input type="checkbox"/> 2. To Reject This Coverage Entirely	DEDUCTIBLE <input type="checkbox"/> \$100 <input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$200 <input type="checkbox"/> \$300 <input type="checkbox"/> \$1,000								
	I WANT <input type="checkbox"/> 1. Comprehensive (OTC) with a deductible as Shown in Column C ⇨ <input type="checkbox"/> 2. To Reject This Coverage Entirely	DEDUCTIBLE <input type="checkbox"/> \$0 <input type="checkbox"/> \$50 <input type="checkbox"/> \$200 <input type="checkbox"/> \$300 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$100 <input type="checkbox"/> \$250 <input type="checkbox"/> \$500								
5. CAR RENTAL EXPENSE (Optional)	\$ 30.00 per day \$900.00 maximum	<input type="checkbox"/> Yes <input type="checkbox"/> No								

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Signature of Named Insured: _____ Date: _____

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Rate Information

Rate data applies to filing.

Filing Method: file & use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 9.300%
Effective Date of Last Rate Revision: 10/01/2010
Filing Method of Last Filing: file & use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Farm Family Casualty Insurance Company	18.800%	14.300%	\$4,982,688	2,870	\$713,435	44.600%	-6.200%

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
	DE PAP Rate Pages	Rate Pages	Replacement	37863 PA-DE-Rate Pages.pdf Revised PA-DE-Rate Pages.pdf

LIABILITY COVERAGE - BODILY INJURY

Bodily Injury Liability - Base Rates

Territory	Base Rate
01	\$385
02	\$287
03	\$216

Bodily Injury Liability - Increased Limit Factors

Limit	Factor
\$15/\$30	1.00
\$20/\$40	1.11
\$25/\$50	1.18
\$50/\$100	1.50
\$100/200	1.84
\$100/300	1.85
\$300/300	2.40
\$250/500	2.33
\$500/\$1,000	2.65
\$1,000/\$1,000	2.90

Bodily Injury Liability - Deviation Factors

- Rate Plan: 01 Standard Factor: 0.92
- Rate Plan: 02 Employee Factor: 0.74

Bodily Injury Liability - Expense Fees (For rule of application, refer to Rule 3)

- Rate Plan: 01 Standard Expense Fee: \$28
- Rate Plan: 02 Employee Expense Fee: \$22

Bodily Injury Liability - Driving Record Surcharge

Total Driver Points	Factor
01	\$48
02	\$96
03	\$144
04	\$192
05	\$240
06	\$288
07	\$336
08	\$384
09	\$432
10	\$480
11	\$528
12	\$576

13	\$624
14	\$672
15	\$720
16	\$768
17	\$816
18	\$864
19	\$912
20	\$960

Bodily Injury Liability (BI) Formula:

1. Premium 1 (rtd) = BI base rate * BI increased limit factor.
2. Premium 2 (rtd) = Premium 1 * named non-owner factor.
3. Premium 3 (rtd) = Premium 2 * BI deviation factor.
4. Premium 4 = Class plan factor + financial responsibility factor.
5. Premium 5 (rtd) = Premium 3 * Premium 4.
6. Premium 6 (rtd) = Premium 5 * anti-lock brake factor.
7. Premium 7 (rtd) = Premium 6 * defensive driving course disc factor.
8. Premium 8 (rtd) = Premium 7 * safe driver discount factor.
9. Premium 9 (rtd) = Premium 8 * full coverage discount factor.
10. Premium 10 (rtd) = Premium 9 * package account discount factor.
11. Premium 11 (rtd) = Premium 10 * renewal discount factor.
12. Premium 12 (rtd) = Premium 11 * term factor.
13. Premium 13 (rtd) = BI expense fee * term factor.
14. Premium 14 (rtd) = BI driving record surcharge * term factor.
15. Premium = Premium 12 + Premium 13 + Premium 14.

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LIABILITY COVERAGE PROPERTY DAMAGE

Property Damage Liability - Base Rates

Territory	Base Rate
01	\$312
02	\$286
03	\$210

Property Damage - Increased Limit Factors

Limit	Factor
\$10,000	1.00
\$25,000	1.12
\$50,000	1.19
\$100,000	1.25
\$250,000	1.34
\$500,000	1.40

Property Damage Liability - Deviation Factors

- 1. Rate Plan: 01 Standard Factor: 0.80
- 2. Rate Plan: 02 Employee Factor: 0.64

Property Damage - Expense Fees (For rule of application, refer to Rule 3)

- 1. Rate Plan: 01 Standard Expense Fee: \$14
- 2. Rate Plan: 02 Employee Expense Fee: \$11

Property Damage Liability (PD) Formula:

- 1. Premium 1 (rtd) = PD base rate * PD increased limit factor.
- 2. Premium 2 (rtd) = Premium 1 * named non-owner factor.
- 3. Premium 3 (rtd) = Premium 2 * PD deviation factor.
- 4. Premium 4 = Class plan factor + financial responsibility factor.
- 5. Premium 5 (rtd) = Premium 3 * Premium 4.
- 6. Premium 6 (rtd) = Premium 5 * anti-lock brake factor.
- 7. Premium 7 (rtd) = Premium 6 * defensive driving course disc factor.
- 8. Premium 8 (rtd) = Premium 7 * safe driver discount factor.
- 9. Premium 9 (rtd) = Premium 8 * full coverage discount factor.
- 10. Premium 10 (rtd) = Premium 9 * package account discount factor.
- 11. Premium 11 (rtd) = Premium 10 * renewal discount factor.
- 12. Premium 12 (rtd) = Premium 11 * term factor.
- 13. Premium 13 (rtd) = PD expense fee * term factor.
- 14. Premium 14 = Premium 12 + Premium 13.

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PERSONAL INJURY PROTECTION (PIP) COVERAGE

Personal Injury Protection - Base Rates

Territory	Base Rate
01	\$505
02	\$332
03	\$242

Personal Injury Protection - Deductible Factors

Deductible Amount	Per Accident Ded. Applicable Only to Named Insured	Per Accident Ded. Applicable to Named Insured & Resident Relatives
\$250	0.892	0.870
\$500	0.840	0.800
\$1,000	0.788	0.750
\$10,000	0.584	0.500

Personal Injury Protection - Deviation Factors

- Rate Plan: 01 Standard Factor: 1.29
- Rate Plan: 02 Employee Factor: 1.03

Personal Injury Protection - Expense Fees (For rule of application, refer to Rule 3)

- Rate Plan: 01 Standard Expense Fee: \$18
- Rate Plan: 02 Employee Expense Fee: \$14

Personal Injury Protection - Additional PIP Rates

The Additional Personal Injury Protection limits, the resulting total Personal Injury Protection coverage and the additional charge per car are:

Additional PIP Limits	Total PIP Coverage	Additional PIP Rate (per car)
None	\$15/\$30	\$0
\$10/\$20	\$25/\$50	\$5
\$35/\$70	\$50/\$100	\$8
\$85/\$270	\$100/\$300	\$12

Personal Injury Protection (PIP) Formula:

- Premium 1 (rtd) = PIP base rate * PIP deductible factor.
- Premium 2 (rtd) = Premium 1 * named non-owner factor.
- Premium 3 (rtd) = Premium 2 * PIP deviation factor.
- Premium 4 = Class plan factor + financial responsibility factor.
- Premium 5 (rtd) = Premium 3 * Premium 4.
- If the vehicle is NOT eligible for passive restraint credit then:
Premium 6 (rtd) = Premium 5 * defensive driver discount factor.

Premium 7 (rtd) = Premium 6 * safe driver discount factor.
Premium 8 (rtd) = Premium 7 * full coverage discount factor.
Premium 9 (rtd) = Premium 8 * package account discount factor.
Premium 10 (rtd) = Premium 9 * renewal discount factor.
GO TO STEP 8.

7. If the vehicle is eligible for passive restraint credit then:
 - (a) If the vehicle is eligible for defensive driver course discount:

Premium 6 (rtd) = Premium 5 * passive restraint discount factor.
Premium 10 (rtd) = Premium 6 * defensive driver course discount.
GO TO STEP 8.
 - (b) If NOT eligible for defensive driver course discount:

Premium 6 (rtd) = Premium 5 * passive restraint discount factor.
Premium 7 = safe driver discount (0,5, or 10%) + full coverage discount (0 or 5%) + package account discount (0 or 10%) + renewal discount (0 or 2%).
Premium 8 = Premium 7 or 10%, whichever is smaller.
Premium 9 = 1 - Premium 8.
Premium 10 (rtd) = Premium 6 * Premium 9.
GO TO STEP 8.
8. Premium 11 (rtd) = Premium 10 * term factor.
9. Premium 12 (rtd) = Additional PIP rate * term factor.
10. Premium 13 (rtd) = PIP expense fee * term factor.
11. Premium 14 = Premium 11 + Premium 12 + Premium 13.

=====

COMPREHENSIVE COVERAGE

Comprehensive - Base Rates

Territory	Base Rate
01	\$93
02	\$68
03	\$69

Comprehensive - Deductible Factors

Deductible	Factor
Full Coverage	1.60
\$50	1.51
\$100	1.41
\$200	1.27
\$250	1.21
\$300	1.15
\$500	1.00
\$1,000	0.76

Comprehensive - Deviation Factors

1. Rate Plan: 01 Standard Factor: 1.29
2. Rate Plan: 02 Employee Factor: 1.03

Comprehensive - Expense Fees (For rule of application, refer to Rule 3)

1. Rate Plan: 01 Standard Expense Fee: \$6
2. Rate Plan: 02 Employee Expense Fee: \$5

Comprehensive (Comp) Formula:

1. Premium 1 (rtd) = Comp base rate * comp model year & symbol factor.
2. Premium 2 (rtd) = Premium 1 * comp deductible factor.
3. Premium 3 (rtd) = Premium 2 * comp deviation factor.
4. Premium 4 (rtd) = Premium 3 * class plan factor.
5. Premium 5 (rtd) = Premium 4 * anti-theft factor.
6. Premium 6 (rtd) = Premium 5 * full coverage discount factor.
7. Premium 7 (rtd) = Premium 6 * package account discount factor.
8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
9. Premium 9 (rtd) = Premium 8 * term factor.
10. Premium 10 (rtd) = Comp expense fee * term factor.
11. Premium = Premium 9 + Premium 10.

Comprehensive - Model Year and Symbol Factors

Sym	2012	2011	2010	2009	2008	2007	2006	2005
2	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34
3	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41
4	0.67	0.64	0.60	0.58	0.54	0.52	0.50	0.47
5	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53
6	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59

7	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64
8	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70
10	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76
11	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84
12	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92
13	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00
14	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09
15	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20
16	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31
17	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41
18	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51

Sym	2004	2003	2002	2001-1990
2	0.32	0.31	0.29	0.28
3	0.39	0.37	0.35	0.34
4	0.44	0.42	0.40	0.38
5	0.50	0.47	0.45	0.43
6	0.55	0.53	0.50	0.48
7	0.61	0.58	0.55	0.52
8	0.66	0.63	0.60	0.57
10	0.72	0.69	0.65	0.62
11	0.79	0.76	0.72	0.68
12	0.86	0.83	0.79	0.75
13	0.94	0.90	0.86	0.82
14	1.03	0.98	0.94	0.89
15	1.14	1.08	1.03	0.98
16	1.23	1.18	1.12	1.07
17	1.33	1.27	1.21	1.15
18	1.43	1.36	1.30	1.23

Comprehensive Symbol Adjustment Factors.

Model Years 1990 and subsequent.

Apply the following factors to the Symbol 8 base rate for the applicable model year:

Symbol: 1	Symbol Adjustment Factor:	0.38
Symbol: 19	Symbol Adjustment Factor:	2.34
Symbol: 20	Symbol Adjustment Factor:	2.54
Symbol: 21	Symbol Adjustment Factor:	2.77
Symbol: 22	Symbol Adjustment Factor:	3.06
Symbol: 23	Symbol Adjustment Factor:	3.37
Symbol: 24	Symbol Adjustment Factor:	3.83
Symbol: 25	Symbol Adjustment Factor:	4.48
Symbol: 26	Symbol Adjustment Factor:	5.17
Symbol: 27	Symbol Adjustment Factor:	+

+ For 1990 and subsequent model year vehicles above symbol 26, increase the factor for symbol 26 by +1.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost.

2. Comprehensive Model Year and Symbol Factors

Sym	1989 & Prior
7	0.28
8	0.36

10	0.46
11	0.55
12	0.65
13	0.78
14	0.93

Comprehensive Symbol Adjustment Factors.
 Model Years 1981 - 1989.

Apply the following factors to the Symbol 7 base rate for the applicable model year:

Symbol: 1-4	Symbol Adjustment Factor:	0.42
Symbol: 5	Symbol Adjustment Factor:	0.52
Symbol: 6	Symbol Adjustment Factor:	0.78
Symbol: 15	Symbol Adjustment Factor:	3.98
Symbol: 16	Symbol Adjustment Factor:	4.63
Symbol: 17	Symbol Adjustment Factor:	5.38
Symbol: 18	Symbol Adjustment Factor:	6.25
Symbol: 19	Symbol Adjustment Factor:	7.25
Symbol: 20	Symbol Adjustment Factor:	8.45
Symbol: 21	Symbol Adjustment Factor:	10.55

Comprehensive Symbol Adjustment Factors.

1. Model Years 1976 - 1980 Symbol 14: Apply the factor 3.55 to the Symbol 7 base rate.

2. Model Years 1975 and Prior Vehicles above \$10,000: Increase the Symbol 7 base rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

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COLLISION COVERAGE

Collision - Base Rates

Territory	Base Rate
01	\$311
02	\$244
03	\$189

Collision - Deductible Factors

Deductible	Factor
\$100	1.18
\$200	1.13
\$250	1.11
\$300	1.08
\$500	1.00
\$1,000	0.83

Collision - Deviation Factors

1. Rate Plan: 01 Standard Factor: 1.56
2. Rate Plan: 02 Employee Factor: 1.25

Collision - Expense Fees (For rule of application, refer to Rule 3)

1. Rate Plan: 01 Standard Expense Fee: \$19
2. Rate Plan: 02 Employee Expense Fee: \$15

Collision - Driving Record Surcharges:

Total Driver Points	Factor
01	\$32
02	\$64
03	\$96
04	\$128
05	\$160
06	\$192
07	\$224
08	\$256
09	\$288
10	\$320
11	\$352
12	\$384
13	\$416
14	\$448
15	\$480
16	\$512

17	\$544
18	\$576
19	\$608
20	\$640

Collision (Coll) Formula:

1. Premium 1 (rtd) = Coll base rate * coll model year & symbol factor.
2. Premium 2 (rtd) = Premium 1 * coll deductible factor.
3. Premium 3 (rtd) = Premium 2 * coll deviation factor.
4. Premium 4 (rtd) = Premium 3 * class plan factor.
5. Premium 5 (rtd) = Premium 4 * safe driver discount factor.
6. Premium 6 (rtd) = Premium 5 * full coverage discount factor.
7. Premium 7 (rtd) = Premium 6 * package account discount factor.
8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
9. Premium 9 (rtd) = Premium 8 * coll travelink car pool disc factor.
10. Premium 10 (rtd) = Premium 9 * term factor.
11. Premium 11 (rtd) = Coll expense fee * term factor.
12. Premium 12 (rtd) = Coll driving record surcharge * term factor.
13. Premium = Premium 10 + Premium 11 + Premium 12.

Collision - Model Year and Symbol Factors

Sym	2012	2010	2011	2009	2008	2007	2006	2005
2	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43
3	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48
4	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51
5	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53
6	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56
7	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59
8	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62
10	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65
11	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68
12	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71
13	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75
14	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79
15	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85
16	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89
17	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94
18	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99

Sym	2004	2003	2002	2001-1990
2	0.41	0.39	0.36	0.34
3	0.45	0.42	0.39	0.37
4	0.48	0.45	0.42	0.39
5	0.50	0.47	0.44	0.41
6	0.52	0.50	0.46	0.43
7	0.55	0.52	0.48	0.46
8	0.58	0.55	0.51	0.48
10	0.61	0.58	0.54	0.50
11	0.64	0.61	0.56	0.53
12	0.67	0.63	0.59	0.55
13	0.70	0.67	0.62	0.58

14	0.74	0.70	0.65	0.61
15	0.79	0.75	0.70	0.66
16	0.84	0.79	0.73	0.69
17	0.88	0.84	0.78	0.73
18	0.93	0.88	0.82	0.77

Collision Symbol Adjustment Factors.

Model Years 1990 and subsequent.

Apply the following factors to the Symbol 8 base rate for the applicable model year:

Symbol: 1	Symbol Adjustment Factor: 0.62
Symbol: 19	Symbol Adjustment Factor: 1.67
Symbol: 20	Symbol Adjustment Factor: 1.75
Symbol: 21	Symbol Adjustment Factor: 1.83
Symbol: 22	Symbol Adjustment Factor: 1.93
Symbol: 23	Symbol Adjustment Factor: 2.04
Symbol: 24	Symbol Adjustment Factor: 2.20
Symbol: 25	Symbol Adjustment Factor: 2.45
Symbol: 26	Symbol Adjustment Factor: 2.70
Symbol: 27	Symbol Adjustment Factor: +

+ For 1990 and subsequent model year vehicles above symbol 26, increase the factor for symbol 26 by +0.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost.

2. Collision Model Year and Symbol Factors

Sym	1989 & Prior
7	0.34
8	0.38
10	0.42
11	0.47
12	0.51
13	0.57
14	0.63

Collision Symbol Adjustment Factors.

Model Years 1981 - 1989.

Apply the following factors to the Symbol 7 base rate for the applicable model year:

Symbol: 1-4	Symbol Adjustment Factor: 0.60
Symbol: 5	Symbol Adjustment Factor: 0.74
Symbol: 6	Symbol Adjustment Factor: 0.88
Symbol: 15	Symbol Adjustment Factor: 2.10
Symbol: 16	Symbol Adjustment Factor: 2.35
Symbol: 17	Symbol Adjustment Factor: 2.55
Symbol: 18	Symbol Adjustment Factor: 2.75
Symbol: 19	Symbol Adjustment Factor: 3.00
Symbol: 20	Symbol Adjustment Factor: 3.30
Symbol: 21	Symbol Adjustment Factor: 3.85

Collision Symbol Adjustment Factors.

1. Model Years 1976 - 1980 Symbol 14: Apply the factor 1.95 to the Symbol 7 base rate.

2. Model Years 1975 and Prior Vehicles above \$10,000: Increase the Symbol 7 base rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

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MISCELLANEOUS COVERAGES

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A. UNINSURED MOTORISTS BODILY INJURY COVERAGE (UMBI)

(Includes Underinsured Motorists Coverage)

Formula:

1. Premium 1 (rtd) = UMBI base rate + UMBI increased limit rate.
2. Premium 2 (rtd) = Premium 1 * UM deviation factor.
3. Premium (rtd) = Premium 2 * term factor.

