



**FARMERS MUTUAL
INSURANCE COMPANY**

City Fire Program

P.O. BOX 396
ELLINWOOD, KANSAS 67526

1-800-752-3449
620-564-3281

Contents

A

Actual Cash Value	6
Additional Fire Credits See Fire Credits	
Aluminum Siding Endorsement See Endorsements, Required	
Apartment, Definition of	9
Asbestos Endorsement. See Endorsements, Required.	

C

Cancellations & Reductions	(1-D) 4
Commercial Property	(1-I) 5
Construction Definitions. See Dwelling Definitions: Construction Definitions	
Construction Type Ratings. See Dwelling Definitions: Construction Types	
Coverages	
Forms, Available	Table 1 14
A: Residences	(3-B) 9
Dwellings	(3-B-2) 9
Mobile Homes	9 (3-B-2-c-4) 11
Rate Tables	(3-B-1) 9
B: Other Structures	(3-C) 11
C: Personal Property	(3-D) 11-12
D: Additional Living Expense ..	(3-E-1) 12
Loss of Rents	(3-E-2) 13

D

Deductibles	(3-A-3) 7
Policy Deductibles	(3-A-3) 7
Wind/Hail Deductibles	(3-A-3) 8
Dwelling Definitions	(3-B-2) 9
Construction Definitions	(3-B-2-c-2) 10
Dwelling Rating Types	(3-B-2-c-1) 10
Occupancy	(3-B-2-a) 9
Owner Occupied	(3-B-2-a) 9
Seasonal	(3-B-2-a-2) 10
Tenant Occupied	(3-B-2-a-1) 9
Vacant/Unoccupied	(3-B-2-a-3) 10
'Single' Building	(3-B-2-b) 10
Dwellings, Coverages of. See Coverages	
Dwellings Under Construction (FMI-43)	
Rate & Information	(3-F-7) 13
Vandalism Rate	(3-F-9) 13

E

Earned Premium, Minimum	(1-D) 4
.....	(3-A-4) 8
Earthquake (FL-12)	(3-F-1) 12
Rate	12
Endorsements/Addnl Covrgs	(3-F) 12
Dwellings Under Construction	(3-F-7) 13

Earthquake (FL-12)	(3-F-1) 12
Fire Department Service Charges	(3-F-3) 13
Higher Limits of Liability (FL-15)....	(3-F-6) 13
Improvements, Alterations	(3-F-5) 13
Incidentl. Business Activity (FL-16) ..	(3-F-4) 13
Personal Property in Storage	(3-F-8) 13
Theft (FMI-113)	(3-F-9) 12
Vandalism & Malicious Mischief	(3-F-7) 13

Endorsements, Required	(3-A-7) 9
-------------------------------------	------------------

F

Farm Property	4
Fire Credits	10
Fire Depart. Service Charges	(3-F-3) 13
Fire Protection Dist See Public Protection	
Fire Resistive Const. See Superior Construction	
Forms & Eligibility for	(2-C) 6
FL-1, Basic Peril Form	(2-C-1) 6
FL-2, Broad Peril Form	(2-C-2) 6
FL-20, Basic Insuring Agreement	6
FL-3, Special Peril Form	(2-C-3) 6
Insured Perils	(2-D & Table 2) 6/7
List of Forms	3
Minimum Limits of Liability, See Liability	

G

Garages, Sheds, Shops. See Coverages: B: Other Structures	
General Instructions	4

H

Higher Limits of Liability (FL-15)	(3-F-6) 13
Rate	13

I

Improvements, Alterations	(3-F-5) 13
Incidental Business Activity	(3-F-4) 13
Insured Perils. See Forms: Perils Forms: Insured Perils	

J

Jewelry, Watches, Furs	(3-F-6) 13
-------------------------------------	-------------------

L

Liability	
Minimum Limits of	(2-B) 6
See also Forms: Minimum Limits of Liability	
Personal Liab. (See Liability Manual)	
Premises. Only Liab. (See Liability Manual)	
License Taxes. See Municipal License Taxes	
Locations, Multiple	(1-F) 5

M

Mobile Homes, Coverages of..... 6
See also Coverages: A: Residences: Mobile Homes
Money, Bank Notes (3-F-6) 13
Motorized Vehicles (3-F-6) 13
Municipal License Taxes (3-A-6) 9

O

Occupancy. See Dwelling Defini: Occupancy
Occupation Taxes. See Munic. License Taxes
Other Structures. See Coverages: B: Other Structures
Outdoor Antennas (3-F-6) 13
Owner Occupied. See Dwelling Definitions

P

Personal Liability..... (1-K) 5
Personal Property. See Coverages: C: Personal Property
Personal Property in Storage (3-F-8) 13
Policies
 Application for (1) 4
 Cancellation (1-D) 4
 Eligibility (2-C) 6
 Forms..... (2-A) 6
 See also Forms, Policy
 Multiple Policies(1-G) 5
 Revisions to (1-E) 4
 Occupancy (3-B-2-a-3) 10
 Term of (1-A) 4
 Transfer or Assignment (1-H) 5

Premiums

Deductibles. **See** Deductibles
 Interpolation of (3-A-2) 7
 Minimum Amounts (3-A-4) 8
 Dwelling Types (3-B-2-c) 10
 Endorsement Charge(3-A-4-d) 8
 Premium Payment Plan (1-B) 4
 Minimum Amount(3-A-4) 8
 Rate Tables (3-A-1) 7
 Refund of (1-D) 4
 Minumum Refund(3-A-4) 8
 Returned Checks (1-C) 4
 Rounding of (3-A-5) 8
Public Protection Classification (1-J) 5

R

Rate Tables. See Premiums: Rate Tables
 Principal Coverages: FR-1
 Endorsements, Misc. 12-13
Rating, Dwellings. See Dwelling Definitions:
 Construction Types

Refunded Premiums. See Premiums: Refund
Replacement Cost Coverage 6
Residences, Coverages of. See Coverages
Returned Checks (1-C) 4
Revisions to City Fire Program (1-E) 4

S

Seasonal Dwellings. See Dwelling Definitions:
 Occupancy
Securities, Commercial Paper, Stamps
 (3-F-6) 13
Semi-Wind Resistive Construction. See Superior
 Construction Credits.
Silverware, Goldware (3-F-6) 13
'Single' Building. See Dwelling Definitions
Smoke Alarm Credits/Sprinkler System
 Credits. **See** Superior Const. Credits
Superior Const. Credits (3-B-2-c-3) 10

T

Tenant Occupancy. See Dwelling Definitions:
 Occupancy
Theft (FMI-113) (3-F-2) 12

U

Unoccupied Dwellings. See Dwelling Definitions:
 Occupancy

V

Vacant Dwellings. See Dwelling Definitions:
 Occupancy
Vandalism & Malicious Mischief . (3-F-9) 13

W

Wind Resistive Construction. See Superior
 Const. Credits

FORMS LIST

The following is a list of forms and editions dates which will be used by the City Fire Program.

Form / Edition / Title

FL- 1 / 1 - 79 / Perils Section - Basic Form
FL- 2 / 11 - 79 / Perils Section - Broad Form
FL- 3 / 11 - 79 / Perils Section - Special Form
FL - 20 / 11 - 79 / General Policy Provisions
FMI - 1 / 7 - 94 / Aluminum Siding or Roof
FMI – 40 / 10 – 94 / Asbestos Material Restriction
FMI – 402 / 4 – 91 / ACV Endorsement
FMI-403 / 6 – 00 / ACV Definition
MRSB - 5 / 6 – 85 / Solid Fuel Heating Permit
MRSB-WHD / 3 – 94 / Wind/Hail Deductible

OTHER PROPERTY ENDORSEMENTS

FL – 12 / 11 – 79 / Earthquake
FL – 13 / 11 – 79 / Fire Department Service Charges
FL – 14 / 11 – 79 / Insurance By More Than One Company
FL – 15 / 11 – 79 / Higher Limits of Liability on Certain Property
FL – 16 / 11 – 79 / Incidental Business Activity
FL – 45 / 11 – 79 / Change Endorsement
ML – 216 / 7 – 78 / Premises Alarm or Fire Protection System
FMI – 10 / 8 – 86 / Restrictive Endorsement
FMI – 43 / 1 – 90 / Dwelling Under Construction
FMI – 55 / 1- 2012 / Personal Property Replacement Cost Coverage
FMI – 113 / 1 – 90 / Personal Property Theft Endorsement
CFJ – 333 / 3 – 90 / Amendatory Endorsement/Policy Jacket
MRSB 911 / 04 – 03 / Terrorism Loss Biological or Chemical
TRIA – D / 04 – 03 / Certified Terrorism Loss
TRIA - E F / 04 – 03 / Non-Certified Act of Terrorism Exclusion

LIABILITY COVERAGE ENDORSEMENTS

GL - 1 / 1.0 / Personal Liability Coverage
GL – 5 / 1.0 / Additional Policy Conditions – Personal
GL - 600 / 6 - 88 / Commercial Liability Coverage (Premises Only)
CL - 100 / 10 - 84 / Common Policy Conditions
CL - 122 / 8 - 87 / Amendatory Endorsement
GL - 10 / 1.0 / Punitive Damage Exclusions
GL - 15 / 1.0 / Amendment to Policy Terms
GL - 37 / 1.0 / Amendment to Policy Terms
GL - 70 / 1.0 / Additional Insured
GL - 71 / 1.0 / Additional Insureds
GL - 72 / 1.0 / Additional Insureds and Additional Residences
GL - 74 / 1.0 / Business Activities
GL - 79 / 1.0 / Medical Payments for Business Visitors
GL - 80 / 1.0 / Office, Prof., Private School or Studio Occ.
GL - 81 / 1.0 / Personal Injury Endorsement
GL - 82 / 1.0 / Watercraft
GL - 84 / 1.0 / Care Provided for Others Coverage

CITY FIRE PROGRAM

1. GENERAL INSTRUCTIONS & RULES

The City Fire Program provides property and related coverages using the forms and endorsements referred to in this manual.

This section contains the general rules for this program. The following section details the forms, coverages, definitions, classifications and rates for the City Fire program.

Special Note:
CITY FIRE POLICIES SHALL NOT BE USED TO INSURE FARM PROPERTY.

For Farm Fire rates, definitions, rules, and forms, see the Farm Fire section of this manual.

Applications for coverages under the City Fire Program must be made on the Application for Fire Insurance Policy form.

All policies (New and Renewal) are subject to a \$15 Policy Administration Fee that is billable upon the first invoice of the policy term.

1-A. Policy Period

All City Fire Policies are written for a period of one year.

Premiums may be paid annually, or in accordance with the Premium Payment Plan outlined below.

A new Declaration Page will be issued annually upon payment of the premium.

1-B. Premium Payment Plan

City Fire Policy premiums may be paid in installments of less than one year.

1. The company may accept the payment of premium where the payments are made in equal installment payments on a regular preselected basis; or,
2. The company may accept any prorata amount of the annual premium.

Payment of premium is subject to the following guidelines:

1. Each installment is subject to a service fee of \$3 which is non-refundable subject to the following exceptions:
 - a. There is no charge for payments accepted by automatic bank withdrawals.
Note: The installment service charge does apply to payments made by credit/debit card.
2. The minimum premium payment is \$35;
3. The initial premium payment must be a prorata amount equal to not less than 25% of the annual premium.

4. The amount subsequent to the initial payment may be any amount, provided it is an amount equal to the greater of one of the following:
 - a. the amount is equal to the minimum payment of \$35; or,
 - b. the amount is equal to the premium due for one month.
5. When payments are being made on a regular basis of less than three months the premium must be paid using automatic bank withdrawal. An exception to this rule may be made if the policyholder does not have an account at an institution which will allow automatic withdrawals. Exceptions to this rule must be approved by the company.

ACCEPTABLE METHODS OF PAYMENT:

Payments may be made by check, credit card, or by automatic bank withdrawal.

Any payment which is rejected by a financial institution or credit card company shall be considered as nonpayment of premium and subject to the cancellation provisions of the policy.

1-C. Returned Checks

Up to the maximum service charge permitted by law (K.S.A. 21-3707) will be charged for all returned checks.

Late Payment Fee also applies when settlement is after the original due date.

1-D. Cancellations or Reductions

The Refund Premium due for the cancellation of a policy, or for the reduction in Coverage or Limits of Liability, is computed Pro Rata.

A \$35.00 minimum earned premium applies in the event of any cancellations.

1-E. Revisions to the Program

Any revisions of the premiums or rates in this section apply at the next effective date of New and Renewal Policies:

1. At the policy effective date after the effective date of the announced revision; and
2. in the manner stated in the revision announcement.

Any revision of the forms and endorsements in this section apply at the next effective date of the policy.

Increases in the Limits of Liability without a corresponding increase in premium will become effective on the date the change becomes effective.

Decreases in the Limits of Liability without a corresponding decrease in premium will become effective on the effective date of the policy.

2. POLICY FORMS

2-A. City Fire Policy Forms

The basic insuring agreement and General Policy Provisions form to be utilized by the City Fire Policy Program will be Form FL-20. One of the perils forms, **Basic** (FL-1), **Broad** (FL-2) or **Special** (FL-3), must be attached to form FL-20 to provide the perils portion of the policy. Each policy must include one form FL-20 and one of the perils forms.

Combinations of more than one of the perils forms cannot be used on the same policy.

2-B. Minimum Limits of Liability

The Coverages and Minimum Limits of Liability provided by the FL-20 and attached perils endorsements are as shown in TABLE 1 Minimum Coverage Appendix.

All Dwellings should be insured to the nearest \$1,000 of coverage.

2-C. Eligibility

A City Fire Policy may be written to insure properly inside or outside the corporate boundaries of a city provided the risk does not meet the qualifications for insurance under the Farm

Program as outlined in the Farm Fire Manual.

A Dwelling may be written under the Basic Form (FL-1), the Broad Form (FL-2), or the Special Form (FL-3). The dwelling must meet the following requirements to be eligible to be insured by the perils forms indicated:

1. Basic Form (FL-1) - A Dwelling which does not meet the requirements of the Broad Form or the Special Form may be insured using this form. All Mobile Homes must be written using this form.

The Limit of Liability must be at least:

Dwellings - \$ 5,000

Mobile Homes - \$ 3,000

- a. Dwelling must be insured for 100% of Estimated Actual Cash Value (ACV) and not less than 25% of Replacement Cost calculated according to Underwriting Guidelines of the Company.
 - b. Dwelling must be in good condition (including roof),
 - c. Primary heating system must meet broad form requirement (f) except that solid fuel heating systems may be approved provided they meet safety requirements for ventilation and heat resistant materials beneath and around the heating unit preferably masonry heat resistant materials.
 - d. Dwelling must have a modern plumbing and electrical system.
 - e. Foundation must be continuous and enclosed (porches excepted).
 - f. No portable space heaters.
2. Broad Form (FL-2) ~A Dwelling must be in a good state of repair and occupied continuously. The dwelling must be of average or above construction, be in excellent condition

(including roof) and modern in every respect. The housekeeping must be neat, free of litter and debris, with the yard, trees, and shrubs trimmed and neat.

