Filing at a Glance

Company: Encompass Indemnity Company

Product Name: Other than Auto

SERFF Tr Num: ALSX-G127031645

State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed-Filed

State Tr Num: EFT $100

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Co Tr Num: ER-1662

State Status: Fees verified and received

Filing Type: Rate/Rule

Reviewer(s): Nancy Horton, Becky Harrington

Author: Celeste Mrdak

Disposition Date: 03/25/2011

Date Submitted: 02/11/2011

Disposition Status: Filed

Effective Date Requested (New): 05/02/2011

Effective Date (New): 05/02/6011

Effective Date Requested (Renewal): 06/02/2011

Effective Date (Renewal): 06/02/6011

State Filing Description:

General Information

Project Name: Rate Change

Status of Filing in Domicile: Authorized

Project Number: ER-1662

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 03/25/2011

State Status Changed: 02/11/2011

Deemer Date:

Created By: SPI AllState

Submitted By: SPI AllState

Corresponding Filing Tracking Number:

Filing Description:

AR Edge OTA Rate/Factor Only

Please reference the attached filing documentation, which outlines a proposed revenue neutral change for the Encompass Indemnity Company Other than Auto insurance program in Arkansas. The following rating plans are being revised:

* Dwelling Base Premiums
* Condo Base Rates

* Dwelling Fire Occupancy Factors
* Tier Factors / Package Discount

The proposed changes are explained in more detail in the Explanatory Memorandum section of this filing.

Effective Date:
New Business: 5/2/2011
Renewals: 6/2/2011

Company and Contact

Filing Contact Information

Celeste Mrdak, Senior State Filings Analyst
2775 Sanders Road
Suite A5
Northbrook, IL 60062

oscmrda@allstate.com
847-402-5000 [Phone] 27328 [Ext]
847-402-9757 [FAX]

Filing Company Information

Encompass Indemnity Company	CoCode: 15130	State of Domicile: Illinois
2775 Sanders Road	Group Code: 8	Company Type:
Suite A5	Group Name: Allstate	State ID Number:
Northbrook, IL 60062	FEIN Number: 59-2366357	
(847) 402-5000 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	Filing and review of independent rate/rule filings - $100
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Encompass Indemnity Company	$100.00	02/11/2011	44633362

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	03/25/2011	03/25/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	**Created By**	**Created On**	**Date Submitted**	**Responded By**	**Created On**	**Date Submitted**
Pending Industry Response	Becky Harrington	03/23/2011	03/23/2011	Celeste Mrdak	03/24/2011	03/24/2011
Pending Industry Response	Becky Harrington	03/14/2011	03/14/2011	Celeste Mrdak	03/15/2011	03/15/2011
Pending Industry Response	Becky Harrington	02/25/2011	02/25/2011	Celeste Mrdak	03/14/2011	03/14/2011
Pending Industry Response	Becky Harrington	02/14/2011	02/14/2011	SPI AllState	02/21/2011	02/21/2011

Disposition

Disposition Date: 03/25/2011
Effective Date (New): 05/02/6011
Effective Date (Renewal): 06/02/6011
Status: Filed
Comment:

Company Name:	**Overall % Indicated Change:**	**Overall % Rate Impact:**	**Written Premium Change for this Program:**	**# of Policy Holders Affected for this Program:**	**Written Premium for this Program:**	**Maximum % Change (where required):**	**Minimum % Change (where required):**
Encompass Indemnity Company	%	0.000%	$0	1,051	$1,773,717	20.600%	-16.600%

SERFF Tracking Number:	*ALSX-G127031645*	*State:*	*Arkansas*
Filing Company:	*Encompass Indemnity Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*ER-1662*		
TOI:	*04.0 Homeowners*	*Sub-TOI:*	*04.0000 Homeowners Sub-TOI Combinations*
Product Name:	*Other than Auto*		
Project Name/Number:	*Rate Change/ER-1662*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document *(revised)*	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)	Filed	Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document *(revised)*	Attachment C - Package LR Analysis (02/14/11 OBJ Response)	Filed	Yes
Supporting Document	Explanatory Memorandum, Attachment A - GLM Memo, Attachment B - Tier Support, Attachment C - Package LR Analysis, Attachment D - Tier Factor Development	Filed	Yes
Supporting Document	02/14/11 OBJ Response, Attachment E - AR Property FE IS Spread (02/14/11 OBJ Response)	Filed	Yes
Supporting Document	02/25/11 OBJ Response	Filed	Yes
Supporting Document	03/14/11 OBJ Response	Filed	Yes
Supporting Document	03/23/11 OBJ Response	Filed	Yes
Rate	RateManualER-1662	Filed	Yes
Rate	RuleManualPageER-1662	Filed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/23/2011
Submitted Date	03/23/2011
Respond By Date	

Dear Celeste Mrdak,

This will acknowledge receipt of the recent response.