Rates:

1. UMBI Base Rate:

Charge the base rate per registered auto displayed below depending on whether the risk is a single car or a multi car risk. For multi car risks, apply the loss cost to each car including the first car.
Coverage: \$15,000/30,000

Territory	Single Car Base Rate	Multi-car Base Rate
01	\$56	\$50
02 & 03	\$22	\$19

2. UMBI Increased Limit Rate:

For higher limits of split limit Bodily Injury UM Coverage, add the following additional rates to the \$15,000/30,000 rate depending on whether the risk is a single car or a multi car risk. For multi car risks, apply the rate to each car including the first car.

Territory 01:

Total Limit	Single Car Rate	Multi-car Rate
\$15/\$30	\$0	\$0
\$25/\$50	\$26	\$20
\$50/\$100	\$58	\$46
\$100/\$300	\$105	\$83
\$250/\$500	\$205	\$164
\$500/\$500	\$273	\$218
\$500/\$1,000	\$276	\$221
\$1,000/\$1,000	\$323	\$259

Territories 02 & 03:

Total Limit	Single Car Rate	Multi-car Rate
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\$15/\$30	\$0	\$0
\$25/\$50	\$17	\$13
\$50/\$100	\$35	\$28
\$100/\$300	\$65	\$51
\$250/\$500	\$136	\$108
\$500/\$500	\$183	\$147
\$500/\$1,000	\$186	\$149
\$1,000/\$1,000	\$219	\$175

3. UM Deviation Factors:

- a. Rate Plan: 01 Standard Factor: 1.25
- b. Rate Plan: 02 Employee Factor: 1.00

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D. OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE

Formula:

Premium (rtd) = Increased limits transportation rate * term factor.

Optional Limits Transportation Expenses Coverage (Cov Code 706) Rate:

- Limit: \$30/900 Rate per auto: \$8
- Limit: \$40/1200 Rate per auto: \$14
- Limit: \$50/1500 Rate per auto: \$20

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E. TOWING AND LABOR COSTS

Formula: Premium (rtd) = Towing rate * term factor.

Rates:

- 1. Limit per Disablement: \$25 Annual Rate Per Auto: \$3
- 2. Limit per Disablement: \$50 Annual Rate Per Auto: \$5
- 3. Limit per Disablement: \$75 Annual Rate Per Auto: \$7
- 4. Limit per Disablement: \$100 Annual Rate Per Auto: \$9

MOTOR HOMES ONLY:

- 5. Limit per Disablement: \$150 Annual Rate Per Auto: \$8
- 6. Limit per Disablement: \$200 Annual Rate Per Auto: \$11
- 7. Limit per Disablement: \$250 Annual Rate Per Auto: \$14

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F. INCREASED LIMITS FOR EXCESS ELECTRONIC EQUIPMENT

- Limit of Liability: \$1,500 Premium Per Auto: \$38
- Limit of Liability: \$2,000 Premium Per Auto: \$76
- Limit of Liability: \$2,500 Premium Per Auto: \$114
- Limit of Liability: \$3,000 Premium Per Auto: \$153
- Limit of Liability: \$3,500 Premium Per Auto: \$191
- Limit of Liability: \$4,000 Premium Per Auto: \$229
- Limit of Liability: \$4,500 Premium Per Auto: \$267
- Limit of Liability: \$5,000 Premium Per Auto: \$305

* For limits in excess of \$5,000, Refer to Company.

G. Tapes, Records, Discs and Other Media Coverage

Tapes, Records, Discs, and Other Media (TRDOM) Only (Cov. Code 064)

Formula: Premium (rtd) = TRDOM base rate * term factor.

TRDOM Base Rate: \$12 for \$200 worth of coverage.

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K. AUTO LOAN/LEASE COVERAGE

Formula:

1. Premium 1 (rtd) = (Comprehensive Premium 8 + Collision Premium 9) *
auto loan/lease factor.
2. Premium (rtd) = Premium 1 * term factor.

Auto Loan/Lease Factor: 0.07

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L. TRIP INTERRUPTION COVERAGE

LIMIT OF COVERAGE: \$600 RATE: PER AUTO, PER YEAR: \$12

Formula:

- 1: Premium (rtd) = Trip interruption coverage rate * term factor

RULE 15. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

Financial Responsibility Factor:

For Safe Driver Insurance Plan rated risks, increase the liability class plan factor by 0.10.

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RULE 17. EXTENDED NONOWNED LIABILITY COVERAGE

A. Liability Coverage - rate for liability coverage extended to an individual.

1.b. Not Employed by a garage - Primary liability is in effect

(1) Person Named: Insured Named or Spouse
Bodily Injury: \$3 Property Damage: \$1

(2) Person Named: Relative
Bodily Injury: \$6 Property Damage: \$2

3. All Other Situations.

(1) Person Named: Insured Named or Spouse
Bodily Injury: \$2 Property Damage: \$1

(2) Person Named: Relative
Bodily Injury: \$4 Property Damage: \$2

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RULE 19. MISCELLANEOUS TYPES

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A. Motor Homes Formulas

Bodily Injury Formula:

1. Premium 1 (rtd) = BI Base Rate * BI increased limit factor.
2. Premium 2 (rtd) = Premium 1 * motor home liability factor.
3. Premium 3 (rtd) = Premium 2 * BI deviation factor.
4. Premium 4 (rtd) = Premium 3 * pleasure use all other class plan factor.
5. Premium 5 (rtd) = Premium 4 * defensive driving course disc factor.
6. Premium 6 (rtd) = Premium 5 * safe driver discount factor.
7. Premium 7 (rtd) = Premium 6 * full coverage discount factor.
8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
9. Premium 9 (rtd) = Premium 8 * term factor.
10. Premium 10 = BI expense fee * term factor.
11. Premium = Premium 9 + Premium 10.

Property Damage Formula:

1. Premium 1 (rtd) = PD base rate * PD increased limit factor.
2. Premium 2 (rtd) = Premium 1 * motor home liability factor.
3. Premium 3 (rtd) = Premium 2 * PD deviation factor.
4. Premium 4 (rtd) = Premium 3 * pleasure use all other class plan factor.
5. Premium 5 (rtd) = Premium 4 * defensive driving course disc factor.
6. Premium 6 (rtd) = Premium 5 * safe driver discount factor.
7. Premium 7 (rtd) = Premium 6 * full coverage discount factor.
8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
9. Premium 9 (rtd) = Premium 8 * term factor.
10. Premium 10 = PD expense fee * term factor.
11. Premium = Premium 9 + Premium 10.

Personal Injury Protection Formula:

1. Premium 1 (rtd) = PIP base rate * PIP deductible factor.
2. Premium 2 (rtd) = Premium 1 * motor home liability factor.
3. Premium 3 (rtd) = Premium 2 * PIP deviation factor.
4. Premium 4 (rtd) = Premium 3 * pleasure use all other class plan factor.
5. Premium 5 (rtd) = Premium 4 * defensive driving course disc factor.
6. Premium 6 (rtd) = Premium 5 * safe driver discount.
7. Premium 7 (rtd) = Premium 6 * full coverage discount factor.
8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
9. Premium 9 (rtd) = Premium 8 * term factor.
10. Premium 10 (rtd) = Additional PIP rate * term factor.
11. Premium 11 (rtd) = PIP expense fee * term factor.
12. Premium 12 = Premium 9 + Premium 10 + Premium 11

Uninsured Motorists Formula:

- 1. Premium 1 (rtd) = UMBI base rate + UMBI increased limit factor.
- 2. Premium 2 (rtd) = Premium 1 * UM deviation factor.
- 3. Premium 3 (rtd) = Premium 2 * motor home liability factor.
- 4. Premium (rtd) = Premium 3 * term factor.

Comprehensive Formula:

- 1. Premium 1(rtd) = Comp base rate * comp model year & symbol factor.
- 2. Premium 2 (rtd) = Premium 1 * comp deductible factor.
- 3. Premium 3 (rtd) = Premium 2 * motor home physical damage factor.
- 4. Premium 4 (rtd) = Premium 3 * comp deviation factor.
- 5. Premium 5 (rtd) = Premium 3 * pleasure use all other class plan factor.
- 6. Premium 6 (rtd) = Premium 5 * full coverage discount.
- 7. Premium 7 (rtd) = Premium 6 * renewal discount factor.
- 8. Premium 8 (rtd) = Premium 7 * term factor.
- 9. Premium 9 = Comp expense fee * term factor.
- 10. Premium = Premium 8 + Premium 9.

Collision Formula:

- 1. Premium 1 (rtd) = Coll base rate * coll model year & symbol factor.
- 2. Premium 2 (rtd) = Premium 1 * coll deductible factor.
- 3. Premium 3 (rtd) = Premium 2 * motor home physical damage factor.
- 4. Premium 4 (rtd) = Premium 3 * coll deviation factor.
- 5. Premium 5 (rtd) = Premium 4 * pleasure use all other class plan factor.
- 6. Premium 6 (rtd) = Premium 5 * safe driver discount factor.
- 7. Premium 7 (rtd) = Premium 6 * full coverage discount factor.
- 8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
- 9. Premium 9 (rtd) = Premium 8 * term factor.
- 10. Premium 10 = Coll expense fee * term factor.
- 11. Premium = Premium 9 + Premium 10.

Motor Home Liability Factors:

- 1. Vehicle Use: Pleasure Factor: 0.50
- 2. Vehicle Use: Drive to work equal to or less than 15 miles Factor: 1.00
- 3. Vehicle Use: Drive to work greater than 15 miles Factor: 1.00
- 4. Vehicle Use: Business Factor: 1.00
- 5. Vehicle Use: Farm Factor: 0.50

Motor Home Physical Damage Factors

- a. Vehicle Use: Pleasure Factor: 0.35
- b. Vehicle Use: Drive to work equal to or less than 15 miles Factor: 1.00
- c. Vehicle Use: Drive to work greater than 15 miles Factor: 1.00
- d. Vehicle Use: Business Factor: 1.00
- e. Vehicle Use: Farm Factor: 0.35

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B. Trailers Designed for Use with Private Passenger Autos

Recreational Trailers - Comprehensive Formula:

1. Premium 1 (rtd) = Comp base rate * comp model year & symbol factor.
2. Premium 2 (rtd) = Premium 1 * comp deductible factor.
3. Premium 3 (rtd) = Premium 2 * motor home physical damage factor.
4. Premium 4 (rtd) = Premium 3 * comp deviation factor.
5. Premium 5 (rtd) = Premium 3 * pleasure use all other class plan factor.
6. Premium 6 (rtd) = Premium 5 * full coverage discount.
7. Premium 7 (rtd) = Premium 6 * renewal discount factor.
8. Premium 8 (rtd) = Premium 7 * term factor.
9. Premium 9 = Comp expense fee * term factor.
10. Premium = Premium 8 + Premium 9.

Recreational Trailers - Collision Formula:

1. Premium 1 (rtd) = Coll base rate * coll model year & symbol factor.
2. Premium 2 (rtd) = Premium 1 * coll deductible factor.
3. Premium 3 (rtd) = Premium 2 * motor home physical damage factor.
4. Premium 4 (rtd) = Premium 3 * coll deviation factor.
5. Premium 5 (rtd) = Premium 4 * pleasure use all other class plan factor.
6. Premium 6 (rtd) = Premium 5 * safe driver discount factor.
7. Premium 7 (rtd) = Premium 6 * full coverage discount factor.
8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
9. Premium 9 (rtd) = Premium 8 * term factor.
10. Premium 10 = Coll expense fee * term factor.
11. Premium = Premium 9 + Premium 10.

All Other Trailers - Comprehensive Formula:

1. Premium 1 (rtd) = Comprehensive trailers rate * (amount of insurance/100).
2. Premium (rtd) = Premium 1 * term factor.

All Other Trailers - Collision Formula:

1. Premium 1 (rtd) = Collision trailers rate * (amount of insurance/100).
2. Premium (rtd) = Premium 1 * term factor.

Recreational Trailer - Physical Damage Factors:

- | | |
|---|--------------|
| a. Vehicle Use: Pleasure | Factor: 0.35 |
| b. Vehicle Use: Drive to work equal to or greater than 15 miles | Factor: 1.00 |
| c. Vehicle Use: Drive to work greater than 15 miles | Factor: 1.00 |
| d. Vehicle Use: Business | Factor: 1.00 |
| e. Vehicle Use: Farm | Factor: 0.35 |

All Other Trailers - Physical Damage Rates:

1. Comprehensive Trailers Rate
 - a. Deductible: \$100 Rate per \$100 of Insurance: 0.53
 - b. Deductible: \$200 Rate per \$100 of Insurance: 0.46
2. Coverage: Collision Trailers Rate
 - a. Deductible: \$200 Rate per \$100 of Insurance: 0.64
 - b. Deductible: \$300 Rate per \$100 of Insurance: 0.61

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G. Antique Autos

Bodily Injury Liability Formula:

1. Premium 1 (rtd) = BI base rate * BI increased limit factor.
2. Premium 2 (rtd) = Premium 1 * antique auto liability factor.
3. Premium 3 (rtd) = Premium 2 * BI deviation factor.
4. Premium 4 (rtd) = Premium 3 * defensive driving course disc factor.
5. Premium 5 (rtd) = Premium 4 * safe driver discount factor.
6. Premium 6 (rtd) = Premium 5 * full coverage discount factor.
7. Premium 7 (rtd) = Premium 6 * package account discount factor.
8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
9. Premium 9 (rtd) = Premium 8 + BI expense fee + BI driving record surcharge.
10. Premium (rtd) = Premium 9 * term factor.

Property Damage Liability Formula:

1. Premium 1 (rtd) = PD base rate * PD increased limit factor.
2. Premium 2 (rtd) = Premium 1 * antique auto liability factor.
3. Premium 3 (rtd) = Premium 2 * PD deviation factor.
4. Premium 4 (rtd) = Premium 3 * defensive driving course disc factor.
5. Premium 5 (rtd) = Premium 4 * safe driver discount factor.
6. Premium 6 (rtd) = Premium 5 * full coverage discount factor.
7. Premium 7 (rtd) = Premium 6 * package account discount factor.
8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
9. Premium 9 (rtd) = Premium 8 + PD expense fee.
10. Premium (rtd) = Premium 9 * term factor.

Uninsured Motorists Formula:

1. Premium 1 (rtd) = UMBI base rate + UMBI increased limit rate.
2. Premium 2 (rtd) = Premium * UM deviation factor.
3. Premium (rtd) = Premium 2 * term factor

Personal Injury Protection Formula:

1. Premium 1 (rtd) = PIP base rate * PIP deductible factor.
2. Premium 2 (rtd) = Premium 1 * PIP deviation factor.
3. Premium 3 (rtd) = Premium 2 * defensive driving course disc factor.
4. Premium 4 (rtd) = Premium 3 * safe driver discount factor.
5. Premium 5 (rtd) = Premium 4 * full coverage discount factor.
6. Premium 6 (rtd) = Premium 5 * package account discount factor.
7. Premium 6 (rtd) = Premium 6 * renewal discount factor.
8. Premium 7 (rtd) = Premium 7 + additional PIP rate.
9. Premium 8 (rtd) = Premium 8 + PIP expense fee.
10. Premium (rtd) = Premium 9 * term factor.

Comprehensive Formula:

1. Premium 1 (rtd) = Antique comprehensive base rate * (amount of insurance/100).
2. Premium 2 (rtd) = Premium 1 * comp deductible factor.
3. Premium 3 (rtd) = Premium 2 * anti-theft factor.
4. Premium 4 (rtd) = Premium 3 * full coverage discount factor.
5. Premium 5 (rtd) = Premium 4 * package account discount factor.

6. Premium 6 (rtd) = Premium 5 * renewal discount factor.

7. Premium (rtd) = Premium 6 * term factor.

Collision Formula:

1. Premium 1 (rtd) = Antique collision base rate * (amount of insurance/100)

2. Premium 2 (rtd) = Premium 1 * coll deductible factor

3. Premium 3 (rtd) = Premium 2 * safe driver discount factor.

4. Premium 4 (rtd) = Premium 3 * full coverage discount factor.

5. Premium 5 (rtd) = Premium 4 * package account discount factor.

6. Premium 6 (rtd) = Premium 5 * renewal discount factor.

7. Premium 7 (rtd) = Premium 6 + coll driving record surcharge.

8. Premium (rtd) = Premium 7 * term factor.

Factors:

1. Antique Auto Liability Factor: 0.40

2. Antique Comprehensive Base Rate:

Deductible: \$100 Rate per \$100: 0.85

3. Antique Collision Base Rate:

Deductible: \$200 Rate per \$100: 0.98

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H. Classic Autos

Refer to the Delaware Exception Page Rule for rating instructions.

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NAMED NONOWNER & TERM FACTORS

Named Non-Owner Factor

A. EXCLUSIONS FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE APPLY

- 1. Named Individual: 0.40
- 2. Named Individual and Resident Relatives: 0.60
- 3. Otherwise: 1.00

B. EXCLUSIONS FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE DO NOT APPLY

- 1. Named Individual: 0.60
- 2. Named Individual and Resident Relatives: 0.80
- 3. Otherwise: 1.00

Term Factors

- 1. Term: 6 months Factor: 0.50
- 2. Term: 12 months Factor: 1.00

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DISCOUNT FACTORS

Anti-Lock Braking System Discount Factors:

- 1. 0.95 with anti-lock brakes.
- 2. 1.00 otherwise.

Anti-Theft Factors:

- 1. Type: Code 1 Factor: 0.95 (Alarm Only and Active Disabling Devices)
- 2. Type: Code 2 Factor: 0.90 (Farm Family Vehicle Ident Etching)
- 3. Type: Code 3 Factor: 0.85 (Passive Disabling Devices)
- 4. Type: None Factor: 1.00

Defensive Driving Course Discount Factors:

- 1. 0.90 for completion of Basic Defensive Driving Course.
- 2. 0.85 for completion of Basic & Advanced Defensive Driving Courses.
- 3. 1.00 otherwise.

Full Coverage Discount Factors:

- 1. 0.95 if all vehicles have comprehensive and collision.
- 2. 1.00 otherwise

Passive Restraint Discount Factors:

- 1. Type: Driver side passive restraint only Factor: 0.80
- 2. Type: Driver and passenger passive restraint Factor: 0.70
- 3. Type: None Factor: 1.00

Renewal Discount Factors:

- 1. 0.98 for first and subsequent renewals
- 2. 1.00 otherwise

Safe Driver Discount Factors:

- 1. Number of Years: 0-4 Factor: 1.00
- 2. Number of Years: 5 Factor: 0.95
- 3. Number of Years: 7 Factor: 0.90

Travelink Car Pool Discount Factors:

- 1. 0.95 if participating in Travelink Car-Pool program.
- 2. 1.00 otherwise.

