

**EXHIBIT RF-1**  
**Supplemental Explanatory Memorandum**  
**Plymouth Rock Assurance Preferred Corporation (PRAPC)**  
**Plymouth Rock Assurance Corporation of New York (PRACNY)**  
**New York Private Passenger Auto**

With this filing, Plymouth Rock Assurance Preferred Corporation (PRAPC) and Plymouth Rock Assurance Corporation of New York (PRACNY) are proposing revisions to rates in the following programs:

- PRAPC Prime 3 (Open)
- PRAPC Prime 2 (Closed)
- PRAPC Converted 21C National (Closed)
- PRACNY Prime 3 (Open)
- PRACNY Prime 2 (Closed)
- PRACNY Converted Mapfre (Closed)

All other required exhibits can be found under the relevant sections in SERFF. The modifications being proposed in this filing are:

1. Changes to Bodily Injury Increased Limit Factors and Property Damage Increased Limit Factors for the Prime 3 programs
2. Changes to Base Rates for all programs

The proposed rates will be effective 6/30/2025 for new and renewal business in the two Prime 3 programs and renewal business only in the remaining programs.

The overall combined statewide rate impact as well as the impact for each company by coverage is shown in the table below.

Coverage	Rate Indication	Rate Impact All Companies	Rate Impact PRAPC	Rate Impact PRACNY
BI + UM	25.1%	20.1%	20.3%	18.7%
PIP + APIP+ OBEL+ Med Pay	14.6%	11.3%	11.5%	9.3%
PD	17.3%	12.4%	12.7%	9.6%
<b>Liability Subtotal</b>	<b>19.4%</b>	<b>15.8%</b>	<b>16.0%</b>	<b>14.3%</b>
COMP (includes Rental, Towing)	-6.9%	0.0%	0.0%	0.0%
COLL	-7.4%	0.0%	0.0%	0.0%
<b>Physical Damage Subtotal</b>	<b>-7.2%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
<b>Total Overall</b>	<b>9.0%</b>	<b>8.9%</b>	<b>8.9%</b>	<b>8.9%</b>

**PRAPC**

The rate impact by coverage for each rating program in PRAPC is shown in the table below.

Coverage	Rate Impact Total PRAPC	Rate Impact Prime 3	Rate Impact Prime 2	Rate Impact 21C National
BI + UM	20.3%	20.0%	20.4%	20.1%
PIP + AIP+ OBEL+ Med Pay	11.5%	12.0%	11.4%	9.5%
PD	12.7%	13.2%	12.6%	9.4%
<b>Liability Subtotal</b>	<b>16.0%</b>	<b>16.2%</b>	<b>16.0%</b>	<b>13.9%</b>
COMP (includes Rental, Towing)	0.0%	0.0%	0.0%	0.0%
COLL	0.0%	0.0%	0.0%	0.0%
<b>Physical Damage Subtotal</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
<b>Total Overall</b>	<b>8.9%</b>	<b>8.9%</b>	<b>8.9%</b>	<b>8.9%</b>

**PRACNY**

The rate impact by coverage for each rating program in PRACNY is shown in the table below.

Coverage	Rate Impact Total PRACNY	Rate Impact Prime 3	Rate Impact Prime 2	Rate Impact Mapfre
BI + UM	18.7%	18.1%	18.9%	18.7%
PIP + AIP+ OBEL+ Med Pay	9.3%	10.5%	11.1%	9.1%
PD	9.6%	11.5%	10.3%	9.5%
<b>Liability Subtotal</b>	<b>14.3%</b>	<b>13.7%</b>	<b>14.1%</b>	<b>14.4%</b>
COMP (includes Rental, Towing)	0.0%	0.0%	0.0%	0.0%
COLL	0.0%	0.0%	0.0%	0.0%
<b>Physical Damage Subtotal</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
<b>Total Overall</b>	<b>8.9%</b>	<b>8.9%</b>	<b>8.9%</b>	<b>8.9%</b>