

<i>SERFF Tracking Number:</i>	<i>SFMA-126039031</i>	<i>State:</i>	<i>Massachusetts</i>
<i>Filing Company:</i>	<i>State Farm Mutual Automobile Insurance</i>	<i>State Tracking Number:</i>	<i>09FEB19-031</i>
<i>Company Tracking Number:</i>	<i>PV-24832</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>PV-24832</i>		
<i>Project Name/Number:</i>	<i>PV-24832/PV-24832</i>		

Filing at a Glance

Company: State Farm Mutual Automobile Insurance

Product Name: PV-24832	SERFF Tr Num: SFMA-126039031	State: Massachusetts
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: 09FEB19-031
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: PV-24832	State Status: Closed-Placed On File
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Andrea Guen, Cara Blank
	Authors: Robin Dunagan, Carol Limer, Bonnie Lyman, Robin Dunagan	Disposition Date: 03/13/2009
	Date Submitted: 02/19/2009	Disposition Status: Placed on File
Effective Date Requested (New): 04/01/2009		Effective Date (New): 04/01/2009
Effective Date Requested (Renewal): 04/01/2009		Effective Date (Renewal): 04/01/2009

General Information

Project Name: PV-24832	Status of Filing in Domicile: Not Filed
Project Number: PV-24832	Domicile Status Comments:
Reference Organization: n/a	Reference Number: n/a
Reference Title: n/a	Advisory Org. Circular: n/a
Filing Status Changed: 03/13/2009	
State Status Changed: 03/13/2009	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

We respectfully submit a revision to the filed and approved 2009 Automobile Insurance Bureau Filing. We are deviating State Farm base rates from the AIB filed rates. The rate changes associated with the 2009 AIB Advisory filing would result in a 6.0% increase to State Farm policyholder premium. The effect of our rate deviation filing is to decrease the State Farm premium level 4.9%. The details of and support for the change are outlined in the attached Filing Memorandum and supporting exhibits.

The rate level changes contained in this filing deviate specifically consider the expected effect that any prior changes in

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Project Name/Number: PV-24832/PV-24832

policy language will have on our future underwriting experience. The changes detailed in this filing reflect our best efforts to recognize our actuarially suggested income needs and have premiums that are as competitive as possible.

Sincerely,

Jay Hieb, F.C.A.S., MAAA
Actuary and Assistant Secretary-Treasurer
(309) 766-9936
jay.hieb.cuqp@statefarm.com

cc: Office of Attorney General Martha Coakley

Company and Contact

Filing Contact Information

Jay Hieb, jay.hieb.cuqp@statefarm.com
One State Farm Plaza (309) 766-9936 [Phone]
Bloomington, IL 61710 (309) 766-0225[FAX]

Filing Company Information

State Farm Mutual Automobile Insurance CoCode: 25178 State of Domicile: Illinois
One State Farm Plaza Group Code: 176 Company Type:
Bloomington, IL 61710 Group Name: State ID Number:
(309) 735-0649 ext. [Phone] FEIN Number: 37-0533100

Filing Fees

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: \$150 per filing x 1 filing = \$150
Per Company: Yes

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Product Name: PV-24832
Project Name/Number: PV-24832/PV-24832

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Mutual Automobile Insurance	\$150.00	02/19/2009	25817468

State Specific

- 1.) All Lines: Please indicate a.) the number of jurisdictions in which the submitted materials have been submitted, b.) the number of any approvals and disapprovals yet received, and c.) the reasons for any disapprovals.: a. 1, Massachusetts; b. 0; c. n/a
- 2.) Property/Casualty: If this filing contains endorsements, please advise if they are mandatory at issue, issued at the company's discretion, or elected by the applicant/insured. If issued at the company's discretion, please include on the Rate/Rule Schedule a copy of the manual pages governing the use of each endorsement. If elected by the applicant/insured, please describe here how the applicant/insured is advised of the option to elect or decline each endorsement.: n/a
- 3.) Property/Casualty: If this filing has been made to non-adopt, or delay the adoption of, a rating organization's filing, please indicate here a.) the designation number of the rating organization's filing, and b.) what the company intends to use instead of that filing, with the date it was placed on file by the Division.: n/a
- 4.) Life/Annuity: Please indicate the marketing purpose of any forms submitted that have been developed for use in specific markets.: n/a

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 Product Name: PV-24832
 Project Name/Number: PV-24832/PV-24832

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Placed on File	Andrea Guen	03/13/2009	03/13/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Cara Blank	03/09/2009	03/09/2009	Bonnie Lyman	03/13/2009	03/13/2009
Pending Industry Response	Cara Blank	03/04/2009	03/04/2009	Bonnie Lyman	03/09/2009	03/09/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Coverage Selections Page	Note To Reviewer	Bonnie Lyman	03/09/2009	03/09/2009
Coverage Selections Page	Note To Filer	Cara Blank	03/05/2009	03/05/2009
Current Filing Status as of 02/23/09	Note To Filer	Andrea Guen	02/23/2009	02/23/2009
State Farm Mutual Automobile Insurance	Note To Filer	Carla Kelton	02/19/2009	02/19/2009

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Disposition

Disposition Date: 03/13/2009

Effective Date (New): 04/01/2009

Effective Date (Renewal): 04/01/2009

Status: Placed on File

Comment: After completion of actuarial filing review from the State Rating Bureau, the Division of Insurance has placed this submission on file with your requested effective dates. If you need to delay the effective date(s), please notify me via Note to Reviewer in SERFF.

Respectfully,

Andrea Guen
 Policy Form Reviewer
 State Rating Bureau
 Massachusetts Division of Insurance

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
State Farm Mutual Automobile Insurance	-11.700%	-4.900%	\$-771,000	17,804	\$15,686,400	11.000%	-31.400%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification of Compliance Form		Yes
Supporting Document	Checklist(s)		Yes
Supporting Document	Copy of Approved Application		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Filing Memo and Exhibits		Yes
Supporting Document	SF Resp. to 3-4 DOI Inq.		Yes
Supporting Document	SF Resp. to 3/9 DOI Inq.		Yes

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Product Name: PV-24832
Project Name/Number: PV-24832/PV-24832

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/09/2009
Submitted Date 03/09/2009
Respond By Date 03/13/2009

Dear Jay Hieb,

Additional documentation, clarification, or changes to the documents submitted are required in order for our review to continue. Please respond to the following objections in accordance with SERFF procedures for Responding to an Objection letter:

Thank you for your prompt response to our objection letter of 3/4/09. There appears to be some confusion over the excel exhibits required by filing guidance notice 2008-H. In attachment 3 of that notice, there are four policy profiles identified for which the Division seeks premium examples (see pages 1-5). Page 6 of the attachment outlines the premium comparison for a select group of cities and towns. The Division is seeking the excel equivalent of page 6 for each of the four policy profiles. In all there should be eight exhibits - 4 for new business, and 4 for renewal business.

Upon receipt of your response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing will be closed for lack of action if a response is not received on or before the Respond by Date indicated in this objection letter.

Should you decide to withdraw this filing, please notify us via a response to this objection. Thank you.

Sincerely,
Cara Blank

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/13/2009
Submitted Date 03/13/2009

Dear Andrea Guen,

SERFF Tracking Number: SFMA-126039031 State: Massachusetts
Filing Company: State Farm Mutual Automobile Insurance State Tracking Number: 09FEB19-031
Company Tracking Number: PV-24832
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: PV-24832
Project Name/Number: PV-24832/PV-24832

Comments:

This is in response to your objection letter dated March 9, 2009.

Response 1

Comments: We are providing a revised version of our premium comparisons in Exhibit 12. As you will notice, there is no premium difference between the new and renewal versions of the four sample policies. We have provided the exhibit in both PDF and Excel formats. Please let me know if you have any additional questions regarding this supplemental information.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: SF Resp. to 3/9 DOI Inq.

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Jay Hieb

Actuary and Asst. Secretary-Treasurer

Sincerely,

Bonnie Lyman, Carol Limer, Robin Dunagan, Robin Dunagan

SERFF Tracking Number: SFMA-126039031 State: Massachusetts
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Company Tracking Number: PV-24832
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: PV-24832
Project Name/Number: PV-24832/PV-24832

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/04/2009
Submitted Date 03/04/2009
Respond By Date 03/09/2009

Dear Jay Hieb,

Additional documentation, clarification, or changes to the documents submitted are required in order for our review to continue. Please respond to the following objections in accordance with SERFF procedures for Responding to an Objection letter:

1. Please submit page 2 of Exhibit 9 detailing the indicated rate need for collision.
2. Exhibit 10 displays the calculation of the -8.2% indicated rate need based on the past three and one half years of experience. The transmittal documents display an indicated need of -11.7%. Please provide a reconciliation of these two estimates.
3. Please provide a description of the calculations made to the AIB 2009 advisory base rates to produce the base rates shown in filing exhibit 11.
4. Is State Farm intending to adopt the AIB 2009 Advisory Manual Rules without exception with this rate revision?
5. Please provide the premium comparisons for the four policy profiles described in DOI filing guidance notice 2008-H. Only the first policy appears to have been included with the initial filing.
6. Does State Farm intend to adopt the AIB 2009 Advisory rates and rules for motorcycles with this change?

Upon receipt of your response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing will be closed for lack of action if a response is not received on or before the Respond by Date indicated in this objection letter.

Should you decide to withdraw this filing, please notify us via a response to this objection. Thank you.

Sincerely,
Cara Blank

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Project Name/Number: PV-24832/PV-24832

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/09/2009
Submitted Date 03/09/2009

Dear Andrea Guen,

Comments:

As requested in your March 4, 2009 objection letter, we are providing additional information regarding our February 13, 2009 filing.

Response 1

Comments: Please see Supporting Documentation header entitled, "SF Resp. to 3-4 DOI Inq."

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: SF Resp. to 3-4 DOI Inq.

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Jay Hieb
Pricing Director

Sincerely,
Bonnie Lyman, Carol Limer, Robin Dunagan, Robin Dunagan

SERFF Tracking Number: SFMA-126039031 State: Massachusetts
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Company Tracking Number: PV-24832
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: PV-24832
Project Name/Number: PV-24832/PV-24832

Note To Reviewer

Created By:

Bonnie Lyman on 03/09/2009 10:59 AM

Last Edited By:

Andrea Guen

Submitted On:

03/13/2009 04:06 PM

Subject:

Coverage Selections Page

Comments:

This is in response to your 3/5/09 Note to Filer.

We will implement the recently approved AIB Coverage Selections Page (Declarations Page) that was filed by the AIB in their 2009 Policy, Forms and Endorsements Filing concurrently with the implementation of our Rate Filing. We plan to target an effective date of April 1, 2009 for both our Rate Filing and the use of the 2009 AIB Coverage Selections Page.

Sincerely,

Jay Hieb

Pricing Director

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Product Name: PV-24832
Project Name/Number: PV-24832/PV-24832

Note To Filer

Created By:

Cara Blank on 03/05/2009 12:33 PM

Last Edited By:

Andrea Guen

Submitted On:

03/13/2009 04:06 PM

Subject:

Coverage Selections Page

Comments:

The Commissioner has requested that companies discontinue the use of the word "surcharge" in connection with merit rating adjustments shown on the coverage selections (declarations) page. The coverage selections page filed most recently filed by the AIB complies with this request. Please advise as to a date in 2009 when State Farm might be able to implement this most recent version.

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Product Name: PV-24832
Project Name/Number: PV-24832/PV-24832

Note To Filer

Created By:

Andrea Guen on 02/23/2009 10:06 AM

Last Edited By:

Andrea Guen

Submitted On:

03/13/2009 04:06 PM

Subject:

Current Filing Status as of 02/23/09

Comments:

Be advised that Cara Blank is out of the office this week. This filing will be reviewed when she returns back to the office.

Respectfully,

Andrea Guen
Policy Form Reviewer
State Rating Bureau
Massachusetts Division of Insurance

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Product Name: PV-24832
Project Name/Number: PV-24832/PV-24832

Note To Filer

Created By:

Carla Kelton on 02/19/2009 08:40 AM

Last Edited By:

Andrea Guen

Submitted On:

03/13/2009 04:06 PM

Subject:

State Farm Mutual Automobile Insurance

Comments:

Thank you for your filing submission. We will notify you within 5 days if there are any further requirements necessary to ready this filing for review. When all administrative requirements are in order, your filing will be assigned to an analyst for review. Our goal is to have your filing under our review for no more than 60 days.

Thank you,
Policy Form and Review Unit

<i>SERFF Tracking Number:</i>	<i>SFMA-126039031</i>	<i>State:</i>	<i>Massachusetts</i>
<i>Filing Company:</i>	<i>State Farm Mutual Automobile Insurance</i>	<i>State Tracking Number:</i>	<i>09FEB19-031</i>
<i>Company Tracking Number:</i>	<i>PV-24832</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>PV-24832</i>		
<i>Project Name/Number:</i>	<i>PV-24832/PV-24832</i>		

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	-4.900%
Effective Date of Last Rate Revision:	04/01/2008
Filing Method of Last Filing:	Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
State Farm Mutual Automobile Insurance	-11.700%	-4.900%	\$-771,000	17,804	\$15,686,400	11.000%	-31.400%

<i>SERFF Tracking Number:</i>	<i>SFMA-126039031</i>	<i>State:</i>	<i>Massachusetts</i>
<i>Filing Company:</i>	<i>State Farm Mutual Automobile Insurance</i>	<i>State Tracking Number:</i>	<i>09FEB19-031</i>
<i>Company Tracking Number:</i>	<i>PV-24832</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>PV-24832</i>		
<i>Project Name/Number:</i>	<i>PV-24832/PV-24832</i>		

Supporting Document Schedules

Satisfied -Name:	Certification of Compliance Form	Review Status:	02/18/2009
Comments:			
Attachment:			
	MA 24832 - Compliance Certificate.pdf		

Satisfied -Name:	Checklist(s)	Review Status:	02/18/2009
Comments:			
Attachment:			
	Rate Filing Checklist.pdf		

Bypassed -Name:	Copy of Approved Application	Review Status:	02/18/2009
Bypass Reason:	n/a		
Comments:			

Bypassed -Name:	Statement of Variability	Review Status:	02/18/2009
Bypass Reason:	n/a		
Comments:			

Satisfied -Name:	Filing Memo and Exhibits	Review Status:	02/18/2009
Comments:			
Attachments:			
	Filing Memo and Exhibits.pdf		
	Sample Premium Calculations.xls		

Satisfied -Name:	SF Resp. to 3-4 DOI Inq.	Review Status:	03/09/2009
Comments:			

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Attachments:

SF Response (3-9).pdf
SF Sample Premium Calculations (3-9).xls

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Project Name/Number: PV-24832/PV-24832

Review Status:

Satisfied -Name: SF Resp. to 3/9 DOI Inq.

03/13/2009

Comments:

Attachments:

SF Resp. to DOI Inq..pdf

Revised Exhibit 12 - Sample Premium Comparison.xls

MASSACHUSETTS

CERTIFICATION OF COMPLIANCE

Company Name:

State Farm Mutual Automobile Insurance Company ("Company")

Company File Number: PV-24832 ("Filing")

As the representative of the "Company", duly authorized to give this certification on its behalf, I hereby certify under the pains and penalties of perjury, the enclosed forms, rates and or rules being submitted to the Massachusetts Division of Insurance meet all the requirements of the relevant Massachusetts statutes and regulations.

Date: February 18, 2009

Signature: 
(Original, stamped or digitized)

Title: Actuary and Assistant Secretary-Treasurer

Name (print or type): Jay Hieb
(Print or type)

PRIVATE PASSENGER MOTOR VEHICLE RATE/RULE FILINGS

This checklist is designed to set forth minimum rate/rule filing guidelines that are identified in relevant statutes, regulations, and/or standards. It is not intended to be all-inclusive. You are advised to independently verify if there are any other statutes, regulations, and/or other standards that may be applicable to your filing. Nothing contained herein shall limit or otherwise affect the Division of Insurance's ability to disapprove any filing that it determines is not in compliance with any Massachusetts law regulation and/or standard.

Instructions: This checklist must accompany all private passenger motor vehicle insurance rate/rule filings. For each component of this checklist, the filer shall certify that the filing complies with the listed statutory provisions by initialing the space provided. If a listed statutory provision does not apply to the rates or rules contained in the filing, the filer shall write "N/A" in the space provided.

Rate/Rule Filings

JH This rate/rule filing has been submitted to the Division of Insurance at least 45 days prior to its proposed effective date in compliance with [G.L. c. 175E, § 7](#) and [211 CMR 79.06\(1\)\(a\)](#). The effective date is identified in the rate filing.

N/A This rate/rule filing has been submitted to the Division of Insurance at least 15 days prior to its proposed effective date in compliance with [G.L. c. 175A, § 4](#) and [211 CMR 79.06\(1\)\(b\)](#). The effective date is identified in the rate filing.

N/A This SERFF rate/rule filing is a complete filing as defined in [Division of Insurance Bulletin 2008-08](#), and contains:

1. Material outlined in the General Information and State Specific tabs on SERFF.
2. Filing
3. Actuarial support for rate/rule
4. Annotated comparisons for rule
5. Division of Insurance Abstract
6. Certification of Compliance
7. Checklist

JH This rate/rule filing has been submitted electronically to the Division of Insurance via the SERFF electronic filings system in compliance with [Division of Insurance Bulletin 2008-08](#) and also submitted in paper in triplicate, with one copy unstapled or unbound in compliance with [211 CMR 79.06\(3\)](#).

JH This rate/rule filing has been submitted in paper form to the Division of Insurance in compliance with [Division of Insurance Bulletin 2008-08](#) in triplicate, with one copy unstapled or unbound in compliance with [211 CMR 79.06\(3\)](#).

__JH__ A copy of this rate/rule filing has been submitted simultaneously to the Attorney General in compliance with [211 CMR 79.06\(3\)](#).

__JH__ This rate/rule filing has an effective date prior to April 1, 2009. A separate certification of compliance with the requirements of [Division of Insurance Bulletin 2007-07](#) as described in [Filing Guidance Notice 2008-H](#), is included in this filing.

__N/A__ This rate/rule filing has an effective date between April 1, 2009 and March 31, 2010. A separate certification of compliance with the requirements of [Division of Insurance Bulletin 2008-11](#), as described in [Filing Guidance Notice 2008-H](#), is included in this filing.

__JH__ This rate/rule filing contains accurate premium change exhibits as required by [Filing Guidance Notice 2008-H](#). This information has been submitted to SERFF in an excel format.

Filing to Adopt Advisory Rates

__JH & AIB (Adopting with base rate deviations)__

This rate filing is being submitted by an insurer that writes less than 1% of the private passenger motor vehicle insurance market to adopt a rate and rule filing submitted by a rating organization currently on file with the Division of Insurance. The filing contains an effective date and identifies the effective date the rating organization's rates were placed on file in compliance with [Policy Filing Guidance 2008-G](#).

Rate Filing Content

__JH & AIB__ The summary and actuarial memorandum included within this rate filing indicates the scope and extent of the changes contemplated. The filing contains, or incorporates by reference the information and data relied upon to support the filing. The following filing exhibits relevant to this filing are contained in this filing in the following order: ([211 CMR 79.06\(4\)](#))

- __JH & AIB__ (a) Summary of rate level changes and other matters;
- __JH & AIB__ (b) Rate level calculations for each coverage;
- __JH & AIB__ (c) Premiums and exposures;
- __JH & AIB__ (d) Adjustments to premiums and exposures;
- __JH & AIB__ (e) Accident year reported and paid losses and claims;
- __JH & AIB__ (f) Development factors;
- __JH & AIB__ (g) Claim cost trends;
- __JH & AIB__ (h) Frequency trends;
- __JH & AIB__ (i) Other adjustments to losses;
- __JH & AIB__ (j) Claim adjustment expenses;
- __JH & AIB__ (k) Commission expenses;
- __JH & AIB__ (l) Other expenses;
- __JH & AIB__ (m) Expense trends;
- __JH & AIB__ (n) Underwriting profit, including due consideration of investment income;
- __N/A__ (o) Classification plans;
- __JH & AIB__ (p) Territorial and operator rate class relativities;

- __**JH & AIB**__ (q) Increased limits factors;
- __**JH & AIB**__ (r) Deductible and miscellaneous rating factors;
- __**JH & AIB**__ (s) Credibility;
- __**JH & AIB**__ (t) Final base rates and rating factors; and
- __**JH & AIB**__ (u) Any other supporting information

__**JH & AIB**__ The information and documentation in this filing is sufficient for a complete actuarial review of the rate request. The documentation and actuarial support contained in the filing describes clearly the sources of data, material assumptions, and methods relied upon. Any material changes in sources of data, assumptions, or methods from the last rate analysis are documented within the filing. The filing memorandum explains the reason(s) for and describes the impact of the requested changes.

__**JH & AIB**__ Rate level changes for some or all coverages are included in this filing. The filer's estimate of the indicated rate is based on the filer's exposure, premium, and loss experience for all insured vehicles, including those insured through group marketing plans. The indicated percentage change to rates is based on premium that is gross of any rate deviations that have applied or will apply under group marketing plans.

__**JH & AIB**__ **Rates and Classification Plans.** The actuarial or business basis for changes to rating factors, including discounts, are described in this filing. This filing contains an exhibit that shows the current and proposed changes for each rating factor or discount together with loss ratio or pure premium support where applicable.

__**JH & AIB**__ This rate filing changes the rating territory assignments of some or all of the cities and towns in the Commonwealth as defined in the [Commissioner's private passenger automobile statistical plan](#). An exhibit listing the statistical code and name of all 360 cities and towns, along with their current and proposed rating territory assignment has been submitted with this filing, along with supporting statistical and actuarial information.

__**JH & AIB**__ **Merit Rating Plans.** The merit rating plan described in this rate filing does not consider any motor vehicle at-fault accidents or traffic violations that pre-date the relevant policy effective date by more than six years. Premiums calculated under the merit rating plan will not be affected by any particular motor vehicle at-fault accident or traffic violation for more than five years ([211 CMR 71.07\(5\)](#))

__**JH & AIB**__ **Rating Factors Prohibited.** None of the following factors is used in the determination of any premium based on the rules, rates or rating plans contained in this filing pursuant to [211 CMR 79.05\(11\)](#)

- (a) sex;
- (b) marital status;
- (c) race;
- (d) creed;
- (e) national origin;

- (f) religion;
- (g) age, except to produce the reduction in Rates for insureds age 65 years or older required by G.L. c. 175E, § 4;
- (h) occupation;
- (i) income;
- (j) education; and
- (k) homeownership.

JH Policy Placement Criteria

The rate manual submitted with this filing identifies all of the risk attributes considered by the company in its determination of the insurance company or risk category in which a policy will be placed for the purposes of calculating a voluntary premium in accordance with the provisions of [Division of Insurance Bulletin 2008-17](#). The following risk attributes are not considered in the policy placement decision in compliance with the provisions of [211 CMR 79.05](#) (12):

- (a) sex;
- (b) marital status;
- (c) race;
- (d) creed;
- (e) national origin;
- (f) religion;
- (g) age;
- (h) occupation;
- (i) income;
- (j) principal place of garaging of the vehicle;
- (k) education; and
- (l) homeownership.

JH & AIB Prohibited Uses of Credit

No credit information contained on a consumer report obtained from a consumer reporting agency pursuant to [G.L. c. 93, § 50](#) et seq. is contemplated by this filing for the purposes of determining premiums for private passenger motor vehicle insurance in accordance with [211 CMR 79.05\(13\)](#).

Sample Premium Information

N/A The changes contemplated in this filing will not affect the sample premium data currently on file with the Division for reasons set forth in the filing memorandum.

JH & AIB A sample premium data file has been submitted separately to the Division of Insurance concurrent with the submission of this rate filing in accordance with the provisions of Policy [Filing Guidance 2008-B](#) and the [Division's Premium Comparison Upload User Manual](#).

Distribution of Change in Vehicle Premium Over Prior Year

% Change in Vehicle Premium	Bodily Injury (including guest)	Property Damage	Personal Injury Protection	Comprehensive	Collision
Less than -15%	0.6%	5.0%	5.5%	8.0%	8.5%
-15% to -10.1%	3.6%	7.5%	1.6%	10.0%	11.9%
-10.0% to -5.1%	11.0%	46.2%	2.4%	13.2%	28.2%
-5.0% to -0.1%	36.9%	36.6%	7.1%	27.6%	28.9%
0% to 4.9%	32.1%	4.8%	18.3%	33.6%	14.2%
5.0% to 9.9%	7.2%	0.0%	21.5%	7.6%	5.8%
10.0% to 14.9%	8.6%	0.0%	17.1%	0.0%	2.3%
15.0% or more	0.0%	0.0%	26.5%	0.0%	0.3%
Statewide Chg.	0.0%	-8.0%	5.0%	-5.0%	-8.0%
Maximum Chg.	14.8%	3.4%	32.5%	11.3%	20.3%
Minimum Chg.	-37.1%	-36.3%	-51.7%	-48.3%	-38.1%

JH The percentage change in vehicle premium is calculated assuming there is no change in the individual operator's circumstances from the prior policy term including, but not limited to, coverages or coverage options purchased, the operator assigned to the vehicle, the operator's at-fault accident and traffic violation record, the number of years the operator has been licensed the number of miles the vehicle has been driven annually, any other discount or rating factor applicable to the vehicle , the model year and rate symbol of the vehicle, and the garaging location of the vehicle.