Package Account Discount Factors:

- 1. 0.90 if account discount applies.
- 2. 1.00 otherwise.

LIABILITY COVERAGE - BODILY INJURY

Bodily Injury Liability - Base Rates

Territory	Base Rate
01	\$385
02	\$287
03	\$216

Deleted: 271

Deleted: 202

Deleted: 152

Bodily Injury Liability - Increased Limit Factors

Limit	Factor
\$15/\$30	1.00
\$20/\$40	1.11
\$25/\$50	1.18
\$50/\$100	1.50
\$100/200	1.84
\$100/300	1.85
\$300/300	2.40
\$250/500	2.33
\$500/\$1,000	2.65
\$1,000/\$1,000	2.90

Bodily Injury Liability - Deviation Factors

- Rate Plan: 01 Standard Factor: 0.92
- Rate Plan: 02 Employee Factor: 0.74

Bodily Injury Liability - Expense Fees (For rule of application, refer to Rule 3)

- Rate Plan: 01 Standard Expense Fee: \$28
- Rate Plan: 02 Employee Expense Fee: \$22

Deleted: 14

Deleted: 11

Bodily Injury Liability - Driving Record Surcharge

Total Driver Points	Factor
01	\$48
02	\$96
03	\$144
04	\$192
05	\$240
06	\$288
07	\$336
08	\$384
09	\$432
10	\$480
11	\$528
12	\$576

13	\$624
14	\$672
15	\$720
16	\$768
17	\$816
18	\$864
19	\$912
20	\$960

Bodily Injury Liability (BI) Formula:

1. Premium 1 (rtd) = BI base rate * BI increased limit factor.
2. Premium 2 (rtd) = Premium 1 * named non-owner factor.
3. Premium 3 (rtd) = Premium 2 * BI deviation factor.
4. Premium 4 = Class plan factor + financial responsibility factor.
5. Premium 5 (rtd) = Premium 3 * Premium 4.
6. Premium 6 (rtd) = Premium 5 * anti-lock brake factor.
7. Premium 7 (rtd) = Premium 6 * defensive driving course disc factor.
8. Premium 8 (rtd) = Premium 7 * safe driver discount factor.
9. Premium 9 (rtd) = Premium 8 * full coverage discount factor.
10. Premium 10 (rtd) = Premium 9 * package account discount factor.
11. Premium 11 (rtd) = Premium 10 * renewal discount factor.
12. Premium 12 (rtd) = Premium 11 * term factor.
13. Premium 13 (rtd) = BI expense fee * term factor.
14. Premium 14 (rtd) = BI driving record surcharge * term factor.
15. Premium = Premium 12 + Premium 13 + Premium 14.

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LIABILITY COVERAGE PROPERTY DAMAGE

Property Damage Liability - Base Rates

Territory	Base Rate
01	\$312
02	\$286
03	\$210

Deleted: 211
 Deleted: 194
 Deleted: 142

Property Damage - Increased Limit Factors

Limit	Factor
\$10,000	1.00
\$25,000	1.12
\$50,000	1.19
\$100,000	1.25
\$250,000	1.34
\$500,000	1.40

Property Damage Liability - Deviation Factors

- 1. Rate Plan: 01 Standard Factor: 0.80
- 2. Rate Plan: 02 Employee Factor: 0.64

Property Damage - Expense Fees (For rule of application, refer to Rule 3)

- 1. Rate Plan: 01 Standard Expense Fee: \$14
- 2. Rate Plan: 02 Employee Expense Fee: \$11

Deleted: 8
 Deleted: 6

Property Damage Liability (PD) Formula:

- 1. Premium 1 (rtd) = PD base rate * PD increased limit factor.
 - 2. Premium 2 (rtd) = Premium 1 * named non-owner factor.
 - 3. Premium 3 (rtd) = Premium 2 * PD deviation factor.
 - 4. Premium 4 = Class plan factor + financial responsibility factor.
 - 5. Premium 5 (rtd) = Premium 3 * Premium 4.
 - 6. Premium 6 (rtd) = Premium 5 * anti-lock brake factor.
 - 7. Premium 7 (rtd) = Premium 6 * defensive driving course disc factor.
 - 8. Premium 8 (rtd) = Premium 7 * safe driver discount factor.
 - 9. Premium 9 (rtd) = Premium 8 * full coverage discount factor.
 - 10. Premium 10 (rtd) = Premium 9 * package account discount factor.
 - 11. Premium 11 (rtd) = Premium 10 * renewal discount factor.
 - 12. Premium 12 (rtd) = Premium 11 * term factor.
 - 13. Premium 13 (rtd) = PD expense fee * term factor.
 - 14. Premium 14 = Premium 12 + Premium 13.
- =====

PERSONAL INJURY PROTECTION (PIP) COVERAGE

Personal Injury Protection - Base Rates

Territory	Base Rate
01	\$505
02	\$332
03	\$242

Deleted: 394

Deleted: 259

Deleted: 189

Personal Injury Protection - Deductible Factors

Deductible Amount	Per Accident Ded. Applicable Only to Named Insured	Per Accident Ded. Applicable to Named Insured & Resident Relatives
\$250	0.892	0.870
\$500	0.840	0.800
\$1,000	0.788	0.750
\$10,000	0.584	0.500

Personal Injury Protection - Deviation Factors

- 1. Rate Plan: 01 Standard Factor: 1.29
- 2. Rate Plan: 02 Employee Factor: 1.03

Personal Injury Protection - Expense Fees (For rule of application, refer to Rule 3)

- 1. Rate Plan: 01 Standard Expense Fee: \$18
- 2. Rate Plan: 02 Employee Expense Fee: \$14

Deleted: 7

Deleted: 6

Personal Injury Protection - Additional PIP Rates

The Additional Personal Injury Protection limits, the resulting total Personal Injury Protection coverage and the additional charge per car are:

Additional PIP Limits	Total PIP Coverage	Additional PIP Rate (per car)
None	\$15/\$30	\$0
\$10/\$20	\$25/\$50	\$5
\$35/\$70	\$50/\$100	\$8
\$85/\$270	\$100/\$300	\$12

Personal Injury Protection (PIP) Formula:

- 1. Premium 1 (rtd) = PIP base rate * PIP deductible factor.
- 2. Premium 2 (rtd) = Premium 1 * named non-owner factor.
- 3. Premium 3 (rtd) = Premium 2 * PIP deviation factor.
- 4. Premium 4 = Class plan factor + financial responsibility factor.
- 5. Premium 5 (rtd) = Premium 3 * Premium 4.
- 6. If the vehicle is NOT eligible for passive restraint credit then:
Premium 6 (rtd) = Premium 5 * defensive driver discount factor.

Premium 7 (rtd) = Premium 6 * safe driver discount factor.
Premium 8 (rtd) = Premium 7 * full coverage discount factor.
Premium 9 (rtd) = Premium 8 * package account discount factor.
Premium 10 (rtd) = Premium 9 * renewal discount factor.
GO TO STEP 8.

7. If the vehicle is eligible for passive restraint credit then:

(a) If the vehicle is eligible for defensive driver course discount:
Premium 6 (rtd) = Premium 5 * passive restraint discount factor.
Premium 10 (rtd) = Premium 6 * defensive driver course discount.
GO TO STEP 8.

(b) If NOT eligible for defensive driver course discount:
Premium 6 (rtd) = Premium 5 * passive restraint discount factor.
Premium 7 = safe driver discount (0,5, or 10%) + full coverage discount (0 or 5%) + package account discount (0 or 10%) + renewal discount (0 or 2%).
Premium 8 = Premium 7 or 10%, whichever is smaller.
Premium 9 = 1 - Premium 8.
Premium 10 (rtd) = Premium 6 * Premium 9.

GO TO STEP 8.

8. Premium 11 (rtd) = Premium 10 * term factor.

9. Premium 12 (rtd) = Additional PIP rate * term factor.

10. Premium 13 (rtd) = PIP expense fee * term factor.

11. Premium 14 = Premium 11 + Premium 12 + Premium 13.

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COMPREHENSIVE COVERAGE

Comprehensive - Base Rates

Territory	Base Rate
01	\$93
02	\$68
03	\$69

Deleted: 77

Deleted: 56

Deleted: 57

Comprehensive - Deductible Factors

Deductible	Factor
Full Coverage	1.60
\$50	1.51
\$100	1.41
\$200	1.27
\$250	1.21
\$300	1.15
\$500	1.00
\$1,000	0.76

Comprehensive - Deviation Factors

- 1. Rate Plan: 01 Standard Factor: 1.29
- 2. Rate Plan: 02 Employee Factor: 1.03

Comprehensive - Expense Fees (For rule of application, refer to Rule 3)

- 1. Rate Plan: 01 Standard Expense Fee: \$6
- 2. Rate Plan: 02 Employee Expense Fee: \$5

Deleted: 5

Deleted: 4

Comprehensive (Comp) Formula:

- 1. Premium 1 (rtd) = Comp base rate * comp model year & symbol factor.
- 2. Premium 2 (rtd) = Premium 1 * comp deductible factor.
- 3. Premium 3 (rtd) = Premium 2 * comp deviation factor.
- 4. Premium 4 (rtd) = Premium 3 * class plan factor.
- 5. Premium 5 (rtd) = Premium 4 * anti-theft factor.
- 6. Premium 6 (rtd) = Premium 5 * full coverage discount factor.
- 7. Premium 7 (rtd) = Premium 6 * package account discount factor.
- 8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
- 9. Premium 9 (rtd) = Premium 8 * term factor.
- 10. Premium 10 (rtd) = Comp expense fee * term factor.
- 11. Premium = Premium 9 + Premium 10.

Comprehensive - Model Year and Symbol Factors

Sym	2012	2011	2010	2009	2008	2007	2006	2005
2	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34
3	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41
4	0.67	0.64	0.60	0.58	0.54	0.52	0.50	0.47
5	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53
6	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59

7	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64
8	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70
10	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76
11	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84
12	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92
13	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00
14	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09
15	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20
16	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31
17	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41
18	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51

Sym	2004	2003	2002	2001-1990
2	0.32	0.31	0.29	0.28
3	0.39	0.37	0.35	0.34
4	0.44	0.42	0.40	0.38
5	0.50	0.47	0.45	0.43
6	0.55	0.53	0.50	0.48
7	0.61	0.58	0.55	0.52
8	0.66	0.63	0.60	0.57
10	0.72	0.69	0.65	0.62
11	0.79	0.76	0.72	0.68
12	0.86	0.83	0.79	0.75
13	0.94	0.90	0.86	0.82
14	1.03	0.98	0.94	0.89
15	1.14	1.08	1.03	0.98
16	1.23	1.18	1.12	1.07
17	1.33	1.27	1.21	1.15
18	1.43	1.36	1.30	1.23

Deleted:	Sym	2010	2009	
2008	2007	2006	2005	
2004	2003			
2	0.49	0.47	0.44	
0.42	0.40	0.38	0.36	
0.34				
3	0.59	0.56	0.53	
0.51	0.48	0.45	0.44	
0.41				
4	0.67	0.64	0.60	
0.58	0.54	0.52	0.50	
0.47				
5	0.75	0.71	0.68	
0.65	0.61	0.58	0.56	
0.53				
6	0.84	0.80	0.76	
0.72	0.68	0.65	0.62	
0.59				
7	0.92	0.87	0.83	
0.79	0.75	0.71	0.68	
0.64				
8	1.00	0.95	0.90	
0.86	0.81	0.77	0.74	
0.70				
10	1.09	1.04	0.98	
0.94	0.88	0.84	0.81	
0.76				
11	1.20	1.14	1.08	
1.03	0.97	0.92	0.89	
0.84				
12	1.31	1.24	1.18	
1.13	1.06	1.01	0.97	
0.92				
13	1.43	1.36	1.29	
1.23	1.16	1.10	1.06	
1.00				
14	1.56	1.48	1.40	
1.34	1.26	1.20	1.15	
1.09				
15	1.72	1.63	1.55	
1.48	1.39	1.32	1.27	
1.20				
16	1.87	1.78	1.68	
1.61	1.51	1.44	1.38	
1.31				
17	2.02	1.92	1.82	
1.74	1.64	1.56	1.49	
1.41				
18	2.16	2.05	1.94	
1.86	1.75	1.66	1.60	
1.51				
	Sym	2002	2001	2000
1999-1990				
2	0.32	0.31	0.29	
0.28				
3	0.39	0.37	0.35	
0.34				
4	0.44	0.42	0.40	
0.38				
5	0.50	0.47	0.45	
0.43				
6	0.55	0.53	0.50	
0.48				
7	0.61	0.58	0.55	
0.52				
8	0.66	0.63	0.60	
0.57				
10	0.72	0.69	0.65	
0.62				
11	0.79	0.76	0.72	
0.68				
12	0.86	0.83	0.79	
0.75				
13	0.94	0.90	0.86	
0.82				
14	1.03	0.98	0.94	
0.89				

Comprehensive Symbol Adjustment Factors.
Model Years 1990 and subsequent.

Apply the following factors to the Symbol 8 base rate for the applicable model year:

Symbol: 1	Symbol Adjustment Factor:	0.38
Symbol: 19	Symbol Adjustment Factor:	2.34
Symbol: 20	Symbol Adjustment Factor:	2.54
Symbol: 21	Symbol Adjustment Factor:	2.77
Symbol: 22	Symbol Adjustment Factor:	3.06
Symbol: 23	Symbol Adjustment Factor:	3.37
Symbol: 24	Symbol Adjustment Factor:	3.83
Symbol: 25	Symbol Adjustment Factor:	4.48
Symbol: 26	Symbol Adjustment Factor:	5.17
Symbol: 27	Symbol Adjustment Factor:	+

+ For 1990 and subsequent model year vehicles above symbol 26, increase the factor for symbol 26 by +1.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost.

2. Comprehensive Model Year and Symbol Factors

Sym	1989 & Prior
7	0.28
8	0.36

10	0.46
11	0.55
12	0.65
13	0.78
14	0.93

Comprehensive Symbol Adjustment Factors.
 Model Years 1981 - 1989.

Apply the following factors to the Symbol 7 base rate for the applicable model year:

Symbol: 1-4	Symbol Adjustment Factor:	0.42
Symbol: 5	Symbol Adjustment Factor:	0.52
Symbol: 6	Symbol Adjustment Factor:	0.78
Symbol: 15	Symbol Adjustment Factor:	3.98
Symbol: 16	Symbol Adjustment Factor:	4.63
Symbol: 17	Symbol Adjustment Factor:	5.38
Symbol: 18	Symbol Adjustment Factor:	6.25
Symbol: 19	Symbol Adjustment Factor:	7.25
Symbol: 20	Symbol Adjustment Factor:	8.45
Symbol: 21	Symbol Adjustment Factor:	10.55

Comprehensive Symbol Adjustment Factors.

1. Model Years 1976 - 1980 Symbol 14: Apply the factor 3.55 to the Symbol 7 base rate.

2. Model Years 1975 and Prior Vehicles above \$10,000: Increase the Symbol 7 base rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

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COLLISION COVERAGE

Collision - Base Rates

Territory	Base Rate
01	\$ 311
02	\$ 244
03	\$ 189

Deleted: 407

Deleted: 319

Deleted: 248

Collision - Deductible Factors

Deductible	Factor
\$100	1.18
\$200	1.13
\$250	1.11
\$300	1.08
\$500	1.00
\$1,000	0.83

Collision - Deviation Factors

- 1. Rate Plan: 01 Standard Factor: 1.56
- 2. Rate Plan: 02 Employee Factor: 1.25

Collision - Expense Fees (For rule of application, refer to Rule 3)

- 1. Rate Plan: 01 Standard Expense Fee: \$~~19~~
- 2. Rate Plan: 02 Employee Expense Fee: \$~~15~~

Deleted: 15

Deleted: 12

Collision - Driving Record Surcharges:

Total Driver Points	Factor
01	\$32
02	\$64
03	\$96
04	\$128
05	\$160
06	\$192
07	\$224
08	\$256
09	\$288
10	\$320
11	\$352
12	\$384
13	\$416
14	\$448
15	\$480
16	\$512

17	\$544
18	\$576
19	\$608
20	\$640

Collision (Coll) Formula:

1. Premium 1 (rtd) = Coll base rate * coll model year & symbol factor.
2. Premium 2 (rtd) = Premium 1 * coll deductible factor.
3. Premium 3 (rtd) = Premium 2 * coll deviation factor.
4. Premium 4 (rtd) = Premium 3 * class plan factor.
5. Premium 5 (rtd) = Premium 4 * safe driver discount factor.
6. Premium 6 (rtd) = Premium 5 * full coverage discount factor.
7. Premium 7 (rtd) = Premium 6 * package account discount factor.
8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
9. Premium 9 (rtd) = Premium 8 * coll travelink car pool disc factor.
10. Premium 10 (rtd) = Premium 9 * term factor.
11. Premium 11 (rtd) = Coll expense fee * term factor.
12. Premium 12 (rtd) = Coll driving record surcharge * term factor.
13. Premium = Premium 10 + Premium 11 + Premium 12.