Objection 1
Comment: It is our understanding this is a closed book of business. Please explain if the company has considered moving the insureds to another program. What would the rate impact be?

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.
Sincerely,
Becky Harrington

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/24/2011
Submitted Date	03/24/2011

Dear Becky Harrington,

Comments:
Response to 03/23/11 objection letter

Response 1

Comments: Please see attached.

Related Objection 1

Comment:
It is our understanding this is a closed book of business. Please explain if the company has considered moving the insureds to another program. What would the rate impact be?

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: 03/23/11 OBJ Response
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Celeste Mrdak

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/14/2011
Submitted Date	03/14/2011
Respond By Date	

Dear Celeste Mrdak,

This will acknowledge receipt of the recent response.

Objection 1
Comment: Please identify the factors of this filing that result in the 15% to 20% increases.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.
Sincerely,
Becky Harrington

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/15/2011
Submitted Date	03/15/2011

Dear Becky Harrington,

Comments:
Response to 03/14/11 objection letter

Response 1

Comments: Please see attached.

Related Objection 1

Comment:
Please identify the factors of this filing that result in the 15% to 20% increases.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: 03/14/11 OBJ Response
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Celeste Mrdak

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	02/25/2011
Submitted Date	02/25/2011
Respond By Date	

Dear Celeste Mrdak,

This will acknowledge receipt of the recent response.

Objection 1
Comment: Explain how the Department is to determine whether the maximum/minimum swings in this filing comply with ACA 23-67-208 if an indicated rate need has not been developed.

Objection 2
Comment: The defection relativity is described as the defection rate of the tier group divided by the overall defection rate. Where in the filing exhibits may I find the defection rate of each tier group and the overall defection rate?

Objection 3
Comment: The resposne to original objection 2 is insufficient. 5 years of AR data was not utilized.

The by-peril dataset and validation data are unacceptable.

Objection 4
Comment: The response to previous objection 4 is insufficient. Data was requested; explanations were provided.

Objection 5
Comment: The response to previous objection 5 did not provide a legal reference or code cite as requested.

Objection 6
Comment: Provide or indicate the location in the filing of the supporting documentaion for expense amounts shown in Attachment E and Attachment B.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.
Sincerely,
Becky Harrington

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/14/2011
Submitted Date	03/14/2011

Dear Becky Harrington,

Comments:
Response to 02/25/11 objection letter

Response 1

Comments: Please see attached.

Related Objection 1

Comment:
The resposne to original objection 2 is insufficient. 5 years of AR data was not utilized.

The by-peril dataset and validation data are unacceptable.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: Please see attached.

Related Objection 1

Comment:
The response to previous objection 4 is insufficient. Data was requested; explanations were provided.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments: Please see attached.

Related Objection 1

Comment:

The response to previous objection 5 did not provide a legal reference or code cite as requested.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments: Please see attached.

Related Objection 1

Comment:

Provide or indicate the location in the filing of the supporting documentaion for expense amounts shown in Attachment E and Attachment B.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: 02/25/11 OBJ Response

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments: Please see attached.

Related Objection 1

Comment:

Explain how the Department is to determine whether the maximum/minimum swings in this filing comply with ACA 23-67-208 if an indicated rate need has not been developed.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments: Please see attached.

Related Objection 1

Comment:

The defection relativity is described as the defection rate of the tier group divided by the overall defection rate. Where in the filing exhibits may I find the defection rate of each tier group and the overall defection rate?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Celeste Mrdak

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	02/14/2011
Submitted Date	02/14/2011
Respond By Date	

Dear Celeste Mrdak,

This will acknowledge receipt of the captioned filing.

Objection 1

- NAIC loss cost data entry document (Supporting Document)

Comment: Please explain why an indicated rate change amount was not calculated.