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

Effective April 1, 2009 for New and Renewal Business

We have prepared a Massachusetts auto rate filing for the policy year beginning April 1, 2009. In our first managed competition filing effective April 1, 2008, we adopted the Massachusetts Automobile Insurance Bureau Advisory Rate Filing available for companies with a Massachusetts market share of under 1%. In this filing, we plan to deviate from the AIB rates and make adjustments to our private passenger business based on internal indications.

The rate changes associated with the 2009 AIB Advisory Filing would result in a 6.0% increase to State Farm policyholder premium. We have proposed changes by coverage which result in an overall decrease of 4.9%, or -\$771,000 annually. To achieve our desired rate effects we will adjust base rates by coverage, deviating from AIB rates.

The table below summarizes the proposed private passenger changes by coverage:

Coverage	AIB Proposed Percent Change	SF Proposed Percent Change	Estimated Annual Effect
Bodily Injury	16.1%	0.0%	\$ 0
Property Damage	7.5	-8.0	- 288,200
Personal Injury Protection	0.6	5.0	31,600
Medical Payments	8.2	5.0	8,200
Comprehensive	- 6.0	-5.0	- 85,400
Collision	1.7	-8.0	- 377,200
Uninsured Motorist	10.2	-6.0	- 14,100
Underinsured Motorist	6.8	-6.0	- 28,200
Substitute Transportation	- 1.6	-6.0	- 17,700
All Coverages	6.0%	-4.9%	-\$771,000

* Medical Payments indication based upon Personal Injury Protection indication due to volatility of data.

INDICATED RATE LEVEL CHANGES

The enclosed Exhibits 1-10 set forth the actuarial calculation of the indicated private passenger rate level change for each of the major coverages, as well as for all coverages, all types of vehicles combined. As shown in Exhibit 10, the indicated rate level change for all coverages combined is -8.2%.

The indicated rate changes in this filing are based upon the projected experience for the year centered on January 1, 2010. To develop the projected underwriting experience, we have used 2005 through 2008-2nd quarter underwriting experience as a data base. The loss levels are projected based upon evaluations of the future combined claim cost and claim frequency levels.

We have reviewed the historical annual rates of change in average paid claim cost and incurred claim frequency, as well as the underlying data and relevant external information, to develop the average loss cost levels in the projected experience period. The all coverages combined pure premium amounts to a 2.3% increase per year. We believe that this is a reasonable projection given the data as a whole. The expenses are also projected to their anticipated levels. We are projecting a 1.0% annual increase, which reflects the rising costs of doing business. Exhibit 3 displays the adjustments to the actual underwriting experience.

The revised rate levels are based on indicated rate level changes by coverage. Indicated rate level changes for bodily injury, property damage, personal injury protection, comprehensive, and collision coverages are calculated in Exhibit 10. The rate level changes by coverage have been allocated to the respective rating relativities based on our pure premium indications, the effects of which are detailed on the following page.

PRIVATE PASSENGER RATES AND RELATIVITIES

This revision includes several changes to the private passenger rating relativities. These rating relativity changes can be found in the 2009 AIB Advisory Filing Rate Manual.

Base Rates - We have chosen to deviate from the AIB Advisory Filing base rates for most coverages. These new base rates are shown in Exhibit 11.

The effects of these changes are included in the income effects shown previously for the applicable coverages.

Motorcycles - We plan to adopt all motorcycle rate changes included in the 2009 AIB Advisory Filing.

SUMMARY

We plan to target an effective date of April 1, 2009 for new and renewal business. The required sample policy premium exhibit, premium change by territory exhibit, rate deviation abstract, rate filing checklist, and certification of compliance are included.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

MASSACHUSETTS

INDEX OF EXHIBITS

- Exhibit 1. Actual Underwriting Experience After Dividends
 - Exhibit 2. Actual Underwriting Experience Before Dividends
 - Exhibit 3. Adjustments to Actual Underwriting Experience
 - Exhibit 4. Adjusted Underwriting Experience
 - Exhibit 5. Current Rate Level Adjustments
 - Exhibit 6. Average Claim Cost and Claim Frequency Data
 - Exhibit 7. Loss and Expense Projection Factors
 - Exhibit 8. Calculation of Formula Expense Ratio
 - Exhibit 9. Projected Underwriting Expense
 - Exhibit 10. Indicated Rate Level Changes
 - Exhibit 11. Base Rate Changes
 - Exhibit 12. Average Premium Change By Territory
 - Exhibit 13. Sample Policy Calculations
- Rate Deviation Abstract

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

MASSACHUSETTS

ACTUAL VOLUNTARY AND FACILITY UNDERWRITING EXPERIENCE AFTER POLICYHOLDER DIVIDENDS

PRIVATE PASSENGER VEHICLES

CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES			BODILY INJURY			PROPERTY DAMAGE			PERSONAL INJURY PROTECTION			COMPREHENSIVE		
				%			%			%			%			%
2005	E. P.	\$ 25,819,569			\$ 7,988,206			\$ 5,538,783			\$ 1,536,796			\$ 2,715,498		
	IL/AE	13,482,649	52.2		4,142,848	51.9		2,720,748	49.1		571,268	37.2		1,573,964	58.0	
	U. E.	7,596,195	29.4		2,882,257	36.1		1,469,816	26.5		453,934	29.5		670,876	24.7	
	G/L	4,740,725	18.4		963,101	12.1		1,348,219	24.3		511,594	33.3		470,658	17.3	
2006	E. P.	\$ 23,680,477			\$ 7,330,434			\$ 5,101,433			\$ 1,337,528			\$ 2,387,861		
	IL/AE	11,320,221	47.8		2,994,669	40.9		2,529,179	49.6		696,816	52.1		1,353,309	56.7	
	U. E.	5,996,321	25.3		2,195,288	29.9		1,204,360	23.6		389,373	29.1		441,249	18.5	
	DIV.	2,215,800	9.4		652,463	8.9		456,282	8.9		112,734	8.4		212,261	8.9	
	G/L	4,148,135	17.5		1,488,014	20.3		911,612	17.9		138,605	10.4		381,042	16.0	
2007	E. P.	\$ 21,589,744			\$ 6,337,615			\$ 4,742,641			\$ 1,150,663			\$ 2,110,188		
	IL/AE	12,545,059	58.1		3,981,635	62.8		2,710,797	57.2		704,232	61.2		1,193,686	56.6	
	U. E.	5,359,547	24.8		1,771,889	28.0		1,157,976	24.4		293,614	25.5		497,280	23.6	
	DIV.	135,728	0.6		24,098	0.4		39,961	0.8		1,928	0.2		14,832	0.7	
	G/L	3,549,410	16.4		559,993	8.8		833,907	17.6		150,889	13.1		404,390	19.2	
2008 6 MOS	E. P.	\$ 9,611,988			\$ 2,672,633			\$ 2,202,720			\$ 461,718			\$ 937,247		
	IL/AE	5,610,850	58.4		1,876,500	70.2		1,047,776	47.6		230,959	50.0		595,870	63.6	
	U. E.	2,694,148	28.0		811,214	30.4		612,253	27.8		132,575	28.7		244,639	26.1	
	DIV.	0	0.0		0	0.0		0	0.0		0	0.0		0	0.0	
	G/L	1,306,990	13.6		-15,081	-0.6		542,691	24.6		98,184	21.3		96,738	10.3	
TOTAL	E. P.	\$ 80,701,778			\$ 24,328,888			\$ 17,585,577			\$ 4,486,705			\$ 8,150,794		
	IL/AE	42,958,779	53.2		12,995,652	53.4		9,008,500	51.2		2,203,275	49.1		4,716,829	57.9	
	U. E.	21,646,211	26.8		7,660,648	31.5		4,444,405	25.3		1,269,496	28.3		1,854,044	22.7	
	DIV.	2,351,528	2.9		676,561	2.8		496,243	2.8		114,662	2.6		227,093	2.8	
	G/L	13,745,260	17.0		2,996,027	12.3		3,636,429	20.7		899,272	20.0		1,352,828	16.6	

E. P. = EARNED PREMIUM
 IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
 U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
 DIV. = POLICYHOLDER DIVIDENDS
 G/L = UNDERWRITING GAIN OR LOSS

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

MASSACHUSETTS

ACTUAL VOLUNTARY AND FACILITY UNDERWRITING EXPERIENCE BEFORE POLICYHOLDER DIVIDENDS

PRIVATE PASSENGER VEHICLES

CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES		BODILY INJURY		PROPERTY DAMAGE		PERSONAL INJURY PROTECTION		COMPREHENSIVE	
			%		%		%		%		%
2005	E. P.	25,819,569		7,988,206		5,538,783		1,536,796		2,715,498	
	IL/AE	13,482,649	52.2	4,142,848	51.9	2,720,748	49.1	571,268	37.2	1,573,964	58.0
	U. E.	7,596,195	29.4	2,882,257	36.1	1,469,816	26.5	453,934	29.5	670,876	24.7
	G/L	4,740,725	18.4	963,101	12.1	1,348,219	24.3	511,594	33.3	470,658	17.3
2006	E. P.	23,680,477		7,330,434		5,101,433		1,337,528		2,387,861	
	IL/AE	11,320,221	47.8	2,994,669	40.9	2,529,179	49.6	696,816	52.1	1,353,309	56.7
	U. E.	5,996,321	25.3	2,195,288	29.9	1,204,360	23.6	389,373	29.1	441,249	18.5
	G/L	6,363,935	26.9	2,140,477	29.2	1,367,894	26.8	251,339	18.8	593,303	24.8
2007	E. P.	21,589,744		6,337,615		4,742,641		1,150,663		2,110,188	
	IL/AE	12,545,059	58.1	3,981,635	62.8	2,710,797	57.2	704,232	61.2	1,193,686	56.6
	U. E.	5,359,547	24.8	1,771,889	28.0	1,157,976	24.4	293,614	25.5	497,280	23.6
	G/L	3,685,138	17.1	584,091	9.2	873,868	18.4	152,817	13.3	419,222	19.9
2008 6 MOS	E. P.	9,611,988		2,672,633		2,202,720		461,718		937,247	
	IL/AE	5,610,850	58.4	1,876,500	70.2	1,047,776	47.6	230,959	50.0	595,870	63.6
	U. E.	2,694,148	28.0	811,214	30.4	612,253	27.8	132,575	28.7	244,639	26.1
	G/L	1,306,990	13.6	-15,081	-0.6	542,691	24.6	98,184	21.3	96,738	10.3
TOTAL	E. P.	80,701,778		24,328,888		17,585,577		4,486,705		8,150,794	
	IL/AE	42,958,779	53.2	12,995,652	53.4	9,008,500	51.2	2,203,275	49.1	4,716,829	57.9
	U. E.	21,646,211	26.8	7,660,648	31.5	4,444,405	25.3	1,269,496	28.3	1,854,044	22.7
	G/L	16,096,788	19.9	3,672,588	15.1	4,132,672	23.5	1,013,934	22.6	1,579,921	19.4

E. P. = EARNED PREMIUM

IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES

U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES

G/L = UNDERWRITING GAIN OR LOSS

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS
MASSACHUSETTS

ADJUSTMENTS TO ACTUAL VOLUNTARY AND FACILITY UNDERWRITING EXPERIENCE

1. ADJUSTMENTS TO INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES TO REFLECT EFFECTS OF LIABILITY RESERVE CHANGES

CHANGES IN PRIOR ACCIDENT YEAR INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES ARE REMOVED FROM THE CALENDAR YEAR EXPERIENCE PERIODS. (I.E., A CHANGE IN ACCIDENT YEAR 2006 INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES DURING 2007 IS SUBTRACTED FROM CALENDAR YEAR 2007).

CALENDAR PERIOD	ADJUSTMENTS TO INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES						TOTAL (3) + (4) + (5)
	(1) BODILY INJURY	(2) PROPERTY DAMAGE	(3) BODILY INJURY & PROPERTY DAMAGE (1) + (2)	(4) PERSONAL INJURY PROTECTION	(5) UNINSURED MOTORIST	(6)	
2005	\$ -440,453	\$ 370,593	\$ -69,860	\$ 232,659	\$ 110,028	\$ 272,827	
2006	2,282	-60,760	-58,478	94,340	-17,636	18,226	
2007	-372,335	-101,964	-474,299	358,158	-38,706	-154,847	
2008 6 MOS	120,395	-33,082	87,313	144,822	-44,181	187,954	
TOTAL	\$ -690,111	\$ 174,787	\$ -515,324	\$ 829,979	\$ 9,505	\$ 324,160	

MASSACHUSETTS

ADJUSTED VOLUNTARY AND FACILITY UNDERWRITING EXPERIENCE

THE ACTUAL UNDERWRITING EXPERIENCE FROM EXHIBIT 2 IS MODIFIED TO REFLECT THE VARIOUS ADJUSTMENTS SET FORTH IN EXHIBIT 3.

PRIVATE PASSENGER VEHICLES

CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES			BODILY INJURY			PROPERTY DAMAGE			PERSONAL INJURY PROTECTION			COMPREHENSIVE		
				%			%			%			%			%
2005	E. P.	\$ 25,819,569			\$ 7,988,206			\$ 5,538,783			\$ 1,536,796			\$ 2,715,498		
	IL/AE	13,755,476	53.3		3,702,395	46.3		3,091,341	55.8		803,927	52.3		1,573,964	58.0	
	U. E.	7,596,195	29.4		2,882,257	36.1		1,469,816	26.5		453,934	29.5		670,876	24.7	
	G/L	4,467,898	17.3		1,403,554	17.6		977,626	17.7		278,935	18.2		470,658	17.3	
2006	E. P.	\$ 23,680,477			\$ 7,330,434			\$ 5,101,433			\$ 1,337,528			\$ 2,387,861		
	IL/AE	11,338,447	47.9		2,996,951	40.9		2,468,419	48.4		791,156	59.2		1,353,309	56.7	
	U. E.	5,996,321	25.3		2,195,288	29.9		1,204,360	23.6		389,373	29.1		441,249	18.5	
	G/L	6,345,709	26.8		2,138,195	29.2		1,428,654	28.0		156,999	11.7		593,303	24.8	
2007	E. P.	\$ 21,589,744			\$ 6,337,615			\$ 4,742,641			\$ 1,150,663			\$ 2,110,188		
	IL/AE	12,390,212	57.4		3,609,300	57.0		2,608,833	55.0		1,062,390	92.3		1,193,686	56.6	
	U. E.	5,359,547	24.8		1,771,889	28.0		1,157,976	24.4		293,614	25.5		497,280	23.6	
	G/L	3,839,985	17.8		956,426	15.1		975,832	20.6		-205,341	-17.8		419,222	19.9	
2008 6 MOS	E. P.	\$ 9,611,988			\$ 2,672,633			\$ 2,202,720			\$ 461,718			\$ 937,247		
	IL/AE	5,798,804	60.3		1,996,895	74.7		1,014,694	46.1		375,781	81.4		595,870	63.6	
	U. E.	2,694,148	28.0		811,214	30.4		612,253	27.8		132,575	28.7		244,639	26.1	
	G/L	1,119,036	11.6		-135,476	-5.1		575,773	26.1		-46,638	-10.1		96,738	10.3	
TOTAL	E. P.	\$ 80,701,778			\$ 24,328,888			\$ 17,585,577			\$ 4,486,705			\$ 8,150,794		
	IL/AE	43,282,939	53.6		12,305,541	50.6		9,183,287	52.2		3,033,254	67.6		4,716,829	57.9	
	U. E.	21,646,211	26.8		7,660,648	31.5		4,444,405	25.3		1,269,496	28.3		1,854,044	22.7	
	G/L	15,772,628	19.5		4,362,699	17.9		3,957,885	22.5		183,955	4.1		1,579,921	19.4	

E. P. = EARNED PREMIUM

IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES

U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES

G/L = UNDERWRITING GAIN OR LOSS

MASSACHUSETTS

VOLUNTARY AND FACILITY CURRENT RATE LEVEL ADJUSTMENTS

1. THE EXPERIENCE PERIOD IS NOT AFFECTED BY ANY RATE CHANGES.
2. THE CURRENT RATE LEVEL ADJUSTMENTS ALSO INCLUDE THE EFFECT FROM THE MODEL YEAR RATING PROGRAM, IRG SHIFT AND DEDUCTIBLE SHIFT EXPECTED TO BE REALIZED DURING THE PROJECTED EXPERIENCE PERIOD.

CALENDAR PERIOD	ALL TYPE VEHICLES ALL COVERAGES	COMPREHENSIVE	COLLISION
01/01/2005 TO 01/01/2006	+2.5 %	+5.4 %	+6.4 %
01/01/2006 TO 01/01/2007	+2.1	+4.1	+5.9
01/01/2007 TO 01/01/2008	+1.7	+3.2	+5.0
01/01/2008 TO 01/01/2009	+1.5	+2.7	+4.4
01/01/2009 TO 01/01/2010	+1.5	+2.7	+4.4
01/01/2010 TO 04/01/2010	+0.4	+0.7	+1.1

3. THE EARNED PREMIUMS FROM EXHIBIT 4, ADJUSTED TO THE CURRENT RATE LEVEL, REFLECTING THE RATE LEVEL CHANGES LISTED IN THE SECTIONS ABOVE, ARE AS FOLLOWS:

CALENDAR PERIOD	COVERAGE	(1) EARNED PREMIUM (EXHIBIT 4)	(2) CURRENT LEVEL EARNED PREMIUM
2005		\$	\$
	BODILY INJURY	7,988,206	5,985,443
	PROPERTY DAMAGE	5,538,783	5,212,123
	PERSONAL INJURY PROTECTION	1,536,796	884,963
	COMPREHENSIVE	2,715,498	2,615,894
	COLLISION	6,306,321	6,495,445
	ALL COVERAGES	25,819,569	22,605,503

MASSACHUSETTS

VOLUNTARY AND FACILITY CURRENT RATE LEVEL ADJUSTMENTS (CONT.)

3. THE EARNED PREMIUMS FROM EXHIBIT 4, ADJUSTED TO THE CURRENT RATE LEVEL, REFLECTING THE RATE LEVEL CHANGES LISTED IN THE SECTIONS ABOVE, ARE AS FOLLOWS:

CALENDAR PERIOD	COVERAGE	(1) EARNED PREMIUM (EXHIBIT 4)	(2) CURRENT LEVEL EARNED PREMIUM
2006	BODILY INJURY	\$ 7,330,434	\$ 5,389,607
	PROPERTY DAMAGE	5,101,433	4,710,086
	PERSONAL INJURY PROTECTION	1,337,528	826,533
	COMPREHENSIVE	2,387,861	2,333,846
	COLLISION	5,927,152	6,165,825
	ALL COVERAGES	23,680,477	20,706,563
2007	BODILY INJURY	\$ 6,337,615	\$ 4,972,559
	PROPERTY DAMAGE	4,742,641	4,675,107
	PERSONAL INJURY PROTECTION	1,150,663	769,353
	COMPREHENSIVE	2,110,188	2,178,827
	COLLISION	5,619,025	6,037,880
	ALL COVERAGES	21,589,744	19,971,315
2008 6 MOS	BODILY INJURY	\$ 2,672,633	\$ 2,216,949
	PROPERTY DAMAGE	2,202,720	2,294,353
	PERSONAL INJURY PROTECTION	461,718	343,795
	COMPREHENSIVE	937,247	1,005,572
	COLLISION	2,556,172	2,865,469
	ALL COVERAGES	9,611,988	9,368,805
TOTAL	BODILY INJURY	\$ 24,328,888	\$ 18,564,558
	PROPERTY DAMAGE	17,585,577	16,891,669
	PERSONAL INJURY PROTECTION	4,486,705	2,824,644
	COMPREHENSIVE	8,150,794	8,134,139
	COLLISION	20,408,670	21,564,619
	ALL COVERAGES	80,701,778	72,652,186

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VOLUNTARY AND FACILITY CURRENT RATE LEVEL ADJUSTMENTS (CONT.)

4. A PORTION OF THE UNDERWRITING EXPENSES (PREMIUM TAXES) VARIES DIRECTLY WITH PREMIUMS. THE ALL COVERAGES ADJUSTED UNDERWRITING EXPENSES, REFLECTING 2.3% OF THE PREMIUM CHANGE GENERATED BY THE CURRENT LEVEL CALCULATION ARE SHOWN BELOW.

CALENDAR PERIOD	(3)	(4)	(5)
	UNDERWRITING EXPENSES (EXHIBIT 4)	CHANGE IN EARNED PREMIUM COL (2) - COL (1)	UNDERWRITING EXPENSES ADJUSTED TO CURRENT LEVEL COL (3) + 0.023 X COL (4)
2005	\$ 7,596,195	\$ -3,214,066	\$ 7,522,271
2006	5,996,321	-2,973,914	5,927,921
2007	5,359,547	-1,618,429	5,322,323
2008 6 MOS	2,694,148	-243,183	2,688,555
TOTAL	\$ 21,646,211	\$ -8,049,592	\$ 21,461,070

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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VOLUNTARY AND FACILITY

TREND DATA - BODILY INJURY LIABILITY

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
PERIOD	NUMBER PAID CLAIMS YEAR ENDING	NUMBER OUTSTANDING CLAIMS	NUMBER INCURRED CLAIMS	AMOUNT PAID YEAR TO DATE	YEAR ENDING	AVERAGE PAID CLAIM (6) / (2)	COVERAGES IN FORCE	INCURRED PER 1000 CIF (4) / (8)	COST X FREQUENCY (7) X (9)
2005 1	30	146	104	\$ 432,811	1,371,995	\$ 13,066.62	17,298	6.01	\$ 78.53
2005 2	57	136	100	737,130	1,301,683	11,942.05	17,287	5.78	69.03
2005 3	79	136	107	1,053,778	1,381,510	11,807.78	17,277	6.19	73.09
2005 4	119	119	87	1,654,050	1,654,050	13,899.58	17,258	5.04	70.05
2006 1	18	128	89	261,989	1,483,228	13,861.94	17,308	5.14	71.25
2006 2	48	130	104	682,816	1,599,736	14,543.05	17,390	5.98	86.97
2006 3	70	114	88	965,265	1,565,537	14,232.15	17,558	5.01	71.30
2006 4	88	117	86	1,440,750	1,440,750	16,372.16	17,780	4.84	79.24
2007 1	29	112	83	542,788	1,721,549	17,389.38	17,974	4.62	80.34
2007 2	51	112	73	870,530	1,628,464	17,895.21	18,137	4.02	71.94
2007 3	68	115	87	1,093,135	1,568,620	18,239.77	18,218	4.78	87.19
2007 4	94	119	96	1,593,960	1,593,960	16,957.02	18,273	5.25	89.02
2008 1	24	116	93	307,639	1,358,811	15,267.54	18,344	5.07	77.41
2008 2	50	109	90	666,577	1,390,007	14,946.31	18,389	4.89	73.09
ANNUALIZED 2008 2	50	109	40	666,577		13,331.54	18,459	4.33	57.73
	(11)	(12)	(13)	(14)	(15)	(16)	(17)		
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*		
	\$1,384.49 -0.31	\$17,354.66 4.64	8.0 % -6.8	93	5 %	4.9 % -3.3	5.1 % -3.5		
AVERAGE PAID CLAIM INCURRED FREQUENCY									

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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TREND DATA - PROPERTY DAMAGE LIABILITY

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

PERIOD	(1) YEAR TO DATE	(2) NUMBER PAID CLAIMS YEAR ENDING	(3) NUMBER OUTSTANDING CLAIMS	(4) NUMBER INCURRED CLAIMS	(5) AMOUNT PAID		(6) YEAR ENDING	(7) AVERAGE PAID CLAIM (6) / (2)	(8) COVERAGES IN FORCE	(9) INCURRED FREQ PER 1000 CIF (4) / (8)	(10) COST X FREQUENCY (7) X (9)
					YEAR TO DATE	YEAR ENDING					
2005 1	208	731	68	743	\$	527,190	\$	2,294.97	17,298	42.95	\$ 98.57
2005 2	382	729	65	730	883,677	1,620,924	1,620,924	2,223.49	17,287	42.23	93.90
2005 3	567	735	60	730	1,319,712	1,725,460	1,725,460	2,347.56	17,277	42.25	99.18
2005 4	740	740	72	736	1,790,194	1,790,194	1,790,194	2,419.18	17,258	42.65	103.18
2006 1	218	750	49	731	544,575	1,807,579	1,807,579	2,410.11	17,308	42.23	101.78
2006 2	377	735	58	728	924,614	1,831,131	1,831,131	2,491.33	17,390	41.86	104.29
2006 3	540	713	73	726	1,357,797	1,828,279	1,828,279	2,564.21	17,558	41.35	106.03
2006 4	725	725	63	716	1,835,544	1,835,544	1,835,544	2,531.78	17,780	40.27	101.95
2007 1	165	672	71	694	491,847	1,782,816	1,782,816	2,653.00	17,974	38.61	102.43
2007 2	348	696	65	703	974,490	1,885,420	1,885,420	2,708.94	18,137	38.76	105.00
2007 3	494	679	68	674	1,287,749	1,765,496	1,765,496	2,600.14	18,218	37.00	96.21
2007 4	673	673	88	698	1,805,230	1,805,230	1,805,230	2,682.36	18,273	38.20	102.47
2008 1	228	736	60	725	457,208	1,770,591	1,770,591	2,405.69	18,344	39.52	95.07
2008 2	399	724	67	726	855,698	1,686,438	1,686,438	2,329.33	18,389	39.48	91.96
ANNUALIZED 2008 2	399		67	378	855,698			2,144.61	18,459	40.96	87.84
		(11)	(12)	(13)	(14)	(15)	(16)	(17)			
	AVERAGE ANNUAL CHANGE	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*			
	\$37.53 -1.69	\$2,563.57 37.86	\$2,563.57 37.86	1.5 % -4.5	724	25 %	2.2 % -1.9	2.0 % -2.6			
	AVERAGE PAID CLAIM INCURRED FREQUENCY										

