

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS AUTO INSURANCE PROGRAM
Filing Memorandum**

Effective February 1, 2010 for New and Renewal Business

As an insurer with less than 1% of the Massachusetts automobile insurance market share, State Farm has elected to adopt the Massachusetts Automobile Insurance Bureau Advisory Filing which provides model year/symbol relativities for model year 2011 vehicles for companies who adopt the ISO Rules Filing PP-2008-R08VS, previously filed by ISO. The relativities in the advisory filing are based on the latest AIB advisory model year/symbol relativities (effective 4/1/2009) mapped to the new ISO 75 symbol structure, with interpolations between symbols where necessary.

Adopting the 2011 model year relativities will have no rate effect on our current book of business.

We plan to target an effective date of February 1, 2010 for new and renewal business. The required rate filing checklist and certification of compliance are included.