Collision - Model Year and Symbol Factors

Sym	2012	2010	2011	2009	2008	2007	2006	2005
2	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43
3	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48
4	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51
5	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53
6	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56
7	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59
8	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62
10	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65
11	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68
12	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71
13	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75
14	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79
15	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85
16	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89
17	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94
18	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99

Sym	2004	2003	2002	2001-1990
2	0.41	0.39	0.36	0.34
3	0.45	0.42	0.39	0.37
4	0.48	0.45	0.42	0.39
5	0.50	0.47	0.44	0.41
6	0.52	0.50	0.46	0.43
7	0.55	0.52	0.48	0.46
8	0.58	0.55	0.51	0.48
10	0.61	0.58	0.54	0.50
11	0.64	0.61	0.56	0.53
12	0.67	0.63	0.59	0.55
13	0.70	0.67	0.62	0.58

14	0.74	0.70	0.65	0.61
15	0.79	0.75	0.70	0.66
16	0.84	0.79	0.73	0.69
17	0.88	0.84	0.78	0.73
18	0.93	0.88	0.82	0.77

Deleted:	Sym	2010	2009	
2008	2007	2006	2005	
2004	2003			
2	0.70	0.66	0.62	
0.58	0.53	0.49	0.46	
0.43				
3	0.77	0.72	0.68	
0.64	0.59	0.54	0.51	
0.48				
4	0.82	0.77	0.72	
0.68	0.62	0.57	0.54	
0.51				
5	0.86	0.81	0.76	
0.71	0.65	0.60	0.57	
0.53				
6	0.90	0.85	0.79	
0.75	0.68	0.63	0.59	
0.56				
7	0.95	0.89	0.84	
0.79	0.72	0.67	0.63	
0.59				
8	1.00	0.94	0.88	
0.83	0.76	0.70	0.66	
0.62				
10	1.05	0.99	0.92	
0.87	0.80	0.74	0.69	
0.65				
11	1.10	1.03	0.97	
0.91	0.84	0.77	0.73	
0.68				
12	1.15	1.08	1.01	
0.95	0.87	0.81	0.76	
0.71				
13	1.21	1.14	1.06	
1.00	0.92	0.85	0.80	
0.75				
14	1.28	1.20	1.13	
1.06	0.97	0.90	0.84	
0.79				
15	1.37	1.29	1.21	
1.14	1.04	0.96	0.90	
0.85				
16	1.44	1.35	1.27	
1.20	1.09	1.01	0.95	
0.89				
17	1.52	1.43	1.34	
1.26	1.16	1.06	1.00	
0.94				
18	1.60	1.50	1.41	
1.33	1.22	1.12	1.06	
0.99				
	Sym	2002	2001	2000
	1999-1990			
	2	0.41	0.39	0.36
	0.34			
	3	0.45	0.42	0.39
	0.37			
	4	0.48	0.45	0.42
	0.39			
	5	0.50	0.47	0.44
	0.41			
	6	0.52	0.50	0.46
	0.43			
	7	0.55	0.52	0.48
	0.46			
	8	0.58	0.55	0.51
	0.48			
	10	0.61	0.58	0.54
	0.50			
	11	0.64	0.61	0.56
	0.53			
	12	0.67	0.63	0.59
	0.55			
	13	0.70	0.67	0.62
	0.58			
	14	0.74	0.70	0.65
	0.61			

Collision Symbol Adjustment Factors.

Model Years 1990 and subsequent.

Apply the following factors to the Symbol 8 base rate for the applicable model year:

Symbol: 1	Symbol Adjustment Factor:	0.62
Symbol: 19	Symbol Adjustment Factor:	1.67
Symbol: 20	Symbol Adjustment Factor:	1.75
Symbol: 21	Symbol Adjustment Factor:	1.83
Symbol: 22	Symbol Adjustment Factor:	1.93
Symbol: 23	Symbol Adjustment Factor:	2.04
Symbol: 24	Symbol Adjustment Factor:	2.20
Symbol: 25	Symbol Adjustment Factor:	2.45
Symbol: 26	Symbol Adjustment Factor:	2.70
Symbol: 27	Symbol Adjustment Factor:	+

+ For 1990 and subsequent model year vehicles above symbol 26, increase the factor for symbol 26 by +0.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost.

2. Collision Model Year and Symbol Factors

Sym 1989 & Prior

7	0.34
8	0.38
10	0.42
11	0.47
12	0.51
13	0.57
14	0.63

Collision Symbol Adjustment Factors.

Model Years 1981 - 1989.

Apply the following factors to the Symbol 7 base rate for the applicable model year:

Symbol: 1-4	Symbol Adjustment Factor:	0.60
Symbol: 5	Symbol Adjustment Factor:	0.74
Symbol: 6	Symbol Adjustment Factor:	0.88
Symbol: 15	Symbol Adjustment Factor:	2.10
Symbol: 16	Symbol Adjustment Factor:	2.35
Symbol: 17	Symbol Adjustment Factor:	2.55
Symbol: 18	Symbol Adjustment Factor:	2.75
Symbol: 19	Symbol Adjustment Factor:	3.00
Symbol: 20	Symbol Adjustment Factor:	3.30
Symbol: 21	Symbol Adjustment Factor:	3.85

Collision Symbol Adjustment Factors.

1. Model Years 1976 - 1980 Symbol 14: Apply the factor 1.95 to the Symbol 7 base rate.

2. Model Years 1975 and Prior Vehicles above \$10,000: Increase the
Symbol 7 base rate by 5% for each \$1,000 or fraction of \$1,000
above \$10,000 of Original Cost.

=====

MISCELLANEOUS COVERAGES

=====
A. UNINSURED MOTORISTS BODILY INJURY COVERAGE (UMBI)

(Includes Underinsured Motorists Coverage)

Formula:

- 1. Premium 1 (rtd) = UMBI base rate + UMBI increased limit rate.
2. Premium 2 (rtd) = Premium 1 * UM deviation factor.
3. Premium (rtd) = Premium 2 * term factor.

Rates:

1. UMBI Base Rate:

Charge the base rate per registered auto displayed below depending on whether the risk is a single car or a multi car risk. For multi car risks, apply the loss cost to each car including the first car. Coverage: \$15,000/30,000

Table with 3 columns: Territory, Single Car Base Rate, Multi-car Base Rate. Rows for 01 and 02 & 03.

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2. UMBI Increased Limit Rate:

For higher limits of split limit Bodily Injury UM Coverage, add the following additional rates to the \$15,000/30,000 rate depending on whether the risk is a single car or a multi car risk. For multi car risks, apply the rate to each car including the first car.

Territory 01:

Table with 3 columns: Total Limit, Single Car Rate, Multi-car Rate. Rows for various limit combinations like \$15/\$30, \$25/\$50, etc.

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Territories 02 & 03:

Table with 3 columns: Total Limit, Single Car Rate, Multi-car Rate.

\$15/\$30	\$0	\$0
\$25/\$50	\$17	\$13
\$50/\$100	\$35	\$28
\$100/\$300	\$65	\$51
\$250/\$500	\$136	\$108
\$500/\$500	\$183	\$147
\$500/\$1,000	\$186	\$149
\$1,000/\$1,000	\$219	\$175

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- Deleted: 58
- Deleted: 153
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3. UM Deviation Factors:

- a. Rate Plan: 01 Standard Factor: 1.25
- b. Rate Plan: 02 Employee Factor: 1.00

=====

D. OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE

Formula:

Premium (rtd) = Increased limits transportation rate * term factor.

Optional Limits Transportation Expenses Coverage (Cov Code 706) Rate:

- Limit: \$30/900 Rate per auto: \$8
- Limit: \$40/1200 Rate per auto: \$14
- Limit: \$50/1500 Rate per auto: \$20

=====

E. TOWING AND LABOR COSTS

Formula: Premium (rtd) = Towing rate * term factor.

Rates:

- 1. Limit per Disablement: \$25 Annual Rate Per Auto: \$3
- 2. Limit per Disablement: \$50 Annual Rate Per Auto: \$5
- 3. Limit per Disablement: \$75 Annual Rate Per Auto: \$7
- 4. Limit per Disablement: \$100 Annual Rate Per Auto: \$9

MOTOR HOMES ONLY:

- 5. Limit per Disablement: \$150 Annual Rate Per Auto: \$8
- 6. Limit per Disablement: \$200 Annual Rate Per Auto: \$11
- 7. Limit per Disablement: \$250 Annual Rate Per Auto: \$14

=====

F. INCREASED LIMITS FOR EXCESS ELECTRONIC EQUIPMENT

- Limit of Liability: \$1,500 Premium Per Auto: \$38
- Limit of Liability: \$2,000 Premium Per Auto: \$76
- Limit of Liability: \$2,500 Premium Per Auto: \$114
- Limit of Liability: \$3,000 Premium Per Auto: \$153
- Limit of Liability: \$3,500 Premium Per Auto: \$191
- Limit of Liability: \$4,000 Premium Per Auto: \$229
- Limit of Liability: \$4,500 Premium Per Auto: \$267
- Limit of Liability: \$5,000 Premium Per Auto: \$305

* For limits in excess of \$5,000, Refer to Company.

G. Tapes, Records, Discs and Other Media Coverage

Tapes, Records, Discs, and Other Media (TRDOM) Only (Cov. Code 064)

Formula: Premium (rtd) = TRDOM base rate * term factor.

TRDOM Base Rate: \$12 for \$200 worth of coverage.

=====
K. AUTO LOAN/LEASE COVERAGE

Formula:

1. Premium 1 (rtd) = (Comprehensive Premium 8 + Collision Premium 9) *
auto loan/lease factor.

2. Premium (rtd) = Premium 1 * term factor.

Auto Loan/Lease Factor: 0.07

=====
L. TRIP INTERRUPTION COVERAGE

LIMIT OF COVERAGE: \$600 RATE: PER AUTO, PER YEAR: \$12

Formula:

1: Premium (rtd) = Trip interruption coverage rate * term factor

PERSONAL AUTO

RATES

DELAWARE

RULE 15. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

Financial Responsibility Factor:

For Safe Driver Insurance Plan rated risks, increase the liability
class plan factor by 0.10.

=====

RULE 17. EXTENDED NONOWNED LIABILITY COVERAGE

A. Liability Coverage - rate for liability coverage extended to an individual.

1.b. Not Employed by a garage - Primary liability is in effect

- (1) Person Named: Insured Named or Spouse
Bodily Injury: \$3 Property Damage: \$1
- (2) Person Named: Relative
Bodily Injury: \$6 Property Damage: \$2

3. All Other Situations.

- (1) Person Named: Insured Named or Spouse
Bodily Injury: \$2 Property Damage: \$1
- (2) Person Named: Relative
Bodily Injury: \$4 Property Damage: \$2

=====

RULE 19. MISCELLANEOUS TYPES

=====

A. Motor Homes Formulas

Bodily Injury Formula:

1. Premium 1 (rtd) = BI Base Rate * BI increased limit factor.
2. Premium 2 (rtd) = Premium 1 * motor home liability factor.
3. Premium 3 (rtd) = Premium 2 * BI deviation factor.
4. Premium 4 (rtd) = Premium 3 * pleasure use all other class plan factor.
5. Premium 5 (rtd) = Premium 4 * defensive driving course disc factor.
6. Premium 6 (rtd) = Premium 5 * safe driver discount factor.
7. Premium 7 (rtd) = Premium 6 * full coverage discount factor.
8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
9. Premium 9 (rtd) = Premium 8 * term factor.
10. Premium 10 = BI expense fee * term factor.
11. Premium = Premium 9 + Premium 10.

Property Damage Formula:

1. Premium 1 (rtd) = PD base rate * PD increased limit factor.
2. Premium 2 (rtd) = Premium 1 * motor home liability factor.
3. Premium 3 (rtd) = Premium 2 * PD deviation factor.
4. Premium 4 (rtd) = Premium 3 * pleasure use all other class plan factor.
5. Premium 5 (rtd) = Premium 4 * defensive driving course disc factor.
6. Premium 6 (rtd) = Premium 5 * safe driver discount factor.
7. Premium 7 (rtd) = Premium 6 * full coverage discount factor.
8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
9. Premium 9 (rtd) = Premium 8 * term factor.
10. Premium 10 = PD expense fee * term factor.
11. Premium = Premium 9 + Premium 10.

Personal Injury Protection Formula:

1. Premium 1 (rtd) = PIP base rate * PIP deductible factor.
2. Premium 2 (rtd) = Premium 1 * motor home liability factor.
3. Premium 3 (rtd) = Premium 2 * PIP deviation factor.
4. Premium 4 (rtd) = Premium 3 * pleasure use all other class plan factor.
5. Premium 5 (rtd) = Premium 4 * defensive driving course disc factor.
6. Premium 6 (rtd) = Premium 5 * safe driver discount.
7. Premium 7 (rtd) = Premium 6 * full coverage discount factor.
8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
9. Premium 9 (rtd) = Premium 8 * term factor.
10. Premium 10 (rtd) = Additional PIP rate * term factor.
11. Premium 11 (rtd) = PIP expense fee * term factor.
12. Premium 12 = Premium 9 + Premium 10 + Premium 11

Uninsured Motorists Formula:

- 1. Premium 1 (rtd) = UMBI base rate + UMBI increased limit factor.
- 2. Premium 2 (rtd) = Premium 1 * UM deviation factor.
- 3. Premium 3 (rtd) = Premium 2 * motor home liability factor.
- 4. Premium (rtd) = Premium 3 * term factor.

Comprehensive Formula:

- 1. Premium 1(rtd) = Comp base rate * comp model year & symbol factor.
- 2. Premium 2 (rtd) = Premium 1 * comp deductible factor.
- 3. Premium 3 (rtd) = Premium 2 * motor home physical damage factor.
- 4. Premium 4 (rtd) = Premium 3 * comp deviation factor.
- 5. Premium 5 (rtd) = Premium 3 * pleasure use all other class plan factor.
- 6. Premium 6 (rtd) = Premium 5 * full coverage discount.
- 7. Premium 7 (rtd) = Premium 6 * renewal discount factor.
- 8. Premium 8 (rtd) = Premium 7 * term factor.
- 9. Premium 9 = Comp expense fee * term factor.
- 10. Premium = Premium 8 + Premium 9.

Collision Formula:

- 1. Premium 1 (rtd) = Coll base rate * coll model year & symbol factor.
- 2. Premium 2 (rtd) = Premium 1 * coll deductible factor.
- 3. Premium 3 (rtd) = Premium 2 * motor home physical damage factor.
- 4. Premium 4 (rtd) = Premium 3 * coll deviation factor.
- 5. Premium 5 (rtd) = Premium 4 * pleasure use all other class plan factor.
- 6. Premium 6 (rtd) = Premium 5 * safe driver discount factor.
- 7. Premium 7 (rtd) = Premium 6 * full coverage discount factor.
- 8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
- 9. Premium 9 (rtd) = Premium 8 * term factor.
- 10. Premium 10 = Coll expense fee * term factor.
- 11. Premium = Premium 9 + Premium 10.

Motor Home Liability Factors:

- 1. Vehicle Use: Pleasure Factor: 0.50
- 2. Vehicle Use: Drive to work equal to or less than 15 miles Factor: 1.00
- 3. Vehicle Use: Drive to work greater than 15 miles Factor: 1.00
- 4. Vehicle Use: Business Factor: 1.00
- 5. Vehicle Use: Farm Factor: 0.50

Motor Home Physical Damage Factors

- a. Vehicle Use: Pleasure Factor: 0.35
- b. Vehicle Use: Drive to work equal to or less than 15 miles Factor: 1.00
- c. Vehicle Use: Drive to work greater than 15 miles Factor: 1.00
- d. Vehicle Use: Business Factor: 1.00
- e. Vehicle Use: Farm Factor: 0.35

=====
B. Trailers Designed for Use with Private Passenger Autos

Recreational Trailers - Comprehensive Formula:

1. Premium 1 (rtd) = Comp base rate * comp model year & symbol factor.
2. Premium 2 (rtd) = Premium 1 * comp deductible factor.
3. Premium 3 (rtd) = Premium 2 * motor home physical damage factor.
4. Premium 4 (rtd) = Premium 3 * comp deviation factor.
5. Premium 5 (rtd) = Premium 3 * pleasure use all other class plan factor.
6. Premium 6 (rtd) = Premium 5 * full coverage discount.
7. Premium 7 (rtd) = Premium 6 * renewal discount factor.
8. Premium 8 (rtd) = Premium 7 * term factor.
9. Premium 9 = Comp expense fee * term factor.
10. Premium = Premium 8 + Premium 9.

Recreational Trailers - Collision Formula:

1. Premium 1 (rtd) = Coll base rate * coll model year & symbol factor.
2. Premium 2 (rtd) = Premium 1 * coll deductible factor.
3. Premium 3 (rtd) = Premium 2 * motor home physical damage factor.
4. Premium 4 (rtd) = Premium 3 * coll deviation factor.
5. Premium 5 (rtd) = Premium 4 * pleasure use all other class plan factor.
6. Premium 6 (rtd) = Premium 5 * safe driver discount factor.
7. Premium 7 (rtd) = Premium 6 * full coverage discount factor.
8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
9. Premium 9 (rtd) = Premium 8 * term factor.
10. Premium 10 = Coll expense fee * term factor.
11. Premium = Premium 9 + Premium 10.

All Other Trailers - Comprehensive Formula:

1. Premium 1 (rtd) = Comprehensive trailers rate * (amount of insurance/100).
2. Premium (rtd) = Premium 1 * term factor.

All Other Trailers - Collision Formula:

1. Premium 1 (rtd) = Collision trailers rate * (amount of insurance/100).
2. Premium (rtd) = Premium 1 * term factor.

Recreational Trailer - Physical Damage Factors:

- | | |
|---|--------------|
| a. Vehicle Use: Pleasure | Factor: 0.35 |
| b. Vehicle Use: Drive to work equal to or greater than 15 miles | Factor: 1.00 |
| c. Vehicle Use: Drive to work greater than 15 miles | Factor: 1.00 |
| d. Vehicle Use: Business | Factor: 1.00 |
| e. Vehicle Use: Farm | Factor: 0.35 |

All Other Trailers - Physical Damage Rates:

1. Comprehensive Trailers Rate
 - a. Deductible: \$100 Rate per \$100 of Insurance: 0.53
 - b. Deductible: \$200 Rate per \$100 of Insurance: 0.46
2. Coverage: Collision Trailers Rate
 - a. Deductible: \$200 Rate per \$100 of Insurance: 0.64
 - b. Deductible: \$300 Rate per \$100 of Insurance: 0.61

=====

G. Antique Autos

Bodily Injury Liability Formula:

1. Premium 1 (rtd) = BI base rate * BI increased limit factor.
2. Premium 2 (rtd) = Premium 1 * antique auto liability factor.
3. Premium 3 (rtd) = Premium 2 * BI deviation factor.
4. Premium 4 (rtd) = Premium 3 * defensive driving course disc factor.
5. Premium 5 (rtd) = Premium 4 * safe driver discount factor.
6. Premium 6 (rtd) = Premium 5 * full coverage discount factor.
7. Premium 7 (rtd) = Premium 6 * package account discount factor.
8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
9. Premium 9 (rtd) = Premium 8 + BI expense fee + BI driving record surcharge.
10. Premium (rtd) = Premium 9 * term factor.

Property Damage Liability Formula:

1. Premium 1 (rtd) = PD base rate * PD increased limit factor.
2. Premium 2 (rtd) = Premium 1 * antique auto liability factor.
3. Premium 3 (rtd) = Premium 2 * PD deviation factor.
4. Premium 4 (rtd) = Premium 3 * defensive driving course disc factor.
5. Premium 5 (rtd) = Premium 4 * safe driver discount factor.
6. Premium 6 (rtd) = Premium 5 * full coverage discount factor.
7. Premium 7 (rtd) = Premium 6 * package account discount factor.
8. Premium 8 (rtd) = Premium 7 * renewal discount factor.
9. Premium 9 (rtd) = Premium 8 + PD expense fee.
10. Premium (rtd) = Premium 9 * term factor.