- a. The dwelling must be insured for 100% of Estimated Actual Cash Value (ACV) and not less than 25% of Replacement Cost calculated according to Underwriting Guidelines of the Company.
- b. All Coverage is Actual Cash Value (ACV) only.
- c. The Limit of Liability must be at least \$25,000.
- d. Seasonal or Vacant/Unoccupied risks shall not qualify for the Broad Form.
- e. Dwelling must have been built or completely remodeled within the last 40 years.
- f. Dwelling must have a primary heating system consisting of at least a rigidly piped and permanently installed thermostatically controlled approved gas or oil fueled floor, ceiling or wall furnace, provided that all are vented to a masonry lines chimney built from the ground or to a factory made vent pipe.
- g. Dwelling may have a masonry fireplace or a wood fueled auxiliary heating system providing that neither is the primary heating system. Wood fueled auxiliary heating must be installed in conjunction with an approved central heating plant.
- h. Dwelling must have a modern plumbing & electrical system.

3. Special Form (FL-3) – A dwelling must be in an excellent state of repair and occupied continuously. The roof and paint must be in excellent condition. Yard, trees, and shrubs must be kept trimmed and neat.

NOTE AS OF 11/2009 Special Form is not Available!

- a. The dwelling must be insured for 100% of Estimated Actual Cash Value (ACV) and not less than 25% of Replacement Cost calculated according to Underwriting Guidelines of the Company.
- b. All Coverage is Actual Cash Value (ACV) only.
- c. The Limit of Liability must be at least \$45,000.
- d. Seasonal or Vacant/Unoccupied risks shall not qualify for the Special form.
- e. Dwelling must have been built or completely remodeled within the last 30 years.
- f. Dwelling must have a non-wood fueled primary heating system that meets or exceeds the following:
 1. Central heating plant consisting of a permanently installed warm air furnace, hot water, or steam plant resting on an incombustible base, and vented to an approved factory made vent pipe or masonry lines chimney built from the ground; or
 2. A permanent modern electric heating system installed by a competent electrician in accordance with local building codes.
- g. Dwelling may have a masonry fireplace providing it is not the primary heating system.
- h. Dwelling must have a modern plumbing and electrical system.
- i. Foundation must be continuous and enclosed (porches excepted),
- j. No portable space heaters.

3. POLICY COVERAGES AND PREMIUMS

3-A. General Provisions for Premium Development

3-A-1. RATE TABLES

The Premium Rate Tables display a premium for the Fire Peril and a premium for the Extended Coverage perils. There are separate premium tables for Coverage A and Coverage C.

All premiums and rates listed in this manual are shown on an annual premium basis and, unless otherwise indicated, rates are for each \$1,000 of insurance.

The premium for amounts of insurance in excess of \$50,000 is determined by multiplying the rate shown "for Each Additional \$1,000 Add" at the bottom of the premium table by the excess amount.

The premium for other amounts of insurance not displayed in the premium table is obtained by INTERPOLATION.

3-A-2.INTERPOLATION

To determine the premium for an amount of insurance between two amounts which are shown in the premium tables add the pro rata premium for the difference between the nearest amounts shown to the premium for the lower amount.

See **Example 2** (next page) for Interpolation.

3-A-2-a. INSURED PERILS

The City Fire Program provides coverage for losses caused by the perils listed in **TABLE 2** below.

3-A-3. DEDUCTIBLES

All City Fire Policies are subject to a deductible that applies to loss from all perils covered under the policy and to each loss occurrence.

Only one deductible applies to each loss occurrence. The deductible applies separately to each location covered on a policy.

<u>TABLE 2 - CITY FIRE INSURED PERILS</u> INSURED PERILS (Only As Stated In Policy Forms Issued)	<u>Applies to Coverage</u>					
	Basic FL-1		Broad FL-2 ⁱⁱ		Special FL-3 ^{ii/iii}	
	<u>A&B</u>	<u>C</u>	<u>A&B</u>	<u>C</u>	<u>A&B</u>	<u>C</u>
Fire, Lightning, Internal Explosion (Mandatory)	Y	Y	Y	Y	Y	Y
Extended Coverage (Wind, Hail, Riot, Civil Commotion, Aircraft, Vehicles, or Smoke)	OPT	OPT	Y	Y	Y	Y
Vandalism or Malicious Mischief (Optional) ⁱ	OPT	OPT	Y	Y	Y	Y
Breakage of glass, Burglars, Falling objects, Weight of Ice, snow or sleet, Collapse Discharge of water or steam, Sudden cracking of a steam or hot water system, Freezing, Sudden damage from artificial electric currents	N	N	Y	Y	Y	Y
All Risk with certain exclusions (Optional)	N	N	N	N	Y	N

ⁱ – VMM not available for Seasonal or Vacant/Unoccupied property.

ⁱⁱ – Seasonal or Vacant/Unoccupied property shall not be written with the Broad or Special Forms.

ⁱⁱⁱ – Special Form is not available as of 11/2009.

Example 2: Premium Determination

If you want to determine the premium for a \$53,000 dwelling and the two nearest premium amounts shown in the table are \$50,000 and \$55,000 then to determine the premium you would:

STEP RISK PREMIUM

1. Determine the difference between the two nearest amounts

\$55,000	\$ 220
\$50,000	\$ 200
Difference =	\$ 5,000
2. Determine the difference between the lower amount shown and the amount of insurance desired. Difference =

\$ 53,000	\$ 50,000
Difference =	\$ 3,000
3. Divide the amount of risk determined in #2 by amount of risk difference in #1

\$ 3,000 = 3	\$ 5,000 = 5
--------------	--------------
4. Multiply the amount (factor) determined in #3 by the premium difference determined in #1 to determine the amount of premium for the additional amount of insurance desired.

3/5 x \$20 =	\$12
--------------	------
5. Add the amount determined in #4 to the premium for the lower amount shown in the rate tables to determine the amount of premium for the amount of risk desired.

\$50,000 = ...	\$200
\$ 3,000 = ...	\$ 12
\$53,000 = ...	\$ 212

All premium rates are for the \$500 deductible amount **unless otherwise indicated.**

The premium for the deductible options listed below shall be developed by reducing or increasing the \$500 deductible premium by the credits or debits indicated:

The deductible options are:

<u>Deductible</u>	<u>Rate Change</u>
\$100 Deductible	Base Property Rate X 1.20
\$250 Deductible	Base Property Rate X 1.05
\$500 Deductible	No Change. \$500 Ded. Rate Shown.
\$1,000 Deductible	Base Property Rate X .90
\$2,500 Deductible	Base Property Rate X .85
\$5,000 Deductible	Base Property Rate X .80

Deductible credit or debit is to be applied to the **FINAL** property premium **total** for the policy.

WINDSTORM OR HAIL DEDUCTIBLE ENDORSEMENT - MRSB-WHD (3/94)

Note: Effective 11/2009 a Minimum \$1000 Windstorm or Hail Deductible is mandatory on all policies, new and renewal.

When this deductible option is selected, this deductible amount will apply to only the peril of windstorm or hail. To develop the premium for this option, multiply the **BASE PREMIUM** by the factor listed below for the deductible amount selected:

When a percent deductible is selected, the deductible amount will be that percentage of the Coverage A Limit.

<u>Deductible</u>	<u>Rate Change</u>
1% Windstorm or Hail deductible	.96
2% Windstorm or Hail deductible	.93
3% Windstorm or Hail deductible	.89
\$500 Windstorm or Hail deductible	.97
\$1,000 Windstorm or Hail deductible	.95
\$2,000 Windstorm or Hail deductible	.91
\$2,500 Windstorm or Hail deductible	.88
No maximum credit applies.	

Use **Endorsement MRSB-WHD (Ed.3-94)**, Windstorm and Hail Endorsement.

3-A-4. MINIMUM PREMIUM

- a. **Prepaid Policies:** A minimum premium of not less than \$35 must be charged for each policy.
- b. **Premium Payment Plans:** When policies are written under a premium payment plan no payment shall be less than \$35.
- c. The \$35 minimum premium shall include all chargeable endorsements or coverages for Fire and Allied Lines if attached at inception of the policy.
- d. When a policy is endorsed subsequent to the effective date of the policy, the minimum charge for the endorsement shall be \$6.00.
- e. A minimum annual earned premium of \$35.00 shall be charged for each policy.
- f. Additional premiums for policy changes occurring during the current policy term shall be computed pro rata of the annual premium. When a policy is endorsed subsequent to the inception date, any additional or returned premium of \$5.00 or less may be waived.
- g. When new application are submitted with money and policies are issued, any additional or returned premium of \$5.00 or less may be waived.

3-A-5. WHOLE DOLLAR PREMIUM

Round the Premium for each peril, coverage or exposure for which a separate premium is calculated to the nearest whole dollar except as detailed below.

Round a premium involving fifty cents (\$.50) or over to the **next** higher whole dollar. Charge a premium of at least \$1.00 for each instance where a separate premium is calculated.

In the event of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

In general, premiums are to be rounded to the next whole dollar when computing a total for an individual coverage.

Only **premiums** should be rounded. You should NOT round computed amounts for additions or subtractions from premium such as vacant/unoccupied, seasonal, policy deductibles and billing surcharges. Rather, you should add/subtract the exact computed amount from the rounded premium **AND THEN** round the resulting premium to the next whole dollar.

In computing the billing for semi-annual policies, we prefer that the 5% surcharge be computed on the **ROUNDED ANNUAL PREMIUM**. This amount should not be rounded. It

should be added to the **ROUNDED ANNUAL PREMIUM** and the resulting total should be divided by two (2) to obtain the amount due semi-annually. This total should **NOT** be rounded. The client will be billed for the exact amount.

Most rates in these manuals are based on Rate per \$1,000. However, in instances where rates are based on Rate per \$100 or where a number of items may be combined to result in one premium, premiums on individual items **should not be rounded**. Rather, the total premium for the coverage should be rounded.

3-A-6.LICENSE OR OCCUPATION TAXES

Municipal Annual License or Occupation Taxes - On all properties in cities and towns whose fire insurance companies are assessed a municipal annual license or occupation tax; a charge must be added in proportion to the amount of the tax. Refer to Company for the amount of charge.

3-A-7. REQUIRED ENDORSEMENTS

A. ASBESTOS - The policy carries a limitation of \$1.50 per square foot for the repair, removal, disposal and replacement of asbestos material.

Use **Endorsement FMI-40**, Asbestos Material Restriction Endorsement.

B. ALUMINUM SIDING - Exterior walls or roofs with aluminum or vinyl siding must be reported to the company.

When a dwelling has aluminum siding or roof, appearance damage recovery is limited to not more than \$.35 per square foot and replacement recovery to not more than \$.75 per square foot.

Use **Endorsement FMI-1 (7/94)**, Aluminum Siding or Roof Endorsement.

C. SOLID FUEL HEATING CHARGES - Freestanding, solid fuel heating devices used in Coverage A and B require an additional premium which shall be developed by applying a factor of 1.10 to the **BASE PREMIUM** for all coverages located in the structure involved, subject to a minimum of \$25.00.

If heating devices are installed during the term of the policy, they must be declared immediately and an additional premium charge made for the unexpired term of the policy.

Attach **Endorsement MRSB-5**, Solid Fueled Heating Permit.

3-B. COVERAGE A --RESIDENCES

This coverage will be the basic Limit of Liability for the policy. Coverages B and D offer a 10% optional Limit of

Liability based upon Coverage A (does not increase the total limit of coverage).

Coverage A may be written to provide insurance:

- 1. To Dwellings:
 - a. Used for residential purposes; and
 - b. containing not more than four apartments; and/or
 - c. which are in the course of construction.
- 2. To Mobile Homes subject to the following restrictions:
 - a. Use only the Basic form (FL-1);
 - b. must be insured for at least \$3,000;
 - c. must be at the permanent location described in the policy; and
 - d. must be tied down in accordance with Kansas Law.

NOTE: Apartment means one or more rooms on one or more floors designed for housekeeping by one family.

3-B-1. RATE TABLES

- A. Premium Rate Tables are included for the following residential classifications:
 - 1. Single or Two (1-2) Family Dwellings;
 - 2. Three or Four (3-4) Family Dwellings;
 - 3. Mobile Homes.
- B. Premium rates for Single Family and 3-4 Family Dwellings are classified by construction type:
 - 1. Masonry, which includes construction of:
 - a. Masonry,
 - b. Masonry Veneer,
 - c. Mixed construction where the exterior walls consist of more than 66 2/3% masonry.
 - 2. Frame, all other construction types;
 - 3. Construction Credits are available and listed below in this Section.
- C. Premium Rates for Mobile Homes are classified by the model year of the Mobile Home:
 - 1. New to 10 Years,
 - 2. 11 Years and Older.
- D. Residence rates are further classified by Public Protection Classification for Fire premiums.
- E. Premiums are classified as either owner occupied or tenant occupied.

3-B-2. DWELLING DEFINITIONS

3-B-2-a. OCCUPANCY

A structure occupied by the owner shall be classed as **OWNER OCCUPIED**. Otherwise, structures shall be classed as follows:

1. Tenant Occupied:

When a residence is completely non-owner occupied the residence shall be classified as "Tenant Occupied".

2. Seasonal Dwellings:

A Seasonal Dwelling is a dwelling with continuous unoccupancy of thirty days or more during any one year period and/or is not the primary residence of the insured.

The premium for "Seasonal Dwellings" shall be determined by increasing the "Owner Occupied" rate for Fire and Extended Coverage by 20%. V&MM coverage and Theft Coverage shall not be available for Seasonal Dwellings.

3. Vacant/Unoccupied Residences:

Dwellings which have been uninhabited for a period of more than 30 consecutive days and which do not contain personal property shall be considered as "Vacant". Dwellings which have been uninhabited for more than 30 consecutive days and which contain personal property shall be considered as "Unoccupied."

The premium for Vacant/Unoccupied property shall be determined by increasing the "Owner Occupied" rate for Fire and Extended Coverages on Coverages A, B, C and D by 20%. Y&MM and Theft Coverage shall not be written on Vacant/Unoccupied Property.

When a risk becomes Vacant/Unoccupied after the inception date of the policy, premium adjustments for rating the dwelling as Vacant/Unoccupied will be made at the next policy effective date or on the effective date of any changes to the policy requested by the Insured.

3-B-2-b. "SINGLE" BUILDING

All buildings or sections of buildings which communicate through protected openings shall be considered as a single building.

Buildings which are separated by space shall be considered separate buildings.