* (17) = (13) X (15) + (1.00 - (15)) X (16)

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TREND DATA - PERSONAL INJURY PROTECTION

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
PERIOD	NUMBER PAID CLAIMS YEAR TO DATE	NUMBER OUTSTANDING CLAIMS	NUMBER INCURRED CLAIMS	AMOUNT PAID YEAR TO DATE	YEAR ENDING	AVERAGE PAID CLAIM (6) / (2)	COVERAGES IN FORCE	INCURRED FREQ PER 1000 CIF (4) / (8)	COST X FREQUENCY (7) X (9)
2005 1	42	101	183	\$ 88,316	\$ 321,562	\$ 1,738.17	17,291	10.58	\$ 18.39
2005 2	81	100	180	165,250	341,548	1,807.13	17,279	10.42	18.83
2005 3	114	109	174	206,793	311,307	1,789.12	17,268	10.08	18.03
2005 4	162	100	157	257,335	257,335	1,588.49	17,248	9.10	14.46
2006 1	25	115	159	62,669	231,688	1,597.85	17,297	9.19	14.68
2006 2	80	89	150	137,327	229,412	1,424.92	17,378	8.63	12.30
2006 3	119	97	155	202,191	252,733	1,513.37	17,546	8.83	13.36
2006 4	171	77	148	280,845	280,845	1,642.37	17,767	8.33	13.68
2007 1	44	59	134	59,960	278,136	1,463.87	17,961	7.46	10.92
2007 2	77	68	147	150,380	293,898	1,749.39	18,122	8.11	14.19
2007 3	115	56	126	196,637	275,291	1,648.45	18,203	6.92	11.41
2007 4	129	78	130	275,951	275,951	2,139.16	18,258	7.12	15.23
2008 1	41	80	147	115,687	331,678	2,632.37	18,327	8.02	21.11
2008 2	96	71	151	164,314	289,885	1,958.68	18,371	8.22	16.10
ANNUALIZED 2008 2	96	71	89	164,314		1,711.60	18,438	9.65	16.52
	(11)	(12)	(13)	(14)	(15)	(16)	(17)		
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11)/(12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*		
	\$233.52 -0.79	\$2,083.42 7.25	11.2 % -10.9	148	10 %	2.2 % -4.2	3.1 % -4.9		
AVERAGE PAID CLAIM INCURRED FREQUENCY									

* (17) = (13) X (15) + (1.00 - (15)) X (16)

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VOLUNTARY AND FACILITY

TREND DATA - COMPREHENSIVE

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
PERIOD	NUMBER PAID CLAIMS YEAR TO	NUMBER OUTSTANDING CLAIMS	NUMBER INCURRED CLAIMS	AMOUNT PAID YEAR TO DATE	YEAR ENDING	AVERAGE PAID CLAIM (6) / (2)	COVERAGES IN FORCE	INCURRED FREQ PER 1000 CIF (4) / (8)	COST X FREQUENCY (7) X (9)
2005 1	445	136	1,575	\$ 239,838	\$ 896,055	\$ 594.60	15,884	99.16	\$ 58.96
2005 2	997	120	1,691	523,187	990,652	600.76	15,857	106.64	64.07
2005 3	1,480	84	1,801	808,143	1,069,141	598.29	15,833	113.75	68.06
2005 4	1,799	84	1,801	1,011,731	1,011,731	562.39	15,816	113.87	64.04
2006 1	405	76	1,699	234,000	1,005,893	571.86	15,876	107.02	61.20
2006 2	770	94	1,546	491,184	979,728	623.24	15,971	96.80	60.33
2006 3	1,186	98	1,519	768,909	972,497	646.18	16,145	94.08	60.79
2006 4	1,528	56	1,500	1,066,399	1,066,399	697.91	16,365	91.66	63.97
2007 1	325	91	1,463	169,158	1,001,557	691.68	16,553	88.38	61.13
2007 2	708	98	1,470	391,282	966,497	659.27	16,712	87.96	57.99
2007 3	1,108	76	1,428	604,787	902,277	622.26	16,809	84.95	52.86
2007 4	1,465	75	1,484	833,342	833,342	568.83	16,886	87.88	49.99
2008 1	424	75	1,548	243,939	908,123	580.64	16,975	91.19	52.95
2008 2	788	98	1,545	472,550	914,610	591.98	17,035	90.70	53.69
ANNUALIZED 2008 2	788	98	811	472,550		599.68	17,111	94.79	56.84
	(11)	(12)	(13)	(14)	(15)	(16)	(17)		
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11)/(12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*		
	\$1.42 -9.41	\$619.83 82.75	0.2 % -11.4	1,545	20 %	8.3 % -12.2	6.7 % -12.0		
AVERAGE PAID CLAIM INCURRED FREQUENCY									

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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VOLUNTARY AND FACILITY

TREND DATA - COLLISION

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

(1) PERIOD	(2) NUMBER PAID CLAIMS		(3) NUMBER OUTSTANDING CLAIMS	(4) NUMBER INCURRED CLAIMS	(5) AMOUNT PAID		(6) YEAR ENDING	(7) AVERAGE PAID CLAIM (6) / (2)	(8) COVERAGES IN FORCE	(9) INCURRED FREQ PER 1000 CIF (4) / (8)	(10) COST X FREQUENCY (7) X (9)
	YEAR TO DATE	YEAR ENDING			YEAR TO DATE	YEAR ENDING					
2005 1	169	541	118	553	\$ 739,269	\$ 1,893,678	1,893,678	\$ 3,500.33	15,183	36.42	\$ 127.48
2005 2	320	574	107	574	1,208,131	2,008,945	2,008,945	3,499.90	15,152	37.88	132.58
2005 3	462	576	87	562	1,717,129	2,041,899	2,041,899	3,544.96	15,127	37.15	131.70
2005 4	598	598	99	567	2,325,433	2,325,433	2,325,433	3,888.68	15,109	37.53	145.94
2006 1	169	598	70	550	675,028	2,261,192	2,261,192	3,781.26	15,163	36.27	137.15
2006 2	305	583	73	549	1,148,222	2,265,524	2,265,524	3,885.98	15,247	36.01	139.93
2006 3	411	547	80	540	1,434,908	2,043,212	2,043,212	3,735.31	15,408	35.05	130.92
2006 4	540	540	81	522	1,878,907	1,878,907	1,878,907	3,479.46	15,618	33.42	116.28
2007 1	148	519	81	530	593,907	1,797,786	1,797,786	3,463.94	15,803	33.54	116.18
2007 2	305	540	86	553	1,122,684	1,853,369	1,853,369	3,432.16	15,965	34.64	118.89
2007 3	424	553	80	553	1,572,657	2,016,656	2,016,656	3,646.76	16,070	34.41	125.49
2007 4	548	548	109	576	2,013,019	2,013,019	2,013,019	3,673.39	16,153	35.66	130.99
2008 1	178	578	54	551	587,930	2,007,042	2,007,042	3,472.39	16,245	33.92	117.78
2008 2	298	541	75	530	1,041,900	1,932,235	1,932,235	3,571.60	16,308	32.50	116.08
ANNUALIZED 2008 2	298	(11)	75	264	(13)	(14)	(15)	(16)	16,373	32.25	112.76
		AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	NUMBER PAID CLAIMS	ANNUAL TREND (11) / (12)	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*			
AVERAGE PAID CLAIM INCURRED FREQUENCY		-\$88.53 -1.36	\$3,509.60 33.14	541	-2.5 % -4.1	20 %	1.0 % -1.6	0.3 % -2.1			

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS
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VOLUNTARY AND FACILITY

CALCULATION OF PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES AND PROJECTED UNDERWRITING EXPENSES

1. LOSS PROJECTION FACTORS: THE TABLE BELOW SUMMARIZES THE PROJECTED COST AND FREQUENCY AND THE CALCULATION OF FACTORS TO APPLY TO THE ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES. EXPERIENCE IS PROJECTED TO THE YEAR CENTERED AROUND 01/01/2010. THE PROJECTED COST X FREQUENCY IS CALCULATED AS THE PRODUCT OF THE PROJECTED COST AND PROJECTED FREQUENCY, AND THE FACTORS TO APPLY TO THE ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES ARE THE QUOTIENTS OF THE PROJECTED COST X FREQUENCY AND THE COST X FREQUENCY PRODUCTS FOR 2005, 2006, 2007 AND 2008 6 MOS (ANNUALIZED).

COVERAGE	ITEM	AVERAGE CLAIM COST AND FREQUENCY (EXHIBIT 6 COL (7), (9), (10))				(5)	(6)	PROJECTED COST & FREQUENCY (COL (4) X (1,000 + COL (6) X 2))	LOSS PROJECTION FACTORS*				PAID LOSS DISTRIBUTION			
		(1)	(2)	(3)	(4)				(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		2005	2006	2007	2008 6 MOS	ANNUALIZED	PROJECTED ANNUAL TREND		2005	2006	2007	2008 6 MOS	2005	2006	2007	2008 6 MOS
BODILY INJURY LIABILITY	COST	\$ 13,899.58	16,372.16	16,957.02	14,946.31	13,331.54										
	FREQ PER 1000	5.04	4.84	5.25	4.89	4.33										
	COST X FREQ.	\$ 70.05	79.24	89.02	73.09	57.73	2.0%	TRENDED								
PROPERTY DAMAGE LIABILITY	COST	\$ 2,419.18	2,531.78	2,682.36	2,329.33	2,144.61										
	FREQ PER 1000	42.65	40.27	38.20	39.48	40.96										
	COST X FREQ.	\$ 103.18	101.95	102.47	91.96	87.84	2.0%	TRENDED								
PERSONAL INJURY PROTECTION	COST	\$ 1,588.49	1,642.37	2,139.16	1,958.68	1,711.60										
	FREQ PER 1000	9.10	8.33	7.12	8.22	9.65										
	COST X FREQ.	\$ 14.46	13.68	15.23	16.10	16.52	3.0%	TRENDED	1.1350	1.1050	1.0750	1.0525	0.037	0.043	0.042	0.051
COMPREHENSIVE	COST	\$ 562.39	697.91	568.83	591.98	599.68										
	FREQ PER 1000	113.87	91.66	87.88	90.70	94.79										
	COST X FREQ.	\$ 64.04	63.97	49.99	53.69	56.84	2.0%	TRENDED	1.0900	1.0700	1.0500	1.0350	0.144	0.164	0.128	0.148
COLLISION	COST	\$ 3,888.68	3,479.46	3,673.39	3,571.60	3,496.31										
	FREQ PER 1000	37.53	33.42	35.66	32.50	32.25										
	COST X FREQ.	\$ 145.94	116.28	130.99	116.08	112.76	1.7% 1.0%	\$ 3,693.03 \$ 33.15 \$ 122.42	0.8388	1.0528	0.9346	1.0857	0.330	0.289	0.309	0.325
ALL COVERAGES								1.0088	1.0665	1.0154	1.0524					

* THE ALL COVERAGES LOSS PROJECTION FACTORS ARE THE AVERAGE OF INDIVIDUAL COVERAGES' LOSS PROJECTION FACTORS, WEIGHTED WITH THE PAID LOSS DISTRIBUTION.

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VOLUNTARY AND FACILITY PROJECTED INCURRED LOSSES, ALLOCATED ADJUSTMENT EXPENSES AND UNDERWRITING EXPENSES (CONT.)

2. PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES:

CALENDAR PERIOD	COVERAGE	PROJECTION LOSS FACTORS COLS (8 TO 11) ABOVE	(16)		(17)		(18)	
			ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (EXHIBIT 4)	PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES COL (16) X COL (17)				
2005	BODILY INJURY	1.0900	\$ 3,702,395	\$	4,035,611			
	PROPERTY DAMAGE	1.0900	3,091,341		3,369,562			
	PERSONAL INJURY PROTECTION	1.1350	803,927		912,457			
	COMPREHENSIVE	1.0900	1,573,964		1,715,621			
	COLLISION	0.8388	3,979,561		3,338,056			
	ALL COVERAGES	1.0088	13,755,476		13,876,524			
2006	BODILY INJURY	1.0700	\$ 2,996,951	\$	3,206,738			
	PROPERTY DAMAGE	1.0700	2,468,419		2,641,208			
	PERSONAL INJURY PROTECTION	1.1050	791,156		874,227			
	COMPREHENSIVE	1.0700	1,353,309		1,448,041			
	COLLISION	1.0528	3,250,598		3,422,230			
	ALL COVERAGES	1.0665	11,338,447		12,092,454			
2007	BODILY INJURY	1.0500	\$ 3,609,300	\$	3,789,765			
	PROPERTY DAMAGE	1.0500	2,608,833		2,739,275			
	PERSONAL INJURY PROTECTION	1.0750	1,062,390		1,142,069			
	COMPREHENSIVE	1.0500	1,193,686		1,253,370			
	COLLISION	0.9346	3,505,464		3,276,207			
	ALL COVERAGES	1.0154	12,390,212		12,581,021			
2008 6 MOS	BODILY INJURY	1.0350	\$ 1,996,895	\$	2,066,786			
	PROPERTY DAMAGE	1.0350	1,014,694		1,050,208			
	PERSONAL INJURY PROTECTION	1.0525	375,781		395,510			
	COMPREHENSIVE	1.0350	595,870		616,725			
	COLLISION	1.0857	1,588,533		1,724,670			
	ALL COVERAGES	1.0524	5,798,804		6,102,661			

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VOLUNTARY AND FACILITY PROJECTED INCURRED LOSSES, ALLOCATED ADJUSTMENT EXPENSES AND UNDERWRITING EXPENSES (CONT.)

3. EXPENSE PROJECTION FACTORS: BASED ON COUNTRYWIDE DATA, UNDERWRITING EXPENSES GENERATE AN ANNUAL TREND OF +1.0%. THE PROJECTION FACTORS FOR 2005, 2006, 2007, AND 2008 6 MOS ARE 1.0450, 1.0350, 1.0250, AND 1.0175.

4. PROJECTED ALL COVERAGES UNDERWRITING EXPENSES:

CALENDAR PERIOD	(19) EXPENSE PROJECTION FACTORS (SECTION 3)	(20) UNDERWRITING EXPENSES ADJUSTED TO CURRENT LEVEL (EXHIBIT 5)	(21) PROJECTED UNDERWRITING EXPENSES COL (19) X COL (20)
2005	1.0450	\$ 7,522,271	\$ 7,860,773
2006	1.0350	5,927,921	6,135,398
2007	1.0250	5,322,323	5,455,381
2008 6 MOS	1.0175	2,688,555	2,735,605
TOTAL		\$ 21,461,070	\$ 22,187,157

MASSACHUSETTS

CALCULATION OF PROJECTED VOLUNTARY AND FACILITY UNDERWRITING EXPENSE RATIOS

WHILE OUR RATING FORMULA UTILIZES THE FAMILIAR LOSS RATIO TEST, IT IS NECESSARY TO MODIFY SUCH TEST FOR OUR PURPOSES SINCE THE UNDERWRITING EXPENSES INCLUDE ITEMS WHICH DO NOT VARY DIRECTLY WITH PREMIUMS. "FORMULA EXPENSE RATIOS" ARE DEFINED AS THE EXPENSE RATIOS THAT WOULD EXIST IF THE RATE LEVELS WERE EXACTLY ADEQUATE AND ARE DEVELOPED AS FOLLOWS:

1. THE ALL COVERAGES INDICATED RATE CHANGE IS DERIVED BY SOLVING THE FOLLOWING EQUATION:

$$(1.000 - .023) \times I.C. + G' = G \times (1.000 + I.C.)$$

WHERE: I.C. = INDICATED RATE LEVEL CHANGE

G' = PROJECTED UNDERWRITING GAIN OR LOSS RATIO

G = ALLOWANCE FOR UNDERWRITING GAIN AND CONTINGENCIES

1.000 INDICATES EARNED PREMIUM

.023 INDICATES THAT 2.3% OF THE RATE CHANGE IS ALLOCATED TO EXPENSES

THIS EQUATION REDUCES TO: $I.C. = \frac{G - G'}{.977 - G}$

2. THE ALL COVERAGES FORMULA EXPENSE RATIO IS: $F.E.R. = \frac{E + (I.C. \times .023)}{1.000 + I.C.}$

WHERE F.E.R. = FORMULA EXPENSE RATIO

E = PROJECTED UNDERWRITING EXPENSE RATIO

SUBSTITUTING $\frac{G - G'}{.977 - G}$ FOR I.C., THIS EQUATION REDUCES TO: $F.E.R. = E - \frac{(G - G') \times (E - .023)}{.977 - G'}$

3. THE ALL COVERAGES PROJECTED EXPERIENCE IS:

	2005	%	2006	%	2007	%	2008 6 MOS	%
CURRENT LEVEL E.P. *	\$ 22,605,503		\$ 20,706,563		\$ 19,971,315		\$ 9,368,805	
PROJECTED IL/AE **	13,876,524	61.4	12,092,454	58.4	12,581,021	63.0	6,102,661	65.1
PROJECTED U. E. **	7,860,773	34.8	6,135,398	29.6	5,455,381	27.3	2,735,605	29.2
PROJECTED G/L	868,206	3.8	2,478,711	12.0	1,934,913	9.7	530,539	5.7

4. THE FORMULA DERIVED IN SECTION 2 ABOVE, WHEN APPLIED TO THE ALL COVERAGES PROJECTED EXPERIENCE PROVIDED IN SECTION 3 ABOVE, PRODUCES THE FOLLOWING:

	2005	2006	2007	2008 6 MOS
E	34.8 %	29.6 %	27.3 %	29.2 %
G'	3.8	12.0	9.7	5.7
G	0.0	0.0	0.0	0.0
F.E.R.	36.1	33.4	30.1	30.9

* TAKEN FROM EXHIBIT 5

** TAKEN FROM EXHIBIT 7

MASSACHUSETTS

CALCULATION OF PROJECTED VOLUNTARY AND FACILITY UNDERWRITING EXPENSE RATIOS (CONT.)

5. INDIVIDUAL COVERAGE "FORMULA EXPENSE RATIOS" ARE DETERMINED BY APPLICATION OF FACTOR RELATIONSHIPS TO THE ALL COVERAGES FORMULA EXPENSE RATIO, WITH THE FACTORS DEVELOPED FROM THE UNDERWRITING EXPENSE RATIOS FROM EXHIBIT 4.

CALENDAR PERIOD	COVERAGE	(1) UNDERWRITING EXPENSE RATIO (EXHIBIT 4)	(2) COLUMN (1) DIVIDED BY ALL COVERAGES RATIO IN COLUMN (1)	(3) ALL COVERAGES FORMULA EXPENSE RATIO SECT. 4, EXHIBIT 8	(4) FORMULA EXPENSE RATIO (2) X (3)
2005	BODILY INJURY	36.1 %	1.228		44.3 %
	PROPERTY DAMAGE	26.5	0.901		32.5
	PERSONAL INJURY PROTECTION	29.5	1.003		36.2
	COMPREHENSIVE	24.7	0.840		30.3
	COLLISION	26.0	0.885		31.9
	ALL COVERAGES	29.4	1.000	36.1 %	36.1
2006	BODILY INJURY	29.9 %	1.182		39.5 %
	PROPERTY DAMAGE	23.6	0.933		31.2
	PERSONAL INJURY PROTECTION	29.1	1.150		38.4
	COMPREHENSIVE	18.5	0.731		24.4
	COLLISION	24.0	0.950		31.7
	ALL COVERAGES	25.3	1.000	33.4 %	33.4
2007	BODILY INJURY	28.0 %	1.129		34.0 %
	PROPERTY DAMAGE	24.4	0.984		29.6
	PERSONAL INJURY PROTECTION	25.5	1.028		30.9
	COMPREHENSIVE	23.6	0.952		28.7
	COLLISION	23.1	0.933		28.1
	ALL COVERAGES	24.8	1.000	30.1 %	30.1
2008 6 MOS	BODILY INJURY	30.4 %	1.086		33.6 %
	PROPERTY DAMAGE	27.8	0.993		30.7
	PERSONAL INJURY PROTECTION	28.7	1.025		31.7
	COMPREHENSIVE	26.1	0.932		28.8
	COLLISION	26.6	0.951		29.4
	ALL COVERAGES	28.0	1.000	30.9 %	30.9

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

MASSACHUSETTS

PROJECTED VOLUNTARY AND FACILITY UNDERWRITING EXPERIENCE WITH FORMULA EXPENSE RATIOS

PRIVATE PASSENGER VEHICLES

CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES			BODILY INJURY			PROPERTY DAMAGE			PERSONAL INJURY PROTECTION			COMPREHENSIVE		
				%			%			%			%			%
2005	E. P.	\$	22,605,503		\$	5,985,443		\$	5,212,123		\$	884,963		\$	2,615,894	
	IL/AE		13,876,524	61.4		4,035,611	67.4		3,369,562	64.6		912,457	103.1		1,715,621	65.6
	U. E.		8,160,587	36.1		2,651,551	44.3		1,693,940	32.5		320,357	36.2		792,616	30.3
2006	E. P.	\$	20,706,563		\$	5,389,607		\$	4,710,086		\$	826,533		\$	2,333,846	
	IL/AE		12,092,454	58.4		3,206,738	59.5		2,641,208	56.1		874,227	105.8		1,448,041	62.0
	U. E.		6,915,992	33.4		2,128,895	39.5		1,469,547	31.2		317,389	38.4		569,458	24.4
2007	E. P.	\$	19,971,315		\$	4,972,559		\$	4,675,107		\$	769,353		\$	2,178,827	
	IL/AE		12,581,021	63.0		3,789,765	76.2		2,739,275	58.6		1,142,069	148.4		1,253,370	57.5
	U. E.		6,011,366	30.1		1,690,670	34.0		1,383,832	29.6		237,730	30.9		625,323	28.7
2008 6 MOS	E. P.	\$	9,368,805		\$	2,216,949		\$	2,294,353		\$	343,795		\$	1,005,572	
	IL/AE		6,102,661	65.1		2,066,786	93.2		1,050,208	45.8		395,510	115.0		616,725	61.3
	U. E.		2,894,961	30.9		744,895	33.6		704,366	30.7		108,983	31.7		289,605	28.8
TOTAL	E. P.	\$	72,652,186		\$	18,564,558		\$	16,891,669		\$	2,824,644		\$	8,134,139	
	IL/AE		44,652,660	61.5		13,098,900	70.6		9,800,253	58.0		3,324,263	117.7		5,033,757	61.9
	U. E.		23,982,906	33.0		7,216,011	38.9		5,251,685	31.1		984,459	34.9		2,277,002	28.0

E. P. = EARNED PREMIUM
 IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
 U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
 (FROM EXHIBIT 5)
 (FROM EXHIBIT 7)
 (FROM EXHIBIT 8)

MASSACHUSETTS

CALCULATION OF VOLUNTARY AND FACILITY RATE CHANGE INDICATIONS

1. THE INDICATED RATE CHANGES ARE DERIVED BY SOLVING THE FOLLOWING EQUATIONS (LOSS RATIO TEST):

$$1,000 + I.C. = \frac{A.L.R.}{P.L.R.}, \quad \text{AND} \quad P.L.R. = 1,000 - F.E.R. - G$$

WHERE, I.C. = INDICATED RATE LEVEL CHANGE (LOSS RATIO TEST)

A.L.R. = PROJECTED LOSS RATIO (EXHIBIT 9)

P.L.R. = PERMISSIBLE LOSS RATIO

F.E.R. = FORMULA EXPENSE RATIO (EXHIBIT 9)