Uninsured Motorists Formula:

1. Premium 1 (rtd) = UMBI base rate + UMBI increased limit rate.
2. Premium 2 (rtd) = Premium * UM deviation factor.
3. Premium (rtd) = Premium 2 * term factor

Personal Injury Protection Formula:

1. Premium 1 (rtd) = PIP base rate * PIP deductible factor.
2. Premium 2 (rtd) = Premium 1 * PIP deviation factor.
3. Premium 3 (rtd) = Premium 2 * defensive driving course disc factor.
4. Premium 4 (rtd) = Premium 3 * safe driver discount factor.
5. Premium 5 (rtd) = Premium 4 * full coverage discount factor.
6. Premium 6 (rtd) = Premium 5 * package account discount factor.
7. Premium 6 (rtd) = Premium 6 * renewal discount factor.
8. Premium 7 (rtd) = Premium 7 + additional PIP rate.
9. Premium 8 (rtd) = Premium 8 + PIP expense fee.
10. Premium (rtd) = Premium 9 * term factor.

Comprehensive Formula:

1. Premium 1 (rtd) = Antique comprehensive base rate * (amount of insurance/100).
2. Premium 2 (rtd) = Premium 1 * comp deductible factor.
3. Premium 3 (rtd) = Premium 2 * anti-theft factor.
4. Premium 4 (rtd) = Premium 3 * full coverage discount factor.
5. Premium 5 (rtd) = Premium 4 * package account discount factor.

- 6. Premium 6 (rtd) = Premium 5 * renewal discount factor.
- 7. Premium (rtd) = Premium 6 * term factor.

Collision Formula:

- 1. Premium 1 (rtd) = Antique collision base rate * (amount of insurance/100)
- 2. Premium 2 (rtd) = Premium 1 * coll deductible factor
- 3. Premium 3 (rtd) = Premium 2 * safe driver discount factor.
- 4. Premium 4 (rtd) = Premium 3 * full coverage discount factor.
- 5. Premium 5 (rtd) = Premium 4 * package account discount factor.
- 6. Premium 6 (rtd) = Premium 5 * renewal discount factor.
- 7. Premium 7 (rtd) = Premium 6 + coll driving record surcharge.
- 8. Premium (rtd) = Premium 7 * term factor.

Factors:

- 1. Antique Auto Liability Factor: 0.40
- 2. Antique Comprehensive Base Rate:
Deductible: \$100 Rate per \$100: 0.85
- 3. Antique Collision Base Rate:
Deductible: \$200 Rate per \$100: 0.98

=====
H. Classic Autos
Refer to the Delaware Exception Page Rule for rating instructions.
=====

NAMED NONOWNER & TERM FACTORS

Named Non-Owner Factor

A. EXCLUSIONS FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE APPLY

- 1. Named Individual: 0.40
- 2. Named Individual and Resident Relatives: 0.60
- 3. Otherwise: 1.00

B. EXCLUSIONS FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE DO NOT APPLY

- 1. Named Individual: 0.60
- 2. Named Individual and Resident Relatives: 0.80
- 3. Otherwise: 1.00

Term Factors

- 1. Term: 6 months Factor: 0.50
- 2. Term: 12 months Factor: 1.00

=====

DISCOUNT FACTORS

Anti-Lock Braking System Discount Factors:

- 1. 0.95 with anti-lock brakes.
- 2. 1.00 otherwise.

Anti-Theft Factors:

- 1. Type: Code 1 Factor: 0.95 (Alarm Only and Active Disabling Devices)
- 2. Type: Code 2 Factor: 0.90 (Farm Family Vehicle Ident Etching)
- 3. Type: Code 3 Factor: 0.85 (Passive Disabling Devices)
- 4. Type: None Factor: 1.00

Defensive Driving Course Discount Factors:

- 1. 0.90 for completion of Basic Defensive Driving Course.
- 2. 0.85 for completion of Basic & Advanced Defensive Driving Courses.
- 3. 1.00 otherwise.

Full Coverage Discount Factors:

- 1. 0.95 if all vehicles have comprehensive and collision.
- 2. 1.00 otherwise

Passive Restraint Discount Factors:

- 1. Type: Driver side passive restraint only Factor: 0.80
- 2. Type: Driver and passenger passive restraint Factor: 0.70
- 3. Type: None Factor: 1.00

Renewal Discount Factors:

- 1. 0.98 for first and subsequent renewals
- 2. 1.00 otherwise

Safe Driver Discount Factors:

- 1. Number of Years: 0-4 Factor: 1.00
- 2. Number of Years: 5 Factor: 0.95
- 3. Number of Years: 7 Factor: 0.90

Travelink Car Pool Discount Factors:

- 1. 0.95 if participating in Travelink Car-Pool program.
- 2. 1.00 otherwise.

Package Account Discount Factors:

- 1. 0.90 if account discount applies.
- 2. 1.00 otherwise.

=====

Sym	2010	2009	2008	2007	2006	2005	2004
2003							
2	0.49	0.47	0.44	0.42	0.40	0.38	0.36
0.34							
3	0.59	0.56	0.53	0.51	0.48	0.45	0.44
0.41							
4	0.67	0.64	0.60	0.58	0.54	0.52	0.50
0.47							
5	0.75	0.71	0.68	0.65	0.61	0.58	0.56
0.53							
6	0.84	0.80	0.76	0.72	0.68	0.65	0.62
0.59							
7	0.92	0.87	0.83	0.79	0.75	0.71	0.68
0.64							
8	1.00	0.95	0.90	0.86	0.81	0.77	0.74
0.70							
10	1.09	1.04	0.98	0.94	0.88	0.84	0.81
0.76							
11	1.20	1.14	1.08	1.03	0.97	0.92	0.89
0.84							
12	1.31	1.24	1.18	1.13	1.06	1.01	0.97
0.92							
13	1.43	1.36	1.29	1.23	1.16	1.10	1.06
1.00							
14	1.56	1.48	1.40	1.34	1.26	1.20	1.15
1.09							
15	1.72	1.63	1.55	1.48	1.39	1.32	1.27
1.20							
16	1.87	1.78	1.68	1.61	1.51	1.44	1.38
1.31							
17	2.02	1.92	1.82	1.74	1.64	1.56	1.49
1.41							
18	2.16	2.05	1.94	1.86	1.75	1.66	1.60
1.51							

Sym	2002	2001	2000	1999-1990
2	0.32	0.31	0.29	0.28
3	0.39	0.37	0.35	0.34
4	0.44	0.42	0.40	0.38
5	0.50	0.47	0.45	0.43
6	0.55	0.53	0.50	0.48
7	0.61	0.58	0.55	0.52
8	0.66	0.63	0.60	0.57
10	0.72	0.69	0.65	0.62
11	0.79	0.76	0.72	0.68
12	0.86	0.83	0.79	0.75

13	0.94	0.90	0.86	0.82
14	1.03	0.98	0.94	0.89
15	1.14	1.08	1.03	0.98
16	1.23	1.18	1.12	1.07
17	1.33	1.27	1.21	1.15
18	1.43	1.36	1.30	1.23

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Sym	2010	2009	2008	2007	2006	2005	2004
2003							
2	0.70	0.66	0.62	0.58	0.53	0.49	0.46
0.43							
3	0.77	0.72	0.68	0.64	0.59	0.54	0.51
0.48							
4	0.82	0.77	0.72	0.68	0.62	0.57	0.54
0.51							
5	0.86	0.81	0.76	0.71	0.65	0.60	0.57
0.53							
6	0.90	0.85	0.79	0.75	0.68	0.63	0.59
0.56							
7	0.95	0.89	0.84	0.79	0.72	0.67	0.63
0.59							
8	1.00	0.94	0.88	0.83	0.76	0.70	0.66
0.62							
10	1.05	0.99	0.92	0.87	0.80	0.74	0.69
0.65							
11	1.10	1.03	0.97	0.91	0.84	0.77	0.73
0.68							
12	1.15	1.08	1.01	0.95	0.87	0.81	0.76
0.71							
13	1.21	1.14	1.06	1.00	0.92	0.85	0.80
0.75							
14	1.28	1.20	1.13	1.06	0.97	0.90	0.84
0.79							
15	1.37	1.29	1.21	1.14	1.04	0.96	0.90
0.85							
16	1.44	1.35	1.27	1.20	1.09	1.01	0.95
0.89							
17	1.52	1.43	1.34	1.26	1.16	1.06	1.00
0.94							
18	1.60	1.50	1.41	1.33	1.22	1.12	1.06
0.99							

Sym	2002	2001	2000	1999-1990
2	0.41	0.39	0.36	0.34
3	0.45	0.42	0.39	0.37
4	0.48	0.45	0.42	0.39
5	0.50	0.47	0.44	0.41

6	0.52	0.50	0.46	0.43
7	0.55	0.52	0.48	0.46
8	0.58	0.55	0.51	0.48
10	0.61	0.58	0.54	0.50
11	0.64	0.61	0.56	0.53
12	0.67	0.63	0.59	0.55
13	0.70	0.67	0.62	0.58
14	0.74	0.70	0.65	0.61
15	0.79	0.75	0.70	0.66
16	0.84	0.79	0.73	0.69
17	0.88	0.84	0.78	0.73
18	0.93	0.88	0.82	0.77

SERFF Tracking Number: FRFA-127961904 State: Delaware
Filing Company: Farm Family Casualty Insurance Company State Tracking Number: 46939
Company Tracking Number: PA-007-20120048
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: PA-007-20120048/20120048

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: P&C - State Specific Requirements		
Comments:		
Attachment: DE Filing Form DE P&C Filing State Specifics.doc.pdf		

	Item Status:	Status Date:
Satisfied - Item: Actuarial Memorandum and Exhibits		
Comments:		
Attachments: DE PAP FFCIC Actuarial Memorandum.pdf DE PAP FFCIC Actuarial Exhibits.pdf		

**STATE OF DELAWARE - DEPARTMENT OF INSURANCE
PERSONAL & COMMERCIAL FILING STATE SPECIFICS**

Company NAIC #: 13803

Company Reference #: PA-007-20120045

1. Does this filing result in any restriction of coverage? Yes No

2. If yes, where is such restriction explained in the filing? N/A

3. Where is any broadening of coverage explained?

N/A

4. State the estimated effect of #1 as percent of premiums (attach separate sheet if more space is needed).

N/A

5. State the classes or types of risk which will be affected by filed changes in rules, forms or rating plans if such changes are substantially greater than the effect stated in #4.

N/A

6. Statewide Percent Change

Earned Exposures	Earned Premiums	Percent Change
6,093	5,032,150	14.3%

7. Indicate the classes and/or territories for which the filed rates would produce increases 15% or more above the average effect stated under #6 above.

None

8. Show dates and the statewide average rate level changes that resulted from rate revisions effective during the 60-month period prior to the date of this filing, for the categories to which this filing applies.

02/01/11 19.1%

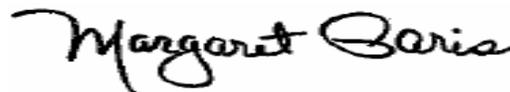
02/15/07 10.4%

Statement of Compliance

Pursuant to the requirements of 18 Del. C., Section 2528, and subject to the penalties found in 18 Del. C., Section 106, I certify that the information stated above and in the attachments consisting of 103 pages is correct and complete to my best knowledge and belief and fully conforms to all applicable laws, regulations, and requirements of the State of Delaware.

Margaret Paris

Print Name



Signature

01/24/2012

Date

Vice President Compliance

Title (Must be a Company Officer)

**Farm Family Casualty Insurance Company
Private Passenger Automobile Insurance
Actuarial Memorandum
Delaware**

The following memorandum describes the revisions made with this filing and explains the data and methodologies used in the attached exhibits for Farm Family Casualty Insurance Company (FFCIC).

We are proposing an overall rate increase of 14.3%.

Exhibit I – Summary of Indication and Effect

In this exhibit, the FFCIC trended loss ratio has been credibility weighted with the permissible loss ratio trended from the lesser of the last effective date to the proposed effective date or one year, using the selected annualized trend factor for each coverage. The credibility weighted trended loss ratios for All Liability, All Physical Damage, and All Coverages Combined were calculated by weighting the individual coverages' ratios by their premiums at present rates. The formula used for credibility is

$$Z = \sqrt{\frac{N}{1,082}}$$

where N is the number of incurred claims and the standard for full credibility is 1,082 claims. This formula is based on an accepted procedure documented by L.H. Longley-Cook in an article entitled "An Introduction to Credibility Theory" published in Volume XLIX of the Proceedings of the Casualty Actuarial Society.

Exhibit II – Rate Level Indications

Premiums have been adjusted to present rates. The Physical Damage premiums have also been adjusted for model year and symbol trend.

The 12/31/2010 incurred losses have been adjusted for allocated loss adjustment expense, developed using companywide loss development factors and then trended.

Exhibit III – Loss Development Factors

This exhibit shows the FFCIC and United Farm Family Insurance Company (UFFIC) countrywide data triangles used in the selection of loss development factors. Two data triangles are displayed for each coverage, Annual Incurred Loss, and Annual Paid Loss. Tables below each triangle display

various calculated averages, selected age-to-age factors and calculated age-to-ultimate factors. Below the triangles the age-to-ultimate factors are used to calculate ultimate loss for each set of data. Selected ultimate loss by year is displayed and the implied Ultimate Development Factor calculated is then calculated.

Exhibit IV – Allocated Loss Adjustment Expense Factors

This exhibit displays the calculation of FFCIC and UFFIC companywide allocated loss expense to losses incurred factors that are applied to incurred loss data by coverage.

Exhibit V – Annual Trend Factors

This exhibit summarizes our loss trends by coverage based on NAII Fast Track data for Delaware.

Historical and prospective trends were chosen. The historical trend was applied from the average accident date of each experience year to the end of the three-year experience period. The prospective trend was applied from the end of the three-year experience period to the average accident date for the period the rates are proposed to be in effect.

Exhibit VI – Investment Income

This exhibit develops a companywide factor for underwriting profit and contingencies. This factor is based upon the estimated effect of the rate of return on unearned premium reserves and loss reserves.

Exhibit VII – Development of Underwriting Expenses

This exhibit develops our actual underwriting expenses by account for the past three years. This data, combined with the underwriting profit ratio developed in Exhibit VI, permits us to arrive at an expected loss and allocated loss adjustment expense ratio.

Exhibit VIII – Expense Fees

This exhibit provides the calculation of Expense Fees.

Exhibit IX – Percent Change and Revenue Effect by Coverage

This exhibit details the percent changes by coverage and reflects the resulting revenue effects.

Exhibit X – Calculation of Base Rates by Coverage

Calculations for base rates by coverage are displayed in this exhibit.

Exhibit XI – Base Rates by Territory

Proposed base rates by territory are provided using the calculated base rates from exhibit X and the territory relativity factor.

Exhibit XII – Uninsured/Underinsured Motorist Increased Limit Rates

Present and proposed UMBI increased limit rates are displayed in this exhibit. Single and multi car rates are calculated using by applying the average UMBI base rate change to the present rate.

Exhibit XIII – Model Year Relativity Revisions

This exhibit presents the current and proposed model year relativities for Comprehensive and Collision coverages and reflects the rebasing of the model year.

Rate Level History

<u>Effective Date</u>	<u>Overall Percent Change</u>
10/01/2010	9.3%
02/15/2007	7.3%

Farm Family Casualty Insurance Company
Summary of Indication and Effect
Delaware

Fiscal Years Ending 12/31/08, 12/31/09 and 12/31/10
 Losses Valued as of 12/31/10 and Trended to 03/15/13

Coverage	Trended Loss Ratio w/ALE	Earned PPR with MY/Sym Trend Adjustment	Claim Count	Full Cred Claim Ct Req	Credibility Factor	Trended Perm Loss Ratio	Credibility Weighted Trended Loss Ratio	Credibility Weighted Rate Level Indications	Selected
Bodily Injury	111.4%	1,415,584	465	1,082	0.6556	63.1%	94.8%	52.8%	45.7%
Property Damage	108.4%	657,330	902	1,082	0.9130	63.9%	104.6%	68.7%	49.0%
Personal Injury Protection	102.0%	977,636	379	1,082	0.5918	63.9%	86.4%	39.4%	33.8%
Uninsured/Underinsured Motorist - BI	30.7%	665,378	84	1,082	0.2786	63.1%	54.1%	-12.8%	-11.4%
Comprehensive	79.3%	380,971	557	1,082	0.7175	69.0%	76.4%	13.5%	11.1%
Collision	46.3%	1,564,689	1,087	1,082	1.0000	68.2%	46.3%	-31.3%	-29.2%
Towing and Labor	10.7%	10,246	54	1,082	0.2234	69.0%	56.0%	-16.8%	0.0%
Rental Reimbursement	170.9%	10,395	150	1,082	0.3723	69.0%	106.9%	58.9%	0.0%
All Liability	94.6%	3,715,927				63.5%	87.0%	40.4%	32.9%
All Physical Damage	53.0%	1,966,302				68.4%	52.5%	-22.0%	-20.9%
All Coverages	81.0%	5,682,229				65.2%	75.1%	18.8%	14.3%

Farm Family Casualty Insurance Company
Rate Level Indications
Delaware
Fiscal Years Ending 12/31/08, 12/31/09 and 12/31/10
Losses Valued as of 12/31/10 and Trended to 03/15/13

Bodily Injury

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Expected Fixed Expenses	Expected Variable Expenses	Trended Loss Ratio	Rate Level Indication
12/31/08	1,300,349	1.2200	1,586,426	1.0000	1,586,426	1,091,992	1.0440	1,140,040	1.0570	1,205,022	1.1316	1,363,637	5.8%	32.2%	86.0%	35.3%
12/31/09	1,245,763	1.2200	1,519,830	1.0000	1,519,830	1,588,954	1.0780	1,712,893	1.1020	1,887,608	1.0881	2,053,968	5.8%	32.2%	135.1%	107.9%
12/31/10	1,168,205	1.2118	1,415,584	1.0000	1,415,584	1,047,371	1.0570	1,107,071	1.3810	1,528,866	1.0463	1,599,667	5.8%	32.2%	113.0%	75.2%
Total	3,714,316		4,521,839		4,521,839	3,728,318		3,960,004		4,621,496		5,017,272	5.8%	32.2%	111.4%	72.8%

Property Damage

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Expected Fixed Expenses	Expected Variable Expenses	Trended Loss Ratio	Rate Level Indication
12/31/08	563,380	1.2970	730,704	1.0000	730,704	577,295	1.0440	602,696	1.0030	604,504	1.1440	691,550	5.8%	32.2%	94.6%	48.1%
12/31/09	537,025	1.2970	696,522	1.0000	696,522	619,371	1.0780	667,682	1.0080	673,024	1.1215	754,794	5.8%	32.2%	108.4%	68.4%
12/31/10	511,461	1.2852	657,330	1.0000	657,330	596,370	1.0560	629,767	1.1120	700,301	1.0994	769,940	5.8%	32.2%	117.1%	81.3%
Total	1,611,866		2,084,556		2,084,556	1,793,036		1,900,145		1,977,829		2,216,285	5.8%	32.2%	108.4%	68.5%