Buildings or sections of buildings which are separated by an eight inch masonry party wall which pierces or rises to the underside of the roof shall be considered as separate buildings.

Communication between buildings with independent walls or through masonry party walls described above shall be protected by at least Class A fire door installed in a masonry wall section.

3-B-2-c. CONSTRUCTION

3-B-2-c-1. Dwelling Type Ratings

No longer reference to Dwelling Structure Type
Refer to 2-C. Eligibility

3-B-2-c-2. CONSTRUCTION DEFINITIONS

A. FRAME

Exterior walls of wood or other combustible construction, including walls with stucco on wood, metal on wood or metal lath and plaster on combustible supports.

B. MASONRY

Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction.

C. MASONRY VENEER

Exterior walls of combustible construction veneered with masonry materials.

D. MIXED CONSTRUCTION

A combination of both frame and masonry construction shall be classed as frame when the exterior walls of frame construction exceed 33 1/3 % of the total exterior wall area.

3-B-2-c-3. SUPERIOR CONSTRUCTION CREDITS

A. WIND AND SEMI-WIND RESISTIVE CONSTRUCTION

Multiply the E.C. premium by the factors listed below:

Wind Resistive - Structures with three or more sides and the roof underground.

(1-4 Families) .50

Semi-Wind Resistive - Structures with three or more sides underground but with the roof exposed.

(1-4 Families) .75

B. FIRE RESISTIVE CONSTRUCTION

Exterior walls and floors and roof constructed of masonry or other fire resistive materials.

Multiply the Masonry Fire premium by these factors:

	Single Occupancy	3-4 Family Apartments
Coverage A or B	.60	.70
Coverage C	.60	.70

C. ADDITIONAL FIRE CREDITS

Additional credit for fire protection systems are available at the following rate deductions which, when applicable, shall be in addition to other credits listed above:

Smoke Alarm Systems*	5%
Sprinkler Systems	10%

Use Endorsement ML-216.

* Qualified Smoke Alarm Systems will mean a system with alarms sounding outside the dwelling or tied into the fire department or police department alarm system. Dwellings

located outside the city limits must be tied into the Fire or Police Department alarm system to qualify for this credit.

3-B-2-c-4. MOBILE HOMES

Mobile Homes may be written with the **Basic Form (FL-1)** only.

The rules for a single family frame dwelling will apply.

The premium for Fire and Extended Coverage shall be determined by using the Premium Rate Table for Mobile Homes based upon the age of the mobile home:

- A. New to Ten Years Old
- B. Eleven Years and Older

Additions to Mobile Homes are insured using the **Mobile Home Rates**.

Superior Construction Credits do not apply to Mobile Homes.

Double wide mobile homes on a permanent foundation may be rated as dwellings for premium purposes provided:

- A. The mobile home is taxed as real property;
- B. The mobile home has siding of steel, wood or other wood products, or masonry material;
- C. The mobile home has an approved shingle roof.

3-B-2-c-5. DWELLINGS UNDER CONSTRUCTION

Form FMI-43 may be used to provide coverage on a dwelling in the course of construction with permission granted to complete. See **Section F - Other Coverages Available by Endorsement**, for information.

3-C. COVERAGE B – OTHER STRUCTURES

Other Structures are intended to be structures other than the dwelling which appertain to or service the dwelling.

Up to 10% of the Coverage A Limit of Liability may be applied to a loss resulting to Other Structures as a result of an insured peril.

This amount does not increase the total Limit of Liability.

Additional Limits of Liability may be purchased. These will be listed on the Declaration Page.

To **Qualify** for Coverage B, a Structure:

1. Must be at the same location as the Coverage A Residence;
2. Must not be used for business purposes except when rented for use for private purposes; and
3. May be at a separate location when used for private purposes.

ADDITIONAL LIMITS OF LIABILITY - PREMIUM

Additional Limits of Liability above those provided by the policy may be obtained for “Additional Structures” as noted below:

1. When the addition is on a policy which contains a Limit of Liability for Coverage A, the premium for the additional amount of insurance may be determined by multiplying the amount of insurance desired by the Coverage A rate shown in the Rate Tables “For Each Additional \$1,000 Add” at the bottom of the Premium Rate Tables for the dwelling to which they pertain.
2. When the Additional Structure is on a policy which does not contain a Limit of Liability for Coverage A the premium shall be determined by using the Coverage A Premium Rate Table for the dwelling to which they pertain for the amount of insurance desired. When the Additional Structure has a value less than \$1,000 multiply the rate per \$1,000 for the \$1,000 dwelling by the amount of insurance desired.
3. When an additional structure is not situated at the described location of the Coverage A - Residence, but is used in conjunction with the residence, the premium may be determined by using the Coverage A Premium Rate Table for the construction and class of protection of the garage to be insured. When the Additional Structure has a value less than \$1,000 multiply the rate per \$1,000 for the \$1,000 dwelling by the amount of insurance desired.
4. When multiple structures are to be covered at a location where there is no limit of liability for Coverage A, all structures are to be totaled together and the rate for coverage is to be based on the specifications for the **best** rated structure.

3-D. COVERAGE C – PERSONAL PROPERTY

Personal Property is considered to be property belonging to the insured other than Real Estate Property.

This coverage must be purchased separately from Coverage A and a Limit of Liability and Premium must be shown on the Declaration Page.

We do not insure Personal Property which is permanently attached to a vehicle and is designed for use with a vehicle; i.e. C.B. Radios, Radar Detectors, Equalizers, Speakers, Boosters.

Premiums for Coverage C are displayed in the **Rate Tables**. Consult the appropriate Rate Table for the Dwelling/Mobile Home or Other Structure in which the covered property is located based on Protection District, Construction Type, Mobile Home age, etc.

Additions/subtractions to premium such as superior construction credits, fire credits, vacant/unoccupied or seasonal shall apply to Coverage C provided they apply to the structure in which the property is contained.

3-D-1. Personal Property Replacement Cost (FMI-55)

Effective 1-1-2012 Personal Property Replacement Cost Coverage is available on Endorsement FMI-55 at an addition to premium. Limit of coverage should remain at 100% to value, at a minimum of 50% of Coverage A (if present), and with a minimum limit of \$15,000. To be eligible for this endorsement the condition of the property including maintenance and housekeeping should be of good or better condition.

The premium for this endorsement shall be determined by increasing the applicable rate for Fire and Extended Coverages on Coverage C by 25%.

Replacement Cost Coverage does not apply to property specifically insured (scheduled) in this policy.

3-E. COVERAGE D – ADDITIONAL LIVING EXPENSE / LOSS OF RENTS

This coverage is 10% of the Limit of Liability of Coverage A. Any payment made under this coverage will reduce the amount of Coverage A. In no case will the Company be liable for more than the Coverage A Limit of Liability.

This Coverage will provide for the extra expenses the insured might have as a result of being forced to move out of his insured home because of a loss caused by an insured peril.

If the property is rented to someone else this coverage will reimburse the insured for loss of rental income caused by a loss resulting from an insured peril.

Specifically, Coverage is provided for:

1. additional living expenses incurred to maintain the insured’s household as a result of property loss caused by an insured peril.
2. for the loss of the fair rental value of a building, eligible for insurance under Coverage A or Coverage B while uninhabitable as a result of a property loss caused by an insured peril.

3-E-1. ADDITIONAL LIVING EXPENSE

Additional or increased Limits of Liability for Additional Living Expense Coverage may be afforded to Broad Form FL-2 and the Special Form FL-3. Develop the premium for Fire, E.C., and other perils as follows:

A. SINGLE FAMILY DWELLINGS

1. When covered as a specific item in the same policy with Coverage A or C, multiply the additional amount of insurance desired by the Coverage A rate shown “For Each Additional \$1,000 Add” at the bottom of the Premium Rate Table.
2. When covered as a specific item in a separate policy, use the Coverage A premium for the dwelling to which this coverage pertains for the amount of insurance desired.

B. MULTI FAMILY DWELLINGS (COVERAGE C - PERSONAL PROPERTY)

When covered as a specific item in the same policy with Coverage C, multiply the amount of insurance by the Coverage A shown “For Each Additional \$1,000 Add” at the bottom of the premium tables for a 2-4 Family Apartment with the same construction and class of protection as the apartment building containing the personal property.

3-E-2. LOSS OF RENT COVERAGE

Additional or increased Limits of Liability for Loss of Rent Coverage may be added to the policy for Broad Form FL-2 or Special Form FL-3.

Develop the premium for Fire, E.C., and other perils as follows:

- a. When covered as a specific item in the same policy with Coverage A, multiply the amount of additional insurance desired by 53% of the Coverage A rate shown “For Each Additional \$1,000 Add” at the bottom of the Premium Rate Table for the dwelling to which this coverage pertains.
- b. When covered as a specific item in a separate policy, use 53% of the Coverage A premium for the dwelling to which this coverage pertains for the amount of insurance desired.

3-F. OTHER COVERAGES AVAILABLE BY ENDORSEMENT

Premiums for Optional Endorsements and Coverages are listed below and in the **Additional Rates** Table.

1. EARTHQUAKE FL-12

Coverage may be provided for the Dwelling insured by the **Broad Form (FL-2)** or **Special Form (FL-3)** by attaching endorsement FL-12. The amount of Earthquake insurance must be equal to the amount of Fire Insurance on the dwelling.

Deductible is 2% of the Limit of Liability or \$250 whichever is greater.

Exterior Masonry Veneer is not covered for Earthquake.

The **RATE** for this coverage is \$2.45 per \$1,000 of Fire Insurance on the dwelling.

2. THEFT ENDORSEMENT FMI-113

Theft coverage may be provided for Coverages A, B or C by attaching endorsement FMI-113. The amount of theft insurance must be equal to the amount of fire insurance for the selected coverage. **Vacant/Unoccupied** or **Seasonal** property or Dwellings in the Course of Construction are not eligible for this Endorsement.

The **RATES** for this coverage are:

Dwellings	\$1.84
Contents of Dwellings	\$1.84
Dwellings in Course of Construction.....	N/A
Outbuildings	\$1.84

3. FIRE DEPARTMENT SERVICE CHARGES FL-13

Provides coverage for a Limit of Liability selected by the insured for charges by a Fire Department to protect the insured property from an insured peril.

The **RATE** for this coverage is \$2.45 per \$100 of coverage desired.

4. INCIDENTAL BUSINESS ACTIVITY FL-16

Specific incidental business activities which are conducted on the insured premises may be insured by endorsement provided:

1. The business activity is not the primary activity of the insured premises; and,
2. The gross income of the incidental business activity is not more than \$20,000 annually.
3. The maximum limit of liability which may be purchased is \$20,000.

Use the Coverage C premium for the dwelling or apartment in which the contents of the incidental business activity are located for the amount of insurance desired.

5. IMPROVEMENTS, ALTERATIONS, AND ADDITIONS

The interest of a Tenant in the alterations, improvements, or additions to a dwelling or farm structure may be insured to the limit of his interest.

Develop the premium for Fire, E.C., and other perils by multiplying the amount of insurance by the Coverage C rate shown "For Each Additional \$1,000 Add" at the bottom of the premium tables.

6. HIGHER LIMITS OF LIABILITY ON CERTAIN PROPERTY FL-15

The Special Limits of Liability on Outdoor Antenna Coverage under Coverage A or C and certain Coverage C personal property items may be increased through the use of this endorsement.

The **RATES** for this coverage are:

ITEM RATE PER \$1,000

- a. Outdoor antennas, including masts, wiring & towers\$4.90
- b. Money, bank notes, etc.....\$3.06
- c. Securities, commercial paper, stamps\$1.84
- d. Jewelry, watches, furs, etc.\$1.22
- e. Silverware, goldware, etc. \$.62
- f. Motorized vehicles used to service the premises \$.62

Use of this endorsement **does not** increase the limits of liability stated in the declarations for the principal coverages.

7. DWELLING UNDER CONSTRUCTION FMI-43

Form FMI-43 may be used to provide coverage on an unoccupied dwelling in the course of construction with permission granted to complete. The policy premium shall be based on value of the dwelling upon completion.

Dwellings in the course of construction where the named insured is the intended occupant may be insured using the Dwelling Under Construction endorsement. A builder (contractor) may be designated as an additional insured as his interest may appear.

The **RATE** for this coverage may be developed by multiplying the **Coverage A** Premium for the Dwelling by **.65** (65%).

A Rate for **Vandalism & Malicious Mischief** (Basic Form (FL-1) Only) may be developed for a Dwelling Under Construction by computing a **Vandalism & Malicious Mischief** rate on the **Coverage A** liability for the dwelling and multiplying by **.65** (65%).

Theft Coverage is not available for Dwellings in the Course of Construction.

8. PERSONAL PROPERTY IN STORAGE

Compute the **Coverage C** Premium for personal property based on the rating for the building in which the property is stored (Fire and/or EC) and **add \$6.12 per \$1,000 of Coverage** to determine the premium. Property must be stored in a facility approved by the Company.

V&MM and Theft Coverages may be added to this endorsement.

9. VANDALISM & MALICIOUS MISCHIEF

Coverage for **Vandalism and Malicious Mischief** may be added to policies written under the **Basic** Form (FL-1).

The **RATES** for this coverage are:

- Dwellings \$.50
- Contents of Dwellings \$.50
- Outbuildings \$.50

A Premium for a **Dwelling Under Construction** may be determined by computing a **Vandalism & Malicious Mischief** rate on the **Coverage A** liability for the dwelling and multiplying by **.65** (65%).

Farmers Mutual Insurance Company

City Fire Program – Rev. 1-1-2012

**FIRE PREMIUM RATES - CITY FIRE
MISCELLANEOUS & SPECIAL FORMS**

Forms Rate Per \$1,000

Vandalism & Malicious Mischief

(No Vacant/Unoccupied or Seasonal)

- Cov. A, Residences \$.50
- Cov. C, Personal Property \$.50
- Dwellings in Course of Construction
(FMI-43) 65% of Regular Dwelling Rate
- Cov. B, Outbuildings \$.50
- FL-12** (Earthquake) \$2.45
- FL-13** (Fire Department Service Charge)
per \$100 \$2.45
- FL-15** (Higher Limits of Liability on Certain Property)
 - a. Outdoor Antennas, including masts,
wiring and towers \$4.90
 - b. Money, Bank Notes, etc. \$3.06
 - c. Securities, Commercial Paper,
Stamps \$1.84
 - d. Jewelry, Watches, Furs, etc. \$1.22
 - e. Silverware, Goldware, etc. \$.63
 - f. Motorized vehicles used to service
premises \$.63

FL-16 (Incidental Business Activity)

(Use the Coverage C Premium for the Dwelling or Apartment in which the contents of the incidental business activity are located for the Limit of Liability desired.)