G = ALLOWANCE FOR UNDERWRITING GAIN AND CONTINGENCIES

$$\text{SOLVING THESE EQUATIONS YIELDS: } I.C. = \frac{A.L.R.}{1,000 - F.E.R. - G} - 1,000$$

2. THIS FORMULA WHEN APPLIED TO THE DATA PROVIDED IN EXHIBIT 9, PRODUCES THE FOLLOWING INDICATED RATE LEVEL CHANGES:

BODILY INJURY:

$$\frac{70.6}{100.0 - 38.9 - 0.0} - 1,000 = \frac{70.6}{61.1} - 1,000 = 0.155, \text{ OR } +15.5\% \text{ INDICATED}$$

PROPERTY DAMAGE:

$$\frac{58.0}{100.0 - 31.1 - 0.0} - 1,000 = \frac{58.0}{68.9} - 1,000 = -0.158, \text{ OR } -15.8\% \text{ INDICATED}$$

PERSONAL INJURY PROTECTION:

$$\frac{117.7}{100.0 - 34.9 - 0.0} - 1,000 = \frac{117.7}{65.1} - 1,000 = 0.808, \text{ OR } +80.8\% \text{ INDICATED}$$

COMPREHENSIVE:

$$\frac{61.9}{100.0 - 28.0 - 0.0} - 1,000 = \frac{61.9}{72.0} - 1,000 = -0.140, \text{ OR } -14.0\% \text{ INDICATED}$$

COLLISION

$$\frac{54.5}{100.0 - 30.4 - 0.0} - 1,000 = \frac{54.5}{69.6} - 1,000 = -0.217, \text{ OR } -21.7\% \text{ INDICATED}$$

ALL COVERAGES:

$$\frac{61.5}{100.0 - 33.0 - 0.0} - 1,000 = \frac{61.5}{67.0} - 1,000 = -0.082, \text{ OR } -8.2\% \text{ INDICATED}$$

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 1 (A-1)
State Farm Mutual Automobile Insurance Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 15</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	88	66	175	96	295	154	265	139	87
2	97	73	181	111	347	177	313	159	96
3	98	74	182	115	365	183	329	165	97
4	108	81	202	128	391	210	352	190	107
5	116	87	231	139	441	238	397	214	116
6	121	91	247	126	488	266	439	239	120
7	133	100	246	154	520	296	469	267	132
8	133	100	243	159	481	279	432	252	134
9	138	104	261	177	524	309	471	278	143
10	151	113	297	196	580	345	522	310	150
11	159	119	332	193	615	378	554	340	178
12	170	128	315	207	546	373	492	336	171
13	192	144	319	236	618	407	556	367	184
14	216	162	402	249	607	420	547	378	212
15	250	188	447	261	607	452	547	407	245
16	216	162	377	352	591	432	532	389	221
17	159	119	348	197	602	320	542	288	158
18	171	128	450	222	614	405	553	364	193
19	204	153	440	248	591	367	532	330	227
20	191	143	449	246	609	421	548	379	209
21	229	172	452	327	594	442	534	398	313
22	227	170	452	320	594	435	535	392	303
23	160	120	401	172	601	403	541	363	159
24	168	126	298	212	603	333	543	300	167
25	177	133	422	227	603	418	543	376	192
26	214	161	456	262	591	441	532	397	208
27	78	59	152	87	289	134	260	121	78
40	202	152	409	239	613	396	552	357	212
41	208	156	384	264	613	419	552	376	207
42	252	189	447	283	609	451	548	407	257
43	228	171	441	277	608	452	547	407	245
44	208	156	432	357	600	443	540	399	212
45	235	176	433	274	608	449	547	404	245

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

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 2 (A-2)
State Farm Mutual Automobile Insurance Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 15</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	30	23	45	32	73	44	66	40	30
2	33	25	54	39	87	47	78	43	33
3	33	25	63	34	104	56	94	51	33
4	34	26	60	38	99	54	90	49	35
5	40	30	69	42	108	68	97	62	40
6	41	31	76	44	114	79	102	71	41
7	47	35	80	52	125	80	113	72	45
8	48	36	82	54	129	80	117	72	47
9	52	39	87	58	139	91	125	81	51
10	52	39	103	65	157	95	141	86	52
11	55	41	114	63	155	94	139	85	58
12	58	44	103	70	155	99	139	90	55
13	66	50	123	74	155	112	139	100	63
14	73	55	133	82	152	115	137	103	68
15	82	62	145	87	152	123	137	111	76
16	73	55	148	110	148	120	134	109	72
17	47	35	95	64	155	79	139	71	47
18	58	44	142	71	153	111	138	99	64
19	69	52	143	82	148	113	134	101	69
20	64	48	146	78	152	115	137	103	71
21	76	57	146	104	149	121	135	109	101
22	75	56	146	103	149	119	135	108	98
23	55	41	137	68	150	111	136	99	55
24	54	41	89	69	151	100	137	90	54
25	60	45	137	73	138	113	124	101	65
26	71	53	148	90	148	121	134	109	68
27	26	20	56	28	87	45	78	41	27
40	69	52	134	76	153	109	138	98	68
41	69	52	134	82	153	115	138	103	69
42	84	63	145	89	152	123	137	111	81
43	75	56	143	87	152	123	137	111	78
44	70	53	150	112	150	121	136	109	69
45	78	59	141	87	152	123	137	111	78

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

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)
State Farm Mutual Automobile Insurance Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 15</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	145	109	239	164	444	264	399	238	151
2	156	117	248	183	463	273	416	245	164
3	161	121	260	180	475	298	428	268	174
4	169	127	264	194	517	310	466	279	185
5	170	128	268	202	502	333	451	299	190
6	175	131	271	192	545	356	490	320	186
7	178	134	277	209	562	380	505	343	191
8	192	144	292	213	544	394	489	355	216
9	190	143	295	211	581	394	522	355	206
10	186	140	303	224	574	402	516	362	186
11	187	140	310	226	574	395	516	356	199
12	205	154	328	233	628	398	566	358	220
13	215	161	314	228	625	426	563	383	230
14	233	175	369	255	639	440	575	397	245
15	249	187	345	268	650	472	585	425	257
16	222	167	281	269	570	326	513	293	233
17	200	150	369	227	612	381	551	343	200
18	223	167	409	258	625	429	563	386	226
19	197	148	381	233	632	361	569	325	197
20	218	164	340	251	642	410	578	369	233
21	249	187	415	286	634	457	570	411	256
22	281	211	425	345	632	497	569	447	281
23	180	135	296	211	643	364	579	327	187
24	219	164	375	262	569	387	512	349	236
25	215	161	357	266	541	459	487	413	241
26	237	178	392	310	572	477	515	429	264
27	138	104	219	144	410	235	369	212	138
40	189	142	367	198	612	405	551	365	244
41	187	140	309	236	534	395	481	356	187
42	200	150	304	251	577	444	520	399	235
43	243	182	351	272	651	450	586	404	251
44	200	150	279	227	492	422	443	380	209
45	217	163	388	233	652	457	587	412	254

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

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 5 Basic (B)
State Farm Mutual Automobile Insurance Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 15</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	10	8	21	11	35	19	32	17	10
2	12	9	22	14	42	22	38	20	12
3	12	9	22	14	44	22	40	20	12
4	13	10	24	16	48	25	43	22	13
5	14	11	28	17	53	29	48	27	14
6	15	11	29	16	59	32	53	28	15
7	16	12	29	19	63	35	57	32	16
8	16	12	29	19	58	33	52	29	16
9	16	12	31	22	63	38	57	34	17
10	18	14	35	23	70	41	63	37	18
11	21	16	40	23	72	46	65	41	20
12	21	16	38	25	66	46	59	41	22
13	23	17	38	28	72	50	65	45	23
14	28	21	49	30	71	50	64	45	25
15	30	23	53	31	71	54	64	49	31
16	34	26	46	40	67	53	60	47	34
17	19	14	40	23	72	39	65	35	19
18	25	19	53	27	70	49	63	44	28
19	28	21	53	30	68	45	61	40	28
20	28	21	53	30	71	49	64	44	31
21	37	28	53	40	69	53	62	48	43
22	36	27	53	40	68	53	61	47	42
23	19	14	48	21	68	48	61	43	19
24	20	15	35	26	68	40	61	35	20
25	24	18	51	28	64	50	58	45	25
26	28	21	53	31	68	53	61	47	28
27	9	7	18	10	36	16	33	15	9
40	24	18	48	29	71	47	64	43	24
41	25	19	46	32	71	50	64	45	25
42	31	23	53	34	70	53	63	48	31
43	28	21	53	34	70	54	63	49	31
44	28	21	52	40	68	53	61	47	34
45	29	22	53	34	71	54	64	49	31

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

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)
State Farm Mutual Automobile Insurance Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 15</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	237	178	487	288	823	457	741	411	236
2	244	183	511	287	849	422	764	380	244
3	253	190	514	306	864	490	778	441	252
4	262	197	531	307	894	487	805	439	260
5	262	197	545	338	921	530	829	477	261
6	270	203	524	335	940	552	846	496	269
7	280	210	557	365	1011	597	910	537	280
8	303	227	608	373	987	604	889	543	302
9	291	218	579	352	957	606	861	545	289
10	291	218	601	362	959	650	863	585	289
11	290	218	569	357	1014	644	912	580	288
12	343	257	638	421	994	675	894	607	342
13	353	265	606	417	1033	725	930	653	351
14	400	300	730	460	1008	754	908	679	398
15	468	351	708	536	1008	786	908	707	459
16	420	315	742	489	984	677	885	609	406
17	335	251	700	400	1036	633	932	570	335
18	383	287	769	423	1003	731	902	657	381
19	327	245	710	445	984	685	885	617	409
20	420	315	780	538	995	757	895	681	437
21	465	349	793	611	986	855	887	770	506
22	510	383	786	627	977	829	879	746	552
23	339	254	688	542	1008	737	908	664	337
24	369	277	687	468	1006	654	905	589	388
25	371	278	737	571	872	694	785	624	369
26	482	362	794	619	975	809	877	729	497
27	221	166	461	270	811	411	730	371	220
40	307	230	693	388	969	637	872	573	306
41	284	213	579	416	906	667	816	600	300
42	342	257	662	457	993	742	893	667	341
43	408	306	708	536	1004	760	903	684	407
44	328	246	565	477	999	677	900	609	336
45	366	275	733	512	1006	787	906	708	364

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

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)
State Farm Mutual Automobile Insurance Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 15</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	98	74	98	98	98	98	98	98	98
2	107	80	107	107	107	107	107	107	107
3	107	80	107	107	107	107	107	107	107
4	107	80	107	107	107	107	107	107	107
5	111	83	111	111	111	111	111	111	111
6	108	81	108	108	108	108	108	108	108
7	116	87	116	116	116	116	116	116	116
8	123	92	123	123	123	123	123	123	123
9	118	89	118	118	118	118	118	118	118
10	120	90	120	120	120	120	120	120	120
11	111	83	111	111	111	111	111	111	111
12	128	96	128	128	128	128	128	128	128
13	145	109	145	145	145	145	145	145	145
14	155	116	155	155	155	155	155	155	155
15	190	143	190	190	190	190	190	190	190
16	275	206	275	275	275	275	275	275	275
17	108	81	108	108	108	108	108	108	108
18	155	116	155	155	155	155	155	155	155
19	184	138	184	184	184	184	184	184	184
20	148	111	148	148	148	148	148	148	148
21	205	154	205	205	205	205	205	205	205
22	233	175	233	233	233	233	233	233	233
23	191	143	191	191	191	191	191	191	191
24	145	109	145	145	145	145	145	145	145
25	180	135	180	180	180	180	180	180	180
26	235	176	235	235	235	235	235	235	235
27	97	73	97	97	97	97	97	97	97
40	127	95	127	127	127	127	127	127	127
41	135	101	135	135	135	135	135	135	135
42	137	103	137	137	137	137	137	137	137
43	168	126	168	168	168	168	168	168	168
44	187	140	187	187	187	187	187	187	187
45	167	125	167	167	167	167	167	167	167

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

Massachusetts Private Passenger Automobile
Increased Limits Factors and Flat Rates
State Farm Mutual Automobile Insurance Company

<u>Limit</u>	<u>Substitute Transportation</u>	<u>Limit</u>	<u>Rate</u>
			Part 6 Medpay (D)
\$15/day	\$13	5,000	\$14
\$30/day	57	10,000	17
\$45/day	140	15,000	22
\$100/day	287	20,000	23
		25,000	26
		50,000	30
		100,000	36
 <u>Towing and Labor</u>	 <u>All classes except 15</u>		
\$50 per disablement		\$8	
\$100 per disablement		16	

The above rates are applicable to insureds with zero Merit Rating Plan points.

**Massachusetts Private Passenger Automobile
 4/1/2009 State Farm Proposed Coverage U Rates by Limit
 Applicable to Coverage U-2 (Underinsured Motorists) Rates for Vehicles Other Than Motorcycles
 Rated in the Advisory Private Passenger Automobile Manual**

	LIMIT PER PERSON																						
	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1	
40																							
45																							
50																							
60																							
70																							
80																							
100																							
150																							
200																							
250																							
300																							
350																							
400																							
500																							
600																							
700																							
800																							
900																							
1000																							
1250																							
1500																							
1750																							
2000																							
2500																							
3000																							
4000																							
5000																							
7500																							
10000																							

Additional Increased Limit Rates Limit Rate
 45/45 11
 750/750 279

**Massachusetts Private Passenger Automobile
Coverage Package Premium - Current Vs. Proposed
20/40 A-1/B, Full PIP, \$5,000 PDL**

**Manual Base Rates - no discounts or merit rating adjustments
(current PIP adjusted to average passive restraint)**

<u>City/Town/Subdivision</u>	<u>Present Average Premium</u>	<u>Proposed Average Premium</u>	<u>% Change</u>
Petersham	273	259	-5.1%
Sturbridge	331	333	0.6%
Northampton	338	335	-0.9%
Foxborough	349	344	-1.4%
Pittsfield	368	358	-2.7%
Attleborough	378	376	-0.5%
Bridgewater	436	402	-7.8%
Plymouth	410	411	0.2%
Dedham	437	418	-4.3%
Framingham	464	421	-9.3%
Methuen	477	425	-10.9%
Cambridge	472	442	-6.4%
Quincy	486	465	-4.3%
New Bedford	509	485	-4.7%
Worcester	547	522	-4.6%
Randolph	568	558	-1.8%
Revere	630	606	-3.8%
Chelsea	551	542	-1.6%
West Roxbury	499	463	-7.2%
Roslindale	494	490	-0.8%
Jamaica Plain	561	517	-7.8%
Hyde Park	518	514	-0.8%
Dorchester	686	656	-4.4%
Roxbury	711	649	-8.7%
Boston Central	482	438	-9.1%
Brighton	530	485	-8.5%
South Boston	540	517	-4.3%
E. Boston/Charlestown	633	586	-7.4%
Holyoke	549	522	-4.9%
Lowell	528	497	-5.9%
Springfield	611	581	-4.9%
Lynn	617	598	-3.1%
Lawrence	520	514	-1.2%
Brockton	570	527	-7.5%
Barnstable	367	364	-0.8%
North Adams	338	314	-7.1%
Fall River	537	515	-4.1%
Taunton	411	388	-5.6%
Beverly	386	368	-4.7%
Gloucester	369	353	-4.3%
Haverhill	428	411	-4.0%
Newburyport	323	327	1.2%
Peabody	489	447	-8.6%
Salem	510	454	-11.0%
Chicopee	407	384	-5.7%
Westfield	412	409	-0.7%
Everett	567	557	-1.8%
Malden	577	565	-2.1%
Marlborough	363	363	0.0%
Medford	510	485	-4.9%
Melrose	414	410	-1.0%
Newton	404	375	-7.2%
Somerville	497	519	4.4%
Waltham	411	412	0.2%
Woburn	422	421	-0.2%
Fitchburg	397	388	-2.3%
Gardner	322	321	-0.3%
Leominster	404	398	-1.5%

State Farm Mutual Insurance Company
Sample Premium Calculation
2009 Rates / 2009 Territories
February 13, 2009

This exhibit displays the premium calculation for four sample policies using the rates from AIB's PP Advisory Filing and base rates from the State Farm private passenger filing with effective dates of April 1, 2009.

The sample policies are taken from the MA DOI Property & Casualty Insurance Filing Guidance Notice 2008-H dated November 5, 2008

All four sample policies are rated as New Business for Quincy (town code 703).

Note:

* SDIP is now applied to Optional BI.

* The passive restraint discount has been eliminated in this filing.

State Farm Mutual Insurance Company
Sample Premium Calculation
2009 Rates / 2009 Territories

FINAL POLICY PREMIUM 483

POLICY 1

VEHICLE 1

TownCd 703 Terr 12
 StatClass 1221 RateClass 10
 SDIP 98 SDIPFact -0.070 1,2,4,5,7
 Mileage 15000 MileFact 1.000 1-8,12
 PassvRst Y PRFact 1.000 na
 MultiCar N MCFact 1.000 1,2,4,5,7,8,9
 Senior N SFact 1.000
 MY 2003
 SYM 13

VEHICLE 1

MANUAL PREMIUM CALCULATION

Part	Covg	Lmt/Ded	Manual Prem	Glass Ded Factor	Manual Prem For Pol Covg		Mileage Disc Factor		Multi Car Disc Factor		Passive Rest Disc Factor		Anti-Theft Disc Factor		Prem After Theft Disc		Sr. Factor		SDIP Factor		Final Premium After SDIP
					Prem	Factor	Mileage Disc	MultCar Disc	Rest Disc	PassvRst Disc	Anti-Theft Disc	Prem After Theft	Sr. Factor	SDIP Amt	SDIP Amt						
1	BI	20/40	170		1.00	170	1.00	170	1.00	170	1.00	170	1.00	170	1.00	170	1.000	170	-0.070	-12	158
5	Opt BI	20/40	21		1.00	21	1.00	21	1.00	21	1.00	21	1.00	21	1.00	21	1.000	21	-0.070	-1	20
3	U1	20/40	9		1.00	9	1.00	9	1.00	9	1.00	9	1.00	9	1.00	9	1.000	9	0.000	0	9
12	U2	20/40	0		1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.000	0	0.000	0	0
4	PDL	25000	260		1.00	260	1.00	260	1.00	260	1.00	260	1.00	260	1.00	260	1.000	260	-0.070	-18	242
2	PIP	full	58		1.00	58	1.00	58	1.00	58	1.00	58	1.00	58	1.00	58	1.000	58	-0.070	-4	54
7	COLL	na	0		1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.000	0	-0.070	0	0
9	OTC	na	0	0.000	1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.000	0	0.000	0	0
	Sub	na	0		1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.000	0	0.000	0	0
	TOTAL		518			518		518		518		518		518		518		518		-35	483

State Farm Mutual Insurance Company
Sample Premium Calculation
2009 Rates / 2009 Territories

POLICY 2

697

FINAL POLICY PREMIUM

VEHICLE 1
Town 703 Terr 12
StatClass 1152 RateClass 15
SDIP 99 SDIPFact -0.170 1,2,4,5,7
Mileage 4000 MileFact 0.900 1-8,12
PassvRst Y PRFact 1.000 na
MultiCar N MCFact 1.000 1,2,4,5,7,8,9
Senior N SFact 0.750
MY 2003
SYM 13

VEHICLE 1

MANUAL PREMIUM CALCULATION

Part	Covg	Lmt/Ded	Manual Prem	Glass Ded Factor	Mileage			Multi Car			Passive			Anti-Theft			Prem After			Final Premium After SDIP		
					Mileage Disc Factor	After Mileage Disc	153	Multi Car Disc Factor	1.00	153	Passive Resc Disc Factor	1.00	153	Anti-Theft Disc Factor	1.00	153	Prem After Passive Resc Disc	117	1.00		117	Prem After Anti-Theft Disc
1	BI	20/40	170		0.90	153	1.00	153	1.00	153	1.00	153	1.00	153	1.00	153	1.00	153	0.750	-0.170	-20	95
5	Opt BI	100/300	130		0.90	117	1.00	117	1.00	117	1.00	117	1.00	117	1.00	117	1.00	117	0.750	-0.170	-15	73
3	U1	100/300	15		0.90	14	1.00	14	1.00	14	1.00	14	1.00	14	1.00	14	1.00	14	0.750	0.000	0	11
12	U2	100/300	33		0.90	30	1.00	30	1.00	30	1.00	30	1.00	30	1.00	30	1.00	30	0.750	0.000	0	23
4	PDL	100000	267		0.90	240	1.00	240	1.00	240	1.00	240	1.00	240	1.00	240	1.00	240	0.750	-0.170	-31	149
2	PIP	full	58		0.90	52	1.00	52	1.00	52	1.00	52	1.00	52	1.00	52	1.00	52	0.750	-0.170	-7	32
7	COLL	500w/w	340		0.90	306	1.00	306	1.00	306	1.00	306	1.00	306	1.00	306	1.00	306	0.750	-0.170	-39	191
9	OTC	500/100g	122	0.880	1.00	107	1.00	107	1.00	107	1.00	107	1.00	107	1.00	107	1.00	107	0.750	0.000	0	80
	Sub	30/900	57		1.00	57	1.00	57	1.00	57	1.00	57	1.00	57	1.00	57	1.00	57	0.750	0.000	0	43
	TOTAL		1177			1076		1076		1076		1076		1076		1076		1076		-112		697

State Farm Mutual Insurance Company
Sample Premium Calculation
2009 Rates / 2009 Territories

POLICY 3

VEHICLE 2

Final Policy Premium 2955

Manual Premium 373

Glass Ded Factor 0.880

Manual Premium 2158

Manual Premium 170

Manual Premium 130

Manual Premium 15

Manual Premium 33

Manual Premium 267

Manual Premium 58

Manual Premium 163

Manual Premium 70

Manual Premium 57

Manual Premium 963

VEHICLE 1

Manual Premium 373

Glass Ded Factor 0.880

Manual Premium 2158

Manual Premium 170

Manual Premium 130

Manual Premium 15

Manual Premium 33

Manual Premium 267

Manual Premium 58

Manual Premium 163

Manual Premium 70

Manual Premium 57

Manual Premium 963

VEHICLE 1

MANUAL PREMIUM CALCULATION

Part	Covg	Lmt/Ded	Manual Prem	Glass Ded Factor	Manual Prem	Mileage Disc Factor	Prem After Mileage Disc	Multi Car Disc Factor	Prem After Multi Car Disc	Passive Rest Disc Factor	Prem After Passive Rest Disc	Anti-Theft Disc Factor	Prem After Anti-Theft Disc	Sr. Factor	Prem After Sr. Factor	SDIP Factor	SDIP Amt	Final Premium After SDIP
1	BI	20/40	373		373	1.00	373	0.95	354	1.00	354	1.00	354	1.000	354	0.000	0	354
5	Opt BI	100/300	285		285	1.00	285	0.95	271	1.00	271	1.00	271	1.000	271	0.000	0	271
3	U1	100/300	15		15	1.00	15	1.00	15	1.00	15	1.00	15	1.000	15	0.000	0	15
12	U2	100/300	33		33	1.00	33	1.00	33	1.00	33	1.00	33	1.000	33	0.000	0	33
4	PDL	100000	517		517	1.00	517	0.95	491	1.00	491	1.00	491	1.000	491	0.000	0	491
2	PIP	full	99		99	1.00	99	0.95	94	1.00	94	1.00	94	1.000	94	0.000	0	94
7	COLL	500ww	657		657	1.00	657	0.95	624	1.00	624	1.00	624	1.000	624	0.000	0	624
9	OTC	500/100g	122	0.880	107	1.00	107	0.95	102	1.00	102	1.00	102	1.000	102	0.000	0	102
	Sub	30/900	57		57	1.00	57	1.00	57	1.00	57	1.00	57	1.000	57	0.000	0	57
	TOTAL		2158		2143		2143		2041		2041		2041		2041		0	2041

VEHICLE 2

MANUAL PREMIUM CALCULATION

Part	Covg	Lmt/Ded	Manual Prem	Glass Ded Factor	Manual Prem	Mileage Disc Factor	Prem After Mileage Disc	Multi Car Disc Factor	Prem After Multi Car Disc	Passive Rest Disc Factor	Prem After Passive Rest Disc	Anti-Theft Disc Factor	Prem After Anti-Theft Disc	Sr. Factor	Prem After Sr. Factor	SDIP Factor	SDIP Amt	Final Premium After SDIP
1	BI	20/40	170		170	1.00	170	0.95	162	1.00	162	1.00	162	1.000	162	0.000	0	162
5	Opt BI	100/300	130		130	1.00	130	0.95	124	1.00	124	1.00	124	1.000	124	0.000	0	124
3	U1	100/300	15		15	1.00	15	1.00	15	1.00	15	1.00	15	1.000	15	0.000	0	15
12	U2	100/300	33		33	1.00	33	1.00	33	1.00	33	1.00	33	1.000	33	0.000	0	33
4	PDL	100000	267		267	1.00	267	0.95	254	1.00	254	1.00	254	1.000	254	0.000	0	254
2	PIP	full	58		58	1.00	58	0.95	55	1.00	55	1.00	55	1.000	55	0.000	0	55
7	COLL	500ww	163		163	1.00	163	0.95	155	1.00	155	1.00	155	1.000	155	0.000	0	155
9	OTC	500/100g	70	0.880	62	1.00	62	0.95	59	1.00	59	1.00	59	1.000	59	0.000	0	59
	Sub	30/900	57		57	1.00	57	1.00	57	1.00	57	1.00	57	1.000	57	0.000	0	57
	TOTAL		963		955		955		914		914		914		914		0	914