Personal Injury Protection

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Expected Fixed Expenses	Expected Variable Expenses	Trended Loss Ratio	Rate Level Indication
12/31/08	940,799	1.1540	1,085,682	1.0000	1,085,682	1,179,441	1.0440	1,231,336	0.9290	1,143,911	1.1291	1,291,645	5.8%	32.2%	119.0%	84.0%
12/31/09	894,277	1.1540	1,031,996	1.0000	1,031,996	902,021	1.0790	973,280	0.8610	837,994	1.1126	932,337	5.8%	32.2%	90.3%	41.8%
12/31/10	851,204	1.1485	977,636	1.0000	977,636	861,061	1.0570	910,142	0.9490	863,724	1.0963	946,866	5.8%	32.2%	96.9%	51.4%
Total	2,686,281		3,095,314		3,095,314	2,942,523		3,114,758		2,845,630		3,170,848	5.8%	32.2%	102.0%	59.0%

Uninsured/Underinsured Motorist - BI

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Expected Fixed Expenses	Expected Variable Expenses	Trended Loss Ratio	Rate Level Indication
12/31/08	609,475	1.1790	718,571	1.0000	718,571	247,429	1.0440	258,316	1.2410	320,570	1.1316	362,766	5.8%	32.2%	50.5%	-17.0%
12/31/09	588,132	1.1790	693,408	1.0000	693,408	46,444	1.0780	50,067	2.0230	101,285	1.0881	110,212	5.8%	32.2%	15.9%	-68.0%
12/31/10	567,480	1.1725	665,378	1.0000	665,378	53,275	1.0570	56,312	2.9260	164,768	1.0463	172,399	5.8%	32.2%	25.9%	-53.2%
Total	1,765,087		2,077,356		2,077,356	347,148		364,694		586,623		645,376	5.8%	32.2%	30.7%	-46.1%

Farm Family Casualty Insurance Company
Rate Level Indications
Delaware
Fiscal Years Ending 12/31/08, 12/31/09 and 12/31/10
Losses Valued as of 12/31/10 and Trended to 03/15/13

Comprehensive

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	Incurrred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurrred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Expected Fixed Expenses	Expected Variable Expenses	Trended Loss Ratio	Rate Level Indication
12/31/08	376,035	1.0110	380,172	1.1075	421,051	313,757	1.0020	314,385	1.0000	314,385	1.1310	355,562	6.1%	26.6%	84.4%	23.4%
12/31/09	362,805	1.0110	366,796	1.0838	397,529	260,442	1.0000	260,442	0.9980	259,921	1.1032	286,758	6.1%	26.6%	72.1%	6.6%
12/31/10	355,447	1.0107	359,235	1.0605	380,971	280,028	1.0000	280,028	1.0280	287,869	1.0762	309,804	6.1%	26.6%	81.3%	19.1%
Total	1,094,287		1,106,202		1,199,551	854,227		854,855		862,175		952,124	6.1%	26.6%	79.3%	16.4%

Collision

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	Incurrred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurrred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Expected Fixed Expenses	Expected Variable Expenses	Trended Loss Ratio	Rate Level Indication
12/31/08	1,628,090	0.8980	1,462,025	1.2084	1,766,740	739,751	1.0020	741,230	0.9980	739,748	1.0728	793,592	6.1%	26.6%	44.9%	-30.5%
12/31/09	1,589,336	0.8980	1,427,224	1.1608	1,656,784	778,564	1.0000	778,564	0.9870	768,442	1.0570	812,280	6.1%	26.6%	49.0%	-24.9%
12/31/10	1,557,711	0.9008	1,403,249	1.1150	1,564,689	769,454	1.0000	769,454	0.8720	670,964	1.0415	698,836	6.1%	26.6%	44.7%	-30.9%
Total	4,775,138		4,292,498		4,988,213	2,287,769		2,289,248		2,179,154		2,304,708	6.1%	26.6%	46.3%	-28.7%

Towing and Labor

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	Incurrred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurrred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Expected Fixed Expenses	Expected Variable Expenses	Trended Loss Ratio	Rate Level Indication
12/31/08	10,840	1.0000	10,840	1.0000	10,840	1,265	1.0020	1,268	1.0000	1,268	1.1310	1,434	6.1%	26.6%	13.2%	-73.7%
12/31/09	10,458	1.0000	10,458	1.0000	10,458	815	1.0000	815	1.0000	815	1.1032	899	6.1%	26.6%	8.6%	-80.0%
12/31/10	10,246	1.0000	10,246	1.0000	10,246	988	1.0000	988	1.0000	988	1.0762	1,063	6.1%	26.6%	10.4%	-77.6%
Total	31,544		31,544		31,544	3,068		3,071		3,071		3,396	6.1%	26.6%	10.7%	-77.1%

Rental Reimbursement

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	Incurrred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurrred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Expected Fixed Expenses	Expected Variable Expenses	Trended Loss Ratio	Rate Level Indication
12/31/08	10,998	1.0000	10,998	1.0000	10,998	17,542	1.0020	17,577	1.0000	17,577	1.1310	19,879	6.1%	26.6%	180.8%	154.7%
12/31/09	10,611	1.0000	10,611	1.0000	10,611	12,477	1.0000	12,477	1.0000	12,477	1.1032	13,765	6.1%	26.6%	129.7%	85.1%
12/31/10	10,395	1.0000	10,395	1.0000	10,395	19,452	1.0000	19,452	1.0000	19,452	1.0762	20,935	6.1%	26.6%	201.4%	182.8%
Total	32,004		32,004		32,004	49,471		49,506		49,506		54,579	6.1%	26.6%	170.9%	141.3%

**Farm Family Casualty Insurance Company
 United Farm Family Insurance Company
 Countrywide
 Tort States Bodily Injury Loss Development**

Incurred Loss (000)

Accident Yr	12	24	36	48	60	72	84	96	108	120
2001	3,624,882	5,231,132	5,756,088	6,137,208	6,182,637	6,102,371	6,104,871	6,062,371	6,062,371	6,062,371
2002	4,240,948	6,073,641	6,586,273	6,591,809	6,635,912	6,625,587	6,631,587	6,601,587	6,601,587	
2003	4,198,027	6,646,465	7,498,968	7,543,955	7,454,853	7,466,353	7,530,853	7,498,853		
2004	3,144,417	4,499,961	5,287,059	5,154,282	5,213,327	5,326,341	5,338,841			
2005	3,775,751	4,942,673	5,581,897	5,668,725	5,657,944	5,660,919				
2006	3,575,510	4,693,326	5,216,919	5,419,320	5,573,320					
2007	3,012,203	4,408,376	4,811,569	4,739,173						
2008	2,955,005	3,646,480	3,876,565							
2009	3,092,756	3,752,124								
2010	2,892,396									

Accident Yr	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
2001	1.4431	1.1004	1.0662	1.0074	0.9870	1.0004	0.9930	1.0000	1.0000
2002	1.4321	1.0844	1.0008	1.0067	0.9984	1.0009	0.9955	1.0000	
2003	1.5832	1.1283	1.0060	0.9882	1.0015	1.0086	0.9958		
2004	1.4311	1.1749	0.9749	1.0115	1.0217	1.0023			
2005	1.3091	1.1293	1.0156	0.9981	1.0005				
2006	1.3126	1.1116	1.0388	1.0284					
2007	1.4635	1.0915	0.9850						
2008	1.2340	1.0631							
2009	1.2132								
2010									

Selected	1.2900	1.1000	1.0050	1.0050	1.0050	1.0030	0.9950	1.0000	1.0000
Age-Ult	1.4375	1.1143	1.0130	1.0080	1.0030	0.9980	0.9950	1.0000	1.0000

**Farm Family Casualty Insurance Company
Countrywide
Tort States Bodily Injury Loss Development**

Paid Loss (000)

Accident Yr	12	24	36	48	60	72	84	96	108	120
2001	702,579	3,167,908	4,411,173	5,336,931	5,807,637	6,037,371	6,062,371	6,062,371	6,062,371	6,062,371
2002	881,331	3,687,465	5,575,735	6,033,451	6,554,412	6,601,587	6,601,587	6,601,587	6,601,587	
2003	918,767	3,301,927	5,341,468	6,708,455	7,191,353	7,295,853	7,295,853	7,498,853		
2004	628,082	2,429,962	3,978,509	4,587,382	5,131,127	5,301,341	5,301,341			
2005	785,852	2,899,938	4,772,830	5,326,725	5,372,944	5,660,919				
2006	398,724	2,455,197	4,538,819	4,834,320	5,166,820					
2007	756,011	2,454,304	3,937,524	4,428,228						
2008	376,883	2,067,122	3,354,747							
2009	562,323	1,948,590								
2010	429,195									

Accident Yr	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
2001	4.5090	1.3925	1.2099	1.0882	1.0396	1.0041	1.0000	1.0000	1.0000
2002	4.1840	1.5121	1.0821	1.0863	1.0072	1.0000	1.0000	1.0000	
2003	3.5939	1.6177	1.2559	1.0720	1.0145	1.0000	1.0278		
2004	3.8689	1.6373	1.1530	1.1185	1.0332	1.0000			
2005	3.6902	1.6458	1.1161	1.0087	1.0536				
2006	6.1576	1.8487	1.0651	1.0688					
2007	3.2464	1.6043	1.1246						
2008	5.4848	1.6229							
2009	3.4653								
2010									

Selected	4.2500	1.6500	1.1400	1.0700	1.0320	1.0010	1.0100	1.0000	1.0000
Age-Ult	8.9248	2.0999	1.2727	1.1164	1.0434	1.0110	1.0100	1.0000	1.0000

**Farm Family Casualty Insurance Company
Countrywide
Tort States Bodily Injury Loss Development**

Accident Year	Incurred Loss	Incurred LDF	Ultimate Incurred Loss	Paid Loss	Paid LDF	Ultimate Paid Loss	Selected Ultimate Loss	Implied LDF
2001	6,062,371	1.0000	6,062,371	6,062,371	1.0000	6,062,371	6,062,371	1.0000
2002	6,601,587	1.0000	6,601,587	6,601,587	1.0000	6,601,587	6,601,587	1.0000
2003	7,498,853	1.0000	7,498,853	7,498,853	1.0000	7,498,853	7,498,853	1.0000
2004	5,338,841	0.9950	5,312,147	5,301,341	1.0100	5,354,354	5,333,251	0.9990
2005	5,660,919	0.9980	5,649,512	5,660,919	1.0110	5,723,245	5,686,379	1.0040
2006	5,573,320	1.0030	5,589,900	5,166,820	1.0434	5,390,865	5,490,383	0.9850
2007	4,739,173	1.0080	4,777,038	4,428,228	1.1164	4,943,663	4,860,351	1.0260
2008	3,876,565	1.0130	3,927,076	3,354,747	1.2727	4,269,564	4,098,320	1.0570
2009	3,752,124	1.1143	4,181,115	1,948,590	2.0999	4,091,930	4,136,523	1.1020
2010	2,892,396	1.4375	4,157,789	429,195	8.9248	3,830,467	3,994,128	1.3810

**Farm Family Casualty Insurance Company
 United Farm Family Insurance Company
 Countrywide
 Property Damage Loss Development**

Incurred Loss (000)

Accident Yr	12	24	36	48	60	72	84	96	108	120
2001	8,549,517	9,689,786	9,760,210	9,825,471	9,821,473	9,823,184	9,824,093	9,821,872	9,820,222	9,820,222
2002	9,012,957	10,243,270	10,342,484	10,369,661	10,362,620	10,362,620	10,363,297	10,363,297	10,363,297	
2003	9,801,949	11,038,376	11,128,356	11,181,524	11,176,557	11,176,557	11,176,557	11,176,557		
2004	10,569,686	11,048,314	11,097,376	11,117,948	11,109,226	11,109,226	11,109,226			
2005	10,590,882	10,858,610	10,889,575	10,913,979	10,911,932	10,912,549				
2006	9,272,360	10,028,271	10,087,373	10,097,755	10,098,815					
2007	8,630,000	9,471,037	9,615,297	9,649,491						
2008	7,546,773	8,349,366	8,359,646							
2009	7,568,677	8,275,051								
2010	7,672,006									

Accident Yr	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
2001	1.1334	1.0073	1.0067	0.9996	1.0002	1.0001	0.9998	0.9998	1.0000
2002	1.1365	1.0097	1.0026	0.9993	1.0000	1.0001	1.0000	1.0000	
2003	1.1261	1.0082	1.0048	0.9996	1.0000	1.0000	1.0000		
2004	1.0453	1.0044	1.0019	0.9992	1.0000	1.0000			
2005	1.0253	1.0029	1.0022	0.9998	1.0001				
2006	1.0815	1.0059	1.0010	1.0001					
2007	1.0975	1.0152	1.0036						
2008	1.1063	1.0012							
2009	1.0933								
2010									

Selected	1.0950	1.0060	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-Ult	1.1049	1.0090	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Farm Family Casualty Insurance Company
Countrywide
Property Damage Loss Development**

Paid Loss (000)

Accident Yr	12	24	36	48	60	72	84	96	108	120
2001	7,188,267	9,620,486	9,742,060	9,814,671	9,818,173	9,819,884	9,822,443	9,820,222	9,820,222	9,820,222
2002	7,630,257	10,180,570	10,325,534	10,363,061	10,362,620	10,362,620	10,363,297	10,363,297	10,363,297	
2003	8,379,649	10,972,076	11,111,706	11,174,024	11,176,557	11,176,557	11,176,557	11,176,557		
2004	8,787,086	10,982,014	11,084,776	11,113,748	11,109,226	11,109,226	11,109,226			
2005	8,705,082	10,812,410	10,881,175	10,911,879	10,911,932	10,912,549				
2006	7,909,460	9,992,571	10,076,873	10,095,655	10,096,715					
2007	7,324,635	9,434,034	9,593,495	9,636,089						
2008	6,434,950	8,313,098	8,353,934							
2009	6,310,270	8,237,932								
2010	6,579,094									

Accident Yr	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
2001	1.3384	1.0126	1.0075	1.0004	1.0002	1.0003	0.9998	1.0000	1.0000
2002	1.3342	1.0142	1.0036	1.0000	1.0000	1.0001	1.0000	1.0000	
2003	1.3094	1.0127	1.0056	1.0002	1.0000	1.0000	1.0000		
2004	1.2498	1.0094	1.0026	0.9996	1.0000	1.0000			
2005	1.2421	1.0064	1.0028	1.0000	1.0001				
2006	1.2634	1.0084	1.0019	1.0001					
2007	1.2880	1.0169	1.0044						
2008	1.2919	1.0049							
2009	1.3055								
2010									

Selected	1.2900	1.0090	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-Ult	1.3055	1.0120	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Farm Family Casualty Insurance Company
Countrywide
Property Damage Loss Development**

Accident Year	Incurred Loss	Incurred LDF	Ultimate Incurred Loss	Paid Loss	Paid LDF	Ultimate Paid Loss	Selected Ultimate Loss	Implied LDF
2001	9,820,222	1.0000	9,820,222	9,820,222	1.0000	9,820,222	9,820,222	1.0000
2002	10,363,297	1.0000	10,363,297	10,363,297	1.0000	10,363,297	10,363,297	1.0000
2003	11,176,557	1.0000	11,176,557	11,176,557	1.0000	11,176,557	11,176,557	1.0000
2004	11,109,226	1.0000	11,109,226	11,109,226	1.0000	11,109,226	11,109,226	1.0000
2005	10,912,549	1.0000	10,912,549	10,912,549	1.0000	10,912,549	10,912,549	1.0000
2006	10,098,815	1.0000	10,098,815	10,096,715	1.0000	10,096,715	10,097,765	1.0000
2007	9,649,491	1.0000	9,649,491	9,636,089	1.0000	9,636,089	9,642,790	0.9990
2008	8,359,646	1.0030	8,384,725	8,353,934	1.0030	8,378,996	8,381,861	1.0030
2009	8,275,051	1.0090	8,349,675	8,237,932	1.0120	8,337,009	8,343,342	1.0080
2010	7,672,006	1.1049	8,476,606	6,579,094	1.3055	8,589,105	8,532,856	1.1120

**Farm Family Casualty Insurance Company
 United Farm Family Insurance Company
 Countrywide
 Add-On States Personal Injury Protection Loss Development**

Incurred Loss (000)

Accident Yr	12	24	36	48	60	72	84	96	108	120
2001	681,590	790,006	672,128	683,538	683,281	683,281	683,076	683,063	683,063	683,063
2002	704,576	900,651	974,808	923,494	863,585	863,585	863,585	863,585	863,585	863,585
2003	955,170	964,196	913,312	907,968	867,423	867,420	867,474	867,474		
2004	1,130,025	1,373,982	1,304,090	1,272,756	1,175,857	1,157,784	1,157,784			
2005	1,082,771	1,174,565	1,090,496	1,037,413	1,026,413	1,021,456				
2006	1,446,942	1,542,513	1,297,167	1,231,007	1,243,704					
2007	1,717,364	1,581,062	1,491,232	1,321,990						
2008	1,439,278	1,499,919	1,310,140							
2009	1,070,496	1,023,509								
2010	948,068									

Accident Yr	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
2001	1.1591	0.8508	1.0170	0.9996	1.0000	0.9997	1.0000	1.0000	1.0000
2002	1.2783	1.0823	0.9474	0.9351	1.0000	1.0000	1.0000	1.0000	
2003	1.0094	0.9472	0.9941	0.9553	1.0000	1.0001	1.0000		
2004	1.2159	0.9491	0.9760	0.9239	0.9846	1.0000			
2005	1.0848	0.9284	0.9513	0.9894	0.9952				
2006	1.0661	0.8409	0.9490	1.0103					
2007	0.9206	0.9432	0.8865						
2008	1.0421	0.8735							
2009	0.9561								
2010									

Selected	1.0150	0.9100	0.9500	0.9750	0.9950	1.0000	1.0000	1.0000	1.0000
Age-Ult	0.8513	0.8387	0.9216	0.9701	0.9950	1.0000	1.0000	1.0000	1.0000

Farm Family Casualty Insurance Company
Countrywide
Add-On States Personal Injury Protection Loss Development

Paid Loss (000)