FMI-43 (Dwelling in Course of Construction)

Multiply the Coverage A Premium by65 (%)

Personal Property in Storage: (Compute the normal Coverage C Premium for Fire & EC as desired and add this amount per thousand.) \$6.12

FMI-113 (Theft)

No Vacant/Unoccupied or Seasonal

- Cov. A, Residences \$1.84
- Cov. C, Personal Property \$1.84
- Dwellings in Course of Construction (FMI-43)... N/A
- Cov. B, Outbuildings \$1.84

coverage for Biological, Chemical or Nuclear pollution or contamination losses that result for a Non-Certified Act of Terrorism.

This form is to be attached to all City Fire policies with occupancy of tenant or vacant.

MRSB 911 04-03 Terrorism Loss Biological or Chemical

This form provides an exclusion for terrorism losses caused by the dispersal or application of pathogenic or poisonous biological or chemical materials in which pathogenic or poisonous biological or chemical materials are released.

This form is to be attached to all City Fire policies with occupancy of either owner or seasonal.

Table 1: Coverages	BASIC	BROAD	SPECIAL
Coverage Description or Minimum	FL-1	FL-2	FL-3 **
Coverage A Dwelling Mobile Homes	\$5,000 \$3,000	\$25,000 N/A	\$45,000 N/A
Coverage B * Other Structures	10% of A	10% of A	10% of A
Coverage C Personal Property-Dwelling Personal Property-Mob. Home	\$3,000 \$1,000	\$5,000 N/A	\$10,000 N/A
Coverage D * Additional Living Expense	10% of A	10% of A	10% of A

* 10% of A included is limit inclusive of Coverage A and does not increase available limit. It is recommended that specified limit/coverage be added when coverage is desired.

** Not available as of 11/2009.

Terrorism Endorsements

TRIA-D 04-03 Certified Terrorism Loss

This endorsement provides a definition for the terms “Certified Act of Terrorism” and “Certified Terrorism Loss” This form is to be attached to all City Fire policies with an occupancy of tenant or vacant.

TRIA-EF 04-03 Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion

This form provides an exclusion for Non-Certified Acts of Terrorism. The exclusion for “Non-Certified Acts of Terrorism” does provide that coverage cannot be excluded solely because the losses do not exceed \$5,000,000, except that Biological, Chemical or Nuclear pollution or contamination losses are not covered. The form excludes

Farmers Mutual Insurance Company
City Fire Rate Table Effective 1-1-2012

Amount of Ins.	Dwelling, 1-2 Family				Class 1-4			Deductible \$500						
	Coverage A							Coverage C						
	Fire				EC Form			Fire				EC Form		
	Owner	Tenant			FL1	FL2	FL3	Owner	Tenant			FL1	FL2	FL3
	Frm	Mas	Frm	Mas				Frm	Mas	Frm	Mas			
\$1,000	53	45	58	49	30			14	12	16	13	3	3	3
\$2,000	54	47	61	52	39			17	14	18	16	5	5	5
\$3,000	57	48	62	53	47			19	16	21	18	6	8	8
\$4,000	58	49	65	54	54			21	18	23	19	9	10	10
\$5,000	60	50	66	56	62			23	19	26	22	12	13	13
\$6,000	62	53	69	58	71			26	22	28	25	14	16	16
\$7,000	63	54	70	60	79			28	25	31	26	17	18	18
\$8,000	66	56	73	61	87			31	26	34	28	19	21	21
\$9,000	67	57	74	63	95			32	28	36	31	22	23	23
\$10,000	69	58	76	65	104			35	30	39	32	23	26	26
\$11,000	71	61	78	66	111			38	32	41	35	26	28	28
\$12,000	73	62	80	67	119			40	34	44	38	28	31	31
\$13,000	74	63	82	70	127			43	36	47	39	31	34	34
\$14,000	76	65	84	71	136			44	38	49	41	34	38	38
\$15,000	78	66	85	73	144			47	40	52	44	36	40	40
\$16,000	80	67	88	75	151			49	41	54	47	39	43	43
\$17,000	82	70	89	76	159			52	44	57	48	41	45	45
\$18,000	83	71	92	78	168			54	45	60	50	43	48	48
\$19,000	85	73	93	79	176			56	48	62	53	45	50	50
\$20,000	87	74	96	82	184			58	49	65	54	48	53	53
\$21,000	89	75	98	83	188			61	52	67	57	50	56	56
\$22,000	91	78	100	85	193			63	53	70	60	53	58	58
\$23,000	93	79	102	87	197			66	56	73	61	56	61	61
\$24,000	96	82	105	89	202			67	58	75	63	58	63	63
\$25,000	97	83	107	91	206	221		70	60	78	66	61	66	66
\$26,000	100	84	110	93	211	227		73	62	80	67	62	69	69
\$27,000	102	87	111	95	215	232		75	63	83	70	65	71	71
\$28,000	104	88	114	97	220	237		78	66	85	73	67	74	74
\$29,000	106	91	117	100	224	241		79	67	88	74	70	76	76
\$30,000	109	92	119	101	229	246		82	70	91	76	73	79	79
\$31,000	110	93	122	104	233	251		84	71	93	79	75	83	83
\$32,000	113	96	124	105	238	256		87	74	95	80	78	85	85
\$33,000	114	97	126	107	242	260		89	75	97	83	79	88	88
\$34,000	117	100	128	109	247	265		91	78	100	85	82	91	91
\$35,000	119	101	131	111	251	271		93	79	102	88	84	93	93
\$36,000	120	102	133	113	256	274		96	82	105	89	87	96	96
\$37,000	123	105	136	115	260	280		98	83	107	92	89	98	98
\$38,000	126	106	137	117	265	285		101	85	110	95	92	101	101
\$39,000	127	109	140	119	269	290		102	87	113	96	95	104	104
\$40,000	129	110	142	120	274	294		105	89	115	98	97	106	106
\$41,000	132	111	145	123	278	299		107	92	118	101	98	109	109
\$42,000	133	114	148	126	284	304		110	93	120	102	101	111	111
\$43,000	136	115	149	127	287	309		113	96	123	105	104	114	114
\$44,000	139	118	151	129	291	313		114	97	126	107	106	117	117
\$45,000	140	119	154	131	296	318	330	117	100	128	109	109	119	119
\$46,000	142	120	157	133	300	324	334	119	101	131	111	111	122	122
\$47,000	144	123	159	135	306	329	339	122	104	133	114	114	124	124
\$48,000	146	124	161	137	309	333	344	124	105	136	115	117	127	127
\$49,000	149	127	163	139	315	338	350	126	107	139	118	118	131	131
\$50,000	150	128	166	141	318	343	355	128	109	141	120	120	133	133
Ea Addl														
\$1,000	2.59	2.59	2.59	2.59	3.88	5.18	5.18	2.59	2.59	3.88	2.59	2.59	2.59	2.59

Farmers Mutual Insurance Company
City Fire Rate Table Effective 1-1-2012

Amount of Ins.	Dwelling, 1-2 Family				Class 5-6			Deductible \$500						
	Coverage A							Coverage C						
	Fire				EC Form			Fire				EC Form		
	Owner	Tenant			FL1	FL2	FL3	Owner	Tenant			FL1	FL2	FL3
	Frm	Mas	Frm	Mas				Frm	Mas	Frm	Mas			
\$1,000	61	52	67	57	30			17	14	18	16	3	3	3
\$2,000	63	53	70	60	39			19	17	21	18	5	5	5
\$3,000	65	56	71	61	47			22	18	23	21	6	8	8
\$4,000	67	57	74	62	54			25	21	27	23	9	10	10
\$5,000	69	58	76	65	62			27	23	30	26	12	13	13
\$6,000	71	61	79	66	71			30	26	32	28	14	16	16
\$7,000	74	62	80	69	79			32	27	36	30	17	18	18
\$8,000	75	63	83	70	87			35	30	39	32	19	21	21
\$9,000	78	66	85	73	95			38	32	41	35	22	23	23
\$10,000	79	67	87	74	104			40	35	44	38	23	26	26
\$11,000	82	69	89	76	111			43	36	48	40	26	28	28
\$12,000	84	71	92	78	119			45	39	50	43	28	31	31
\$13,000	85	73	95	80	127			48	41	53	45	31	34	34
\$14,000	88	75	96	82	136			52	44	57	48	34	38	38
\$15,000	89	76	98	84	144			54	45	60	50	36	40	40
\$16,000	92	78	101	85	151			57	48	62	53	39	43	43
\$17,000	93	80	104	88	159			60	50	65	56	41	45	45
\$18,000	96	82	105	89	168			62	53	69	58	43	48	48
\$19,000	98	83	107	92	176			65	54	71	61	45	50	50
\$20,000	100	85	110	93	184			67	57	74	63	48	53	53
\$21,000	102	87	113	96	188			70	60	76	66	50	56	56
\$22,000	105	89	115	98	193			73	62	80	67	53	58	58
\$23,000	107	91	118	100	197			75	63	83	70	56	61	61
\$24,000	110	93	120	102	202			78	66	85	73	58	63	63
\$25,000	113	96	123	105	206	221		80	69	89	75	61	66	66
\$26,000	115	97	126	107	211	227		83	71	92	78	62	69	69
\$27,000	117	100	128	110	215	232		85	73	95	80	65	71	71
\$28,000	119	101	132	111	220	237		89	75	97	83	67	74	74
\$29,000	122	104	135	114	224	241		92	78	101	85	70	76	76
\$30,000	124	106	137	117	229	246		95	80	104	88	73	79	79
\$31,000	127	107	140	119	233	251		97	83	106	91	75	83	83
\$32,000	129	110	142	120	238	256		100	84	110	93	78	85	85
\$33,000	132	111	145	123	242	260		102	87	113	96	79	88	88
\$34,000	135	114	148	126	247	265		105	89	115	98	82	91	91
\$35,000	137	117	150	128	251	271		107	92	118	101	84	93	93
\$36,000	139	118	153	129	256	274		110	93	122	104	87	96	96
\$37,000	141	120	155	132	260	280		113	96	124	106	89	98	98
\$38,000	144	123	158	135	265	285		115	98	127	107	92	101	101
\$39,000	146	124	161	137	269	290		118	101	129	110	95	104	104
\$40,000	149	127	163	140	274	294		120	102	133	113	97	106	106
\$41,000	151	128	167	141	278	299		123	105	136	115	98	109	109
\$42,000	154	131	170	144	284	304		127	107	139	118	101	111	111
\$43,000	157	133	172	146	287	309		129	110	142	120	104	114	114
\$44,000	159	135	175	149	291	313		132	111	145	123	106	117	117
\$45,000	161	137	177	150	296	318	330	135	114	148	126	109	119	119
\$46,000	163	139	180	153	300	324	334	137	117	150	128	111	122	122
\$47,000	166	141	183	155	306	329	339	140	119	154	131	114	124	124
\$48,000	168	144	185	158	309	333	344	142	120	157	133	117	127	127
\$49,000	171	145	188	159	315	338	350	145	123	159	136	118	131	131
\$50,000	173	148	190	162	318	343	355	148	126	162	139	120	133	133
Ea Addl														
\$1,000	2.59	2.59	3.88	2.59	3.88	5.18	5.18	3.88	2.59	3.88	3.88	2.59	2.59	2.59

Farmers Mutual Insurance Company
City Fire Rate Table Effective 1-1-2012

Amount of Ins.	Dwelling, 1-2 Family				Class 7-8			Deductible \$500															
	Coverage A				Coverage C			Fire				EC Form											
	Fire		EC Form		Fire		EC Form		Fire		EC Form		Fire		EC Form								
	Owner	Tenant	FL1	FL2	FL3	Owner	Tenant	FL1	FL2	FL3	Owner	Tenant	FL1	FL2	FL3	Owner	Tenant	FL1	FL2	FL3			
Frm	Mas	Frm	Mas	FL1	FL2	FL3	Frm	Mas	Frm	Mas	Frm	Mas	FL1	FL2	FL3	Frm	Mas	Frm	Mas	FL1	FL2	FL3	
\$1,000	71	61	79	67	30			19	17	21	18	3	3	3									
\$2,000	74	63	82	69	39			22	19	25	21	5	5	5									
\$3,000	76	65	84	71	47			26	22	28	23	6	8	8									
\$4,000	79	67	87	74	54			28	25	31	27	9	10	10									
\$5,000	82	69	89	76	62			32	27	35	30	12	13	13									
\$6,000	84	71	92	78	71			35	30	39	32	14	16	16									
\$7,000	85	73	95	80	79			38	32	41	36	17	18	18									
\$8,000	88	75	97	83	87			41	35	45	39	19	21	21									
\$9,000	91	78	100	85	95			44	38	49	41	22	23	23									
\$10,000	93	79	102	87	104			48	40	52	44	23	26	26									
\$11,000	96	82	105	89	111			50	43	56	48	26	28	28									
\$12,000	98	83	107	92	119			54	45	60	50	28	31	31									
\$13,000	101	85	110	95	127			57	48	62	53	31	34	34									
\$14,000	102	88	113	96	136			60	50	66	56	34	38	38									
\$15,000	105	89	115	98	144			63	54	70	60	36	40	40									
\$16,000	107	92	118	101	151			66	57	73	62	39	43	43									
\$17,000	110	93	122	102	159			70	60	76	65	41	45	45									
\$18,000	113	96	124	105	168			73	62	80	69	43	48	48									
\$19,000	115	97	127	107	176			76	65	83	71	45	50	50									
\$20,000	118	100	129	110	184			79	67	87	74	48	53	53									
\$21,000	120	102	132	113	188			82	70	91	76	50	56	56									
\$22,000	123	105	136	115	193			85	73	93	80	53	58	58									
\$23,000	126	107	139	118	197			88	75	97	83	56	61	61									
\$24,000	128	110	141	120	202			92	78	101	85	58	63	63									
\$25,000	132	111	145	123	206	221		95	80	104	88	61	66	66									
\$26,000	135	114	148	126	211	227		98	83	107	92	62	69	69									
\$27,000	137	117	151	128	215	232		101	85	111	95	65	71	71									
\$28,000	140	119	154	131	220	237		104	88	115	97	67	74	74									
\$29,000	144	122	158	133	224	241		107	91	118	101	70	76	76									
\$30,000	146	124	161	136	229	246		110	95	122	104	73	79	79									
\$31,000	149	127	163	140	233	251		114	97	126	106	75	83	83									
\$32,000	151	129	167	142	238	256		117	100	128	109	78	85	85									
\$33,000	154	132	170	145	242	260		120	102	132	113	79	88	88									
\$34,000	158	133	173	148	247	265		123	105	136	115	82	91	91									
\$35,000	161	136	176	150	251	271		126	107	139	118	84	93	93									
\$36,000	163	139	180	153	256	274		129	110	142	120	87	96	96									
\$37,000	166	141	183	155	260	280		132	113	146	124	89	98	98									
\$38,000	170	144	186	158	265	285		136	115	149	127	92	101	101									
\$39,000	172	146	189	161	269	290		139	118	153	129	95	104	104									
\$40,000	175	149	192	163	274	294		142	120	157	132	97	106	106									
\$41,000	177	151	195	166	278	299		145	123	159	136	98	109	109									
\$42,000	180	153	198	168	284	304		148	126	163	139	101	111	111									
\$43,000	184	155	202	171	287	309		151	128	167	141	104	114	114									
\$44,000	186	158	205	173	291	313		154	131	170	145	106	117	117									
\$45,000	189	161	208	177	296	318	330	158	135	173	148	109	119	119									
\$46,000	192	163	211	180	300	324	334	161	137	177	150	111	122	122									
\$47,000	195	166	215	183	306	329	339	164	140	180	153	114	124	124									
\$48,000	198	168	218	185	309	333	344	167	142	184	157	117	127	127									
\$49,000	201	171	220	188	315	338	350	170	145	188	159	118	131	131									
\$50,000	203	173	224	190	318	343	355	173	148	190	162	120	133	133									
Ea Addl																							
\$1,000	3.88	2.59	3.88	3.88	3.88	5.18	5.18	3.88	3.88	5.18	3.88	2.59	2.59	2.59									