Complete the expense section of the form.

Objection 2

- Explanatory Memorandum, Attachment A - GLM Memo, Attachment B - Tier Support, Attachment C - Package LR Analysis, Attachment D - Tier Factor Development (Supporting Document)

Comment: Please explain how the GLM data complies with ACA 23-67-209 and Rule 23:

Arkansas data must be used.

Most recent 5-years experience not used.

Explain in greater detail why the by-peril GLMs are fit on the 2003-2006 dataset and validated with 2007 data for policies renewed 7 or fewer times.

Objection 3

Comment: Explain how information in this filing relates to the tier factor development data used in the previous filing (ALSX-125748556)

Objection 4

Comment: Please provide additional statistical documentation supporting each of columns 1-5 of Attachment B.

Objection 5

Comment: Provide legal justification for the treatment of allocated acquisition expenses per policy (Column 6, Attachment B).

Objection 6

Comment: Given the use of fixed expenses to determine an indicated change in the tier factors, explain why an expense fee is still appropriate.

Objection 7
Comment: Provide a disruption chart.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.
Sincerely,
Becky Harrington

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/21/2011
Submitted Date	02/21/2011

Dear Becky Harrington,

Comments:
Response to 02/14/11 objection letter

Response 1

Comments: Please see attached.

Related Objection 1

Applies To:

- NAIC loss cost data entry document (Supporting Document)

Comment:

Please explain why an indicated rate change amount was not calculated.

Complete the expense section of the form.

Related Objection 2

Applies To:

- Explanatory Memorandum, Attachment A - GLM Memo, Attachment B - Tier Support, Attachment C - Package LR Analysis, Attachment D - Tier Factor Development (Supporting Document)

Comment:

Please explain how the GLM data complies with ACA 23-67-209 and Rule 23:

Arkansas data must be used.

Most recent 5-years experience not used.

Explain in greater detail why the by-peril GLMs are fit on the 2003-2006 dataset and validated with 2007 data for policies renewed 7 or fewer times.

Related Objection 3

Comment:

Explain how information in this filing relates to the tier factor development data used in the previous filing (ALSX-125748556)

Related Objection 4

Comment:

Please provide additional statistical documentation supporting each of columns 1-5 of Attachment B.

Related Objection 5

Comment:

Provide legal justification for the treatment of allocated acquisition expenses per policy (Column 6, Attachment B).

Related Objection 6

Comment:

Given the use of fixed expenses to determine an indicated change in the tier factors, explain why an expense fee is still appropriate.

Related Objection 7

Comment:

Provide a disruption chart.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document
Comment:
Satisfied -Name: Attachment C - Package LR Analysis (02/14/11 OBJ Response)
Comment:
Satisfied -Name: 02/14/11 OBJ Response, Attachment E - AR Property FE IS Spread (02/14/11 OBJ Response)
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Celeste Mrdak

Sincerely,
Celeste Mrdak

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	01/25/2010
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Encompass Indemnity Company	N/A	%	0.000%	$0	1,051	$1,773,717	20.600%	-16.600%

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed 03/25/2011	RateManualER-1662	ER-1662	Replacement	ALSX-125748556	11_Proposed HO Rate Manual.PDF
Filed 03/25/2011	RuleManualPageER-1662	ER-1662	Replacement	ALSX-125748556	12_Proposed DF Rules Manual.PDF

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HOME PREMIUM CALCULATION

(ROUND TO THE NEAREST DOLLAR AFTER EACH STEP)