Accident Yr	12	24	36	48	60	72	84	96	108	120
2001	312,968	590,767	666,035	682,538	683,281	683,281	683,076	683,063	683,063	683,063
2002	459,010	737,579	906,564	898,494	863,585	863,585	863,585	863,585	863,585	
2003	460,076	887,694	872,022	882,968	867,423	867,420	867,474	867,474		
2004	582,289	1,234,407	1,286,590	1,272,756	1,175,857	1,157,784	1,157,784			
2005	576,095	1,035,617	1,074,986	1,037,413	1,026,413	1,021,456				
2006	725,610	1,364,533	1,257,733	1,231,007	1,241,904					
2007	855,337	1,387,418	1,491,232	1,321,990						
2008	802,668	1,416,104	1,304,123							
2009	684,277	960,385								
2010	638,978									

Accident Yr	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
2001	1.8876	1.1274	1.0248	1.0011	1.0000	0.9997	1.0000	1.0000	1.0000
2002	1.6069	1.2291	0.9911	0.9611	1.0000	1.0000	1.0000	1.0000	
2003	1.9295	0.9823	1.0126	0.9824	1.0000	1.0001	1.0000		
2004	2.1199	1.0423	0.9892	0.9239	0.9846	1.0000			
2005	1.7976	1.0380	0.9650	0.9894	0.9952				
2006	1.8805	0.9217	0.9788	1.0089					
2007	1.6221	1.0748	0.8865						
2008	1.7642	0.9209							
2009	1.4035								
2010									

Selected	1.6500	1.0000	0.9700	0.9750	0.9950	1.0000	1.0000	1.0000	1.0000
Age-Ult	1.5527	0.9410	0.9410	0.9701	0.9950	1.0000	1.0000	1.0000	1.0000

Farm Family Casualty Insurance Company
Countrywide
Add-On States Personal Injury Protection Loss Development

Accident Year	Incurred Loss	Incurred LDF	Ultimate Incurred Loss	Paid Loss	Paid LDF	Ultimate Paid Loss	Selected Ultimate Loss	Implied LDF
2001	683,063	1.0000	683,063	683,063	1.0000	683,063	683,063	1.0000
2002	863,585	1.0000	863,585	863,585	1.0000	863,585	863,585	1.0000
2003	867,474	1.0000	867,474	867,474	1.0000	867,474	867,474	1.0000
2004	1,157,784	1.0000	1,157,784	1,157,784	1.0000	1,157,784	1,157,784	1.0000
2005	1,021,456	1.0000	1,021,456	1,021,456	1.0000	1,021,456	1,021,456	1.0000
2006	1,243,704	0.9950	1,237,485	1,241,904	0.9950	1,235,694	1,236,590	0.9940
2007	1,321,990	0.9701	1,282,495	1,321,990	0.9701	1,282,495	1,282,495	0.9700
2008	1,310,140	0.9216	1,207,450	1,304,123	0.9410	1,227,208	1,217,329	0.9290
2009	1,023,509	0.8387	858,390	960,385	0.9410	903,743	881,067	0.8610
2010	948,068	0.8513	807,046	638,978	1.5527	992,131	899,589	0.9490

**Farm Family Casualty Insurance Company
 United Farm Family Insurance Company
 Countrywide
 Uninsured/Underinsured Loss Development**

Incurred Loss (000)

Accident Yr	12	24	36	48	60	72	84	96	108	120
2001	2,055,204	4,477,692	5,066,704	5,565,758	5,800,329	5,855,201	6,128,601	6,128,601	6,128,701	6,131,101
2002	1,360,700	2,797,213	3,877,756	4,146,141	4,155,664	4,185,164	4,308,664	4,148,364	4,065,664	
2003	1,208,959	2,366,782	2,480,434	2,689,492	2,833,797	2,817,320	2,817,496	2,816,671		
2004	2,179,000	4,056,191	4,667,124	5,152,674	5,251,924	5,457,174	5,264,674			
2005	1,631,544	2,631,028	2,946,856	3,122,596	3,442,321	3,738,052				
2006	1,685,122	3,086,583	4,193,245	4,342,537	4,175,950					
2007	1,027,135	1,892,085	2,610,104	2,938,044						
2008	704,392	2,050,741	2,583,057							
2009	986,118	1,337,850								
2010	475,081									

Accident Yr	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
2001	2.1787	1.1315	1.0985	1.0421	1.0095	1.0467	1.0000	1.0000	1.0004
2002	2.0557	1.3863	1.0692	1.0023	1.0071	1.0295	0.9628	0.9801	
2003	1.9577	1.0480	1.0843	1.0537	0.9942	1.0001	0.9997		
2004	1.8615	1.1506	1.1040	1.0193	1.0391	0.9647			
2005	1.6126	1.1200	1.0596	1.1024	1.0859				
2006	1.8317	1.3585	1.0356	0.9616					
2007	1.8421	1.3795	1.1256						
2008	2.9114	1.2596							
2009	1.3567								
2010									

Selected	1.9200	1.3300	1.0800	1.0250	1.0250	1.0100	1.0000	1.0000	1.0000
Age-Ult	2.9265	1.5242	1.1460	1.0611	1.0353	1.0100	1.0000	1.0000	1.0000

**Farm Family Casualty Insurance Company
Countrywide
Uninsured/Underinsured Loss Development**

Paid Loss (000)

Accident Yr	12	24	36	48	60	72	84	96	108	120
2001	109,882	978,250	3,402,604	4,662,258	5,385,329	5,592,601	5,728,601	6,028,601	6,028,601	6,071,101
2002	96,000	1,072,842	2,222,233	3,008,141	3,457,164	3,909,664	3,997,164	4,022,164	4,064,664	
2003	-71,750	855,682	1,396,881	1,980,939	2,260,297	2,745,320	2,817,496	2,816,671		
2004	221,370	1,554,181	2,907,874	4,069,674	4,975,924	5,017,174	5,262,174			
2005	292,774	1,180,278	2,110,206	2,332,446	2,822,121	3,093,052				
2006	40,322	1,096,573	2,764,745	3,507,037	3,854,950					
2007	94,835	817,946	1,731,044	2,408,544						
2008	175,235	811,735	1,885,357							
2009	245,375	801,250								
2010	28,100									

Accident Yr	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
2001	8.9027	3.4783	1.3702	1.1551	1.0385	1.0243	1.0524	1.0000	1.0070
2002	11.1754	2.0714	1.3537	1.1493	1.1309	1.0224	1.0063	1.0106	
2003	-11.9259	1.6325	1.4181	1.1410	1.2146	1.0263	0.9997		
2004	7.0207	1.8710	1.3995	1.2227	1.0083	1.0488			
2005	4.0314	1.7879	1.1053	1.2099	1.0960				
2006	27.1954	2.5213	1.2685	1.0992					
2007	8.6249	2.1163	1.3914						
2008	4.6323	2.3226							
2009	3.2654								
2010									

Selected	5.7500	2.3000	1.3500	1.1700	1.0850	1.0300	1.0250	1.0050	1.0070
Age-Ult	24.2160	4.2115	1.8311	1.3564	1.1593	1.0685	1.0373	1.0120	1.0070

**Farm Family Casualty Insurance Company
Countrywide
Uninsured/Underinsured Loss Development**

Accident Year	Incurred Loss	Incurred LDF	Ultimate Incurred Loss	Paid Loss	Paid LDF	Ultimate Paid Loss	Selected Ultimate Loss	Implied LDF
2001	6,131,101	1.0000	6,131,101	6,071,101	1.0000	6,071,101	6,101,101	0.9950
2002	4,065,664	1.0000	4,065,664	4,064,664	1.0070	4,093,117	4,079,391	1.0030
2003	2,816,671	1.0000	2,816,671	2,816,671	1.0120	2,850,570	2,833,621	1.0060
2004	5,264,674	1.0000	5,264,674	5,262,174	1.0373	5,458,642	5,361,658	1.0180
2005	3,738,052	1.0100	3,775,433	3,093,052	1.0685	3,304,790	3,540,112	0.9470
2006	4,175,950	1.0353	4,323,152	3,854,950	1.1593	4,468,945	4,396,049	1.0530
2007	2,938,044	1.0611	3,117,650	2,408,544	1.3564	3,266,832	3,192,241	1.0870
2008	2,583,057	1.1460	2,960,239	1,885,357	1.8311	3,452,228	3,206,234	1.2410
2009	1,337,850	1.5242	2,039,163	801,250	4.2115	3,374,441	2,706,802	2.0230
2010	475,081	2.9265	1,390,316	28,100	24.2160	680,468	1,390,316	2.9260

**Farm Family Casualty Insurance Company
 United Farm Family Insurance Company
 Countrywide
 Comprehensive Loss Development**

Incurred Loss (000)

Accident Yr	12	24	36	48	60	72	84	96	108	120
2001	6,167,308	6,629,615	6,633,119	6,632,334	6,641,514	6,639,444	6,640,531	6,639,604	6,638,340	6,637,862
2002	5,864,659	6,197,314	6,182,066	6,196,076	6,195,388	6,195,237	6,194,996	6,194,596	6,194,596	
2003	6,374,160	6,641,694	6,646,650	6,643,869	6,643,668	6,643,218	6,641,718	6,641,718		
2004	6,323,233	6,431,089	6,438,917	6,426,373	6,426,373	6,425,502	6,425,502			
2005	5,795,485	5,863,471	5,850,571	5,857,454	5,854,574	5,855,137				
2006	5,807,712	6,029,369	6,015,148	6,011,172	6,011,172					
2007	4,532,353	4,810,157	4,812,849	4,805,770						
2008	5,531,287	5,579,894	5,584,297							
2009	4,896,120	4,973,043								
2010	4,960,578									

Accident Yr	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
2001	1.0750	1.0005	0.9999	1.0014	0.9997	1.0002	0.9999	0.9998	0.9999
2002	1.0567	0.9975	1.0023	0.9999	1.0000	1.0000	0.9999	1.0000	
2003	1.0420	1.0007	0.9996	1.0000	0.9999	0.9998	1.0000		
2004	1.0171	1.0012	0.9981	1.0000	0.9999	1.0000			
2005	1.0117	0.9978	1.0012	0.9995	1.0001				
2006	1.0382	0.9976	0.9993	1.0000					
2007	1.0613	1.0006	0.9985						
2008	1.0088	1.0008							
2009	1.0157								
2010									

Selected	1.0250	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-Ult	1.0250	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Farm Family Casualty Insurance Company
Countrywide
Comprehensive Loss Development**

Paid Loss (000)

Accident Yr	12	24	36	48	60	72	84	96	108	120
2001	5,976,118	6,626,915	6,633,119	6,631,434	6,641,514	6,639,444	6,640,531	6,639,604	6,638,340	6,637,862
2002	5,535,129	6,194,194	6,182,066	6,195,076	6,195,388	6,195,237	6,194,996	6,194,596	6,194,596	
2003	6,094,650	6,639,794	6,646,650	6,643,869	6,643,668	6,643,218	6,641,718	6,641,718		
2004	6,020,735	6,427,189	6,436,917	6,426,373	6,426,373	6,425,502	6,425,502			
2005	5,500,080	5,860,571	5,850,571	5,857,454	5,854,574	5,855,137				
2006	5,608,330	6,028,369	6,015,148	6,011,172	6,011,172					
2007	4,278,653	4,801,066	4,805,758	4,805,770						
2008	5,004,974	5,569,085	5,581,316							
2009	4,575,275	4,955,375								
2010	4,666,332									

Accident Yr	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
2001	1.1089	1.0009	0.9997	1.0015	0.9997	1.0002	0.9999	0.9998	0.9999
2002	1.1191	0.9980	1.0021	1.0001	1.0000	1.0000	0.9999	1.0000	
2003	1.0894	1.0010	0.9996	1.0000	0.9999	0.9998	1.0000		
2004	1.0675	1.0015	0.9984	1.0000	0.9999	1.0000			
2005	1.0655	0.9983	1.0012	0.9995	1.0001				
2006	1.0749	0.9978	0.9993	1.0000					
2007	1.1221	1.0010	1.0000						
2008	1.1127	1.0022							
2009	1.0831								
2010									

Selected	1.0950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-Ult	1.0950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Farm Family Casualty Insurance Company
Countrywide
Comprehensive Loss Development**

Accident Year	Incurred Loss	Incurred LDF	Ultimate Incurred Loss	Paid Loss	Paid LDF	Ultimate Paid Loss	Selected Ultimate Loss	Implied LDF
2001	6,637,862	1.0000	6,637,862	6,637,862	1.0000	6,637,862	6,637,862	1.0000
2002	6,194,596	1.0000	6,194,596	6,194,596	1.0000	6,194,596	6,194,596	1.0000
2003	6,641,718	1.0000	6,641,718	6,641,718	1.0000	6,641,718	6,641,718	1.0000
2004	6,425,502	1.0000	6,425,502	6,425,502	1.0000	6,425,502	6,425,502	1.0000
2005	5,855,137	1.0000	5,855,137	5,855,137	1.0000	5,855,137	5,855,137	1.0000
2006	6,011,172	1.0000	6,011,172	6,011,172	1.0000	6,011,172	6,011,172	1.0000
2007	4,805,770	1.0000	4,805,770	4,805,770	1.0000	4,805,770	4,805,770	1.0000
2008	5,584,297	1.0000	5,584,297	5,581,316	1.0000	5,581,316	5,582,807	1.0000
2009	4,973,043	1.0000	4,973,043	4,955,375	1.0000	4,955,375	4,964,209	0.9980
2010	4,960,578	1.0250	5,084,592	4,666,332	1.0950	5,109,633	5,097,113	1.0280

**Farm Family Casualty Insurance Company
 United Farm Family Insurance Company
 Countrywide
 Collision Loss Development**

Incurred Loss (000)

Accident Yr	12	24	36	48	60	72	84	96	108	120
2001	14,552,247	13,202,025	13,103,332	13,059,662	13,059,911	13,056,399	13,059,106	13,056,773	13,057,673	13,057,673
2002	15,827,784	13,747,550	13,604,090	13,597,072	13,591,663	13,583,694	13,583,694	13,580,550	13,580,550	
2003	16,368,649	14,689,886	14,536,121	14,524,023	14,506,603	14,504,848	14,498,290	14,497,926		
2004	16,935,425	14,924,160	14,723,108	14,706,471	14,695,582	14,664,304	14,657,586			
2005	17,030,697	14,200,808	14,049,378	14,030,368	14,029,947	14,029,147				
2006	14,772,701	13,129,585	12,982,691	12,947,955	12,921,741					
2007	14,021,292	12,425,404	12,290,699	12,236,351						
2008	12,948,218	11,079,435	10,967,987							
2009	11,186,996	9,968,457								
2010	11,846,529									

Accident Yr	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
2001	0.9072	0.9925	0.9967	1.0000	0.9997	1.0002	0.9998	1.0001	1.0000
2002	0.8686	0.9896	0.9995	0.9996	0.9994	1.0000	0.9998	1.0000	
2003	0.8974	0.9895	0.9992	0.9988	0.9999	0.9995	1.0000		
2004	0.8812	0.9865	0.9989	0.9993	0.9979	0.9995			
2005	0.8338	0.9893	0.9986	1.0000	0.9999				
2006	0.8888	0.9888	0.9973	0.9980					
2007	0.8862	0.9892	0.9956						
2008	0.8557	0.9899							
2009	0.8911								
2010									

Selected	0.8750	0.9890	0.9980	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000
Age-Ult	0.8628	0.9860	0.9970	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000

**Farm Family Casualty Insurance Company
Countrywide
Collision Loss Development**

Paid Loss (000)

Accident Yr	12	24	36	48	60	72	84	96	108	120
2001	13,092,247	13,169,525	13,093,332	13,057,162	13,057,411	13,056,399	13,059,106	13,056,773	13,057,673	13,057,673
2002	14,137,784	13,732,550	13,601,590	13,597,072	13,591,663	13,583,694	13,583,694	13,580,550	13,580,550	
2003	14,746,149	14,666,686	14,527,221	14,524,023	14,506,603	14,501,648	14,498,290	14,497,926		
2004	14,815,325	14,890,360	14,719,908	14,706,471	14,695,582	14,664,304	14,657,586			
2005	14,637,097	14,172,008	14,049,378	14,030,368	14,029,947	14,029,147				
2006	13,383,901	13,110,385	12,979,491	12,947,955	12,921,741					
2007	12,328,239	12,383,651	12,252,146	12,236,351						
2008	11,451,932	11,050,628	10,967,987							
2009	9,882,132	9,958,055								
2010	10,668,249									

Accident Yr	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
2001	1.0059	0.9942	0.9972	1.0000	0.9999	1.0002	0.9998	1.0001	1.0000
2002	0.9713	0.9905	0.9997	0.9996	0.9994	1.0000	0.9998	1.0000	
2003	0.9946	0.9905	0.9998	0.9988	0.9997	0.9998	1.0000		
2004	1.0051	0.9886	0.9991	0.9993	0.9979	0.9995			
2005	0.9682	0.9913	0.9986	1.0000	0.9999				
2006	0.9796	0.9900	0.9976	0.9980					
2007	1.0045	0.9894	0.9987						
2008	0.9650	0.9925							
2009	1.0077								
2010									

Selected	0.9900	0.9900	0.9990	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000
Age-Ult	0.9781	0.9880	0.9980	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000

**Farm Family Casualty Insurance Company
Countrywide
Collision Loss Development**

Accident Year	Incurred Loss	Incurred LDF	Ultimate Incurred Loss	Paid Loss	Paid LDF	Ultimate Paid Loss	Selected Ultimate Loss	Implied LDF
2001	13,057,673	1.0000	13,057,673	13,057,673	1.0000	13,057,673	13,057,673	1.0000
2002	13,580,550	1.0000	13,580,550	13,580,550	1.0000	13,580,550	13,580,550	1.0000
2003	14,497,926	1.0000	14,497,926	14,497,926	1.0000	14,497,926	14,497,926	1.0000
2004	14,657,586	1.0000	14,657,586	14,657,586	1.0000	14,657,586	14,657,586	1.0000
2005	14,029,147	1.0000	14,029,147	14,029,147	1.0000	14,029,147	14,029,147	1.0000
2006	12,921,741	1.0000	12,921,741	12,921,741	1.0000	12,921,741	12,921,741	1.0000
2007	12,236,351	0.9990	12,224,115	12,236,351	0.9990	12,224,115	12,224,115	0.9990
2008	10,967,987	0.9970	10,935,105	10,967,987	0.9980	10,946,062	10,940,584	0.9980
2009	9,968,457	0.9860	9,829,247	9,958,055	0.9880	9,838,767	9,834,007	0.9870
2010	11,846,529	0.8628	10,220,955	10,668,249	0.9781	10,435,049	10,328,002	0.8720

**Farm Family Casualty Insurance Company
 United Farm Family Insurance Company
 Allocated Loss Adjustment Expense Factors (in thousands)**