Farmers Mutual Insurance Company
City Fire Rate Table Effective 1-1-2012

Amount of Ins.	Dwelling, 1-2 Family				Class 9			Deductible \$500							
	Coverage A				EC Form			Coverage C				EC Form			
	Fire		Tenant		FL1	FL2	FL3	Fire		Tenant		FL1	FL2	FL3	
	Owner	Mas	Frm	Mas				Owner	Mas	Frm	Mas				
\$1,000	98	83	107	92	30			26	22	28	25	3	3	3	
\$2,000	101	87	111	95	39			31	26	34	28	5	5	5	
\$3,000	105	89	115	98	47			35	30	39	32	6	8	8	
\$4,000	107	92	119	101	54			39	34	43	36	9	10	10	
\$5,000	111	95	123	104	62			44	38	48	40	12	13	13	
\$6,000	115	97	126	107	71			48	40	53	45	14	16	16	
\$7,000	118	100	129	110	79			52	44	57	49	17	18	18	
\$8,000	122	104	133	114	87			57	48	62	53	19	21	21	
\$9,000	124	106	137	117	95			61	52	67	57	22	23	23	
\$10,000	128	109	141	119	104			65	56	71	61	23	26	26	
\$11,000	131	111	144	123	111			70	60	76	65	26	28	28	
\$12,000	135	114	148	126	119			74	62	82	69	28	31	31	
\$13,000	137	117	151	128	127			78	66	85	73	31	34	34	
\$14,000	141	120	155	132	136			83	70	91	78	34	38	38	
\$15,000	144	123	159	135	144			87	74	96	82	36	40	40	
\$16,000	148	126	162	139	151			91	78	100	85	39	43	43	
\$17,000	151	128	166	141	159			96	82	105	89	41	45	45	
\$18,000	154	131	170	144	168			100	84	110	93	43	48	48	
\$19,000	158	133	173	148	176			104	88	114	97	45	50	50	
\$20,000	161	137	177	150	184			109	92	119	101	48	53	53	
\$21,000	164	140	181	154	188			113	96	124	105	50	56	56	
\$22,000	168	144	185	158	193			117	100	128	109	53	58	58	
\$23,000	172	146	190	162	197			122	104	133	114	56	61	61	
\$24,000	176	150	194	164	202			126	106	139	118	58	63	63	
\$25,000	180	153	198	168	206	221		129	110	142	122	61	66	66	
\$26,000	184	157	203	172	211	227		135	114	148	126	62	69	69	
\$27,000	188	161	207	176	215	232		139	118	153	129	65	71	71	
\$28,000	192	163	211	180	220	237		142	122	157	133	67	74	74	
\$29,000	197	167	216	184	224	241		148	126	162	137	70	76	76	
\$30,000	201	170	220	188	229	246		151	128	167	141	73	79	79	
\$31,000	205	173	224	190	233	251		155	132	171	145	75	83	83	
\$32,000	208	177	229	194	238	256		161	136	176	150	78	85	85	
\$33,000	212	180	233	198	242	260		164	140	181	154	79	88	88	
\$34,000	216	184	237	202	247	265		168	144	185	158	82	91	91	
\$35,000	220	186	242	206	251	271		173	148	190	162	84	93	93	
\$36,000	224	190	246	210	256	274		177	150	195	166	87	96	96	
\$37,000	228	193	250	212	260	280		181	154	199	170	89	98	98	
\$38,000	232	197	255	216	265	285		186	158	205	173	92	101	101	
\$39,000	236	201	259	220	269	290		190	162	210	177	95	104	104	
\$40,000	240	203	263	224	274	294		194	166	214	181	97	106	106	
\$41,000	243	207	268	228	278	299		199	170	219	186	98	109	109	
\$42,000	247	210	272	232	284	304		203	172	224	190	101	111	111	
\$43,000	251	214	276	234	287	309		207	176	228	194	104	114	114	
\$44,000	255	218	281	238	291	313		212	180	233	198	106	117	117	
\$45,000	259	220	285	242	296	318	330	216	184	238	202	109	119	119	
\$46,000	263	224	290	246	300	324	334	220	188	242	206	111	122	122	
\$47,000	267	227	294	250	306	329	339	225	192	247	210	114	124	124	
\$48,000	271	230	298	254	309	333	344	229	194	252	214	117	127	127	
\$49,000	274	233	303	258	315	338	350	233	198	256	218	118	131	131	
\$50,000	278	237	307	260	318	343	355	238	202	262	223	120	133	133	
Ea Addl															
\$1,000	5.18	3.88	5.18	3.88	3.88	5.18	5.18	6.47	5.18	6.47	5.18	2.59	2.59	2.59	

Farmers Mutual Insurance Company
City Fire Rate Table Effective 1-1-2012

Amount of Ins.	Dwelling, 1-2 Family				Class 10			Deductible \$500							
	Coverage A				EC Form			Coverage C				EC Form			
	Fire		Tenant		FL1	FL2	FL3	Fire		Tenant		FL1	FL2	FL3	
	Owner	Mas	Frm	Mas				Owner	Mas	Frm	Mas				
\$1,000	114	97	126	106	30			31	26	34	28	3	3	3	
\$2,000	118	100	129	110	39			36	30	39	34	5	5	5	
\$3,000	122	104	133	114	47			40	35	45	38	6	8	8	
\$4,000	126	106	139	118	54			45	39	50	43	9	10	10	
\$5,000	129	110	142	120	62			50	43	56	48	12	13	13	
\$6,000	133	113	146	124	71			56	48	61	52	14	16	16	
\$7,000	137	117	150	128	79			61	52	67	57	17	18	18	
\$8,000	141	119	155	132	87			66	56	73	61	19	21	21	
\$9,000	145	123	159	135	95			71	60	78	66	22	23	23	
\$10,000	149	126	163	139	104			75	65	83	71	23	26	26	
\$11,000	153	129	167	142	111			80	69	89	75	26	28	28	
\$12,000	157	133	172	146	119			85	73	95	80	28	31	31	
\$13,000	161	136	176	150	127			91	78	100	85	31	34	34	
\$14,000	164	140	180	153	136			96	82	105	89	34	38	38	
\$15,000	167	142	184	157	144			101	85	111	95	36	40	40	
\$16,000	171	146	189	161	151			106	89	117	98	39	43	43	
\$17,000	175	149	193	164	159			111	95	122	104	41	45	45	
\$18,000	179	153	197	167	168			115	98	127	109	43	48	48	
\$19,000	183	155	201	171	176			120	102	133	113	45	50	50	
\$20,000	186	159	206	175	184			126	107	139	118	48	53	53	
\$21,000	192	163	211	179	188			131	111	144	122	50	56	56	
\$22,000	195	167	215	183	193			136	115	149	127	53	58	58	
\$23,000	201	171	220	188	197			141	119	155	132	56	61	61	
\$24,000	205	175	225	192	202			146	124	161	136	58	63	63	
\$25,000	210	179	230	195	206	221		151	128	166	141	61	66	66	
\$26,000	214	183	236	201	211	227		155	132	171	146	62	69	69	
\$27,000	219	186	241	205	215	232		161	137	177	150	65	71	71	
\$28,000	224	190	246	208	220	237		166	141	183	155	67	74	74	
\$29,000	228	194	251	214	224	241		171	145	188	159	70	76	76	
\$30,000	233	198	256	218	229	246		176	149	193	164	73	79	79	
\$31,000	237	202	260	221	233	251		181	154	199	170	75	83	83	
\$32,000	242	206	265	227	238	256		186	158	205	173	78	85	85	
\$33,000	246	210	271	230	242	260		190	162	210	179	79	88	88	
\$34,000	251	214	276	234	247	265		195	167	215	184	82	91	91	
\$35,000	255	218	281	238	251	271		201	171	221	188	84	93	93	
\$36,000	260	221	286	243	256	274		206	175	227	193	87	96	96	
\$37,000	264	225	291	247	260	280		211	180	232	197	89	98	98	
\$38,000	269	229	296	251	265	285		216	184	238	202	92	101	101	
\$39,000	273	233	302	256	269	290		221	188	243	207	95	104	104	
\$40,000	278	237	306	260	274	294		227	192	249	211	97	106	106	
\$41,000	282	241	311	264	278	299		230	197	254	216	98	109	109	
\$42,000	287	245	316	269	284	304		236	201	260	220	101	111	111	
\$43,000	293	249	321	273	287	309		241	205	265	225	104	114	114	
\$44,000	296	252	326	277	291	313		246	210	271	230	106	117	117	
\$45,000	302	256	331	282	296	318	330	251	214	276	234	109	119	119	
\$46,000	306	260	337	286	300	324	334	256	218	282	240	111	122	122	
\$47,000	311	264	342	290	306	329	339	262	221	287	245	114	124	124	
\$48,000	315	268	347	294	309	333	344	267	227	293	249	117	127	127	
\$49,000	320	272	351	299	315	338	350	271	230	298	254	118	131	131	
\$50,000	324	276	356	303	318	343	355	276	234	304	258	120	133	133	
Ea Addl															
\$1,000	5.18	5.18	7.77	5.18	3.88	5.18	5.18	6.47	6.47	7.77	6.47	2.59	2.59	2.59	

Farmers Mutual Insurance Company
City Fire Rate Table Effective 1-1-2012

Amount of Ins.	Dwelling, 3-4 Family				Class 1-4			Deductible \$500						
	Coverage A				Coverage C									
	Fire		EC Form		Fire		EC Form							
	Owner	Tenant	FL1	FL2	FL3	Owner	Tenant	FL1	FL2	FL3	Owner	Tenant	FL1	FL2
	Frm	Mas	Frm	Mas				Frm	Mas	Frm	Mas			
\$1,000	101	85	111	95	30			19	17	22	18	3	3	3
\$2,000	104	88	114	97	39			23	19	26	22	5	5	5
\$3,000	107	92	118	101	47			26	22	28	25	6	8	8
\$4,000	111	95	122	104	54			30	26	32	27	9	10	10
\$5,000	114	97	126	107	62			32	28	36	31	12	13	13
\$6,000	118	100	129	110	71			36	31	40	34	14	16	16
\$7,000	122	102	133	113	79			40	34	44	38	17	18	18
\$8,000	124	106	137	117	87			43	36	47	40	19	21	21
\$9,000	128	109	141	119	95			47	39	50	43	22	23	23
\$10,000	131	111	144	123	104			49	41	54	47	23	26	26
\$11,000	135	114	148	126	111			53	45	58	49	26	28	28
\$12,000	139	118	151	129	119			56	48	61	52	28	31	31
\$13,000	141	120	155	132	127			60	50	65	56	31	34	34
\$14,000	145	123	159	136	136			62	53	69	58	34	38	38
\$15,000	148	126	163	139	144			66	56	73	61	36	40	40
\$16,000	151	128	167	141	151			69	58	76	65	39	43	43
\$17,000	155	132	171	145	159			73	61	79	67	41	45	45
\$18,000	158	135	173	148	168			75	65	83	70	43	48	48
\$19,000	162	137	177	151	176			79	67	87	74	45	50	50
\$20,000	164	140	181	154	184			82	70	91	76	48	53	53
\$21,000	170	144	186	158	188			85	73	93	80	50	56	56
\$22,000	173	148	190	162	193			88	75	97	83	53	58	58
\$23,000	177	150	195	166	197			92	78	101	85	56	61	61
\$24,000	181	154	199	170	202			95	80	105	89	58	63	63
\$25,000	185	158	203	173	206	221		98	83	107	92	61	66	66
\$26,000	189	161	208	177	211	227		101	87	111	95	62	69	69
\$27,000	193	164	212	181	215	232		105	89	115	98	65	71	71
\$28,000	197	168	218	185	220	237		107	92	119	101	67	74	74
\$29,000	202	171	221	188	224	241		111	95	123	104	70	76	76
\$30,000	206	175	227	192	229	246		114	97	126	107	73	79	79
\$31,000	210	179	230	195	233	251		118	100	129	110	75	83	83
\$32,000	214	181	234	199	238	256		122	102	133	113	78	85	85
\$33,000	218	185	240	203	242	260		124	106	137	117	79	88	88
\$34,000	221	189	243	207	247	265		128	109	140	119	82	91	91
\$35,000	225	192	249	211	251	271		131	111	144	123	84	93	93
\$36,000	229	195	252	215	256	274		135	114	148	126	87	96	96
\$37,000	234	199	258	219	260	280		137	117	151	128	89	98	98
\$38,000	238	202	262	223	265	285		141	119	155	132	92	101	101
\$39,000	242	206	267	227	269	290		144	122	158	135	95	104	104
\$40,000	246	208	271	230	274	294		148	126	162	137	97	106	106
\$41,000	250	212	274	234	278	299		150	128	166	141	98	109	109
\$42,000	254	216	280	237	284	304		154	131	170	144	101	111	111
\$43,000	258	219	284	241	287	309		157	133	172	146	104	114	114
\$44,000	262	223	289	245	291	313		161	136	176	150	106	117	117
\$45,000	267	227	293	249	296	318	330	163	139	180	153	109	119	119
\$46,000	271	229	298	252	300	324	334	167	141	184	155	111	122	122
\$47,000	274	233	302	256	306	329	339	170	145	186	159	114	124	124
\$48,000	278	237	306	260	309	333	344	173	148	190	162	117	127	127
\$49,000	282	240	311	264	315	338	350	176	150	194	164	118	131	131
\$50,000	286	243	315	268	318	343	355	180	153	198	168	120	133	133
Ea Addl														
\$1,000	5.18	3.88	5.18	5.18	3.88	5.18	5.18	3.88	3.88	5.18	3.88	2.59	2.59	2.59