STEP	HOME	
1	TERRITORIAL BASE RATE (Condo)	
2	RATE ADJUSTMENT FACTOR (Condo)	x 1.000
3	POLICY AMOUNT FACTOR (Condo)	x
4	PROTECTION / CONSTRUCTION FACTOR (Condo)	x
5	TERRITORIAL BASE PREMIUM	=
6	RATE ADJUSTMENT FACTOR (Dwelling)	x 1.000
7	INCREASED CONTENTS LIMIT PREMIUM	+
8	BUILDING ADDITIONS & ALTERATIONS PREMIUM	+
9	BUILDING ORDINANCE INCREASED COSTS FACTOR	x
10	BUILDING ORDINANCE INCREASED COSTS ADDITIVE	+
11	SUPERIOR CONSTRUCTION FACTOR	x
12	RENTERS COVERAGE FACTOR	x
13	SECONDARY / SEASONAL RESIDENCE FACTOR	x
14	SUBTOTAL	=
15	DEDUCTIBLE FACTOR	x
16	PREMIUM AFTER DEDUCTIBLE SUBJ TO MAX CREDIT	=
17	DWELLING AGE DISCOUNT FACTOR	x
18	PROTECTIVE DEVICE DISCOUNT	x
19	HOME BUYER DISCOUNT	x
20	PROPERTY RATING TIER FACTOR	x
21	MERIT RATING FACTOR	x
22	HOMEOWNER CLAIM FREE DISCOUNT	x
23	POLICY LOSS FREE DISCOUNT	x
24	RETIREMENT COMMUNITY DISCOUNT	x
25	PERSONAL PROPERTY PLUS FACTOR	x
26	ELITE / SPECIAL/SPECIAL VALUE COVERAGE FACTOR	x
27	LIABILITY LIMIT ADJUSTMENT	+
28	INCREASED MEDICAL PAYMENTS LIMIT PREMIUM	+
29	MULTI-FAMILY DWELLING PREMIUM	+
30	MISPLACED OR LOST JEWELRY COVERAGE	+
31	TRAMPOLINE SURCHARGE	+
32	SPECIFIED ADDITIONAL AMOUNT OF INSURANCE	+
33	FIXED EXPENSE PREMIUM	+
34	REINSURANCE CHARGE	+
35	CREDIT FOR EXISTING INSURANCE	x
36	TOTAL PREMIUM	=

For Dwellings, skip Steps 1-4. Look up territorial base premium for Step 5 from rate page tables.

(DO NOT ROUND TO THE NEAREST DOLLAR UNTIL STEP 4)

STEP	REINSURANCE CHARGE CALCULATION	
1	BASE REINSURANCE CHARGE	
2	REINSURANCE RATE ADJUSTMENT FACTOR	x
3	REINSURANCE LIMIT FACTOR	x
4	REINSURANCE CHARGE	=

NOTES
Territory:
Dwelling Value:
Liability Limit:
Construction:
Subzone:
Tier:
Other:

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		STEP			
		1	2	4	5
	MISCELLANEOUS COVERAGES	Limit	Rate	CFEI	Total
	BACKUP OF SEWERS & DRAINS			x	=
	COMPUTERS & DATA RECORDS			x	=
	LOSS ASSESSMENT			x	=
	HOME DAY CARE - LIABILITY			x	=
	HOME DAY CARE - PROPERTY		x	x	=
	HOMEWORK ENDORSEMENT			x	=
	LIFESTYLE ENDORSEMENT			x	=
	IDENTITY FRAUD EXPENSE ENDORSEMENT			x	=
	BUILDER'S RISK AND THEFT OF BLDG MATERIALS			x	=
	OTHER STRUCTURES - LIABILITY			x	=
	OTHER STRUCTURES - PROPERTY		x	x	=
	PERSONAL INJURY COVERAGE			x	=
	BUSINESS PURSUITS LIABILITY			x	=
	INCIDENTAL BUSINESS - LIABILITY			x	=
	INCIDENTAL BUSINESS - PROPERTY		x	x	=
	INCIDENTAL FARMING			x	=
	BUILDER'S RISK AND THEFT OF BLDG MATERIALS			x	=
	TOTAL MISCELLANEOUS COVERAGES PREMIUM				=

STEP	SCHEDULED PERSONAL PROPERTY	Fine Arts	Jewelry	Other
1	VALUE			
2	RATE	x	x	x
3	BREAKAGE PREMIUM	+		
4	STATED VALUE COVERAGE FACTOR	x	x	x
5	DEDUCTIBLE FACTOR	x	x	x
6	PROTECTIVE DEVICE DISCOUNT	x	x	x
7	POLICY LOSS FREE DISCOUNT	x	x	x
8	CREDIT FOR EXISTING INSURANCE	x	x	x
9	TOTAL SCHEDULED PERSONAL PROP PREMIUM	=	=	=

TOTAL ANNUAL PREMIUM	=

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DWELLING FIRE PREMIUM CALCULATION

(ROUND TO THE NEAREST DOLLAR AFTER EACH STEP)