State Farm Mutual Insurance Company
Sample Premium Calculation
2009 Rates / 2009 Territories

POLICY 4

VEHICLE 1

Town	Quincy	Town	Quincy
TownCd	703	Terr	12
StatClass	1101	RateClass	10
SDIP	00	SDIPFact	-0.170
Mileage	20000	MileFact	1.000
PassvRst	Y	PRFact	1.000
MultiCar	Y	MCFact	0.950
Senior	N	SrFact	1.000
MY	2003		
SYM	13		

VEHICLE 2

Town	Quincy	Terr	12
TownCd	703	RateClass	10
StatClass	1101	SDIPFact	-0.170
SDIP	99	MileFact	1.000
Mileage	15000	PRFact	1.000
PassvRst	na	MCFact	0.950
MultiCar	Y	SrFact	1.000
Senior	N		
MY	1998		
SYM	5		

FINAL POLICY PREMIUM

1150

VEHICLE 1

MANUAL PREMIUM CALCULATION

Part	Covg	Lmt/Ded	Manual Prem	Glass Ded Factor	Manual Prem For Pol Covg	Mileage Disc Factor	Prem After Mileage Disc	Multi Car Disc Factor	Prem After Multi Car Disc	Passive Rest Disc Factor	Prem After Passive Rest Disc	Anti-Theft Disc Factor	Prem After Anti-Theft Disc	Sr. Factor	Prem After Sr. Factor	SDIP Factor	SDIP Amt	Final Premium After SDIP
1	BI	20/40	170		170	1.00	170	0.95	162	1.00	162	1.00	162	1.000	162	0.000	0	162
5	Opt BI	35/80	55		55	1.00	55	0.95	52	1.00	52	1.00	52	1.000	52	0.000	0	52
3	U1	35/80	11		11	1.00	11	1.00	11	1.00	11	1.00	11	1.000	11	0.000	0	11
12	U2	35/80	8		8	1.00	8	1.00	8	1.00	8	1.00	8	1.000	8	0.000	0	8
4	PDL	50000	264		264	1.00	264	0.95	251	1.00	251	1.00	251	1.000	251	0.000	0	251
2	PIP	full	58		58	1.00	58	0.95	55	1.00	55	1.00	55	1.000	55	0.000	0	55
7	COLL	na	0		0	1.00	0	0.95	0	1.00	0	1.00	0	1.000	0	0.000	0	0
9	OTC	500/100g	122	0.880	107	1.00	107	0.95	102	1.00	102	1.00	102	1.000	102	0.000	0	102
	Sub	na	0		0	1.00	0	1.00	0	1.00	0	1.00	0	1.000	0	0.000	0	0
	TOTAL		688		673		673		641		641		641		641		0	641

VEHICLE 2

MANUAL PREMIUM CALCULATION

Part	Covg	Lmt/Ded	Manual Prem	Glass Ded Factor	Manual Prem For Pol Covg	Mileage Disc Factor	Prem After Mileage Disc	Multi Car Disc Factor	Prem After Multi Car Disc	Passive Rest Disc Factor	Prem After Passive Rest Disc	Anti-Theft Disc Factor	Prem After Anti-Theft Disc	Sr. Factor	Prem After Sr. Factor	SDIP Factor	SDIP Amt	Final Premium After SDIP
1	BI	20/40	170		170	1.00	170	0.95	162	1.00	162	1.00	162	1.000	162	-0.170	-28	134
5	Opt BI	35/80	55		55	1.00	55	0.95	52	1.00	52	1.00	52	1.000	52	-0.170	-9	43
3	U1	35/80	11		11	1.00	11	1.00	11	1.00	11	1.00	11	1.000	11	0.000	0	11
12	U2	35/80	8		8	1.00	8	1.00	8	1.00	8	1.00	8	1.000	8	0.000	0	8
4	PDL	50000	264		264	1.00	264	0.95	251	1.00	251	1.00	251	1.000	251	-0.170	-43	208
2	PIP	full	58		58	1.00	58	0.95	55	1.00	55	1.00	55	1.000	55	-0.170	-9	46
7	COLL	na	0		0	1.00	0	0.95	0	1.00	0	1.00	0	1.000	0	-0.170	0	0
9	OTC	500/100g	70	0.880	62	1.00	62	0.95	59	1.00	59	1.00	59	1.000	59	0.000	0	59
	Sub	na	0		0	1.00	0	1.00	0	1.00	0	1.00	0	1.000	0	0.000	0	0
	TOTAL		636		628		628		598		598		598		598		-89	509

**MASSACHUSETTS DIVISION OF INSURANCE
RATE DEVIATION ABSTRACT**

COMPANY _____ NAIC # _____
 _State Farm Mutual Automobile Insurance Company_____ _25178_____

BUREAU FILING OR PROGRAM DESIGNATION _Automobile Insurance Bureau Advisory Filing, Private Passenger Auto_____

EFFECTIVE DATE OF BUREAU FILING/PROGRAM __4/1/09_____

UNIFORM % DEVIATION ____N/A____ OTHER (EXPLAIN) _Base rate deviations varying by coverage_____

LINE/SUBLINE OF INSURANCE __19.1,19.2, 21.1, Private Passenger Auto Liability and Physical Damage_____

LATEST YEAR DIRECT MASSACHUSETTS WRITTEN PREMIUM ____2007____

1. WHICH CATEGORY FITS THE DESCRIPTION OF THIS DEVIATION?

RATES ____X____ RATING RULES _____ RATING PLAN _____

2. FROM WHICH RATING BUREAU ARE YOU DEVIATING? Automobile Insurers Bureau

3. IS THIS A NEW, AMENDED OR RENEWAL DEVIATION?

NEW ____X____ AMENDED _____ RENEWAL _____

4. WHAT EFFECTIVE DATE IS REQUESTED? _4/1/09_

5. IF RENEWAL, WHEN DID DEVIATION FIRST TAKE EFFECT? ____N/A____

NOTE: DEVIATIONS CANNOT BE RENEWED IF BUREAU PROGRAM RATES, RULES OR PLANS WERE REVISED DURING DEVIATION PERIOD OR IF BUREAU RATES WERE SUPERSEDED BY LOSS COSTS.

6. MOST RECENT 5 YEAR HISTORY OF DEVIATION (AMENDED OR RENEWAL RATE DEVIATIONS ONLY). BEGIN WITH MOST RECENT YEAR:

YEAR	%DEVIATION	BUREAU PROGRAM EFFECTIVE DATE
__NA__	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**MASSACHUSETTS DIVISION OF INSURANCE
RATE DEVIATION ABSTRACT**

7. FIVE YEAR MASSACHUSETTS PREMIUM/LOSS EXPERIENCE (For Line/Sub-type):

YEAR	EARNED PREMIUM	INCURRED LOSSES	LOSS RATIO
2007	\$21,589,744	\$12,545,059	58.1%
2006	23,680,477	11,320,221	47.8%
2005	25,819,569	13,482,649	52.2%
2004	24,997,460	15,330,579	61.3%
2003	23,238,640	17,109,128	73.6%

8. MOST RECENT EXPENSE PROVISIONS (Insurance Expense Exhibit):

General Expense 3.0% Commissions/Brokerage 7.6% Other Acquisition 8.5%
 Premium Taxes, Licenses/Fees 2.2% Underwriting Profit -1.3% Other 0.7%


9. IF THIS DEVIATION APPLIES TO RATING RULES FILED ON YOUR BEHALF, USE THE SPACE BELOW TO SUMMARIZE THE RULES:

N/A

10. IF THIS DEVIATION APPLIES TO A RATING PLAN FILED ON YOUR BEHALF, USE THE SPACE BELOW TO SUMMARIZE THE DEVIATION:

N/A

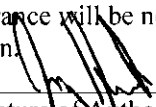
PERSON COMPLETING THIS ABSTRACT Thomas Harrington
 (print or type)

SIGNATURE  DATE 2/13/09

TITLE Actuarial Analyst I E-MAIL tom.harrington.pc35@statefarm.com

CERTIFICATION

I certify that the information contained on this abstract is true. I further certify that the Division of Insurance will be notified, in writing, should the company wish to withdraw the deviation requested herein.


 Signature of Authorized Representative

Assistant Vice-President and Actuary
 Name and Title of Authorized Representative (print or type)

**MASSACHUSETTS DIVISION OF INSURANCE
RATE DEVIATION ABSTRACT**

7. FIVE YEAR MASSACHUSETTS PREMIUM/LOSS EXPERIENCE (For Line/Sub-type):

YEAR	EARNED PREMIUM	INCURRED LOSSES	LOSS RATIO
2007	\$21,589,744	\$12,545,059	58.1%
2006	23,680,477	11,320,221	47.8%
2005	25,819,569	13,482,649	52.2%
2004	24,997,460	15,330,579	61.3%
2003	23,238,640	17,109,128	73.6%

8. MOST RECENT EXPENSE PROVISIONS (Insurance Expense Exhibit):

General Expense 3.0% Commissions/Brokerage 7.6% Other Acquisition 8.5%
 Premium Taxes, Licenses/Fees 2.2% Underwriting Profit -1.3% Other 0.7%


9. IF THIS DEVIATION APPLIES TO RATING RULES FILED ON YOUR BEHALF, USE THE SPACE BELOW TO SUMMARIZE THE RULES:

N/A

10. IF THIS DEVIATION APPLIES TO A RATING PLAN FILED ON YOUR BEHALF, USE THE SPACE BELOW TO SUMMARIZE THE DEVIATION:

N/A

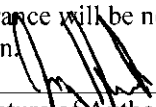
PERSON COMPLETING THIS ABSTRACT Thomas Harrington
 (print or type)

SIGNATURE  DATE 2/13/09

TITLE Actuarial Analyst I E-MAIL tom.harrington.pc35@statefarm.com

CERTIFICATION

I certify that the information contained on this abstract is true. I further certify that the Division of Insurance will be notified, in writing, should the company wish to withdraw the deviation requested herein.


 Signature of Authorized Representative

Assistant Vice-President and Actuary
 Name and Title of Authorized Representative (print or type)

SERFF Tracking Number: SFMA-126039031 *State:* Massachusetts
Filing Company: State Farm Mutual Automobile Insurance *State Tracking Number:* 09FEB19-031
Company Tracking Number: PV-24832
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: PV-24832
Project Name/Number: PV-24832/PV-24832

Attachment "Sample Premium Calculations.xls" is not a PDF document and cannot be reproduced here.

Re: State Farm Mutual Automobile Insurance Company
State Farm Filing # PV-24832

Dear Ms. Blank,

As requested in your March 4, 2009 objection letter, we are providing additional information regarding our February 13, 2009 filing.

1. Please submit page 2 of Exhibit 9 detailing the indicated rate need for collision.

We have attached Exhibits 1-10 with this response which includes the indicated rate need for collision.

2. Exhibit 10 displays the calculation of the -8.2% indicated rate need based on the past three and one half years of experience. The transmittal documents display an indicated need of -11.7%. Please provide a reconciliation of these two estimates.

The -8.2% indicated rate need includes three and one half years of experience which takes into account the residual market premiums, losses, and adjustments shown in Exhibits 1-9. The -11.7% indicated need shown in the transmittal document is incorrect. The indication on the transmittal document should also be -8.2%.

3. Please provide a description of the calculations made to the AIB 2009 advisory base rates to produce the base rates shown in filing exhibit 11.

We first analyzed the changes by coverage in the 2009 AIB Advisory Filing and applied the average change by coverage to our own book of business. We then developed our indicated rate need and decided the rate changes we wanted to implement by coverage. We then offset the AIB base rates by multiplying the base rates by a particular factor that would result in our desired rate changes by coverage. We applied the same factor to all base rates for a particular coverage so that it would be a flat rate change for all policyholders with that coverage. All base rates were then rounded to the nearest whole dollar.

4. Is State Farm intending to adopt the AIB 2009 Advisory Manual Rules without exception with this revision?

Yes, State Farm is intending to adopt all AIB 2009 Advisory Manual Rules with this revision.

5. Please provide the premium comparisons for the four policy profiles described in DOI filing guidance notice 2008-H. Only the first policy appears to have been included with the initial filing.

We have included the four policy profiles in both PDF and Microsoft Excel formats.

6. Does State Farm intend to adopt the AIB 2009 Advisory rates and rules for motorcycles with this change?

Yes, State Farm plans to adopt all motorcycle changes included in the AIB 2009 Advisory filing.

Please let me know if you have any additional questions regarding this supplemental information.

Sincerely,

Jay Hieb

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

MASSACHUSETTS

ACTUAL VOLUNTARY AND FACILITY UNDERWRITING EXPERIENCE AFTER POLICYHOLDER DIVIDENDS

PRIVATE PASSENGER VEHICLES

CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES			BODILY INJURY			PROPERTY DAMAGE			PERSONAL INJURY PROTECTION			COMPREHENSIVE		
				%			%			%			%			%
2005	E. P.	\$ 25,819,569			\$ 7,988,206			\$ 5,538,783			\$ 1,536,796			\$ 2,715,498		
	IL/AE	13,482,649	52.2		4,142,848	51.9		2,720,748	49.1		571,268	37.2		1,573,964	58.0	
	U. E.	7,596,195	29.4		2,882,257	36.1		1,469,816	26.5		453,934	29.5		670,876	24.7	
	G/L	4,740,725	18.4		963,101	12.1		1,348,219	24.3		511,594	33.3		470,658	17.3	
2006	E. P.	\$ 23,680,477			\$ 7,330,434			\$ 5,101,433			\$ 1,337,528			\$ 2,387,861		
	IL/AE	11,320,221	47.8		2,994,669	40.9		2,529,179	49.6		696,816	52.1		1,353,309	56.7	
	U. E.	5,996,321	25.3		2,195,288	29.9		1,204,360	23.6		389,373	29.1		441,249	18.5	
	DIV.	2,215,800	9.4		652,463	8.9		456,282	8.9		112,734	8.4		212,261	8.9	
	G/L	4,148,135	17.5		1,488,014	20.3		911,612	17.9		138,605	10.4		381,042	16.0	
2007	E. P.	\$ 21,589,744			\$ 6,337,615			\$ 4,742,641			\$ 1,150,663			\$ 2,110,188		
	IL/AE	12,545,059	58.1		3,981,635	62.8		2,710,797	57.2		704,232	61.2		1,193,686	56.6	
	U. E.	5,359,547	24.8		1,771,889	28.0		1,157,976	24.4		293,614	25.5		497,280	23.6	
	DIV.	135,728	0.6		24,098	0.4		39,961	0.8		1,928	0.2		14,832	0.7	
	G/L	3,549,410	16.4		559,993	8.8		833,907	17.6		150,889	13.1		404,390	19.2	
2008 6 MOS	E. P.	\$ 9,611,988			\$ 2,672,633			\$ 2,202,720			\$ 461,718			\$ 937,247		
	IL/AE	5,610,850	58.4		1,876,500	70.2		1,047,776	47.6		230,959	50.0		595,870	63.6	
	U. E.	2,694,148	28.0		811,214	30.4		612,253	27.8		132,575	28.7		244,639	26.1	
	DIV.	0	0.0		0	0.0	0	0.0	0.0		0	0.0	0	0.0		
	G/L	1,306,990	13.6		-15,081	-0.6		542,691	24.6		98,184	21.3		96,738	10.3	
TOTAL	E. P.	\$ 80,701,778			\$ 24,328,888			\$ 17,585,577			\$ 4,486,705			\$ 8,150,794		
	IL/AE	42,958,779	53.2		12,995,652	53.4		9,008,500	51.2		2,203,275	49.1		4,716,829	57.9	
	U. E.	21,646,211	26.8		7,660,648	31.5		4,444,405	25.3		1,269,496	28.3		1,854,044	22.7	
	DIV.	2,351,528	2.9		676,561	2.8		496,243	2.8		114,662	2.6		227,093	2.8	
	G/L	13,745,260	17.0		2,996,027	12.3		3,636,429	20.7		899,272	20.0		1,352,828	16.6	

E. P. = EARNED PREMIUM
 IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
 U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
 DIV. = POLICYHOLDER DIVIDENDS
 G/L = UNDERWRITING GAIN OR LOSS

ACTUAL VOLUNTARY AND FACILITY UNDERWRITING EXPERIENCE AFTER POLICYHOLDER DIVIDENDS

CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES		PRIV. PASS. VEHICLES	
			%		%
2005	E. P.	25,819,569		6,306,321	
	IL/AE	13,482,649	52.2	3,979,561	63.1
	U. E.	7,596,195	29.4	1,641,324	26.0
	G/L	4,740,725	18.4	685,436	10.9
2006	E. P.	23,680,477		5,927,152	
	IL/AE	11,320,221	47.8	3,250,598	54.8
	U. E.	5,996,321	25.3	1,425,071	24.0
	DIV.	2,215,800	9.4	579,472	9.8
	G/L	4,148,135	17.5	672,011	11.3
2007	E. P.	21,589,744		5,619,025	
	IL/AE	12,545,059	58.1	3,505,464	62.4
	U. E.	5,359,547	24.8	1,300,789	23.1
	DIV.	135,728	0.6	42,933	0.8
	G/L	3,549,410	16.4	769,839	13.7
2008 6 MOS	E. P.	9,611,988		2,556,172	
	IL/AE	5,610,850	58.4	1,588,533	62.1
	U. E.	2,694,148	28.0	680,342	26.6
	DIV.	0	0.0	0	0.0
	G/L	1,306,990	13.6	287,297	11.2
TOTAL	E. P.	80,701,778		20,408,670	
	IL/AE	42,958,779	53.2	12,324,156	60.4
	U. E.	21,646,211	26.8	5,047,526	24.7
	DIV.	2,351,528	2.9	622,405	3.0
	G/L	13,745,260	17.0	2,414,583	11.8

E. P. = EARNED PREMIUM
 IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
 U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
 DIV. = POLICYHOLDER DIVIDENDS
 G/L = UNDERWRITING GAIN OR LOSS

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

MASSACHUSETTS

ACTUAL VOLUNTARY AND FACILITY UNDERWRITING EXPERIENCE BEFORE POLICYHOLDER DIVIDENDS

PRIVATE PASSENGER VEHICLES

CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES		BODILY INJURY		PROPERTY DAMAGE		PERSONAL INJURY PROTECTION		COMPREHENSIVE	
			%		%		%		%		%
2005	E. P.	25,819,569		7,988,206		5,538,783		1,536,796		2,715,498	
	IL/AE	13,482,649	52.2	4,142,848	51.9	2,720,748	49.1	571,268	37.2	1,573,964	58.0
	U. E.	7,596,195	29.4	2,882,257	36.1	1,469,816	26.5	453,934	29.5	670,876	24.7
	G/L	4,740,725	18.4	963,101	12.1	1,348,219	24.3	511,594	33.3	470,658	17.3
2006	E. P.	23,680,477		7,330,434		5,101,433		1,337,528		2,387,861	
	IL/AE	11,320,221	47.8	2,994,669	40.9	2,529,179	49.6	696,816	52.1	1,353,309	56.7
	U. E.	5,996,321	25.3	2,195,288	29.9	1,204,360	23.6	389,373	29.1	441,249	18.5
	G/L	6,363,935	26.9	2,140,477	29.2	1,367,894	26.8	251,339	18.8	593,303	24.8
2007	E. P.	21,589,744		6,337,615		4,742,641		1,150,663		2,110,188	
	IL/AE	12,545,059	58.1	3,981,635	62.8	2,710,797	57.2	704,232	61.2	1,193,686	56.6
	U. E.	5,359,547	24.8	1,771,889	28.0	1,157,976	24.4	293,614	25.5	497,280	23.6
	G/L	3,685,138	17.1	584,091	9.2	873,868	18.4	152,817	13.3	419,222	19.9
2008 6 MOS	E. P.	9,611,988		2,672,633		2,202,720		461,718		937,247	
	IL/AE	5,610,850	58.4	1,876,500	70.2	1,047,776	47.6	230,959	50.0	595,870	63.6
	U. E.	2,694,148	28.0	811,214	30.4	612,253	27.8	132,575	28.7	244,639	26.1
	G/L	1,306,990	13.6	-15,081	-0.6	542,691	24.6	98,184	21.3	96,738	10.3
TOTAL	E. P.	80,701,778		24,328,888		17,585,577		4,486,705		8,150,794	
	IL/AE	42,958,779	53.2	12,995,652	53.4	9,008,500	51.2	2,203,275	49.1	4,716,829	57.9
	U. E.	21,646,211	26.8	7,660,648	31.5	4,444,405	25.3	1,269,496	28.3	1,854,044	22.7
	G/L	16,096,788	19.9	3,672,588	15.1	4,132,672	23.5	1,013,934	22.6	1,579,921	19.4

E. P. = EARNED PREMIUM
 IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
 U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
 G/L = UNDERWRITING GAIN OR LOSS

ACTUAL VOLUNTARY AND FACILITY UNDERWRITING EXPERIENCE BEFORE POLICYHOLDER DIVIDENDS

CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES		PRIV. PASS. VEHICLES	
		ALL COVERAGES	%	COLLISION	%
2005	E. P.	25,819,569		6,306,321	
	IL/AE	13,482,649	52.2	3,979,561	63.1
	U. E.	7,596,195	29.4	1,641,324	26.0
	G/L	4,740,725	18.4	685,436	10.9
2006	E. P.	23,680,477		5,927,152	
	IL/AE	11,320,221	47.8	3,250,598	54.8
	U. E.	5,996,321	25.3	1,425,071	24.0
	G/L	6,363,935	26.9	1,251,483	21.1
2007	E. P.	21,589,744		5,619,025	
	IL/AE	12,545,059	58.1	3,505,464	62.4
	U. E.	5,359,547	24.8	1,300,789	23.1
	G/L	3,685,138	17.1	812,772	14.5
2008 6 MOS	E. P.	9,611,988		2,556,172	
	IL/AE	5,610,850	58.4	1,588,533	62.1
	U. E.	2,694,148	28.0	680,342	26.6
	G/L	1,306,990	13.6	287,297	11.2
TOTAL	E. P.	80,701,778		20,408,670	
	IL/AE	42,958,779	53.2	12,324,156	60.4
	U. E.	21,646,211	26.8	5,047,526	24.7
	G/L	16,096,788	19.9	3,036,988	14.9

E. P. = EARNED PREMIUM
 IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
 U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
 G/L = UNDERWRITING GAIN OR LOSS

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS
 MASSACHUSETTS

ADJUSTMENTS TO ACTUAL VOLUNTARY AND FACILITY UNDERWRITING EXPERIENCE

1. ADJUSTMENTS TO INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES TO REFLECT EFFECTS OF LIABILITY RESERVE CHANGES
 CHANGES IN PRIOR ACCIDENT YEAR INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES ARE REMOVED FROM THE
 CALENDAR YEAR EXPERIENCE PERIODS. (I.E., A CHANGE IN ACCIDENT YEAR 2006 INCURRED LOSSES AND ALLOCATED ADJUSTMENT
 EXPENSES DURING 2007 IS SUBTRACTED FROM CALENDAR YEAR 2007).

CALENDAR PERIOD	ADJUSTMENTS TO INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES						TOTAL (3) + (4) + (5)
	(1) BODILY INJURY	(2) PROPERTY DAMAGE	(3) BODILY INJURY & PROPERTY DAMAGE (1) + (2)	(4) PERSONAL INJURY PROTECTION	(5) UNINSURED MOTORIST	(6)	
2005	\$ -440,453	\$ 370,593	\$ -69,860	\$ 232,659	\$ 110,028	\$ 272,827	
2006	2,282	-60,760	-58,478	94,340	-17,636	18,226	
2007	-372,335	-101,964	-474,299	358,158	-38,706	-154,847	
2008 6 MOS	120,395	-33,082	87,313	144,822	-44,181	187,954	
TOTAL	\$ -690,111	\$ 174,787	\$ -515,324	\$ 829,979	\$ 9,505	\$ 324,160	

MASSACHUSETTS

ADJUSTED VOLUNTARY AND FACILITY UNDERWRITING EXPERIENCE

THE ACTUAL UNDERWRITING EXPERIENCE FROM EXHIBIT 2 IS MODIFIED TO REFLECT THE VARIOUS ADJUSTMENTS SET FORTH IN EXHIBIT 3.