Personal Auto					
2008	PIP	BI	PD	COMP	COLL
Direct Loss Incurred	8,006	18,298	8,926	5,874	11,327
Direct ALAE Incurred	353	803	391	12	24
ALAE Ratio	1.0440	1.0440	1.0440	1.0020	1.0020
2009					
Direct Loss Incurred	7,528	18,450	8,732	5,146	9,385
Direct ALAE Incurred	591	1,446	683	0	1
ALAE Ratio	1.0790	1.0780	1.0780	1.0000	1.0000
2010					
Direct Loss Incurred	6,325	14,052	9,056	4,854	10,616
Direct ALAE Incurred	363	794	505	2	5
ALAE Ratio	1.0570	1.0570	1.0560	1.0000	1.0000

Source: FFCIC and UFFIC Insurance Expense Exhibit - Supplements 2008, 2009, 2010

Farm Family Casualty Insurance Company

Loss Trend Factors

Delaware

Bodily Injury

Fiscal Year Ending	Historical Trend	Historical Trend Time	Prospective Trend	Prospective Trend Time	Trend Factor
12/31/2008	4.0%	2.50	1.1%	2.46	1.1316
12/31/2009	4.0%	1.50	1.1%	2.46	1.0881
12/31/2010	4.0%	0.50	1.1%	2.46	1.0463

Property Damage

Fiscal Year Ending	Historical Trend	Historical Trend Time	Prospective Trend	Prospective Trend Time	Trend Factor
12/31/2008	2.0%	2.50	3.5%	2.46	1.1440
12/31/2009	2.0%	1.50	3.5%	2.46	1.1215
12/31/2010	2.0%	0.50	3.5%	2.46	1.0994

Comprehensive

Fiscal Year Ending	Historical Trend	Historical Trend Time	Prospective Trend	Prospective Trend Time	Trend Factor
12/31/2008	2.5%	2.50	2.5%	2.46	1.1310
12/31/2009	2.5%	1.50	2.5%	2.46	1.1032
12/31/2010	2.5%	0.50	2.5%	2.46	1.0762

Collision

Fiscal Year Ending	Historical Trend	Historical Trend Time	Prospective Trend	Prospective Trend Time	Trend Factor
12/31/2008	1.5%	2.50	1.4%	2.46	1.0728
12/31/2009	1.5%	1.50	1.4%	2.46	1.0570
12/31/2010	1.5%	0.50	1.4%	2.46	1.0415

Personal Injury Protection

Fiscal Year Ending	Historical Trend	Historical Trend Time	Prospective Trend	Prospective Trend Time	Trend Factor
12/31/2008	1.5%	2.50	3.5%	2.46	1.1291
12/31/2009	1.5%	1.50	3.5%	2.46	1.1126
12/31/2010	1.5%	0.50	3.5%	2.46	1.0963

**Farm Family Casualty Insurance Company
United Farm Family Insurance Company
Development of Profit Provision**

	Liability	Physical Damage
Direct Earned Premium	257,109,262	154,570,481
Unearned Premium Reserve	118,127,697	68,422,288
- Selected Ratio	45.9%	44.3%
Prepaid Expenses	20,359,528	11,996,007
a. Commission	11.5%	10.9%
b. Taxes, Licenses and Fees	2.4%	2.4%
c. 50% Other Acquisition	2.7%	3.3%
d. 50% General Expenses	0.7%	1.0%
Tax on Unearned Premium Reserve	8,268,939	4,789,560
Agent Balances	20,436,303	14,438,061
- Selected Ratio	17.3%	21.1%
Unearned Premium Reserve Available	69,062,928	37,198,660
Loss + LAE Reserve	252,407,592	101,039,667
- Selected Ratio	98.2%	65.4%
Net Subject to Investment	321,470,520	138,238,327
After-tax Investment Yield	3.3%	3.3%
Investment Earnings	10,451,657	4,494,408
Investment Earnings as a % of Direct Earned Premium	4.1%	2.9%
Target Operating Ratio	9.0%	4.6%
Target Operating Ratio less Investments on Policy Holder Funds	4.9%	1.7%
Before FIT Profit Provision	7.5%	2.6%

Farm Family Casualty Insurance Company
Development of Underwriting Expenses
Liability

Category	Years		
	2008	2009	2010
Direct Written Premium	3,344,527	3,174,761	3,042,076
1) Commission and Brokerage	329,439	309,617	299,053
2) Taxes, Licenses, and Fees	76,546	67,659	61,716

	Years			Average	Selected
	2008	2009	2010		
1) Commission and Brokerage (%WP)	9.9%	9.8%	9.8%	9.8%	9.8%
2) Taxes, Licenses, and Fees(WP)	2.3%	2.1%	2.0%	2.1%	2.1%
3) Other Acquisition (%EP - Companywide)	5.6%	6.4%	6.4%	6.1%	6.4%
4) General Expenses (%EP - Companywide)	3.2%	3.2%	3.5%	3.3%	3.3%
5) Incurred ULAE (%EP - Companywide)	7.8%	8.9%	10.0%	8.9%	8.9%
6) Expense Ratio	28.8%	30.4%	31.7%	30.2%	30.5%
7) Underwriting Profit Ratio (Offset for Investment Income)					7.5%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					62.0%

Farm Family Casualty Insurance Company
Development of Underwriting Expenses
Physical Damage

Category	Years		
	2008	2009	2010
Direct Written Premium	2,018,396	1,946,399	1,940,612
1) Commission and Brokerage	198,774	189,821	190,773
2) Taxes, Licenses, and Fees	46,195	41,481	39,370

	Years			Average	Selected
	2008	2009	2010		
1) Commission and Brokerage (%WP)	9.8%	9.8%	9.8%	9.8%	9.8%
2) Taxes, Licenses, and Fees(WP)	2.3%	2.1%	2.0%	2.1%	2.1%
3) Other Acquisition (%EP - Companywide)	5.4%	6.5%	6.4%	6.1%	6.4%
4) General Expenses (%EP - Companywide)	3.7%	3.7%	3.6%	3.7%	3.7%
5) Incurred ULAE (%EP - Companywide)	7.3%	8.6%	8.3%	8.1%	8.1%
6) Expense Ratio	28.5%	30.7%	30.1%	29.8%	30.1%
7) Underwriting Profit Ratio (Offset for Investment Income)					2.6%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					67.3%

Farm Family Casualty Insurance Company

Expense Fees

Delaware

Expense Provisions -- Liability Coverages

<u>Item</u>	<u>Expense Provision</u>	<u>Fixed Portion</u>	<u>Variable Portion</u>	<u>Fixed Expense Provision</u>	<u>Variable Expense Provision</u>
Commissions	9.8%	0%	100%	0.0%	9.8%
Other Acquisition	6.4%	60%	40%	3.8%	2.6%
General Expenses	3.3%	60%	40%	2.0%	1.3%
Taxes, Licenses & Fees	2.1%	0%	100%	0.0%	2.1%
Profit & Contingency	7.5%	0%	100%	0.0%	7.5%
Incurred ULAE	8.9%	0%	100%	0.0%	8.9%
Total Expenses	38.0%			5.8%	32.2%
Permissible Loss & LAE (= 100.0% - Total Expenses)	62.0%				
Allocation of Premium to Fixed & Variable Portions	100.0%	8.6%	91.4%		

Expense Provisions -- Physical Damage Coverages

<u>Item</u>	<u>Expense Provision</u>	<u>Fixed Portion</u>	<u>Variable Portion</u>	<u>Fixed Expense Provision</u>	<u>Variable Expense Provision</u>
Commissions	9.8%	0%	100%	0.0%	9.8%
Other Acquisition	6.4%	60%	40%	3.8%	2.6%
General Expenses	3.7%	60%	40%	2.2%	1.5%
Taxes, Licenses & Fees	2.1%	0%	100%	0.0%	2.1%
Profit & Contingency	2.6%	0%	100%	0.0%	2.6%
Incurred ULAE	8.1%	0%	100%	0.0%	8.1%
Total Expenses	32.7%			6.1%	26.6%
Permissible Loss & LAE (= 100.0% - Total Expenses)	67.3%				
Allocation of Premium to Fixed & Variable Portions	100.0%	8.3%	91.7%		

Calculation of Expense Fees -- All Coverages

<u>Item (Annualized)</u>	<u>BI</u>	<u>Liability PD</u>	<u>PIP</u>	<u>Physical Damage</u>	
				<u>COMP</u>	<u>COLL</u>
(a) Projected Premium (Fixed + Var.) (\$000's)	\$2,010	\$973	\$1,251	\$419	\$1,056
(b) Projected Car-Years	6,093	6,109	6,083	5,829	4,715
(c) Projected Average Premium (Fixed + Var.) (= (a) / (b) x 1000)	\$330	\$159	\$206	\$72	\$224
(d) Current Expense Fee	\$14	\$8	\$7	\$5	\$15
Current Employee Expense Fee	\$11	\$6	\$6	\$4	\$12
(e) Indicated Expense Fee (= (c) x Fixed result from above)	\$28.31	\$13.66	\$17.65	\$5.94	\$18.50
(f) Proposed Expense Fee	\$28	\$14	\$18	\$6	\$19
Proposed Employee Expense Fee	\$22	\$11	\$14	\$5	\$15

Farm Family Casualty Insurance Company
Farm Family Casualty Insurance Company
Proposed Percent Change and Revenue Effect
Delaware

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Bodily Injury			
Base Rate	42.6%		
Changes to Variable Premium	42.6%	\$488,195	\$1,145,266
Changes to Fixed Premium			
Expense Fee		\$73,528	\$84,840
Subtotal	<u>45.7%</u>	<u>\$561,723</u>	<u>\$1,230,106</u>
Property Damage			
Base Rate	46.3%		
Changes to Variable Premium	46.3%	\$253,155	\$546,647
Changes to Fixed Premium			
Expense Fee		\$33,936	\$39,592
Subtotal	<u>49.0%</u>	<u>\$287,091</u>	<u>\$586,239</u>
Personal Injury Protection			
Base Rate	28.0%		
Changes to Variable Premium	28.0%	\$234,881	\$838,439
Changes to Fixed Premium			
Expense Fee		\$61,941	\$39,417
Subtotal	<u>33.8%</u>	<u>\$296,822</u>	<u>\$877,856</u>
Uninsured/Underinsured Motorist - BI			
Base Rate	-11.4%		
Subtotal	<u>-11.4%</u>	<u>(\$67,033)</u>	<u>\$586,588</u>
Comprehensive			
Base Rate	21.1%		
Model Year Relativity	-8.8%		
Changes to Variable Premium	10.4%	\$32,857	\$314,475
Changes to Fixed Premium			
Expense Fee		\$4,480	\$22,400
Subtotal	<u>11.1%</u>	<u>\$37,337</u>	<u>\$336,875</u>

Farm Family Casualty Insurance Company
Farm Family Casualty Insurance Company
Proposed Percent Change and Revenue Effect
Delaware

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Collision			
Base Rate	-23.6%		
Model Year Relativity	-11.5%		
Changes to Variable Premium	-32.4%	(\$424,046)	\$1,307,000
Changes to Fixed Premium			
Expense Fee		\$26,088	\$56,524
Subtotal	<u>-29.2%</u>	<u>(\$397,958)</u>	<u>\$1,363,524</u>
Towing and Labor			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$12,452</u>
Rental Reimbursement			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$12,724</u>
GAP Endorsement			
Subtotal	<u>-23.9%</u>	<u>(\$548)</u>	<u>\$2,295</u>
Liability	<u>32.9%</u>	<u>\$1,078,602</u>	<u>\$3,280,788</u>
Physical Damage	<u>-20.9%</u>	<u>(\$361,169)</u>	<u>\$1,727,870</u>
Total	14.3%	\$717,433	\$5,008,657

Farm Family Casualty Insurance Company
Calculation of Base Rates by Coverage
Delaware

Coverage	Earned Exposures (1)	Present Base Rate (2)	Selected Effect (3a)	Other than Base Rate Changes (3b)	Selected Base Rate Effect (3c)	Proposed Base Rate (4)	Base Rate Effect (5)
Bodily Injury	5,656	156	42.0%	0.0%	42.0%	222	42.0%
Property Damage	5,656	146	48.0%	0.0%	48.0%	216	47.7%
Personal Injury Protection	5,631	195	28.0%	0.0%	28.0%	250	28.0%
Uninsured/Underinsured Motorist - BI	5,629	28	-9.7%	0.0%	-9.7%	25	-11.4%
Comprehensive	4,480	57	10.0%	-8.8%	20.6%	69	21.1%
Collision	4,348	254	-32.5%	-11.5%	-23.7%	194	-23.6%

Calculations:

$$(3c) = (1 + (3a)) / (1 + (3b)) - 1$$

$$(4) = (2) * (1 + (3))$$

$$(5) = (4) / (2) - 1$$

Farm Family Casualty Insurance Company
Base Rates by Territory
Bodily Injury

Territory	Earned Exposures	Present Base Rate	Territory Relativity	Proposed Base Rate	Base Rate Change
001	27	271	1.733	385	42.0%
002	428	202	1.292	287	42.0%
003	5,201	152	0.972	216	42.0%
	5,656	156	1.000	222	42.0%

Farm Family Casualty Insurance Company
Base Rates by Territory
Property Damage

Territory	Earned Exposures	Present Base Rate	Territory Relativity	Proposed Base Rate	Base Rate Change
001	27	211	1.443	312	47.7%
002	428	194	1.326	286	47.6%
003	5,201	142	0.971	210	47.7%
	5,656	146	1.000	216	47.7%

Farm Family Casualty Insurance Company
Base Rates by Territory
Personal Injury Protection

Territory	Earned Exposures	Present Base Rate	Territory Relativity	Proposed Base Rate	Base Rate Change
001	27	394	2.018	505	28.0%
002	427	259	1.326	332	28.0%
003	5,177	189	0.968	242	28.0%
	5,631	195	1.000	250	28.0%

Farm Family Casualty Insurance Company
Base Rates by Territory
Uninsured/Underinsured Motorist - BI

Territory	Earned Exposures	Present Base Rate	Territory Relativity	Proposed Base Rate	Present MultiCar Rate	MultiCar Factor	Proposed MultiCar Rate	Base Rate Change
001	26	71	2.515	63	56	0.790	50	-11.4%
002	428	28	0.992	25	22	0.790	19	-11.4%
003	5,175	28	0.992	25	22	0.790	19	-11.4%
	5,629	28	1.000	25				-11.4%

Farm Family Casualty Insurance Company
Base Rates by Territory
Comprehensive

Territory	Earned Exposures	Present Base Rate	Territory Relativity	Proposed Base Rate	Base Rate Change
001	14	77	1.351	93	21.1%
002	345	56	0.983	68	21.1%
003	4,121	57	1.000	69	21.1%
	4,480	57	1.000	69	21.1%

Farm Family Casualty Insurance Company
Base Rates by Territory
Collision

Territory	Earned Exposures	Present Base Rate	Territory Relativity	Proposed Base Rate	Base Rate Change
001	13	407	1.602	311	-23.6%
002	338	319	1.256	244	-23.6%
003	3,997	248	0.976	189	-23.7%
	4,348	254	1.000	194	-23.6%

Farm Family Casualty Insurance Company
Uninsured/Underinsured Motorist - BI
Increased Limit Rates

Single Car

Increased Limit	Present Terr 1	Present Terrs 2,3	Base Rate Change	Proposed Terr 1	Proposed Terrs 2,3
15/30	0	0	-11.4%	0	0
25/50	29	19	-11.4%	26	17
50/100	65	40	-11.4%	58	35
100/300	118	73	-11.4%	105	65
250/500	232	153	-11.4%	205	136
500/500	308	207	-11.4%	273	183
500/1000	312	210	-11.4%	276	186
1000/1000	365	247	-11.4%	323	219

Multi Car

Increased Limit	Present Terr 1	Present Terrs 2,3	Base Rate Change	Proposed Terr 1	Proposed Terrs 2,3
15/30	0	0	-11.4%	0	0
25/50	23	15	-11.4%	20	13
50/100	52	32	-11.4%	46	28
100/300	94	58	-11.4%	83	51
250/500	185	122	-11.4%	164	108
500/500	246	166	-11.4%	218	147
500/1000	249	168	-11.4%	221	149
1000/1000	292	198	-11.4%	259	175

Farm Family Casualty Insurance Company
Model Year Relativity Revisions
Delaware
Comprehensive

Model Year	Premium Distribution	Present	Proposed	Percent Change
2012	1.0%	1.10	1.00	-9.3%
2011	8.1%	1.05	0.95	-9.5%
2010	8.6%	1.00	0.90	-10.0%
2009	5.8%	0.95	0.86	-9.5%
2008	11.4%	0.90	0.81	-10.0%
2007	10.9%	0.86	0.77	-10.5%
2006	8.8%	0.81	0.74	-8.6%
2005	8.7%	0.77	0.70	-9.1%
2004	8.9%	0.74	0.66	-10.8%
2003	6.8%	0.70	0.63	-10.0%
2002	5.1%	0.66	0.60	-9.1%
2001	4.1%	0.63	0.57	-9.5%
2000	3.3%	0.60	0.57	-5.0%
1999	2.2%	0.57	0.57	0.0%
1998	1.4%	0.57	0.57	0.0%
1997	1.2%	0.57	0.57	0.0%
1996	0.7%	0.57	0.57	0.0%
1995	0.7%	0.57	0.57	0.0%
1994	0.4%	0.57	0.57	0.0%
1993	0.2%	0.57	0.57	0.0%
<=1992	1.8%	0.57	0.57	0.0%
Est. Total				-8.8%

Collision

Model Year	Premium Distribution	Present	Proposed	Percent Change
2012	1.1%	1.10	1.00	-9.3%
2011	8.3%	1.05	0.94	-10.5%
2010	9.2%	1.00	0.88	-12.0%
2009	6.3%	0.94	0.83	-11.7%
2008	12.2%	0.88	0.76	-13.6%
2007	11.6%	0.83	0.70	-15.7%
2006	8.9%	0.76	0.66	-13.2%
2005	8.8%	0.70	0.62	-11.4%
2004	8.8%	0.66	0.58	-12.1%
2003	6.5%	0.62	0.55	-11.3%
2002	4.9%	0.58	0.51	-12.1%
2001	3.9%	0.55	0.48	-12.7%
2000	3.1%	0.51	0.48	-5.9%
1999	1.8%	0.48	0.48	0.0%
1998	1.1%	0.48	0.48	0.0%
1997	0.9%	0.48	0.48	0.0%
1996	0.5%	0.48	0.48	0.0%
1995	0.5%	0.48	0.48	0.0%
1994	0.4%	0.48	0.48	0.0%
1993	0.1%	0.48	0.48	0.0%
<=1992	1.1%	0.48	0.48	0.0%
Est. Total				-11.5%