

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

