

193R Application Spreadsheet														PRODUCER OR MARKETING REPRESENTATIVE		EXPERIENCE SUBMITTED
INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	GROUP TYPE	TOTAL NUMBER IN GROUP	ELIGIBLE NUMBER IN GROUP	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	MARKETING REPRESENTATIVE	CONTACT INFORMATION	YES OR NO
Plymouth Rock Assurance Corporation	Kraft Group Employees	One Patriot Place	Foxborough	MA	02035	A	5.0%	12/19/16	E	4,599	3,221	0	12/19/16	Encharter Insurance, LLC	(866) 669-6457	NO

EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS

Year Plan Will be Applied 2016
 Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per unit associated with the group marketing rate deviation.

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	(1) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
Plymouth Rock Assurance Corporation	Kraft Group Employees	34.9%	27.2%	Lower Acquisition/Admin Costs; Improved retention; Smaller rate of cancellation/reinstatement; Decreased claim volume; Economies of scale	5.0%