STEP	DWELLING FIRE	
1	TERRITORIAL BASE RATE (Condo)	
2	RATE ADJUSTMENT FACTOR (Condo)	x 1.000
3	POLICY AMOUNT FACTOR (Condo)	x
4	PROTECTION / CONSTRUCTION FACTOR (Condo)	x
5	TERRITORIAL BASE PREMIUM	=
6	RATE ADJUSTMENT FACTOR (Dwelling)	x 1.000
7	INCREASED CONTENTS LIMIT PREMIUM	+
8	BUILDING ADDITIONS & ALTERATIONS PREMIUM	+
9	BUILDING ORDINANCE INCREASED COSTS FACTOR	x
10	BUILDING ORDINANCE INCREASED COSTS ADDITIVE	+
11	OCCUPANCY FACTOR	x
12	ACTUAL CASH VALUE FACTOR	x
13	SUPERIOR CONSTRUCTION FACTOR	x
14	SUBTOTAL	=
15	DEDUCTIBLE FACTOR*	x
16	PREMIUM AFTER DEDUCTIBLE SUBJ TO MAX CREDIT	=
17	PROTECTIVE DEVICE DISCOUNT	x
18	MERIT RATING FACTOR	x
19	POLICY LOSS FREE DISCOUNT	x
20	LIABILITY LIMIT ADJUSTMENT	+
21	MISPLACED OR LOST JEWELRY COVERAGE	+
22	TRAMPOLINE SURCHARGE	+
23	FIXED EXPENSE PREMIUM	+
24	REINSURANCE CHARGE (AS ABOVE)	+
25	CREDIT FOR EXISTING INSURANCE	x
26	TOTAL PREMIUM**	=

For Dwellings, skip Steps 1-4. Look up territorial base premium for Step 5 from rate page tables.

STEP	REINSURANCE CHARGE CALCULATION	
1	BASE REINSURANCE CHARGE	
2	REINSURANCE RATE ADJUSTMENT FACTOR	x
3	REINSURANCE LIMIT FACTOR	x
4	REINSURANCE CHARGE	=

*** Deductible factor is subject to Maximum credit based on Home Rule 12.**
**** This premium total is then split between dwelling and contents, as follows:**
A. For policies without increased contents (i.e. 10%)
1) 80% to dwelling portion
2) 20% to contents portion
B. For policies with increased contents, exposure is rated twice.
1) Rate with increased contents
2) Rate without increased contents and adjust this premium total by 80% (dwelling portion)
3) Subtract step 2 from step 1 for contents portion

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PERSONAL UMBRELLA PREMIUM CALCULATION

(ROUND TO THE NEAREST DOLLAR AFTER EACH STEP)

STEP	HOME PERSONAL UMBRELLA COVERAGE	
1	BASE PREMIUM ($500,000) - VARIES BY RESIDENCE TYPE	
2	ADDITIONAL LIABILITY EXPOSURES (ONE CHARGE PER RESIDEN	x
3	RATE ADJUSTMENT FACTOR	x 1.000
4	INCREASED LIMIT FACTOR	x
5	POLICY LOSS FREE FACTOR	x
6	$300,000 UNDERLYING SURCHARGE*	+
6	TRAMPOLINE SURCHARGE**	+
7	CREDIT FOR EXISTING INSURANCE	x
8	TOTAL HOME PERSONAL UMBRELLA PREMIUM	=

* The $300000 underlying surcharge is not applicable to all residence types.
** The Trampoline Surcharge does not apply to the Personal Umbrella premium
if the USP policy includes underlying liability coverage for the residence

STEP	HOMEWORK SUPPLEMENT PERSONAL UMBRELLA COVERAGE	
1	BASE PREMIUM FOR HOMEWORK ($500,000)	
2	RATE ADJUSTMENT FACTOR	x 1.000
3	INCREASED LIMIT FACTOR	x
4	NUMBER OF EXPOSURES PLUS NUMBER OF ADD'L INSUREDS	x
5	POLICY LOSS FREE FACTOR	x
6	CREDIT FOR EXISTING INSURANCE	x
7	TOTAL HOMEWORK SUPPLEMENT PERSONAL UMBRELLA PREMI	=

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BOAT PREMIUM CALCULATION
(ROUND TO THE NEAREST DOLLAR AFTER EACH STEP)