Farmers Mutual Insurance Company
City Fire Rate Table Effective 1-1-2012

Amount of Ins.	Dwelling, 3-4 Family				Class 5-6			Deductible \$500							
	Coverage A								Coverage C						
	Fire		EC Form		Fire		EC Form								
	Owner	Tenant	FL1	FL2	FL3	Owner	Tenant	FL1	FL2	FL3					
Frm	Mas	Frm	Mas	FL1	FL2	FL3	Frm	Mas	Frm	Mas	FL1	FL2	FL3		
\$1,000	117	98	127	109	30			23	19	25	22	3	3	3	
\$2,000	120	102	132	111	39			27	23	30	25	5	5	5	
\$3,000	124	105	136	115	47			31	26	34	28	6	8	8	
\$4,000	128	109	140	119	54			34	28	38	32	9	10	10	
\$5,000	132	111	145	123	62			38	32	41	35	12	13	13	
\$6,000	136	115	149	127	71			41	35	45	39	14	16	16	
\$7,000	140	118	153	131	79			45	39	50	43	17	18	18	
\$8,000	144	122	158	133	87			49	41	54	47	19	21	21	
\$9,000	148	126	162	137	95			53	45	58	49	22	23	23	
\$10,000	151	128	166	141	104			57	48	62	53	23	26	26	
\$11,000	155	132	171	145	111			61	52	66	57	26	28	28	
\$12,000	159	135	175	149	119			65	54	71	60	28	31	31	
\$13,000	163	139	179	151	127			67	58	75	63	31	34	34	
\$14,000	167	141	183	155	136			71	61	79	67	34	38	38	
\$15,000	171	145	188	159	144			75	65	83	70	36	40	40	
\$16,000	175	148	192	163	151			79	67	87	74	39	43	43	
\$17,000	179	151	195	167	159			83	70	91	78	41	45	45	
\$18,000	183	155	201	170	168			87	74	96	82	43	48	48	
\$19,000	186	158	205	173	176			91	76	100	84	45	50	50	
\$20,000	190	162	208	177	184			95	80	104	88	48	53	53	
\$21,000	194	166	214	181	188			98	83	107	92	50	56	56	
\$22,000	199	170	219	186	193			102	87	111	95	53	58	58	
\$23,000	203	173	224	190	197			105	89	117	98	56	61	61	
\$24,000	208	177	229	195	202			109	93	120	102	58	63	63	
\$25,000	214	181	234	199	206	221		113	96	124	106	61	66	66	
\$26,000	218	185	240	203	211	227		117	100	128	109	62	69	69	
\$27,000	223	189	245	208	215	232		120	102	132	113	65	71	71	
\$28,000	227	193	250	212	220	237		124	106	137	117	67	74	74	
\$29,000	232	197	255	216	224	241		128	109	141	119	70	76	76	
\$30,000	237	201	260	221	229	246		132	111	145	123	73	79	79	
\$31,000	241	205	265	225	233	251		136	115	149	127	75	83	83	
\$32,000	246	208	271	229	238	256		140	118	153	131	78	85	85	
\$33,000	250	212	276	234	242	260		142	122	157	133	79	88	88	
\$34,000	255	216	281	238	247	265		146	124	162	137	82	91	91	
\$35,000	259	220	286	242	251	271		150	128	166	141	84	93	93	
\$36,000	264	224	290	247	256	274		154	131	170	144	87	96	96	
\$37,000	269	229	295	251	260	280		158	135	173	148	89	98	98	
\$38,000	273	233	300	256	265	285		162	137	177	151	92	101	101	
\$39,000	278	237	306	260	269	290		166	141	183	155	95	104	104	
\$40,000	282	241	311	264	274	294		170	144	186	158	97	106	106	
\$41,000	287	245	316	269	278	299		173	148	190	162	98	109	109	
\$42,000	293	249	321	273	284	304		177	150	194	166	101	111	111	
\$43,000	296	252	326	277	287	309		180	154	198	168	104	114	114	
\$44,000	302	256	331	282	291	313		184	157	203	172	106	117	117	
\$45,000	306	260	337	286	296	318	330	188	159	207	176	109	119	119	
\$46,000	311	264	342	290	300	324	334	192	163	211	179	111	122	122	
\$47,000	316	268	347	295	306	329	339	195	166	215	183	114	124	124	
\$48,000	320	272	352	299	309	333	344	199	170	219	186	117	127	127	
\$49,000	325	276	357	303	315	338	350	203	172	223	190	118	131	131	
\$50,000	329	280	363	308	318	343	355	207	176	228	193	120	133	133	
Ea Addl															
\$1,000	5.18	5.18	7.77	5.18	3.88	5.18	5.18	5.18	3.88	5.18	5.18	2.59	2.59	2.59	

Farmers Mutual Insurance Company
City Fire Rate Table Effective 1-1-2012

Amount of Ins.	Dwelling, 3-4 Family Class 7-8							Deductible \$500						
	Coverage A							Coverage C						
	Fire		EC Form		Fire		EC Form		Fire		EC Form			
	Owner	Tenant	FL1	FL2	FL3	Owner	Tenant	FL1	FL2	FL3	Owner	Tenant	FL1	FL2
	Frm	Mas	Frm	Mas				Frm	Mas	Frm	Mas			
\$1,000	136	115	150	127	30			27	23	30	25	3	3	3
\$2,000	141	119	154	132	39			31	27	35	30	5	5	5
\$3,000	145	123	159	136	47			36	30	39	34	6	8	8
\$4,000	150	127	164	140	54			40	34	44	38	9	10	10
\$5,000	154	131	170	144	62			44	38	49	41	12	13	13
\$6,000	159	135	175	149	71			49	41	54	45	14	16	16
\$7,000	163	139	180	153	79			53	45	58	50	17	18	18
\$8,000	168	142	185	157	87			58	49	63	54	19	21	21
\$9,000	172	146	190	162	95			62	53	69	58	22	23	23
\$10,000	177	150	195	166	104			66	57	74	62	23	26	26
\$11,000	181	154	199	170	111			71	61	78	66	26	28	28
\$12,000	186	158	205	175	119			75	63	83	70	28	31	31
\$13,000	190	162	210	179	127			80	67	88	75	31	34	34
\$14,000	195	166	215	183	136			84	71	93	79	34	38	38
\$15,000	199	170	220	186	144			88	75	97	83	36	40	40
\$16,000	205	173	225	192	151			93	79	102	87	39	43	43
\$17,000	210	177	230	195	159			97	83	107	91	41	45	45
\$18,000	214	181	236	199	168			102	87	111	96	43	48	48
\$19,000	219	185	240	205	176			106	91	117	100	45	50	50
\$20,000	223	189	245	208	184			110	95	122	104	48	53	53
\$21,000	228	194	251	214	188			115	98	127	107	50	56	56
\$22,000	234	198	258	219	193			119	101	131	111	53	58	58
\$23,000	240	203	263	224	197			124	105	136	115	56	61	61
\$24,000	245	208	269	229	202			128	109	141	120	58	63	63
\$25,000	250	212	276	234	206	221		132	113	146	124	61	66	66
\$26,000	255	218	281	240	211	227		137	117	150	128	62	69	69
\$27,000	262	221	287	245	215	232		141	120	155	132	65	71	71
\$28,000	267	227	293	249	220	237		146	124	161	136	67	74	74
\$29,000	272	232	299	254	224	241		150	128	166	141	70	76	76
\$30,000	277	236	306	259	229	246		154	132	170	145	73	79	79
\$31,000	282	241	311	264	233	251		159	135	175	149	75	83	83
\$32,000	289	245	317	269	238	256		163	139	180	153	78	85	85
\$33,000	294	250	324	274	242	260		168	142	185	157	79	88	88
\$34,000	299	254	329	280	247	265		172	146	189	161	82	91	91
\$35,000	304	259	335	285	251	271		176	150	194	166	84	93	93
\$36,000	311	264	342	290	256	274		181	154	199	170	87	96	96
\$37,000	316	268	347	295	260	280		185	158	205	173	89	98	98
\$38,000	321	273	353	300	265	285		190	162	208	177	92	101	101
\$39,000	326	277	359	306	269	290		194	166	214	181	95	104	104
\$40,000	331	282	365	311	274	294		198	168	219	185	97	106	106
\$41,000	338	287	372	316	278	299		203	172	224	190	98	109	109
\$42,000	343	291	377	321	284	304		207	176	228	194	101	111	111
\$43,000	348	296	383	326	287	309		212	180	233	198	104	114	114
\$44,000	353	300	390	331	291	313		216	184	238	202	106	117	117
\$45,000	360	306	395	335	296	318	330	220	188	243	206	109	119	119
\$46,000	365	309	401	341	300	324	334	225	192	247	211	111	122	122
\$47,000	370	315	408	346	306	329	339	229	195	252	215	114	124	124
\$48,000	375	320	413	351	309	333	344	234	199	258	219	117	127	127
\$49,000	381	324	419	356	315	338	350	238	202	262	223	118	131	131
\$50,000	387	329	425	361	318	343	355	242	206	267	227	120	133	133
Ea Addl														
\$1,000	7.77	5.18	9.06	7.77	3.88	5.18	5.18	6.47	5.18	6.47	5.18	2.59	2.59	2.59

Farmers Mutual Insurance Company
City Fire Rate Table Effective 1-1-2012

Amount of Ins.	Dwelling, 3-4 Family Class 9							Deductible \$500						
	Coverage A							Coverage C						
	Fire		EC Form		Fire		EC Form		Fire		EC Form			
	Owner	Tenant	FL1	FL2	FL3	Owner	Tenant	FL1	FL2	FL3	Owner	Tenant	FL1	FL2
	Frm	Mas	Frm	Mas				Frm	Mas	Frm	Mas			
\$1,000	186	158	205	175	30			36	31	40	35	3	3	3
\$2,000	193	164	212	180	39			43	36	47	40	5	5	5
\$3,000	199	170	219	186	47			49	41	54	45	6	8	8
\$4,000	205	175	225	192	54			54	47	61	52	9	10	10
\$5,000	211	180	233	198	62			61	52	67	57	12	13	13
\$6,000	218	185	240	203	71			67	57	74	62	14	16	16
\$7,000	224	190	246	210	79			73	62	80	69	17	18	18
\$8,000	230	195	254	215	87			79	67	87	74	19	21	21
\$9,000	237	201	260	221	95			85	73	93	80	22	23	23
\$10,000	243	206	267	227	104			91	78	100	85	23	26	26
\$11,000	249	211	274	233	111			97	83	107	91	26	28	28
\$12,000	255	218	281	238	119			104	88	114	97	28	31	31
\$13,000	262	223	287	245	127			109	93	120	102	31	34	34
\$14,000	268	228	295	250	136			115	98	127	107	34	38	38
\$15,000	274	233	302	256	144			122	104	133	114	36	40	40
\$16,000	281	238	308	262	151			127	109	140	119	39	43	43
\$17,000	286	243	315	268	159			133	114	146	124	41	45	45
\$18,000	293	249	322	273	168			140	119	154	131	43	48	48
\$19,000	299	254	329	280	176			145	124	161	136	45	50	50
\$20,000	306	259	335	286	184			151	129	167	141	48	53	53
\$21,000	313	265	344	293	188			158	133	173	148	50	56	56
\$22,000	320	272	352	299	193			163	139	180	153	53	58	58
\$23,000	328	278	361	307	197			170	144	186	159	56	61	61
\$24,000	335	285	369	313	202			176	149	193	164	58	63	63
\$25,000	343	291	377	321	206	221		181	154	199	170	61	66	66
\$26,000	351	298	386	328	211	227		188	159	207	176	62	69	69
\$27,000	357	304	394	334	215	232		194	164	214	181	65	71	71
\$28,000	365	311	401	342	220	237		199	170	220	186	67	74	74
\$29,000	373	317	410	348	224	241		206	175	227	193	70	76	76
\$30,000	381	324	418	356	229	246		212	180	233	198	73	79	79
\$31,000	387	330	426	363	233	251		218	185	240	203	75	83	83
\$32,000	395	335	435	369	238	256		224	190	246	210	78	85	85
\$33,000	403	342	443	377	242	260		230	195	252	215	79	88	88
\$34,000	410	348	451	383	247	265		236	201	260	220	82	91	91
\$35,000	418	355	460	391	251	271		242	206	267	227	84	93	93
\$36,000	425	361	467	397	256	274		249	211	273	232	87	96	96
\$37,000	432	368	475	404	260	280		254	216	280	238	89	98	98
\$38,000	440	374	484	412	265	285		260	221	286	243	92	101	101
\$39,000	448	381	492	418	269	290		267	227	293	249	95	104	104
\$40,000	454	387	501	426	274	294		272	232	299	255	97	106	106
\$41,000	462	394	509	432	278	299		278	237	306	260	98	109	109
\$42,000	470	400	517	439	284	304		285	242	313	265	101	111	111
\$43,000	478	405	526	447	287	309		290	247	320	272	104	114	114
\$44,000	486	412	533	453	291	313		296	252	326	277	106	117	117
\$45,000	492	418	541	461	296	318	330	303	258	333	282	109	119	119
\$46,000	500	425	550	467	300	324	334	308	263	339	289	111	122	122
\$47,000	508	431	558	474	306	329	339	315	268	346	294	114	124	124
\$48,000	515	438	566	482	309	333	344	321	272	352	300	117	127	127
\$49,000	522	444	575	488	315	338	350	326	277	359	306	118	131	131
\$50,000	530	451	583	496	318	343	355	333	282	366	311	120	133	133
Ea Addl														
\$1,000	10.36	9.06	11.65	10.36	3.88	5.18	5.18	7.77	6.47	9.06	7.77	2.59	2.59	2.59