PRIVATE PASSENGER VEHICLES

CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES			BODILY INJURY			PROPERTY DAMAGE			PERSONAL INJURY PROTECTION			COMPREHENSIVE		
				%			%			%			%			%
2005	E. P.	\$ 25,819,569			\$ 7,988,206			\$ 5,538,783			\$ 1,536,796			\$ 2,715,498		
	IL/AE	13,755,476	53.3		3,702,395	46.3		3,091,341	55.8		803,927	52.3		1,573,964	58.0	
	U. E.	7,596,195	29.4		2,882,257	36.1		1,469,816	26.5		453,934	29.5		670,876	24.7	
	G/L	4,467,898	17.3		1,403,554	17.6		977,626	17.7		278,935	18.2		470,658	17.3	
2006	E. P.	\$ 23,680,477			\$ 7,330,434			\$ 5,101,433			\$ 1,337,528			\$ 2,387,861		
	IL/AE	11,338,447	47.9		2,996,951	40.9		2,468,419	48.4		791,156	59.2		1,353,309	56.7	
	U. E.	5,996,321	25.3		2,195,288	29.9		1,204,360	23.6		389,373	29.1		441,249	18.5	
	G/L	6,345,709	26.8		2,138,195	29.2		1,428,654	28.0		156,999	11.7		593,303	24.8	
2007	E. P.	\$ 21,589,744			\$ 6,337,615			\$ 4,742,641			\$ 1,150,663			\$ 2,110,188		
	IL/AE	12,390,212	57.4		3,609,300	57.0		2,608,833	55.0		1,062,390	92.3		1,193,686	56.6	
	U. E.	5,359,547	24.8		1,771,889	28.0		1,157,976	24.4		293,614	25.5		497,280	23.6	
	G/L	3,839,985	17.8		956,426	15.1		975,832	20.6		-205,341	-17.8		419,222	19.9	
2008 6 MOS	E. P.	\$ 9,611,988			\$ 2,672,633			\$ 2,202,720			\$ 461,718			\$ 937,247		
	IL/AE	5,798,804	60.3		1,996,895	74.7		1,014,694	46.1		375,781	81.4		595,870	63.6	
	U. E.	2,694,148	28.0		811,214	30.4		612,253	27.8		132,575	28.7		244,639	26.1	
	G/L	1,119,036	11.6		-135,476	-5.1		575,773	26.1		-46,638	-10.1		96,738	10.3	
TOTAL	E. P.	\$ 80,701,778			\$ 24,328,888			\$ 17,585,577			\$ 4,486,705			\$ 8,150,794		
	IL/AE	43,282,939	53.6		12,305,541	50.6		9,183,287	52.2		3,033,254	67.6		4,716,829	57.9	
	U. E.	21,646,211	26.8		7,660,648	31.5		4,444,405	25.3		1,269,496	28.3		1,854,044	22.7	
	G/L	15,772,628	19.5		4,362,699	17.9		3,957,885	22.5		183,955	4.1		1,579,921	19.4	

E. P. = EARNED PREMIUM

IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES

U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES

G/L = UNDERWRITING GAIN OR LOSS

ADJUSTED VOLUNTARY AND FACILITY UNDERWRITING EXPERIENCE

THE ACTUAL UNDERWRITING EXPERIENCE FROM EXHIBIT 2 IS MODIFIED TO REFLECT THE VARIOUS ADJUSTMENTS SET FORTH IN EXHIBIT 3.

PRIV. PASS. VEHICLES

CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES		COLLISION	
		\$	%	\$	%
2005	E. P.	25,819,569		6,306,321	
	IL/AE	13,755,476	53.3	3,979,561	63.1
	U. E.	7,596,195	29.4	1,641,324	26.0
	G/L	4,467,898	17.3	685,436	10.9
2006	E. P.	23,680,477		5,927,152	
	IL/AE	11,338,447	47.9	3,250,598	54.8
	U. E.	5,996,321	25.3	1,425,071	24.0
	G/L	6,345,709	26.8	1,251,483	21.1
2007	E. P.	21,589,744		5,619,025	
	IL/AE	12,390,212	57.4	3,505,464	62.4
	U. E.	5,359,547	24.8	1,300,789	23.1
	G/L	3,839,985	17.8	812,772	14.5
2008 6 MOS	E. P.	9,611,988		2,556,172	
	IL/AE	5,798,804	60.3	1,588,533	62.1
	U. E.	2,694,148	28.0	680,342	26.6
	G/L	1,119,036	11.6	287,297	11.2
TOTAL	E. P.	80,701,778		20,408,670	
	IL/AE	43,282,939	53.6	12,324,156	60.4
	U. E.	21,646,211	26.8	5,047,526	24.7
	G/L	15,772,628	19.5	3,036,988	14.9

E. P. = EARNED PREMIUM
 IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
 U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
 G/L = UNDERWRITING GAIN OR LOSS

VOLUNTARY AND FACILITY CURRENT RATE LEVEL ADJUSTMENTS

1. THE EXPERIENCE PERIOD IS NOT AFFECTED BY ANY RATE CHANGES.
2. THE CURRENT RATE LEVEL ADJUSTMENTS ALSO INCLUDE THE EFFECT FROM THE MODEL YEAR RATING PROGRAM, IRG SHIFT AND DEDUCTIBLE SHIFT EXPECTED TO BE REALIZED DURING THE PROJECTED EXPERIENCE PERIOD.

CALENDAR PERIOD	ALL TYPE VEHICLES ALL COVERAGES	COMPREHENSIVE	COLLISION
01/01/2005 TO 01/01/2006	+2.5 %	+5.4 %	+6.4 %
01/01/2006 TO 01/01/2007	+2.1	+4.1	+5.9
01/01/2007 TO 01/01/2008	+1.7	+3.2	+5.0
01/01/2008 TO 01/01/2009	+1.5	+2.7	+4.4
01/01/2009 TO 01/01/2010	+1.5	+2.7	+4.4
01/01/2010 TO 04/01/2010	+0.4	+0.7	+1.1

3. THE EARNED PREMIUMS FROM EXHIBIT 4, ADJUSTED TO THE CURRENT RATE LEVEL, REFLECTING THE RATE LEVEL CHANGES LISTED IN THE SECTIONS ABOVE, ARE AS FOLLOWS:

CALENDAR PERIOD	COVERAGE	(1) EARNED PREMIUM (EXHIBIT 4)	(2) CURRENT LEVEL EARNED PREMIUM
2005		\$	\$
	BODILY INJURY	7,988,206	5,985,443
	PROPERTY DAMAGE	5,538,783	5,212,123
	PERSONAL INJURY PROTECTION	1,536,796	884,963
	COMPREHENSIVE	2,715,498	2,615,894
	COLLISION	6,306,321	6,495,445
	ALL COVERAGES	25,819,569	22,605,503

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VOLUNTARY AND FACILITY CURRENT RATE LEVEL ADJUSTMENTS (CONT.)

3. THE EARNED PREMIUMS FROM EXHIBIT 4, ADJUSTED TO THE CURRENT RATE LEVEL, REFLECTING THE RATE LEVEL CHANGES LISTED IN THE SECTIONS ABOVE, ARE AS FOLLOWS:

CALENDAR PERIOD	COVERAGE	(1) EARNED PREMIUM (EXHIBIT 4)	(2) CURRENT LEVEL EARNED PREMIUM
2006	BODILY INJURY	\$ 7,330,434	\$ 5,389,607
	PROPERTY DAMAGE	5,101,433	4,710,086
	PERSONAL INJURY PROTECTION	1,337,528	826,533
	COMPREHENSIVE	2,387,861	2,333,846
	COLLISION	5,927,152	6,165,825
	ALL COVERAGES	23,680,477	20,706,563
2007	BODILY INJURY	\$ 6,337,615	\$ 4,972,559
	PROPERTY DAMAGE	4,742,641	4,675,107
	PERSONAL INJURY PROTECTION	1,150,663	769,353
	COMPREHENSIVE	2,110,188	2,178,827
	COLLISION	5,619,025	6,037,880
	ALL COVERAGES	21,589,744	19,971,315
2008 6 MOS	BODILY INJURY	\$ 2,672,633	\$ 2,216,949
	PROPERTY DAMAGE	2,202,720	2,294,353
	PERSONAL INJURY PROTECTION	461,718	343,795
	COMPREHENSIVE	937,247	1,005,572
	COLLISION	2,556,172	2,865,469
	ALL COVERAGES	9,611,988	9,368,805
TOTAL	BODILY INJURY	\$ 24,328,888	\$ 18,564,558
	PROPERTY DAMAGE	17,585,577	16,891,669
	PERSONAL INJURY PROTECTION	4,486,705	2,824,644
	COMPREHENSIVE	8,150,794	8,134,139
	COLLISION	20,408,670	21,564,619
	ALL COVERAGES	80,701,778	72,652,186

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VOLUNTARY AND FACILITY CURRENT RATE LEVEL ADJUSTMENTS (CONT.)

4. A PORTION OF THE UNDERWRITING EXPENSES (PREMIUM TAXES) VARIES DIRECTLY WITH PREMIUMS. THE ALL COVERAGES ADJUSTED UNDERWRITING EXPENSES, REFLECTING 2.3% OF THE PREMIUM CHANGE GENERATED BY THE CURRENT LEVEL CALCULATION ARE SHOWN BELOW.

CALENDAR PERIOD	(3) UNDERWRITING EXPENSES (EXHIBIT 4)	(4) CHANGE IN EARNED PREMIUM COL (2) - COL (1)	(5) UNDERWRITING EXPENSES ADJUSTED TO CURRENT LEVEL COL (3) + 0.023 X COL (4)
2005	\$ 7,596,195	\$ -3,214,066	\$ 7,522,271
2006	5,996,321	-2,973,914	5,927,921
2007	5,359,547	-1,618,429	5,322,323
2008 6 MOS	2,694,148	-243,183	2,688,555
TOTAL	\$ 21,646,211	\$ -8,049,592	\$ 21,461,070

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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VOLUNTARY AND FACILITY

TREND DATA - BODILY INJURY LIABILITY

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
PERIOD	NUMBER PAID CLAIMS YEAR ENDING	NUMBER OUTSTANDING CLAIMS	NUMBER INCURRED CLAIMS	AMOUNT PAID YEAR TO DATE	YEAR ENDING	AVERAGE PAID CLAIM (6) / (2)	COVERAGES IN FORCE	INCURRED PER 1000 CIF (4) / (8)	COST X FREQUENCY (7) X (9)
2005 1	30	146	104	\$ 432,811	1,371,995	\$ 13,066.62	17,298	6.01	\$ 78.53
2005 2	57	136	100	737,130	1,301,683	11,942.05	17,287	5.78	69.03
2005 3	79	136	107	1,053,778	1,381,510	11,807.78	17,277	6.19	73.09
2005 4	119	119	87	1,654,050	1,654,050	13,899.58	17,258	5.04	70.05
2006 1	18	128	89	261,989	1,483,228	13,861.94	17,308	5.14	71.25
2006 2	48	130	104	682,816	1,599,736	14,543.05	17,390	5.98	86.97
2006 3	70	114	88	965,265	1,565,537	14,232.15	17,558	5.01	71.30
2006 4	88	117	86	1,440,750	1,440,750	16,372.16	17,780	4.84	79.24
2007 1	29	112	83	542,788	1,721,549	17,389.38	17,974	4.62	80.34
2007 2	51	112	73	870,530	1,628,464	17,895.21	18,137	4.02	71.94
2007 3	68	115	87	1,093,135	1,568,620	18,239.77	18,218	4.78	87.19
2007 4	94	119	96	1,593,960	1,593,960	16,957.02	18,273	5.25	89.02
2008 1	24	116	93	307,639	1,358,811	15,267.54	18,344	5.07	77.41
2008 2	50	109	90	666,577	1,390,007	14,946.31	18,389	4.89	73.09
ANNUALIZED 2008 2	50	109	40	666,577		13,331.54	18,459	4.33	57.73
	(11)	(12)	(13)	(14)	(15)	(16)	(17)		
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*		
	\$1,384.49 -0.31	\$17,354.66 4.64	8.0 % -6.8	93	5 %	4.9 % -3.3	5.1 % -3.5		
AVERAGE PAID CLAIM INCURRED FREQUENCY									

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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TREND DATA - PROPERTY DAMAGE LIABILITY

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

PERIOD	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	YEAR TO DATE	NUMBER PAID CLAIMS YEAR ENDING	NUMBER OUTSTANDING CLAIMS	NUMBER INCURRED CLAIMS	AMOUNT PAID YEAR TO DATE	YEAR ENDING	AVERAGE PAID CLAIM (6) / (2)	COVERAGES IN FORCE	INCURRED PER 1000 CIF (4) / (8)	COST X FREQUENCY (7) X (9)
2005 1	208	731	68	743	\$ 527,190	\$ 1,677,626	\$ 2,294.97	17,298	42.95	\$ 98.57
2005 2	382	729	65	730	883,677	1,620,924	2,223.49	17,287	42.23	93.90
2005 3	567	735	60	730	1,319,712	1,725,460	2,347.56	17,277	42.25	99.18
2005 4	740	740	72	736	1,790,194	1,790,194	2,419.18	17,258	42.65	103.18
2006 1	218	750	49	731	544,575	1,807,579	2,410.11	17,308	42.23	101.78
2006 2	377	735	58	728	924,614	1,831,131	2,491.33	17,390	41.86	104.29
2006 3	540	713	73	726	1,357,797	1,828,279	2,564.21	17,558	41.35	106.03
2006 4	725	725	63	716	1,835,544	1,835,544	2,531.78	17,780	40.27	101.95
2007 1	165	672	71	694	491,847	1,782,816	2,653.00	17,974	38.61	102.43
2007 2	348	696	65	703	974,490	1,885,420	2,708.94	18,137	38.76	105.00
2007 3	494	679	68	674	1,287,749	1,765,496	2,600.14	18,218	37.00	96.21
2007 4	673	673	88	698	1,805,230	1,805,230	2,682.36	18,273	38.20	102.47
2008 1	228	736	60	725	457,208	1,770,591	2,405.69	18,344	39.52	95.07
2008 2	399	724	67	726	855,698	1,686,438	2,329.33	18,389	39.48	91.96
ANNUALIZED 2008 2	399	(11)	67	378	855,698	(14)	2,144.61	18,459	40.96	87.84
			(12)		(13)	(15)	(16)	(17)		
	AVERAGE ANNUAL CHANGE	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*		
	\$37.53	\$37.53	\$2,563.57	1.5 %	724	25 %	2.2 %	2.0 %		
	-1.69	-1.69	37.86	-4.5			-1.9	-2.6		
AVERAGE PAID CLAIM INCURRED FREQUENCY										

* (17) = (13) X (15) + (1.00 - (15)) X (16)

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TREND DATA - PERSONAL INJURY PROTECTION

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
PERIOD	NUMBER PAID CLAIMS YEAR TO DATE	NUMBER OUTSTANDING CLAIMS	NUMBER INCURRED CLAIMS	AMOUNT PAID YEAR TO DATE	YEAR ENDING	AVERAGE PAID CLAIM (6) / (2)	COVERAGES IN FORCE	INCURRED FREQ PER 1000 CIF (4) / (8)	COST X FREQUENCY (7) X (9)
2005 1	42	101	183	\$ 88,316	321,562	\$ 1,738.17	17,291	10.58	\$ 18.39
2005 2	81	100	180	165,250	341,548	1,807.13	17,279	10.42	18.83
2005 3	114	109	174	206,793	311,307	1,789.12	17,268	10.08	18.03
2005 4	162	100	157	257,335	257,335	1,588.49	17,248	9.10	14.46
2006 1	25	115	159	62,669	231,688	1,597.85	17,297	9.19	14.68
2006 2	80	89	150	137,327	229,412	1,424.92	17,378	8.63	12.30
2006 3	119	97	155	202,191	252,733	1,513.37	17,546	8.83	13.36
2006 4	171	77	148	280,845	280,845	1,642.37	17,767	8.33	13.68
2007 1	44	59	134	59,960	278,136	1,463.87	17,961	7.46	10.92
2007 2	77	68	147	150,380	293,898	1,749.39	18,122	8.11	14.19
2007 3	115	56	126	196,637	275,291	1,648.45	18,203	6.92	11.41
2007 4	129	78	130	275,951	275,951	2,139.16	18,258	7.12	15.23
2008 1	41	80	147	115,687	331,678	2,632.37	18,327	8.02	21.11
2008 2	96	71	151	164,314	289,885	1,958.68	18,371	8.22	16.10
ANNUALIZED 2008 2	96	71	89	164,314		1,711.60	18,438	9.65	16.52
	(11)	(12)	(13)	(14)	(15)	(16)	(17)		
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11)/(12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*		
	\$233.52 -0.79	\$2,083.42 7.25	11.2 % -10.9	148	10 %	2.2 % -4.2	3.1 % -4.9		
AVERAGE PAID CLAIM INCURRED FREQUENCY									

* (17) = (13) X (15) + (1.00 - (15)) X (16)

MASSACHUSETTS

VOLUNTARY AND FACILITY

TREND DATA - COMPREHENSIVE

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
PERIOD	NUMBER PAID CLAIMS YEAR TO DATE	NUMBER OUTSTANDING CLAIMS	NUMBER INCURRED CLAIMS	AMOUNT PAID YEAR TO DATE	YEAR ENDING	AVERAGE PAID CLAIM (6) / (2)	COVERAGES IN FORCE	INCURRED FREQ PER 1000 CIF (4) / (8)	COST X FREQUENCY (7) X (9)
2005 1	445	136	1,575	\$ 239,838	\$ 896,055	\$ 594.60	15,884	99.16	\$ 58.96
2005 2	997	120	1,691	523,187	990,652	600.76	15,857	106.64	64.07
2005 3	1,480	84	1,801	808,143	1,069,141	598.29	15,833	113.75	68.06
2005 4	1,799	84	1,801	1,011,731	1,011,731	562.39	15,816	113.87	64.04
2006 1	405	76	1,699	234,000	1,005,893	571.86	15,876	107.02	61.20
2006 2	770	94	1,546	491,184	979,728	623.24	15,971	96.80	60.33
2006 3	1,186	98	1,519	768,909	972,497	646.18	16,145	94.08	60.79
2006 4	1,528	56	1,500	1,066,399	1,066,399	697.91	16,365	91.66	63.97
2007 1	325	91	1,463	169,158	1,001,557	691.68	16,553	88.38	61.13
2007 2	708	98	1,470	391,282	966,497	659.27	16,712	87.96	57.99
2007 3	1,108	76	1,428	604,787	902,277	622.26	16,809	84.95	52.86
2007 4	1,465	75	1,484	833,342	833,342	568.83	16,886	87.88	49.99
2008 1	424	75	1,548	243,939	908,123	580.64	16,975	91.19	52.95
2008 2	788	98	1,545	472,550	914,610	591.98	17,035	90.70	53.69
ANNUALIZED 2008 2	788	98	811	472,550		599.68	17,111	94.79	56.84
	(11)	(12)	(13)	(14)	(15)	(16)	(17)		
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11)/(12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*		
	\$1.42 -9.41	\$619.83 82.75	0.2 % -11.4	1,545	20 %	8.3 % -12.2	6.7 % -12.0		
AVERAGE PAID CLAIM INCURRED FREQUENCY									

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

MASSACHUSETTS

VOLUNTARY AND FACILITY

TREND DATA - COLLISION

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

PERIOD	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	YEAR TO DATE	NUMBER PAID CLAIMS YEAR ENDING	NUMBER OUTSTANDING CLAIMS	NUMBER INCURRED CLAIMS	AMOUNT PAID YEAR TO DATE	AMOUNT PAID YEAR ENDING	AVERAGE PAID CLAIM (6) / (2)	COVERAGES IN FORCE	INCURRED PER 1000 CIF (4) / (8)	COST X FREQUENCY (7) X (9)
2005 1	169	541	118	553	\$ 739,269	\$ 1,893,678	\$ 3,500.33	15,183	36.42	\$ 127.48
2005 2	320	574	107	574	1,208,131	2,008,945	3,499.90	15,152	37.88	132.58
2005 3	462	576	87	562	1,717,129	2,041,899	3,544.96	15,127	37.15	131.70
2005 4	598	598	99	567	2,325,433	2,325,433	3,888.68	15,109	37.53	145.94
2006 1	169	598	70	550	675,028	2,261,192	3,781.26	15,163	36.27	137.15
2006 2	305	583	73	549	1,148,222	2,265,524	3,885.98	15,247	36.01	139.93
2006 3	411	547	80	540	1,434,908	2,043,212	3,735.31	15,408	35.05	130.92
2006 4	540	540	81	522	1,878,907	1,878,907	3,479.46	15,618	33.42	116.28
2007 1	148	519	81	530	593,907	1,797,786	3,463.94	15,803	33.54	116.18
2007 2	305	540	86	553	1,122,684	1,853,369	3,432.16	15,965	34.64	118.89
2007 3	424	553	80	553	1,572,657	2,016,656	3,646.76	16,070	34.41	125.49
2007 4	548	548	109	576	2,013,019	2,013,019	3,673.39	16,153	35.66	130.99
2008 1	178	578	54	551	587,930	2,007,042	3,472.39	16,245	33.92	117.78
2008 2	298	541	75	530	1,041,900	1,932,235	3,571.60	16,308	32.50	116.08
ANNUALIZED 2008 2	298	(11)	75	264	1,041,900	(13)	3,496.31	16,373	32.25	112.76
			(12)			(14)	(15)	(16)		(17)
		AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	NUMBER PAID CLAIMS	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*	
		-\$88.53	\$3,509.60	541	-2.5 %	541	20 %	1.0 %	0.3 %	
		-1.36	33.14		-4.1			-1.6	-2.1	
		AVERAGE PAID CLAIM INCURRED FREQUENCY								

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS
MASSACHUSETTS
VOLUNTARY AND FACILITY

CALCULATION OF PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES AND PROJECTED UNDERWRITING EXPENSES

1. LOSS PROJECTION FACTORS: THE TABLE BELOW SUMMARIZES THE PROJECTED COST AND FREQUENCY AND THE CALCULATION OF FACTORS TO APPLY TO THE ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES. EXPERIENCE IS PROJECTED TO THE YEAR CENTERED AROUND 01/01/2010. THE PROJECTED COST X FREQUENCY IS CALCULATED AS THE PRODUCT OF THE PROJECTED COST AND PROJECTED FREQUENCY, AND THE FACTORS TO APPLY TO THE ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES ARE THE QUOTIENTS OF THE PROJECTED COST X FREQUENCY AND THE COST X FREQUENCY PRODUCTS FOR 2005, 2006, 2007 AND 2008 6 MOS (ANNUALIZED).

COVERAGE	ITEM	AVERAGE CLAIM COST AND FREQUENCY (EXHIBIT 6 COL (7), (9), (10))				(5)	(6)	PROJECTED COST & FREQUENCY (COL (4) X (1,000 + COL (6) X 2))	LOSS PROJECTION FACTORS*				PAID LOSS DISTRIBUTION			
		(1)	(2)	(3)	(4)				(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		2005	2006	2007	2008 6 MOS	ANNUALIZED	PROJECTED ANNUAL TREND		2005	2006	2007	2008 6 MOS	2005	2006	2007	2008 6 MOS
BODILY INJURY LIABILITY	COST	\$ 13,899.58	16,372.16	16,957.02	14,946.31	13,331.54										
	FREQ PER 1000	5.04	4.84	5.25	4.89	4.33										
	COST X FREQ.	\$ 70.05	79.24	89.02	73.09	57.73	2.0%	TRENDED								
PROPERTY DAMAGE LIABILITY	COST	\$ 2,419.18	2,531.78	2,682.36	2,329.33	2,144.61										
	FREQ PER 1000	42.65	40.27	38.20	39.48	40.96										
	COST X FREQ.	\$ 103.18	101.95	102.47	91.96	87.84	2.0%	TRENDED								
PERSONAL INJURY PROTECTION	COST	\$ 1,588.49	1,642.37	2,139.16	1,958.68	1,711.60										
	FREQ PER 1000	9.10	8.33	7.12	8.22	9.65										
	COST X FREQ.	\$ 14.46	13.68	15.23	16.10	16.52	3.0%	TRENDED	1.1350	1.1050	1.0750	1.0525	0.037	0.043	0.042	0.051
COMPREHENSIVE	COST	\$ 562.39	697.91	568.83	591.98	599.68										
	FREQ PER 1000	113.87	91.66	87.88	90.70	94.79										
	COST X FREQ.	\$ 64.04	63.97	49.99	53.69	56.84	2.0%	TRENDED	1.0900	1.0700	1.0500	1.0350	0.144	0.164	0.128	0.148
COLLISION	COST	\$ 3,888.68	3,479.46	3,673.39	3,571.60	3,496.31										
	FREQ PER 1000	37.53	33.42	35.66	32.50	32.25	1.7%	\$ 3,693.03								
	COST X FREQ.	\$ 145.94	116.28	130.99	116.08	112.76	1.0%	\$ 122.42	0.8388	1.0528	0.9346	1.0857	0.330	0.289	0.309	0.325
ALL COVERAGES								1.0088	1.0665	1.0154	1.0524					

* THE ALL COVERAGES LOSS PROJECTION FACTORS ARE THE AVERAGE OF INDIVIDUAL COVERAGES' LOSS PROJECTION FACTORS, WEIGHTED WITH THE PAID LOSS DISTRIBUTION.

MASSACHUSETTS

VOLUNTARY AND FACILITY PROJECTED INCURRED LOSSES, ALLOCATED ADJUSTMENT EXPENSES AND UNDERWRITING EXPENSES (CONT.)

2. PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES:

CALENDAR PERIOD	COVERAGE	PROJECTION LOSS FACTORS COLS (8 TO 11) ABOVE	(16)		(17)		(18)	
			ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (EXHIBIT 4)	PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES COL (16) X COL (17)				
2005	BODILY INJURY	1.0900	\$ 3,702,395	\$	4,035,611			
	PROPERTY DAMAGE	1.0900	3,091,341		3,369,562			
	PERSONAL INJURY PROTECTION	1.1350	803,927		912,457			
	COMPREHENSIVE	1.0900	1,573,964		1,715,621			
	COLLISION	0.8388	3,979,561		3,338,056			
	ALL COVERAGES	1.0088	13,755,476		13,876,524			
2006	BODILY INJURY	1.0700	\$ 2,996,951	\$	3,206,738			
	PROPERTY DAMAGE	1.0700	2,468,419		2,641,208			
	PERSONAL INJURY PROTECTION	1.1050	791,156		874,227			
	COMPREHENSIVE	1.0700	1,353,309		1,448,041			
	COLLISION	1.0528	3,250,598		3,422,230			
	ALL COVERAGES	1.0665	11,338,447		12,092,454			
2007	BODILY INJURY	1.0500	\$ 3,609,300	\$	3,789,765			
	PROPERTY DAMAGE	1.0500	2,608,833		2,739,275			
	PERSONAL INJURY PROTECTION	1.0750	1,062,390		1,142,069			
	COMPREHENSIVE	1.0500	1,193,686		1,253,370			
	COLLISION	0.9346	3,505,464		3,276,207			
	ALL COVERAGES	1.0154	12,390,212		12,581,021			
2008 6 MOS	BODILY INJURY	1.0350	\$ 1,996,895	\$	2,066,786			
	PROPERTY DAMAGE	1.0350	1,014,694		1,050,208			
	PERSONAL INJURY PROTECTION	1.0525	375,781		395,510			
	COMPREHENSIVE	1.0350	595,870		616,725			
	COLLISION	1.0857	1,588,533		1,724,670			
	ALL COVERAGES	1.0524	5,798,804		6,102,661			

MASSACHUSETTS

VOLUNTARY AND FACILITY PROJECTED INCURRED LOSSES, ALLOCATED ADJUSTMENT EXPENSES AND UNDERWRITING EXPENSES (CONT.)

3. EXPENSE PROJECTION FACTORS: BASED ON COUNTRYWIDE DATA, UNDERWRITING EXPENSES GENERATE AN ANNUAL TREND OF +1.0%. THE PROJECTION FACTORS FOR 2005, 2006, 2007, AND 2008 6 MOS ARE 1.0450, 1.0350, 1.0250, AND 1.0175.

4. PROJECTED ALL COVERAGES UNDERWRITING EXPENSES:

CALENDAR PERIOD	(19) EXPENSE PROJECTION FACTORS (SECTION 3)	(20) UNDERWRITING EXPENSES ADJUSTED TO CURRENT LEVEL (EXHIBIT 5)	(21) PROJECTED UNDERWRITING EXPENSES COL (19) X COL (20)
2005	1.0450	\$ 7,522,271	\$ 7,860,773
2006	1.0350	5,927,921	6,135,398
2007	1.0250	5,322,323	5,455,381
2008 6 MOS	1.0175	2,688,555	2,735,605
TOTAL		\$ 21,461,070	\$ 22,187,157

MASSACHUSETTS

CALCULATION OF PROJECTED VOLUNTARY AND FACILITY UNDERWRITING EXPENSE RATIOS

WHILE OUR RATING FORMULA UTILIZES THE FAMILIAR LOSS RATIO TEST, IT IS NECESSARY TO MODIFY SUCH TEST FOR OUR PURPOSES SINCE THE UNDERWRITING EXPENSES INCLUDE ITEMS WHICH DO NOT VARY DIRECTLY WITH PREMIUMS. "FORMULA EXPENSE RATIOS" ARE DEFINED AS THE EXPENSE RATIOS THAT WOULD EXIST IF THE RATE LEVELS WERE EXACTLY ADEQUATE AND ARE DEVELOPED AS FOLLOWS:

1. THE ALL COVERAGES INDICATED RATE CHANGE IS DERIVED BY SOLVING THE FOLLOWING EQUATION:

$$(1.000 - .023) \times I.C. + G' = G \times (1.000 + I.C.)$$

WHERE: I.C. = INDICATED RATE LEVEL CHANGE

G' = PROJECTED UNDERWRITING GAIN OR LOSS RATIO

G = ALLOWANCE FOR UNDERWRITING GAIN AND CONTINGENCIES

1.000 INDICATES EARNED PREMIUM

.023 INDICATES THAT 2.3% OF THE RATE CHANGE IS ALLOCATED TO EXPENSES

THIS EQUATION REDUCES TO: $I.C. = \frac{G - G'}{.977 - G}$

2. THE ALL COVERAGES FORMULA EXPENSE RATIO IS: $F.E.R. = \frac{E + (I.C. \times .023)}{1.000 + I.C.}$

WHERE F.E.R. = FORMULA EXPENSE RATIO

E = PROJECTED UNDERWRITING EXPENSE RATIO

SUBSTITUTING $\frac{G - G'}{.977 - G}$ FOR I.C., THIS EQUATION REDUCES TO: $F.E.R. = E - \frac{(G - G') \times (E - .023)}{.977 - G'}$

3. THE ALL COVERAGES PROJECTED EXPERIENCE IS:

	2005	%	2006	%	2007	%	2008 6 MOS	%
CURRENT LEVEL E.P. *	\$ 22,605,503		\$ 20,706,563		\$ 19,971,315		\$ 9,368,805	
PROJECTED IL/AE **	13,876,524	61.4	12,092,454	58.4	12,581,021	63.0	6,102,661	65.1
PROJECTED U. E. **	7,860,773	34.8	6,135,398	29.6	5,455,381	27.3	2,735,605	29.2
PROJECTED G/L	868,206	3.8	2,478,711	12.0	1,934,913	9.7	530,539	5.7

4. THE FORMULA DERIVED IN SECTION 2 ABOVE, WHEN APPLIED TO THE ALL COVERAGES PROJECTED EXPERIENCE PROVIDED IN SECTION 3 ABOVE, PRODUCES THE FOLLOWING:

	2005	2006	2007	2008 6 MOS
E	34.8 %	29.6 %	27.3 %	29.2 %
G'	3.8	12.0	9.7	5.7
G	0.0	0.0	0.0	0.0
F.E.R.	36.1	33.4	30.1	30.9

* TAKEN FROM EXHIBIT 5

** TAKEN FROM EXHIBIT 7

MASSACHUSETTS

CALCULATION OF PROJECTED VOLUNTARY AND FACILITY UNDERWRITING EXPENSE RATIOS (CONT.)

5. INDIVIDUAL COVERAGE "FORMULA EXPENSE RATIOS" ARE DETERMINED BY APPLICATION OF FACTOR RELATIONSHIPS TO THE ALL COVERAGES FORMULA EXPENSE RATIO, WITH THE FACTORS DEVELOPED FROM THE UNDERWRITING EXPENSE RATIOS FROM EXHIBIT 4.

CALENDAR PERIOD	COVERAGE	(1) UNDERWRITING EXPENSE RATIO (EXHIBIT 4)	(2) COLUMN (1) DIVIDED BY ALL COVERAGES RATIO IN COLUMN (1)	(3) ALL COVERAGES FORMULA EXPENSE RATIO SECT. 4, EXHIBIT 8	(4) FORMULA EXPENSE RATIO (2) X (3)
2005	BODILY INJURY	36.1 %	1.228		44.3 %
	PROPERTY DAMAGE	26.5	0.901		32.5
	PERSONAL INJURY PROTECTION	29.5	1.003		36.2
	COMPREHENSIVE	24.7	0.840		30.3
	COLLISION	26.0	0.885		31.9
	ALL COVERAGES	29.4	1.000	36.1 %	36.1
2006	BODILY INJURY	29.9 %	1.182		39.5 %
	PROPERTY DAMAGE	23.6	0.933		31.2
	PERSONAL INJURY PROTECTION	29.1	1.150		38.4
	COMPREHENSIVE	18.5	0.731		24.4
	COLLISION	24.0	0.950		31.7
	ALL COVERAGES	25.3	1.000	33.4 %	33.4
2007	BODILY INJURY	28.0 %	1.129		34.0 %
	PROPERTY DAMAGE	24.4	0.984		29.6
	PERSONAL INJURY PROTECTION	25.5	1.028		30.9
	COMPREHENSIVE	23.6	0.952		28.7
	COLLISION	23.1	0.933		28.1
	ALL COVERAGES	24.8	1.000	30.1 %	30.1
2008 6 MOS	BODILY INJURY	30.4 %	1.086		33.6 %
	PROPERTY DAMAGE	27.8	0.993		30.7
	PERSONAL INJURY PROTECTION	28.7	1.025		31.7
	COMPREHENSIVE	26.1	0.932		28.8
	COLLISION	26.6	0.951		29.4
	ALL COVERAGES	28.0	1.000	30.9 %	30.9

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

MASSACHUSETTS

PROJECTED VOLUNTARY AND FACILITY UNDERWRITING EXPERIENCE WITH FORMULA EXPENSE RATIOS

PRIVATE PASSENGER VEHICLES

CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES			BODILY INJURY			PROPERTY DAMAGE			PERSONAL INJURY PROTECTION			COMPREHENSIVE		
				%			%			%			%			%
2005	E. P.	\$	22,605,503		\$	5,985,443		\$	5,212,123		\$	884,963		\$	2,615,894	
	IL/AE		13,876,524	61.4		4,035,611	67.4		3,369,562	64.6		912,457	103.1		1,715,621	65.6
	U. E.		8,160,587	36.1		2,651,551	44.3		1,693,940	32.5		320,357	36.2		792,616	30.3
2006	E. P.	\$	20,706,563		\$	5,389,607		\$	4,710,086		\$	826,533		\$	2,333,846	
	IL/AE		12,092,454	58.4		3,206,738	59.5		2,641,208	56.1		874,227	105.8		1,448,041	62.0
	U. E.		6,915,992	33.4		2,128,895	39.5		1,469,547	31.2		317,389	38.4		569,458	24.4
2007	E. P.	\$	19,971,315		\$	4,972,559		\$	4,675,107		\$	769,353		\$	2,178,827	
	IL/AE		12,581,021	63.0		3,789,765	76.2		2,739,275	58.6		1,142,069	148.4		1,253,370	57.5
	U. E.		6,011,366	30.1		1,690,670	34.0		1,383,832	29.6		237,730	30.9		625,323	28.7
2008 6 MOS	E. P.	\$	9,368,805		\$	2,216,949		\$	2,294,353		\$	343,795		\$	1,005,572	
	IL/AE		6,102,661	65.1		2,066,786	93.2		1,050,208	45.8		395,510	115.0		616,725	61.3
	U. E.		2,894,961	30.9		744,895	33.6		704,366	30.7		108,983	31.7		289,605	28.8
TOTAL	E. P.	\$	72,652,186		\$	18,564,558		\$	16,891,669		\$	2,824,644		\$	8,134,139	
	IL/AE		44,652,660	61.5		13,098,900	70.6		9,800,253	58.0		3,324,263	117.7		5,033,757	61.9
	U. E.		23,982,906	33.0		7,216,011	38.9		5,251,685	31.1		984,459	34.9		2,277,002	28.0

E. P. = EARNED PREMIUM
 IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
 U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
 (FROM EXHIBIT 5)
 (FROM EXHIBIT 7)
 (FROM EXHIBIT 8)

PROJECTED VOLUNTARY AND FACILITY UNDERWRITING EXPERIENCE WITH FORMULA EXPENSE RATIOS

PRIV. PASS. VEHICLES

CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES		PRIV. PASS. VEHICLES	
			%		%
2005	E. P.	22,605,503		6,495,445	
	IL/AE	13,876,524	61.4	3,338,056	51.4
	U. E.	8,160,587	36.1	2,072,047	31.9
2006	E. P.	20,706,563		6,165,825	
	IL/AE	12,092,454	58.4	3,422,230	55.5
	U. E.	6,915,992	33.4	1,954,567	31.7
2007	E. P.	19,971,315		6,037,880	
	IL/AE	12,581,021	63.0	3,276,207	54.3
	U. E.	6,011,366	30.1	1,690,606	28.0
2008 6 MOS	E. P.	9,368,805		2,865,469	
	IL/AE	6,102,661	65.1	1,724,670	60.2
	U. E.	2,894,961	30.9	842,448	29.4
TOTAL	E. P.	72,652,186		21,564,619	
	IL/AE	44,652,660	61.5	11,761,163	54.5
	U. E.	23,982,906	33.0	6,559,668	30.4

(FROM EXHIBIT 5)
(FROM EXHIBIT 7)
(FROM EXHIBIT 8)

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES

MASSACHUSETTS

CALCULATION OF VOLUNTARY AND FACILITY RATE CHANGE INDICATIONS

1. THE INDICATED RATE CHANGES ARE DERIVED BY SOLVING THE FOLLOWING EQUATIONS (LOSS RATIO TEST):

$$1,000 + I.C. = \frac{A.L.R.}{P.L.R.}, \quad \text{AND} \quad P.L.R. = 1,000 - F.E.R. - G$$

WHERE, I.C. = INDICATED RATE LEVEL CHANGE (LOSS RATIO TEST)

A.L.R. = PROJECTED LOSS RATIO (EXHIBIT 9)

P.L.R. = PERMISSIBLE LOSS RATIO

F.E.R. = FORMULA EXPENSE RATIO (EXHIBIT 9)

G = ALLOWANCE FOR UNDERWRITING GAIN AND CONTINGENCIES

$$\text{SOLVING THESE EQUATIONS YIELDS: } I.C. = \frac{A.L.R.}{1,000 - F.E.R. - G} - 1,000$$

2. THIS FORMULA WHEN APPLIED TO THE DATA PROVIDED IN EXHIBIT 9, PRODUCES THE FOLLOWING INDICATED RATE LEVEL CHANGES:

BODILY INJURY:

$$\frac{70.6}{100.0 - 38.9 - 0.0} - 1,000 = \frac{70.6}{61.1} - 1,000 = 0.155, \text{ OR } +15.5\% \text{ INDICATED}$$

PROPERTY DAMAGE:

$$\frac{58.0}{100.0 - 31.1 - 0.0} - 1,000 = \frac{58.0}{68.9} - 1,000 = -0.158, \text{ OR } -15.8\% \text{ INDICATED}$$

PERSONAL INJURY PROTECTION:

$$\frac{117.7}{100.0 - 34.9 - 0.0} - 1,000 = \frac{117.7}{65.1} - 1,000 = 0.808, \text{ OR } +80.8\% \text{ INDICATED}$$

COMPREHENSIVE:

$$\frac{61.9}{100.0 - 28.0 - 0.0} - 1,000 = \frac{61.9}{72.0} - 1,000 = -0.140, \text{ OR } -14.0\% \text{ INDICATED}$$

COLLISION

$$\frac{54.5}{100.0 - 30.4 - 0.0} - 1,000 = \frac{54.5}{69.6} - 1,000 = -0.217, \text{ OR } -21.7\% \text{ INDICATED}$$

ALL COVERAGES:

$$\frac{61.5}{100.0 - 33.0 - 0.0} - 1,000 = \frac{61.5}{67.0} - 1,000 = -0.082, \text{ OR } -8.2\% \text{ INDICATED}$$

State Farm Mutual Insurance Company
Sample Premium Calculation
2009 Rates / 2009 Territories
February 13, 2009

This exhibit displays the premium calculation for four sample policies using the rates from AIB's PP Advisory Filing and base rates from the State Farm private passenger filing with effective dates of April 1, 2009.

The sample policies are taken from the MA DOI Property & Casualty Insurance Filing Guidance Notice 2008-H dated November 5, 2008

All four sample policies are rated as New Business for Quincy (town code 703).

Note:

* SDIP is now applied to Optional BI.

* The passive restraint discount has been eliminated in this filing.

State Farm Mutual Insurance Company
Sample Premium Calculation
2009 Rates / 2009 Territories

POLICY 1

FINAL POLICY PREMIUM 483

VEHICLE 1

TownCd 703 Terr 12
 StatClass 1221 RateClass 10
 SDIP 98 SDIPFact -0.070 1,2,4,5,7
 Mileage 15000 MileFact 1.000 1-8,12
 PassvRst Y PRFact 1.000 na
 MultiCar N MCFact 1.000 1,2,4,5,7,8,9
 Senior N SFact 1.000
 MY 2003
 SYM 13

VEHICLE 1

MANUAL PREMIUM CALCULATION

Part	Covg	Lmt/Ded	Manual Prem	Glass Ded Factor	Manual Prem For Pol Covg		Mileage Disc Factor		Multi Car Disc Factor		Passive Rst Disc Factor		Anti-Theft Disc Factor		Prem After Theft Disc		Sr. Factor		SDIP Factor		Final Premium After SDIP
					Prem	Factor	Mileage Disc	MultCar Disc	PassvRst Disc	Anti-Theft Disc	Prem After Theft Disc	Sr. Factor	SDIP Amt	SDIP Amt							
1	BI	20/40	170		1.00	170	1.00	170	1.00	170	1.00	170	1.00	170	1.00	170	1.00	170	-0.070	-12	158
5	Opt BI	20/40	21		1.00	21	1.00	21	1.00	21	1.00	21	1.00	21	1.00	21	1.00	21	-0.070	-1	20
3	U1	20/40	9		1.00	9	1.00	9	1.00	9	1.00	9	1.00	9	1.00	9	1.00	9	0.000	0	9
12	U2	20/40	0		1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	0.000	0	0
4	PDL	25000	260		1.00	260	1.00	260	1.00	260	1.00	260	1.00	260	1.00	260	1.00	260	-0.070	-18	242
2	PIP	full	58		1.00	58	1.00	58	1.00	58	1.00	58	1.00	58	1.00	58	1.00	58	-0.070	-4	54
7	COLL	na	0		1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	-0.070	0	0
9	OTC	na	0	0.000	1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	0.000	0	0
	Sub	na	0		1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	1.00	0	0.000	0	0
	TOTAL		518			518		518		518		518		518		518		518		-35	483

State Farm Mutual Insurance Company
Sample Premium Calculation
2009 Rates / 2009 Territories

POLICY 2

697

FINAL POLICY PREMIUM

VEHICLE 1
Town 703 Terr 12
Quincy 1152 RateClass 15
StatClass 99 SDIPFact -0.170 1,2,4,5,7
SDIP 4000 MileFact 0.900 1-8,12
Mileage Y PRFact 1.000 na
PassvRst 1.000 1,2,4,5,7,8,9
MultiCar N MCFact 0.750
Senior N SFact
MY 2003
SYM 13

VEHICLE 1

MANUAL PREMIUM CALCULATION

Part	Covg	Lmt/Ded	Manual Prem	Glass Ded Factor	Mileage			Multi Car			Passive			Anti-Theft			Prem After			Final Premium After SDIP			
					Mileage Disc Factor	After Mileage Disc	153	Multi Car Disc Factor	1.00	153	Passive Resc Disc Factor	1.00	153	Anti-Theft Disc Factor	1.00	153	Prem After Passive Resc Disc	117	1.00		117	Prem After Anti-Theft Disc	1076
1	BI	20/40	170		0.90	153	1.00	153	1.00	153	1.00	153	1.00	153	1.00	153	1.00	153	0.750	115	-0.170	-20	95
5	Opt BI	100/300	130		0.90	117	1.00	117	1.00	117	1.00	117	1.00	117	1.00	117	1.00	117	0.750	88	-0.170	-15	73
3	U1	100/300	15		0.90	14	1.00	14	1.00	14	1.00	14	1.00	14	1.00	14	1.00	14	0.750	11	0.000	0	11
12	U2	100/300	33		0.90	30	1.00	30	1.00	30	1.00	30	1.00	30	1.00	30	1.00	30	0.750	23	0.000	0	23
4	PDL	100000	267		0.90	240	1.00	240	1.00	240	1.00	240	1.00	240	1.00	240	1.00	240	0.750	180	-0.170	-31	149
2	PIP	full	58		0.90	52	1.00	52	1.00	52	1.00	52	1.00	52	1.00	52	1.00	52	0.750	39	-0.170	-7	32
7	COLL	500w/w	340		0.90	306	1.00	306	1.00	306	1.00	306	1.00	306	1.00	306	1.00	306	0.750	230	-0.170	-39	191
9	OTC	500/100g	122	0.880	1.00	107	1.00	107	1.00	107	1.00	107	1.00	107	1.00	107	1.00	107	0.750	80	0.000	0	80
	Sub	30/900	57		1.00	57	1.00	57	1.00	57	1.00	57	1.00	57	1.00	57	1.00	57	0.750	43	0.000	0	43
	TOTAL		1177			1076		1076		1076		1076		1076		1076		1076		809		-112	697

State Farm Mutual Insurance Company
Sample Premium Calculation
2009 Rates / 2009 Territories

POLICY 3

VEHICLE 2

Town	Quincy	703 Terr	12
TownCd	703	Terr	12
StatClass	1101	RateClass	10
SDIP	00	SDIPFact	0.000 1,2,4,5,7
Mileage	15000	MileFact	1.000 1-8,12
PassvRst	Y	PRFact	1.000 na
MultiCar	Y	MCFact	0.950 1,2,4,5,7,8,9
Senior	N	SrFact	1.000
MY	1998		
SYM	5		

VEHICLE 1

Town	Quincy	703 Terr	12
TownCd	703	Terr	12
StatClass	1207	RateClass	21
SDIP	00	SDIPFact	0.000 1,2,4,5,7
Mileage	20000	MileFact	1.000 1-8,12
PassvRst	Y	PRFact	1.000 na
MultiCar	Y	MCFact	0.950 1,2,4,5,7,8,9
Senior	N	SrFact	1.000
MY	2003		
SYM	13		

VEHICLE 1

Covg	BI	Lmt/Ded	20/40
	Opt BI		100/300
	U1		100/300
	U2		100/300
	PDL		100000
	PIP		full
	COLL		500ww
	OTC		500/100g
	Sub		30/900
	TOTAL		

VEHICLE 1

MANUAL PREMIUM CALCULATION

Part	Covg	Lmt/Ded	Manual Prem	Glass Ded Factor	Mileage Disc Factor	Prem After Mileage Disc	Multi Car Disc Factor	Prem After MultiCar Disc	Passive Rest Disc Factor	Prem After Passive Rest Disc	Anti-Theft Disc Factor	Prem After Anti-Theft Disc	Sr. Factor	Prem After Sr. Factor	SDIP Factor	SDIP Amt	Final Premium After SDIP
1	BI	20/40	373		1.00	373	0.95	354	1.00	354	1.00	354	1.000	354	0.000	0	354
5	Opt BI	100/300	285		1.00	285	0.95	271	1.00	271	1.00	271	1.000	271	0.000	0	271
3	U1	100/300	15		1.00	15	1.00	15	1.00	15	1.00	15	1.000	15	0.000	0	15
12	U2	100/300	33		1.00	33	1.00	33	1.00	33	1.00	33	1.000	33	0.000	0	33
4	PDL	100000	517		1.00	517	0.95	491	1.00	491	1.00	491	1.000	491	0.000	0	491
2	PIP	full	99		1.00	99	0.95	94	1.00	94	1.00	94	1.000	94	0.000	0	94
7	COLL	500ww	657		1.00	657	0.95	624	1.00	624	1.00	624	1.000	624	0.000	0	624
9	OTC	500/100g	122	0.880	1.00	107	0.95	102	1.00	102	1.00	102	1.000	102	0.000	0	102
	Sub	30/900	57		1.00	57	1.00	57	1.00	57	1.00	57	1.000	57	0.000	0	57
	TOTAL		2158			2143		2041		2041		2041		2041	0	0	2041

VEHICLE 2

MANUAL PREMIUM CALCULATION

Part	Covg	Lmt/Ded	Manual Prem	Glass Ded Factor	Mileage Disc Factor	Prem After Mileage Disc	Multi Car Disc Factor	Prem After MultiCar Disc	Passive Rest Disc Factor	Prem After Passive Rest Disc	Anti-Theft Disc Factor	Prem After Anti-Theft Disc	Sr. Factor	Prem After Sr. Factor	SDIP Factor	SDIP Amt	Final Premium After SDIP
1	BI	20/40	170		1.00	170	0.95	162	1.00	162	1.00	162	1.000	162	0.000	0	162
5	Opt BI	100/300	130		1.00	130	0.95	124	1.00	124	1.00	124	1.000	124	0.000	0	124
3	U1	100/300	15		1.00	15	1.00	15	1.00	15	1.00	15	1.000	15	0.000	0	15
12	U2	100/300	33		1.00	33	1.00	33	1.00	33	1.00	33	1.000	33	0.000	0	33
4	PDL	100000	267		1.00	267	0.95	254	1.00	254	1.00	254	1.000	254	0.000	0	254
2	PIP	full	58		1.00	58	0.95	55	1.00	55	1.00	55	1.000	55	0.000	0	55
7	COLL	500ww	163		1.00	163	0.95	155	1.00	155	1.00	155	1.000	155	0.000	0	155
9	OTC	500/100g	70	0.880	1.00	62	0.95	59	1.00	59	1.00	59	1.000	59	0.000	0	59
	Sub	30/900	57		1.00	57	1.00	57	1.00	57	1.00	57	1.000	57	0.000	0	57
	TOTAL		963			955		914		914		914		914	0	0	914

