§ 2333. Non-commercial private passenger automobile insurance rates; apportionment of expenses. With respect to non-commercial private passenger automobiles, no filing of a rate, rating plan, rating rule or rate manual applicable to insurance for loss of or damage to a motor vehicle, the insurance provided for in section five thousand one hundred three of this chapter, bodily injury liability insurance or property damage liability insurance shall be approved by the superintendent, if the filing allocates all of an insurer's administrative expenses as a percentage of premium. Every insurer shall reasonably apportion such expenses among its policyholders. For the purpose of this section, administrative expenses includes general expenses and acquisition expenses other than commissions.