Farmers Mutual Insurance Company
City Fire Rate Table Effective 1-1-2012

Amount of Ins.	Dwelling, 3-4 Family				Class 10			Deductible \$500												
	Coverage A				Coverage C			Fire				EC Form								
	Fire		EC Form		Fire		EC Form		Fire		EC Form		Fire		EC Form					
	Owner	Tenant	FL1	FL2	FL3	Owner	Tenant	FL1	FL2	FL3	Owner	Tenant	FL1	FL2	FL3	Owner	Tenant	FL1	FL2	FL3
Frm	Mas	Frm	Mas	FL1	FL2	FL3	Frm	Mas	Frm	Mas	FL1	FL2	FL3	Frm	Mas	Frm	Mas	FL1	FL2	FL3
\$1,000	216	184	238	202	30			43	36	47	40	3	3	3						
\$2,000	224	190	246	210	39			50	43	54	47	5	5	5						
\$3,000	232	197	254	216	47			57	48	62	53	6	8	8						
\$4,000	238	203	263	223	54			63	54	70	60	9	10	10						
\$5,000	246	208	271	229	62			71	61	78	66	12	13	13						
\$6,000	252	215	278	237	71			78	66	85	73	14	16	16						
\$7,000	260	221	286	243	79			85	73	93	79	17	18	18						
\$8,000	268	228	294	250	87			92	78	101	85	19	21	21						
\$9,000	274	233	303	256	95			98	84	109	92	22	23	23						
\$10,000	282	240	311	264	104			106	91	117	100	23	26	26						
\$11,000	290	246	318	271	111			113	96	124	106	26	28	28						
\$12,000	296	252	326	277	119			120	102	132	113	28	31	31						
\$13,000	304	259	334	285	127			127	107	140	119	31	34	34						
\$14,000	311	264	342	291	136			135	114	148	126	34	38	38						
\$15,000	318	271	351	298	144			141	120	155	132	36	40	40						
\$16,000	326	277	359	304	151			148	126	163	139	39	43	43						
\$17,000	333	284	366	312	159			155	132	171	145	41	45	45						
\$18,000	341	289	374	318	168			162	137	179	151	43	48	48						
\$19,000	347	295	382	325	176			170	144	186	158	45	50	50						
\$20,000	355	302	391	331	184			176	150	194	164	48	53	53						
\$21,000	364	309	400	341	188			183	155	202	171	50	56	56						
\$22,000	373	316	409	348	193			190	162	210	177	53	58	58						
\$23,000	381	324	419	356	197			197	167	218	184	56	61	61						
\$24,000	390	331	429	364	202			205	173	224	190	58	63	63						
\$25,000	399	339	438	373	206	221		211	180	232	198	61	66	66						
\$26,000	407	346	448	381	211	227		219	185	240	205	62	69	69						
\$27,000	416	353	457	388	215	232		225	192	247	211	65	71	71						
\$28,000	425	361	467	397	220	237		232	197	255	218	67	74	74						
\$29,000	434	368	476	405	224	241		240	203	263	224	70	76	76						
\$30,000	441	375	486	413	229	246		246	210	271	230	73	79	79						
\$31,000	451	383	496	421	233	251		254	215	278	237	75	83	83						
\$32,000	460	390	505	430	238	256		260	221	286	243	78	85	85						
\$33,000	467	397	515	438	242	260		267	228	294	250	79	88	88						
\$34,000	476	405	524	445	247	265		274	233	302	256	82	91	91						
\$35,000	486	413	533	453	251	271		281	240	309	263	84	93	93						
\$36,000	495	419	544	462	256	274		289	245	317	269	87	96	96						
\$37,000	502	427	553	470	260	280		295	251	325	276	89	98	98						
\$38,000	511	435	562	478	265	285		303	258	333	282	92	101	101						
\$39,000	520	441	572	487	269	290		309	263	341	289	95	104	104						
\$40,000	528	449	581	495	274	294		316	269	348	296	97	106	106						
\$41,000	537	457	592	502	278	299		324	274	356	303	98	109	109						
\$42,000	546	465	601	510	284	304		330	281	364	309	101	111	111						
\$43,000	555	471	610	519	287	309		338	287	372	316	104	114	114						
\$44,000	563	479	620	527	291	313		344	293	379	322	106	117	117						
\$45,000	572	487	629	535	296	318	330	352	299	387	329	109	119	119						
\$46,000	581	493	640	544	300	324	334	359	304	395	335	111	122	122						
\$47,000	589	501	649	552	306	329	339	365	311	403	342	114	124	124						
\$48,000	598	509	658	559	309	333	344	373	317	410	348	117	127	127						
\$49,000	607	517	668	567	315	338	350	379	322	417	355	118	131	131						
\$50,000	616	523	677	576	318	343	355	387	329	425	361	120	133	133						
Ea Addl																				
\$1,000	11.65	10.36	12.95	11.65	3.88	5.18	5.18	9.06	7.77	10.36	9.06	2.59	2.59	2.59						

Farmers Mutual Insurance Company

City Fire Rate Table

Years Old: 1-10

Mobile Home

Class 1-4

Amount of Ins.	Coverage A			Coverage C		
	Fire		EC	Fire		EC
	Own	Ten	FL-1	Own	Ten	FL-1
\$1,000	41	45	66	26	28	6
\$2,000	48	53	84	34	38	14
\$3,000	56	61	102	41	47	22
\$4,000	62	69	120	50	56	28
\$5,000	69	76	139	58	63	36
\$6,000	76	83	157	66	73	44
\$7,000	83	91	173	74	82	52
\$8,000	89	98	192	82	91	60
\$9,000	96	106	210	91	98	66
\$10,000	104	114	228	98	107	74
\$11,000	110	122	246	106	117	82
\$12,000	117	128	263	114	126	89
\$13,000	124	136	281	122	135	96
\$14,000	131	144	299	129	142	104
\$15,000	137	151	317	139	151	111
\$16,000	145	159	335	146	161	119
\$17,000	151	167	353	154	170	127
\$18,000	158	175	370	162	179	133
\$19,000	166	181	388	170	186	141
\$20,000	172	189	407	179	195	149
\$21,000	177	195	417	186	205	157
\$22,000	184	202	427	194	214	163
\$23,000	189	208	438	202	223	171
\$24,000	195	215	447	210	230	179
\$25,000	201	221	457	218	240	186
\$26,000	207	228	467	227	249	194
\$27,000	212	233	478	234	258	201
\$28,000	218	240	488	242	267	208
\$29,000	224	246	498	250	274	216
\$30,000	229	252	509	258	284	224
\$31,000	236	259	518	267	293	232
\$32,000	241	265	528	274	302	238
\$33,000	247	272	539	282	311	246
\$34,000	252	278	549	290	318	254
\$35,000	258	284	559	298	328	262
\$36,000	264	290	570	306	337	268
\$37,000	269	296	579	315	346	276
\$38,000	276	303	589	322	355	284
\$39,000	281	309	599	330	363	291
\$40,000	287	316	610	338	372	299
\$41,000	293	322	620	346	381	306
\$42,000	298	328	631	355	390	313
\$43,000	304	334	641	363	399	321
\$44,000	309	341	650	370	407	329
\$45,000	316	347	660	378	416	335
\$46,000	321	353	671	386	425	343
\$47,000	328	360	681	394	434	351
\$48,000	333	366	691	403	443	359
\$49,000	338	373	702	410	451	366
\$50,000	344	378	712	418	460	373
Ea Addl						
\$1,000	5.18	6.47	9.06	7.77	9.06	5.18

Farmers Mutual Insurance Company

City Fire Rate Table

Years Old: 1-10

Mobile Home

Class 5-6

Amount of Ins.	Coverage A			Coverage C		
	Fire		EC	Fire		EC
	Own	Ten	FL-1	Own	Ten	FL-1
\$1,000	45	50	66	28	31	6
\$2,000	53	58	84	38	41	14
\$3,000	61	66	102	47	50	22
\$4,000	69	75	120	56	61	28
\$5,000	76	83	139	63	70	36
\$6,000	83	92	157	73	80	44
\$7,000	91	100	173	82	89	52
\$8,000	98	109	192	91	100	60
\$9,000	106	117	210	98	109	66
\$10,000	114	126	228	107	119	74
\$11,000	122	133	246	117	128	82
\$12,000	128	141	263	126	139	89
\$13,000	136	150	281	135	148	96
\$14,000	144	158	299	142	158	104
\$15,000	151	167	317	151	167	111
\$16,000	159	175	335	161	177	119
\$17,000	167	184	353	170	186	127
\$18,000	175	192	370	179	195	133
\$19,000	181	199	388	186	206	141
\$20,000	189	208	407	195	215	149
\$21,000	195	215	417	205	225	157
\$22,000	202	223	427	214	234	163
\$23,000	208	229	438	223	245	171
\$24,000	215	236	447	230	254	179
\$25,000	221	243	457	240	264	186
\$26,000	228	250	467	249	273	194
\$27,000	233	256	478	258	284	201
\$28,000	240	264	488	267	293	208
\$29,000	246	271	498	274	303	216
\$30,000	252	278	509	284	312	224
\$31,000	259	285	518	293	322	232
\$32,000	265	291	528	302	331	238
\$33,000	272	299	539	311	342	246
\$34,000	278	306	549	318	351	254
\$35,000	284	312	559	328	361	262
\$36,000	290	320	570	337	370	268
\$37,000	296	326	579	346	381	276
\$38,000	303	333	589	355	390	284
\$39,000	309	341	599	363	400	291
\$40,000	316	347	610	372	409	299
\$41,000	322	353	620	381	418	306
\$42,000	328	361	631	390	429	313
\$43,000	334	368	641	399	438	321
\$44,000	341	375	650	407	448	329
\$45,000	347	382	660	416	457	335
\$46,000	353	388	671	425	467	343
\$47,000	360	396	681	434	476	351
\$48,000	366	403	691	443	487	359
\$49,000	373	409	702	451	496	366
\$50,000	378	417	712	460	506	373
Ea Addl						
\$1,000	6.47	6.47	9.06	9.06	10.36	5.18

Farmers Mutual Insurance Company

City Fire Rate Table

Years Old: 1-10

Mobile Home

Class 7-8

Amount of Ins.	Coverage A			Coverage C		
	Fire		EC	Fire		EC
	Own	Ten	FL-1	Own	Ten	FL-1
\$1,000	49	54	66	31	35	6
\$2,000	58	63	84	41	45	14
\$3,000	66	73	102	50	56	22
\$4,000	74	82	120	60	66	28
\$5,000	83	91	139	70	76	36
\$6,000	91	100	157	79	87	44
\$7,000	100	109	173	89	97	52
\$8,000	107	118	192	98	109	60
\$9,000	115	127	210	107	119	66
\$10,000	124	136	228	118	129	74
\$11,000	132	145	246	127	140	82
\$12,000	141	154	263	137	150	89
\$13,000	149	163	281	146	161	96
\$14,000	157	172	299	157	172	104
\$15,000	166	181	317	166	183	111
\$16,000	173	190	335	175	193	119
\$17,000	181	199	353	185	203	127
\$18,000	190	210	370	194	214	133
\$19,000	198	219	388	205	224	141
\$20,000	207	228	407	214	236	149
\$21,000	214	234	417	223	246	157
\$22,000	220	242	427	233	256	163
\$23,000	228	250	438	242	267	171
\$24,000	234	258	447	252	277	179
\$25,000	241	265	457	262	287	186
\$26,000	247	273	467	272	299	194
\$27,000	255	280	478	281	309	201
\$28,000	262	287	488	290	320	208
\$29,000	268	295	498	300	330	216
\$30,000	276	303	509	309	341	224
\$31,000	282	311	518	320	351	232
\$32,000	289	318	528	329	361	238
\$33,000	296	326	539	338	373	246
\$34,000	303	333	549	348	383	254
\$35,000	309	341	559	357	394	262
\$36,000	317	348	570	368	404	268
\$37,000	324	356	579	377	414	276
\$38,000	330	364	589	387	425	284
\$39,000	338	372	599	396	436	291
\$40,000	344	378	610	405	447	299
\$41,000	351	386	620	416	457	306
\$42,000	359	394	631	425	467	313
\$43,000	365	401	641	435	478	321
\$44,000	372	409	650	444	488	329
\$45,000	378	417	660	453	500	335
\$46,000	386	425	671	464	510	343
\$47,000	392	431	681	473	520	351
\$48,000	399	439	691	483	531	359
\$49,000	407	447	702	492	541	366
\$50,000	413	454	712	502	552	373
Ea Addl						
\$1,000	6.47	7.77	9.06	10.36	10.36	5.18

Farmers Mutual Insurance Company

City Fire Rate Table

Years Old: 1-10

Mobile Home

Class 9

Amount of Ins.	Coverage A			Coverage C		
	Fire		EC	Fire		EC
	Own	Ten	FL-1	Own	Ten	FL-1
\$1,000	62	69	66	39	43	6
\$2,000	73	79	84	50	56	14
\$3,000	83	91	102	63	70	22
\$4,000	93	102	120	75	83	28
\$5,000	104	114	139	87	96	36
\$6,000	114	126	157	100	109	44
\$7,000	124	136	173	111	122	52
\$8,000	135	148	192	123	136	60
\$9,000	145	159	210	135	149	66
\$10,000	155	171	228	148	162	74
\$11,000	166	181	246	159	175	82
\$12,000	176	193	263	171	188	89
\$13,000	186	205	281	183	202	96
\$14,000	197	216	299	195	215	104
\$15,000	207	228	317	207	228	111
\$16,000	218	238	335	219	241	119
\$17,000	228	250	353	230	254	127
\$18,000	238	262	370	243	268	133
\$19,000	249	273	388	255	281	141
\$20,000	259	284	407	267	294	149
\$21,000	267	294	417	280	307	157
\$22,000	276	303	427	291	320	163
\$23,000	284	312	438	303	334	171
\$24,000	293	322	447	315	347	179
\$25,000	302	331	457	328	360	186
\$26,000	309	341	467	339	373	194
\$27,000	318	351	478	351	386	201
\$28,000	328	360	488	363	400	208
\$29,000	335	369	498	375	413	216
\$30,000	344	379	509	387	426	224
\$31,000	353	388	518	399	439	232
\$32,000	361	397	528	412	452	238
\$33,000	370	407	539	423	466	246
\$34,000	379	417	549	435	479	254
\$35,000	387	426	559	447	492	262
\$36,000	396	435	570	460	505	268
\$37,000	404	445	579	471	518	276
\$38,000	413	454	589	483	532	284
\$39,000	422	464	599	495	545	291
\$40,000	430	474	610	508	558	299
\$41,000	439	483	620	519	571	306
\$42,000	448	492	631	531	584	313
\$43,000	456	502	641	544	598	321
\$44,000	465	511	650	555	611	329
\$45,000	474	520	660	567	624	335
\$46,000	482	530	671	579	637	343
\$47,000	491	540	681	592	650	351
\$48,000	500	549	691	603	664	359
\$49,000	508	558	702	615	677	366
\$50,000	517	568	712	627	690	373
Ea Addl						
\$1,000	9.06	9.06	9.06	11.65	12.95	5.18