2955

FINAL POLICY PREMIUM

State Farm Mutual Insurance Company
Sample Premium Calculation
2009 Rates / 2009 Territories

POLICY 4

VEHICLE 1	Quincy	Quincy	12	12	1150
TownCd	703 Terr	703 Terr	RateClass	RateClass	
StatClass	1101	1101	SDIP	SDIP	
SDIP	00	99	SDIPFact	SDIPFact	
Mileage	20000	15000	MileFact	MileFact	
PassvRst	Y	Y	PRFact	PRFact	
MultiCar	Y	Y	MCFact	MCFact	
Senior	2003	1998	N	SrFact	
MY	13	5			
SYM					

FINAL POLICY PREMIUM

VEHICLE 1

MANUAL PREMIUM CALCULATION

Part	Covg	Lmt/Ded	Manual Prem	Glass Ded Factor	Manual Prem For Pol Covg	Mileage Disc Factor	Prem After Mileage Disc	Multi Car Disc Factor	Prem After Multi Car Disc	Passive Rest Disc Factor	Prem After Passive Rest Disc	Anti-Theft Disc Factor	Prem After Anti-Theft Disc	Sr. Factor	Prem After Sr. Factor	SDIP Factor	SDIP Amt	Final Premium After SDIP
1	BI	20/40	170		170	1.00	170	0.95	162	1.00	162	1.00	162	1.000	162	0.000	0	162
5	Opt BI	35/80	55		55	1.00	55	0.95	52	1.00	52	1.00	52	1.000	52	0.000	0	52
3	U1	35/80	11		11	1.00	11	1.00	11	1.00	11	1.00	11	1.000	11	0.000	0	11
12	U2	35/80	8		8	1.00	8	1.00	8	1.00	8	1.00	8	1.000	8	0.000	0	8
4	PDL	50000	264		264	1.00	264	0.95	251	1.00	251	1.00	251	1.000	251	0.000	0	251
2	PIP	full	58		58	1.00	58	0.95	55	1.00	55	1.00	55	1.000	55	0.000	0	55
7	COLL	na	0		0	1.00	0	0.95	0	1.00	0	1.00	0	1.000	0	0.000	0	0
9	OTC	500/100g	122	0.880	107	1.00	107	0.95	102	1.00	102	1.00	102	1.000	102	0.000	0	102
	Sub	na	0		0	1.00	0	1.00	0	1.00	0	1.00	0	1.000	0	0.000	0	0
	TOTAL		688		673		673		641		641		641		641		0	641

VEHICLE 2

MANUAL PREMIUM CALCULATION

Part	Covg	Lmt/Ded	Manual Prem	Glass Ded Factor	Manual Prem For Pol Covg	Mileage Disc Factor	Prem After Mileage Disc	Multi Car Disc Factor	Prem After Multi Car Disc	Passive Rest Disc Factor	Prem After Passive Rest Disc	Anti-Theft Disc Factor	Prem After Anti-Theft Disc	Sr. Factor	Prem After Sr. Factor	SDIP Factor	SDIP Amt	Final Premium After SDIP
1	BI	20/40	170		170	1.00	170	0.95	162	1.00	162	1.00	162	1.000	162	-0.170	-28	134
5	Opt BI	35/80	55		55	1.00	55	0.95	52	1.00	52	1.00	52	1.000	52	-0.170	-9	43
3	U1	35/80	11		11	1.00	11	1.00	11	1.00	11	1.00	11	1.000	11	0.000	0	11
12	U2	35/80	8		8	1.00	8	1.00	8	1.00	8	1.00	8	1.000	8	0.000	0	8
4	PDL	50000	264		264	1.00	264	0.95	251	1.00	251	1.00	251	1.000	251	-0.170	-43	208
2	PIP	full	58		58	1.00	58	0.95	55	1.00	55	1.00	55	1.000	55	-0.170	-9	46
7	COLL	na	0		0	1.00	0	0.95	0	1.00	0	1.00	0	1.000	0	-0.170	0	0
9	OTC	500/100g	70	0.880	62	1.00	62	0.95	59	1.00	59	1.00	59	1.000	59	0.000	0	59
	Sub	na	0		0	1.00	0	1.00	0	1.00	0	1.00	0	1.000	0	0.000	0	0
	TOTAL		636		628		628		598		598		598		598		-89	509

SERFF Tracking Number: SFMA-126039031 *State:* Massachusetts
Filing Company: State Farm Mutual Automobile Insurance *State Tracking Number:* 09FEB19-031
Company Tracking Number: PV-24832
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: PV-24832
Project Name/Number: PV-24832/PV-24832

Attachment "SF Sample Premium Calculations (3-9).xls" is not a PDF document and cannot be reproduced here.

Premium Change for New Policy #1

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at Current Rates</u>	<u>Average Annual Premium at Filed Rates</u>	<u>% Change</u>
Petersham	290	277	-4.5%
Sturbridge	314	325	3.5%
Northampton	352	352	0.0%
Foxborough	352	352	0.0%
Pittsfield	374	368	-1.6%
Attleborough	377	380	0.8%
Bridgewater	402	380	-5.5%
Plymouth	412	419	1.7%
Dedham	425	419	-1.4%
Framingham	462	424	-8.2%
Methuen	466	424	-9.0%
Cambridge	457	433	-5.3%
Quincy	504	483	-4.2%
New Bedford	546	524	-4.0%
Worcester	546	524	-4.0%
Randolph	590	578	-2.0%
Revere	666	640	-3.9%
Chelsea	584	571	-2.2%
West Roxbury	483	455	-5.8%
Roslindale	513	508	-1.0%
Jamaica Plain	574	522	-9.1%
Hyde Park	534	530	-0.7%
Dorchester	643	621	-3.4%
Roxbury	721	654	-9.3%
Boston Central	480	439	-8.5%
Brighton	536	493	-8.0%
South Boston	521	506	-2.9%
E. Boston/Charlestown	629	580	-7.8%
Holyoke	535	506	-5.4%
Lowell	547	509	-6.9%
Springfield	613	586	-4.4%
Lynn	618	603	-2.4%
Lawrence	537	529	-1.5%
Brockton	635	584	-8.0%
Barnstable	377	380	0.8%
North Adams	338	325	-3.8%
Fall River	546	524	-4.0%
Taunton	462	433	-6.3%
Beverly	377	368	-2.4%
Gloucester	377	368	-2.4%
Haverhill	425	419	-1.4%
Newburyport	314	325	3.5%
Peabody	466	433	-7.1%
Salem	504	448	-11.1%
Chicopee	462	433	-6.3%
Westfield	402	402	0.0%
Everett	590	578	-2.0%
Malden	590	578	-2.0%
Marlborough	377	380	0.8%
Medford	504	483	-4.2%
Melrose	402	402	0.0%
Newton	402	380	-5.5%
Somerville	504	524	4.0%
Waltham	412	419	1.7%
Woburn	412	419	1.7%
Fitchburg	412	402	-2.4%
Gardner	352	352	0.0%
Leominster	377	380	0.8%

Premium Change for Renewal Policy #1

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at Current Rates</u>	<u>Average Annual Premium at Filed Rates</u>	<u>% Change</u>
Petersham	290	277	-4.5%
Sturbridge	314	325	3.5%
Northampton	352	352	0.0%
Foxborough	352	352	0.0%
Pittsfield	374	368	-1.6%
Attleborough	377	380	0.8%
Bridgewater	402	380	-5.5%
Plymouth	412	419	1.7%
Dedham	425	419	-1.4%
Framingham	462	424	-8.2%
Methuen	466	424	-9.0%
Cambridge	457	433	-5.3%
Quincy	504	483	-4.2%
New Bedford	546	524	-4.0%
Worcester	546	524	-4.0%
Randolph	590	578	-2.0%
Revere	666	640	-3.9%
Chelsea	584	571	-2.2%
West Roxbury	483	455	-5.8%
Roslindale	513	508	-1.0%
Jamaica Plain	574	522	-9.1%
Hyde Park	534	530	-0.7%
Dorchester	643	621	-3.4%
Roxbury	721	654	-9.3%
Boston Central	480	439	-8.5%
Brighton	536	493	-8.0%
South Boston	521	506	-2.9%
E. Boston/Charlestown	629	580	-7.8%
Holyoke	535	506	-5.4%
Lowell	547	509	-6.9%
Springfield	613	586	-4.4%
Lynn	618	603	-2.4%
Lawrence	537	529	-1.5%
Brockton	635	584	-8.0%
Barnstable	377	380	0.8%
North Adams	338	325	-3.8%
Fall River	546	524	-4.0%
Taunton	462	433	-6.3%
Beverly	377	368	-2.4%
Gloucester	377	368	-2.4%
Haverhill	425	419	-1.4%
Newburyport	314	325	3.5%
Peabody	466	433	-7.1%
Salem	504	448	-11.1%
Chicopee	462	433	-6.3%
Westfield	402	402	0.0%
Everett	590	578	-2.0%
Malden	590	578	-2.0%
Marlborough	377	380	0.8%
Medford	504	483	-4.2%
Melrose	402	402	0.0%
Newton	402	380	-5.5%
Somerville	504	524	4.0%
Waltham	412	419	1.7%
Woburn	412	419	1.7%
Fitchburg	412	402	-2.4%
Gardner	352	352	0.0%
Leominster	377	380	0.8%

Premium Change for New Policy #2

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at Current Rates</u>	<u>Average Annual Premium at Filed Rates</u>	<u>% Change</u>
Petersham	483	454	-6.0%
Sturbridge	512	512	0.0%
Northampton	555	543	-2.2%
Foxborough	555	543	-2.2%
Pittsfield	574	554	-3.5%
Attleborough	582	567	-2.6%
Bridgewater	616	567	-8.0%
Plymouth	632	621	-1.7%
Dedham	651	621	-4.6%
Framingham	679	618	-9.0%
Methuen	684	618	-9.6%
Cambridge	698	629	-9.9%
Quincy	756	697	-7.8%
New Bedford	802	747	-6.9%
Worcester	802	747	-6.9%
Randolph	867	823	-5.1%
Revere	997	928	-6.9%
Chelsea	982	906	-7.7%
West Roxbury	712	661	-7.2%
Roslindale	855	753	-11.9%
Jamaica Plain	927	764	-17.6%
Hyde Park	900	791	-12.1%
Dorchester	1050	921	-12.3%
Roxbury	1150	982	-14.6%
Boston Central	795	705	-11.3%
Brighton	814	729	-10.4%
South Boston	870	764	-12.2%
E. Boston/Charlestown	1027	916	-10.8%
Holyoke	796	705	-11.4%
Lowell	793	701	-11.6%
Springfield	907	795	-12.3%
Lynn	920	854	-7.2%
Lawrence	919	770	-16.2%
Brockton	950	820	-13.7%
Barnstable	582	567	-2.6%
North Adams	538	512	-4.8%
Fall River	802	747	-6.9%
Taunton	679	629	-7.4%
Beverly	582	554	-4.8%
Gloucester	582	554	-4.8%
Haverhill	651	621	-4.6%
Newburyport	512	512	0.0%
Peabody	684	629	-8.0%
Salem	756	636	-15.9%
Chicopee	679	629	-7.4%
Westfield	616	594	-3.6%
Everett	867	823	-5.1%
Malden	867	823	-5.1%
Marlborough	582	567	-2.6%
Medford	756	697	-7.8%
Melrose	616	594	-3.6%
Newton	616	567	-8.0%
Somerville	756	747	-1.2%
Waltham	632	621	-1.7%
Woburn	632	621	-1.7%
Fitchburg	632	594	-6.0%
Gardner	555	543	-2.2%
Leominster	582	567	-2.6%

Premium Change for Renewal Policy #2

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at Current Rates</u>	<u>Average Annual Premium at Filed Rates</u>	<u>% Change</u>
Petersham	483	454	-6.0%
Sturbridge	512	512	0.0%
Northampton	555	543	-2.2%
Foxborough	555	543	-2.2%
Pittsfield	574	554	-3.5%
Attleborough	582	567	-2.6%
Bridgewater	616	567	-8.0%
Plymouth	632	621	-1.7%
Dedham	651	621	-4.6%
Framingham	679	618	-9.0%
Methuen	684	618	-9.6%
Cambridge	698	629	-9.9%
Quincy	756	697	-7.8%
New Bedford	802	747	-6.9%
Worcester	802	747	-6.9%
Randolph	867	823	-5.1%
Revere	997	928	-6.9%
Chelsea	982	906	-7.7%
West Roxbury	712	661	-7.2%
Roslindale	855	753	-11.9%
Jamaica Plain	927	764	-17.6%
Hyde Park	900	791	-12.1%
Dorchester	1050	921	-12.3%
Roxbury	1150	982	-14.6%
Boston Central	795	705	-11.3%
Brighton	814	729	-10.4%
South Boston	870	764	-12.2%
E. Boston/Charlestown	1027	916	-10.8%
Holyoke	796	705	-11.4%
Lowell	793	701	-11.6%
Springfield	907	795	-12.3%
Lynn	920	854	-7.2%
Lawrence	919	770	-16.2%
Brockton	950	820	-13.7%
Barnstable	582	567	-2.6%
North Adams	538	512	-4.8%
Fall River	802	747	-6.9%
Taunton	679	629	-7.4%
Beverly	582	554	-4.8%
Gloucester	582	554	-4.8%
Haverhill	651	621	-4.6%
Newburyport	512	512	0.0%
Peabody	684	629	-8.0%
Salem	756	636	-15.9%
Chicopee	679	629	-7.4%
Westfield	616	594	-3.6%
Everett	867	823	-5.1%
Malden	867	823	-5.1%
Marlborough	582	567	-2.6%
Medford	756	697	-7.8%
Melrose	616	594	-3.6%
Newton	616	567	-8.0%
Somerville	756	747	-1.2%
Waltham	632	621	-1.7%
Woburn	632	621	-1.7%
Fitchburg	632	594	-6.0%
Gardner	555	543	-2.2%
Leominster	582	567	-2.6%

Premium Change for New Policy #3

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at Current Rates</u>	<u>Average Annual Premium at Filed Rates</u>	<u>% Change</u>
Petersham	1925	1705	-11.4%
Sturbridge	2103	1918	-8.8%
Northampton	2280	2128	-6.7%
Foxborough	2280	2128	-6.7%
Pittsfield	2439	2279	-6.6%
Attleborough	2538	2401	-5.4%
Bridgewater	2708	2401	-11.3%
Plymouth	2806	2598	-7.4%
Dedham	2874	2598	-9.6%
Framingham	2952	2658	-10.0%
Methuen	3084	2658	-13.8%
Cambridge	3104	2789	-10.1%
Quincy	3346	2957	-11.6%
New Bedford	3438	3187	-7.3%
Worcester	3438	3187	-7.3%
Randolph	3604	3355	-6.9%
Revere	3947	3641	-7.8%
Chelsea	3757	3327	-11.4%
West Roxbury	2955	2722	-7.9%
Roslindale	3526	3188	-9.6%
Jamaica Plain	3667	3048	-16.9%
Hyde Park	3627	3254	-10.3%
Dorchester	4107	3658	-10.9%
Roxbury	4272	3756	-12.1%
Boston Central	3506	3051	-13.0%
Brighton	3349	2896	-13.5%
South Boston	3680	3240	-12.0%
E. Boston/Charlestown	4043	3627	-10.3%
Holyoke	3358	3005	-10.5%
Lowell	3479	3069	-11.8%
Springfield	3812	3386	-11.2%
Lynn	3845	3485	-9.4%
Lawrence	3677	3265	-11.2%
Brockton	3876	3479	-10.2%
Barnstable	2538	2401	-5.4%
North Adams	2204	1918	-13.0%
Fall River	3438	3187	-7.3%
Taunton	2952	2789	-5.5%
Beverly	2538	2279	-10.2%
Gloucester	2538	2279	-10.2%
Haverhill	2874	2598	-9.6%
Newburyport	2103	1918	-8.8%
Peabody	3084	2789	-9.6%
Salem	3346	2840	-15.1%
Chicopee	2952	2789	-5.5%
Westfield	2708	2563	-5.4%
Everett	3604	3355	-6.9%
Malden	3604	3355	-6.9%
Marlborough	2538	2401	-5.4%
Medford	3346	2957	-11.6%
Melrose	2708	2563	-5.4%
Newton	2708	2401	-11.3%
Somerville	3346	3187	-4.8%
Waltham	2806	2598	-7.4%
Woburn	2806	2598	-7.4%
Fitchburg	2806	2563	-8.7%
Gardner	2280	2128	-6.7%
Leominster	2538	2401	-5.4%

Premium Change for Renewal Policy #3

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at Current Rates</u>	<u>Average Annual Premium at Filed Rates</u>	<u>% Change</u>
Petersham	1925	1705	-11.4%
Sturbridge	2103	1918	-8.8%
Northampton	2280	2128	-6.7%
Foxborough	2280	2128	-6.7%
Pittsfield	2439	2279	-6.6%
Attleborough	2538	2401	-5.4%
Bridgewater	2708	2401	-11.3%
Plymouth	2806	2598	-7.4%
Dedham	2874	2598	-9.6%
Framingham	2952	2658	-10.0%
Methuen	3084	2658	-13.8%
Cambridge	3104	2789	-10.1%
Quincy	3346	2957	-11.6%
New Bedford	3438	3187	-7.3%
Worcester	3438	3187	-7.3%
Randolph	3604	3355	-6.9%
Revere	3947	3641	-7.8%
Chelsea	3757	3327	-11.4%
West Roxbury	2955	2722	-7.9%
Roslindale	3526	3188	-9.6%
Jamaica Plain	3667	3048	-16.9%
Hyde Park	3627	3254	-10.3%
Dorchester	4107	3658	-10.9%
Roxbury	4272	3756	-12.1%
Boston Central	3506	3051	-13.0%
Brighton	3349	2896	-13.5%
South Boston	3680	3240	-12.0%
E. Boston/Charlestown	4043	3627	-10.3%
Holyoke	3358	3005	-10.5%
Lowell	3479	3069	-11.8%
Springfield	3812	3386	-11.2%
Lynn	3845	3485	-9.4%
Lawrence	3677	3265	-11.2%
Brockton	3876	3479	-10.2%
Barnstable	2538	2401	-5.4%
North Adams	2204	1918	-13.0%
Fall River	3438	3187	-7.3%
Taunton	2952	2789	-5.5%
Beverly	2538	2279	-10.2%
Gloucester	2538	2279	-10.2%
Haverhill	2874	2598	-9.6%
Newburyport	2103	1918	-8.8%
Peabody	3084	2789	-9.6%
Salem	3346	2840	-15.1%
Chicopee	2952	2789	-5.5%
Westfield	2708	2563	-5.4%
Everett	3604	3355	-6.9%
Malden	3604	3355	-6.9%
Marlborough	2538	2401	-5.4%
Medford	3346	2957	-11.6%
Melrose	2708	2563	-5.4%
Newton	2708	2401	-11.3%
Somerville	3346	3187	-4.8%
Waltham	2806	2598	-7.4%
Woburn	2806	2598	-7.4%
Fitchburg	2806	2563	-8.7%
Gardner	2280	2128	-6.7%
Leominster	2538	2401	-5.4%

Premium Change for New Policy #4

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at Current Rates</u>	<u>Average Annual Premium at Filed Rates</u>	<u>% Change</u>
Petersham	727	694	-4.5%
Sturbridge	781	803	2.8%
Northampton	867	859	-0.9%
Foxborough	867	859	-0.9%
Pittsfield	908	892	-1.8%
Attleborough	922	915	-0.8%
Bridgewater	981	915	-6.7%
Plymouth	1006	1015	0.9%
Dedham	1038	1015	-2.2%
Framingham	1110	1019	-8.2%
Methuen	1132	1019	-10.0%
Cambridge	1122	1041	-7.2%
Quincy	1225	1150	-6.1%
New Bedford	1336	1257	-5.9%
Worcester	1336	1257	-5.9%
Randolph	1435	1380	-3.8%
Revere	1644	1552	-5.6%
Chelsea	1639	1519	-7.3%
West Roxbury	1150	1067	-7.2%
Roslindale	1370	1234	-9.9%
Jamaica Plain	1523	1309	-14.1%
Hyde Park	1414	1272	-10.0%
Dorchester	1751	1532	-12.5%
Roxbury	1953	1629	-16.6%
Boston Central	1282	1140	-11.1%
Brighton	1316	1191	-9.5%
South Boston	1402	1260	-10.1%
E. Boston/Charlestown	1680	1483	-11.7%
Holyoke	1306	1208	-7.5%
Lowell	1335	1226	-8.2%
Springfield	1519	1383	-9.0%
Lynn	1533	1448	-5.5%
Lawrence	1531	1329	-13.2%
Brockton	1579	1412	-10.6%
Barnstable	922	915	-0.8%
North Adams	836	803	-3.9%
Fall River	1336	1257	-5.9%
Taunton	1110	1041	-6.2%
Beverly	922	892	-3.3%
Gloucester	922	892	-3.3%
Haverhill	1038	1015	-2.2%
Newburyport	781	803	2.8%
Peabody	1132	1041	-8.0%
Salem	1225	1058	-13.6%
Chicopee	1110	1041	-6.2%
Westfield	981	972	-0.9%
Everett	1435	1380	-3.8%
Malden	1435	1380	-3.8%
Marlborough	922	915	-0.8%
Medford	1225	1150	-6.1%
Melrose	981	972	-0.9%
Newton	981	915	-6.7%
Somerville	1225	1257	2.6%
Waltham	1006	1015	0.9%
Woburn	1006	1015	0.9%
Fitchburg	1006	972	-3.4%
Gardner	867	859	-0.9%
Leominster	922	915	-0.8%

Premium Change for Renewal Policy #4

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at Current Rates</u>	<u>Average Annual Premium at Filed Rates</u>	<u>% Change</u>
Petersham	727	694	-4.5%
Sturbridge	781	803	2.8%
Northampton	867	859	-0.9%
Foxborough	867	859	-0.9%
Pittsfield	908	892	-1.8%
Attleborough	922	915	-0.8%
Bridgewater	981	915	-6.7%
Plymouth	1006	1015	0.9%
Dedham	1038	1015	-2.2%
Framingham	1110	1019	-8.2%
Methuen	1132	1019	-10.0%
Cambridge	1122	1041	-7.2%
Quincy	1225	1150	-6.1%
New Bedford	1336	1257	-5.9%
Worcester	1336	1257	-5.9%
Randolph	1435	1380	-3.8%
Revere	1644	1552	-5.6%
Chelsea	1639	1519	-7.3%
West Roxbury	1150	1067	-7.2%
Roslindale	1370	1234	-9.9%
Jamaica Plain	1523	1309	-14.1%
Hyde Park	1414	1272	-10.0%
Dorchester	1751	1532	-12.5%
Roxbury	1953	1629	-16.6%
Boston Central	1282	1140	-11.1%
Brighton	1316	1191	-9.5%
South Boston	1402	1260	-10.1%
E. Boston/Charlestown	1680	1483	-11.7%
Holyoke	1306	1208	-7.5%
Lowell	1335	1226	-8.2%
Springfield	1519	1383	-9.0%
Lynn	1533	1448	-5.5%
Lawrence	1531	1329	-13.2%
Brockton	1579	1412	-10.6%
Barnstable	922	915	-0.8%
North Adams	836	803	-3.9%
Fall River	1336	1257	-5.9%
Taunton	1110	1041	-6.2%
Beverly	922	892	-3.3%
Gloucester	922	892	-3.3%
Haverhill	1038	1015	-2.2%
Newburyport	781	803	2.8%
Peabody	1132	1041	-8.0%
Salem	1225	1058	-13.6%
Chicopee	1110	1041	-6.2%
Westfield	981	972	-0.9%
Everett	1435	1380	-3.8%
Malden	1435	1380	-3.8%
Marlborough	922	915	-0.8%
Medford	1225	1150	-6.1%
Melrose	981	972	-0.9%
Newton	981	915	-6.7%
Somerville	1225	1257	2.6%
Waltham	1006	1015	0.9%
Woburn	1006	1015	0.9%
Fitchburg	1006	972	-3.4%
Gardner	867	859	-0.9%
Leominster	922	915	-0.8%

SERFF Tracking Number: SFMA-126039031 *State:* Massachusetts
Filing Company: State Farm Mutual Automobile Insurance *State Tracking Number:* 09FEB19-031
Company Tracking Number: PV-24832
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: PV-24832
Project Name/Number: PV-24832/PV-24832

Attachment "Revised Exhibit 12 - Sample Premium Comparison.xls" is not a PDF document and cannot be reproduced here.