

PLYMOUTH ROCK ASSURANCE CORPORATION

Private Passenger Automobile

Explanatory Memorandum

With this filing, Plymouth Rock is introducing the New to Plymouth Rock Vehicle Discount to improve its competitive position in the Connecticut personal auto market. This discount is similar in concept to discounts previously filed by our competitors:

- **GEICO** (SERFF # GECC-134045866)
- **National General/Allstate** (SERFF # GMMX-133793223)
- **Liberty Mutual** (SERFF # LBPM-135027373)

Consistent with the filings referenced above, our discount will be phased out over a five-year period.

This discount will be available in both the Prime 2 and Prime 3 Rating Programs. Placeholder language existed in both programs previously – but has not been used prior to this filing.

Details can be found on the New to Plymouth Rock Vehicle Discount Rule Page and Rate Page.

We are requesting an effective date of **December 1, 2026**.