Farmers Mutual Insurance Company

City Fire Rate Table

Years Old: 1-10

Mobile Home

Class 10

Amount of Ins.	Coverage A			Coverage C		
	Fire		EC	Fire		EC
	Own	Ten	FL-1	Own	Ten	FL-1
\$1,000	70	78	66	44	49	6
\$2,000	82	91	84	58	63	14
\$3,000	93	104	102	71	79	22
\$4,000	105	117	120	85	93	28
\$5,000	117	128	139	98	109	36
\$6,000	128	141	157	113	123	44
\$7,000	141	154	173	126	139	52
\$8,000	153	167	192	140	153	60
\$9,000	164	180	210	153	168	66
\$10,000	176	193	228	167	184	74
\$11,000	188	206	246	180	198	82
\$12,000	199	219	263	194	214	89
\$13,000	211	232	281	207	228	96
\$14,000	223	245	299	221	243	104
\$15,000	234	258	317	234	258	111
\$16,000	246	271	335	249	273	119
\$17,000	258	284	353	262	289	127
\$18,000	269	296	370	276	303	133
\$19,000	281	309	388	289	318	141
\$20,000	293	322	407	303	333	149
\$21,000	303	333	417	316	348	157
\$22,000	312	343	427	330	363	163
\$23,000	322	355	438	343	378	171
\$24,000	331	365	447	357	392	179
\$25,000	342	375	457	370	408	186
\$26,000	351	386	467	385	423	194
\$27,000	361	397	478	397	438	201
\$28,000	370	408	488	412	453	208
\$29,000	381	418	498	425	467	216
\$30,000	390	430	509	439	483	224
\$31,000	400	440	518	452	497	232
\$32,000	409	451	528	466	513	238
\$33,000	419	461	539	479	527	246
\$34,000	430	473	549	493	542	254
\$35,000	439	483	559	506	558	262
\$36,000	449	493	570	520	572	268
\$37,000	458	505	579	533	588	276
\$38,000	469	515	589	548	602	284
\$39,000	478	526	599	561	618	291
\$40,000	488	536	610	575	632	299
\$41,000	497	548	620	588	647	306
\$42,000	508	558	631	602	662	313
\$43,000	517	568	641	615	677	321
\$44,000	527	579	650	629	693	329
\$45,000	536	590	660	643	707	335
\$46,000	546	601	671	656	722	343
\$47,000	555	611	681	671	737	351
\$48,000	566	623	691	684	752	359
\$49,000	575	633	702	698	766	366
\$50,000	585	643	712	711	782	373
Ea Addl						
\$1,000	9.06	10.36	9.06	14.24	15.54	5.18

Farmers Mutual Insurance Company

City Fire Rate Table

Years Old: 11&up

Mobile Home

Class 1-4

Amount of Ins.	Coverage A			Coverage C		
	Fire		EC	Fire		EC
	Own	Ten	FL-1	Own	Ten	FL-1
\$1,000	45	49	73	28	31	6
\$2,000	53	58	92	38	41	16
\$3,000	60	66	111	45	50	23
\$4,000	67	74	131	54	60	31
\$5,000	75	83	150	63	70	39
\$6,000	83	91	170	73	79	47
\$7,000	91	100	189	80	89	54
\$8,000	97	107	210	89	98	62
\$9,000	105	115	229	98	107	70
\$10,000	113	124	249	107	118	79
\$11,000	120	132	268	115	127	87
\$12,000	128	140	287	124	137	95
\$13,000	135	149	307	133	146	102
\$14,000	142	157	326	141	155	110
\$15,000	150	166	346	150	166	118
\$16,000	158	173	365	159	175	126
\$17,000	166	181	385	168	185	135
\$18,000	172	190	404	176	194	142
\$19,000	180	198	423	185	203	150
\$20,000	188	206	443	194	214	158
\$21,000	194	214	454	203	223	166
\$22,000	201	220	465	211	233	173
\$23,000	206	227	476	220	242	181
\$24,000	212	234	487	229	252	189
\$25,000	219	241	498	238	262	198
\$26,000	225	247	510	246	271	206
\$27,000	232	255	520	255	281	214
\$28,000	238	262	532	264	290	221
\$29,000	243	268	542	273	300	229
\$30,000	250	276	554	281	309	237
\$31,000	256	282	564	290	318	245
\$32,000	263	289	576	299	329	254
\$33,000	269	296	586	308	338	262
\$34,000	276	303	598	316	348	269
\$35,000	281	309	610	325	357	277
\$36,000	287	316	620	334	366	285
\$37,000	294	324	632	342	377	293
\$38,000	300	330	642	351	386	300
\$39,000	307	337	654	360	396	308
\$40,000	313	344	664	369	405	317
\$41,000	318	351	676	377	416	325
\$42,000	325	357	687	386	425	333
\$43,000	331	365	698	395	434	341
\$44,000	338	372	709	404	444	348
\$45,000	344	378	720	412	453	356
\$46,000	350	386	732	421	464	364
\$47,000	356	392	742	430	473	373
\$48,000	363	399	754	439	482	381
\$49,000	369	405	764	447	492	388
\$50,000	375	413	776	456	501	396
Ea Addl						
\$1,000	6.47	6.47	9.06	9.06	10.36	6.47

Farmers Mutual Insurance Company

City Fire Rate Table

Years Old: 11&up

Mobile Home

Class 5-6

Amount of Ins.	Coverage A			Coverage C		
	Fire		EC	Fire		EC
	Own	Ten	FL-1	Own	Ten	FL-1
\$1,000	49	54	73	31	35	6
\$2,000	58	63	92	41	45	16
\$3,000	66	73	111	50	56	23
\$4,000	74	82	131	60	66	31
\$5,000	83	91	150	70	76	39
\$6,000	91	100	170	79	87	47
\$7,000	100	109	189	89	97	54
\$8,000	107	118	210	98	109	62
\$9,000	115	127	229	107	119	70
\$10,000	124	136	249	118	129	79
\$11,000	132	145	268	127	140	87
\$12,000	140	154	287	137	150	95
\$13,000	149	163	307	146	161	102
\$14,000	157	172	326	155	171	110
\$15,000	166	181	346	166	183	118
\$16,000	173	190	365	175	193	126
\$17,000	181	199	385	185	203	135
\$18,000	190	208	404	194	214	142
\$19,000	198	218	423	203	224	150
\$20,000	206	227	443	214	234	158
\$21,000	214	234	454	223	246	166
\$22,000	220	242	465	233	256	173
\$23,000	227	250	476	242	267	181
\$24,000	234	258	487	252	277	189
\$25,000	241	265	498	262	287	198
\$26,000	247	272	510	271	298	206
\$27,000	255	280	520	281	308	214
\$28,000	262	287	532	290	320	221
\$29,000	268	295	542	300	330	229
\$30,000	276	303	554	309	341	237
\$31,000	282	311	564	318	351	245
\$32,000	289	318	576	329	361	254
\$33,000	296	325	586	338	372	262
\$34,000	303	333	598	348	383	269
\$35,000	309	341	610	357	394	277
\$36,000	316	348	620	366	404	285
\$37,000	324	356	632	377	414	293
\$38,000	330	364	642	386	425	300
\$39,000	337	370	654	396	435	308
\$40,000	344	378	664	405	445	317
\$41,000	351	386	676	416	457	325
\$42,000	357	394	687	425	467	333
\$43,000	365	401	698	434	478	341
\$44,000	372	409	709	444	488	348
\$45,000	378	416	720	453	498	356
\$46,000	386	423	732	464	509	364
\$47,000	392	431	742	473	520	373
\$48,000	399	439	754	482	531	381
\$49,000	405	447	764	492	541	388
\$50,000	413	454	776	501	552	396
Ea Addl						
\$1,000	6.47	7.77	9.06	10.36	10.36	6.47

Farmers Mutual Insurance Company

City Fire Rate Table

Years Old: 11&up

Mobile Home

Class 7-8

Amount of Ins.	Coverage A			Coverage C		
	Fire		EC	Fire		EC
	Own	Ten	FL-1	Own	Ten	FL-1
\$1,000	54	60	73	34	38	6
\$2,000	63	70	92	44	49	16
\$3,000	73	79	111	54	61	23
\$4,000	82	89	131	66	73	31
\$5,000	91	100	150	76	83	39
\$6,000	100	109	170	87	95	47
\$7,000	109	119	189	97	106	54
\$8,000	117	129	210	107	118	62
\$9,000	126	139	229	118	129	70
\$10,000	135	149	249	128	141	79
\$11,000	144	158	268	139	153	87
\$12,000	153	168	287	149	164	95
\$13,000	162	179	307	159	176	102
\$14,000	171	188	326	170	188	110
\$15,000	180	198	346	180	198	118
\$16,000	189	208	365	192	210	126
\$17,000	198	218	385	202	221	135
\$18,000	207	228	404	212	233	142
\$19,000	216	238	423	223	245	150
\$20,000	225	247	443	233	256	158
\$21,000	233	256	454	243	268	166
\$22,000	241	264	465	254	280	173
\$23,000	247	272	476	264	291	181
\$24,000	255	281	487	274	302	189
\$25,000	263	289	498	285	313	198
\$26,000	271	298	510	295	325	206
\$27,000	278	306	520	306	337	214
\$28,000	285	313	532	317	348	221
\$29,000	293	322	542	328	360	229
\$30,000	300	330	554	338	372	237
\$31,000	308	338	564	348	383	245
\$32,000	315	347	576	359	395	254
\$33,000	322	355	586	369	407	262
\$34,000	330	364	598	379	417	269
\$35,000	338	372	610	390	429	277
\$36,000	346	379	620	400	440	285
\$37,000	352	388	632	410	452	293
\$38,000	360	396	642	421	464	300
\$39,000	368	404	654	432	475	308
\$40,000	375	413	664	443	487	317
\$41,000	383	421	676	453	498	325
\$42,000	390	430	687	464	510	333
\$43,000	397	438	698	474	520	341
\$44,000	405	445	709	484	532	348
\$45,000	413	454	720	495	544	356
\$46,000	421	462	732	505	555	364
\$47,000	427	470	742	515	567	373
\$48,000	435	479	754	526	579	381
\$49,000	443	487	764	536	590	388
\$50,000	451	496	776	546	602	396
Ea Addl						
\$1,000	7.77	7.77	9.06	10.36	11.65	6.47

Farmers Mutual Insurance Company

City Fire Rate Table

Years Old: 11&up

Mobile Home

Class 9

Amount of Ins.	Coverage A			Coverage C		
	Fire		EC	Fire		EC
	Own	Ten	FL-1	Own	Ten	FL-1
\$1,000	67	74	73	43	47	6
\$2,000	79	87	92	56	61	16
\$3,000	91	100	111	69	75	23
\$4,000	101	111	131	82	89	31
\$5,000	113	124	150	95	105	39
\$6,000	124	136	170	107	119	47
\$7,000	135	149	189	120	133	54
\$8,000	146	161	210	135	148	62
\$9,000	158	173	229	148	162	70
\$10,000	168	186	249	161	176	79
\$11,000	180	198	268	173	190	87
\$12,000	192	211	287	186	205	95
\$13,000	203	223	307	199	220	102
\$14,000	214	236	326	212	234	110
\$15,000	225	247	346	225	249	118
\$16,000	237	260	365	238	263	126
\$17,000	247	272	385	252	277	135
\$18,000	259	285	404	265	291	142
\$19,000	271	298	423	278	306	150
\$20,000	281	309	443	291	320	158
\$21,000	291	320	454	304	334	166
\$22,000	300	330	465	317	350	173
\$23,000	309	341	476	330	364	181
\$24,000	318	351	487	343	378	189
\$25,000	329	361	498	356	392	198
\$26,000	338	372	510	370	407	206
\$27,000	347	382	520	383	421	214
\$28,000	356	392	532	396	435	221
\$29,000	366	403	542	409	449	229
\$30,000	375	413	554	422	465	237
\$31,000	385	423	564	435	479	245
\$32,000	394	434	576	448	493	254
\$33,000	404	444	586	461	508	262
\$34,000	413	454	598	474	522	269
\$35,000	422	465	610	487	536	277
\$36,000	431	475	620	501	550	285
\$37,000	441	486	632	514	564	293
\$38,000	451	496	642	527	579	300
\$39,000	460	506	654	540	594	308
\$40,000	469	517	664	553	609	317
\$41,000	479	526	676	566	623	325
\$42,000	488	536	687	579	637	333
\$43,000	497	546	698	592	651	341
\$44,000	506	557	709	605	665	348
\$45,000	515	567	720	619	680	356
\$46,000	526	577	732	632	694	364
\$47,000	535	588	742	645	709	373
\$48,000	544	598	754	658	724	381
\$49,000	553	609	764	671	738	388
\$50,000	563	619	776	684	752	396
Ea Addl						
\$1,000	9.06	10.36	9.06	12.95	14.24	6.47

Farmers Mutual Insurance Company

City Fire Rate Table

Years Old: 11&up

Mobile Home

Class 10

Amount of Ins.	Coverage A			Coverage C		
	Fire		EC	Fire		EC
	Own	Ten	FL-1	Own	Ten	FL-1
\$1,000	76	84	73	48	53	6
\$2,000	89	98	92	63	70	16
\$3,000	102	113	111	78	85	23
\$4,000	115	127	131	93	102	31
\$5,000	128	140	150	107	118	39
\$6,000	140	154	170	123	135	47
\$7,000	153	168	189	137	151	54
\$8,000	166	183	210	151	167	62
\$9,000	179	197	229	167	184	70
\$10,000	192	211	249	181	199	79
\$11,000	205	225	268	197	216	87
\$12,000	218	238	287	211	233	95
\$13,000	229	252	307	227	249	102
\$14,000	242	267	326	241	265	110
\$15,000	255	281	346	256	281	118
\$16,000	268	295	365	271	298	126
\$17,000	281	309	385	285	315	135
\$18,000	294	322	404	300	330	142
\$19,000	307	337	423	315	347	150
\$20,000	318	351	443	330	363	158
\$21,000	330	363	454	344	379	166
\$22,000	341	374	465	360	396	173
\$23,000	351	386	476	374	412	181
\$24,000	361	397	487	390	429	189
\$25,000	372	409	498	404	444	198
\$26,000	383	421	510	419	461	206
\$27,000	394	432	520	434	478	214
\$28,000	404	444	532	448	493	221
\$29,000	414	456	542	464	510	229
\$30,000	426	467	554	478	526	237
\$31,000	436	479	564	493	542	245
\$32,000	447	491	576	508	559	254
\$33,000	457	502	586	523	575	262
\$34,000	467	514	598	537	592	269
\$35,000	479	527	610	553	607	277
\$36,000	489	539	620	567	624	285
\$37,000	500	550	632	583	641	293
\$38,000	510	562	642	597	656	300
\$39,000	520	574	654	611	673	308
\$40,000	532	585	664	627	689	317
\$41,000	542	597	676	641	706	325
\$42,000	553	609	687	656	722	333
\$43,000	563	620	698	671	738	341
\$44,000	574	632	709	686	755	348
\$45,000	585	643	720	700	770	356
\$46,000	596	655	732	716	787	364
\$47,000	606	667	742	730	804	373
\$48,000	616	678	754	746	820	381
\$49,000	627	690	764	760	836	388
\$50,000	638	702	776	774	852	396
Ea Addl						
\$1,000	10.36	11.65	9.06	15.54	16.83	6.47