

**Farmers Mutual of Tennessee**  
Contingent Commission Schedule

| \$ Volume Collected Premium | % Loss RATIO Incurred | Bonus Commission Rate – (% of Premium Collected)            |             |             |        |
|-----------------------------|-----------------------|---|-------------|-------------|--------|
|                             |                       | Where % of Increase in Premium Collected over Last Year is: |             |             |        |
|                             |                       | 0 – 9.9   | 10.0 – 17.4 | 17.5 – 24.9 | 25.0 + |
| 25,000<br>To<br>59,999      | Under 40.0%           | 2.0   | 3.0         | 4.0         | 5.0    |
|                             | 40.1 – 44.9           | 1.5   | 2.5         | 3.0         | 4.0    |
|                             | 45.0 – 49.9           | 1.0   | 2.0         | 2.5         | 3.0    |
|                             | 50.0 – 54.9           | 0.5   | 1.0         | 1.5         | 2.0    |
|                             | Over 54.9             | 0   | 0           | 0           | 0      |

| \$ Volume Collected Premium | % Loss RATIO Incurred | Bonus Commission Rate – (% of Premium Collected)            |            |             |        |
|-----------------------------|-----------------------|---|------------|-------------|--------|
|                             |                       | Where % of Increase in Premium Collected over Last Year is: |            |             |        |
|                             |                       | 0 – 7.4   | 7.5 – 12.4 | 12.5 – 17.4 | 17.5 + |
| 60,000<br>to<br>99,999      | Under 40.0%           | 3.0   | 4.0        | 5.0         | 7.0    |
|                             | 40.1 – 44.9           | 2.0   | 3.0        | 4.0         | 6.0    |
|                             | 45.0 – 49.9           | 1.0   | 2.0        | 3.0         | 5.0    |
|                             | 50.0 – 54.9           | 0.5   | 1.0        | 2.0         | 4.0    |
|                             | Over 54.9             | 0   | 0          | 0           | 0      |

| \$ Volume Collected Premium | % Loss RATIO Incurred | Bonus Commission Rate – (% of Premium Collected)            |           |           |        |
|-----------------------------|-----------------------|---|-----------|-----------|--------|
|                             |                       | Where % of Increase in Premium Collected over Last Year is: |           |           |        |
|                             |                       | 0 – 4.9   | 5.0 – 7.4 | 7.5 – 9.9 | 10.0 + |
| 100,000<br>to<br>149,999    | Under 40.0%           | 4.0   | 6.0       | 8.0       | 10.0   |
|                             | 40.1 – 44.9           | 3.0   | 5.0       | 7.0       | 9.0    |
|                             | 45.0 – 49.9           | 2.0   | 4.0       | 5.0       | 7.0    |
|                             | 50.0 – 54.9           | 1.0   | 2.0       | 3.0       | 5.0    |
|                             | Over 54.9             | 0   | 0         | 0         | 0      |

| \$ Volume Collected Premium | % Loss RATIO Incurred | Bonus Commission Rate – (% of Premium Collected)            |           |           |        |
|-----------------------------|-----------------------|---|-----------|-----------|--------|
|                             |                       | Where % of Increase in Premium Collected over Last Year is: |           |           |        |
|                             |                       | (2.5) - 2.5   | 2.6 – 4.9 | 5.0 – 9.9 | 10.0 + |
| 150,000<br>to<br>199,999    | Under 40.0%           | 4.0   | 6.0       | 8.0       | 10.0   |
|                             | 40.1 – 44.9           | 3.0   | 5.0       | 7.0       | 9.0    |
|                             | 45.0 – 49.9           | 2.0   | 4.0       | 5.0       | 7.0    |
|                             | 50.0 – 54.9           | 1.0   | 2.0       | 3.0       | 5.0    |
|                             | Over 54.9             | 0   | 0         | 0         | 0      |

| \$ Volume Collected Premium | % Loss RATIO Incurred | Bonus Commission Rate – (% of Premium Collected)            |           |           |       |
|-----------------------------|-----------------------|---|-----------|-----------|-------|
|                             |                       | Where % of Increase in Premium Collected over Last Year is: |           |           |       |
|                             |                       | (2.9) - 2.5   | 2.6 – 4.9 | 5.0 – 7.4 | 7.5 + |
| 200,000+                    | Under 40.0%           | 4.0   | 6.0       | 8.0       | 10.0  |
|                             | 40.1 – 44.9           | 3.0   | 5.0       | 7.0       | 9.0   |
|                             | 45.0 – 49.9           | 2.0   | 4.0       | 5.0       | 7.0   |
|                             | 50.0 – 54.9           | 1.0   | 2.0       | 3.0       | 5.0   |
|                             | Over 54.9             | 0   | 0         | 0         | 0     |