STEP	BOAT LIABILITY PREMIUM	Boat	Personal Watercraft
1	BASE PREMIUM FOR LIABILITY AMOUNT		
2	ADDITIONAL LIABILITY COVERAGE FOR PERSONAL WATERCRAFTS		
3	ENGINE DEBIT FACTOR FOR PERSONAL WATERCRAFTS		x
4	RATE ADJUSTMENT FACTOR	x 1.000	x 1.000
5	BOAT LOSS FREE FACTOR	x	x
6	BOAT LOSS SURCHARGE FACTOR	x	x
7	ENTENDED NAVIGATION FACTOR	x	
8	DRIVING RECORD SURCHARGE FOR PERSONAL WATERCRAFTS		x
9	POLICY LOSS FREE DISCOUNT	x	x
10	CREDIT FOR EXISTING INSURANCE	x	x
11	TOTAL LIABILITY COVERAGE PREMIUM	=	=

STEP	BOAT HULL PREMIUM	Boat	Personal Watercraft	Trailers
1	REPLACEMENT VALUE OF BOAT			
2	REPLACEMENT VALUE OF ALL MOTORS	+		
3	TOTAL REPLACEMENT VALUE FOR HULL COVERAGE/$1000	=		
4	BASE HULL PREMIUM OR PERSONAL WATERCRAFT PACKAGE RATE			
5	PERSONAL EFFECTS COVERAGE FOR PERSONAL WATERCRAFTS			
6	HULL DEBIT & CREDIT FACTOR	x		
7	ENGINE DEBIT FACTOR FOR PERSONAL WATERCRAFTS		x	
8	RATE ADJUSTMENT FACTOR	x 1.000	x 1.000	
9	EXTENDED NAVIGATION FACTOR	x		
10	HULL BASE PREMIUM FOR BOAT	=		
11	REPLACEMENT VALUE OF TRAILER/$100			
12	TRAILER RATE (PER $100)			x
13	BASE PREMIUM FOR TRAILER			=
14	RATE ADJUSTMENT FACTOR (FOR TRAILERS)			x 1.000
15	DEDUCTIBLE FACTOR	x	x	x
16	BOAT LOSS FREE FACTOR	x	x	x
17	BOAT LOSS SURCHARGE FACTOR	x	x	x
18	DRIVING RECORD SURCHARGE FOR PERSONAL WATERCRAFTS		x	x
19	POLICY LOSS FREE DISCOUNT	x	x	x
20	CREDIT FOR EXISTING INSURANCE	x	x	x
21	TOTAL HULL COVERAGE PREMIUM	=	=	=

STEP	BOAT PERSONAL UMBRELLA COVERAGE	
1	BASE PREMIUM ($500,000)	
2	RATE ADJUSTMENT FACTOR	x 1.000
3	INCREASED LIMIT FACTOR	x
4	AGE FACTOR	x
5	POLICY LOSS FREE FACTOR	x
5	$300,000 UNDERLYING SURCHARGE	+
6	CREDIT FOR EXISTING INSURANCE	x
7	TOTAL BOAT UMBRELLA PREMIUM	=

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TERRITORY DEFINITIONS BY ZIP CODE

ZIP CODE	CITY	COUNTY	TERRITORY CODE
71601	PINE BLUFF	JEFFERSON	311
71602	WHITE HALL	JEFFERSON	311
71602	PINE BLUFF	JEFFERSON	311
71603	PINE BLUFF	JEFFERSON	311
71630	ARKANSAS CITY	DESHA	325
71631	BANKS	BRADLEY	303
71635	CROSSETT	ASHLEY	303
71638	COLLINS	CHICOT	304
71638	DERMOTT	CHICOT	304
71639	DUMAS	DESHA	325
71640	EUDORA	CHICOT	304
71642	FOUNTAIN HILL	ASHLEY	303
71643	GOULD	LINCOLN	311
71644	GRADY	LINCOLN	311
71646	HAMBURG	ASHLEY	303
71646	HAMBURG	DREW	303
71647	HERMITAGE	BRADLEY	303
71651	JERSEY	BRADLEY	303
71652	KINGSLAND	CLEVELAND	304
71653	LAKE VILLAGE	CHICOT	304
71654	MC GEHEE	DESHA	325
71655	MONTICELLO	DREW	304
71658	MONTROSE	ASHLEY	303
71660	NEW EDINBURG	CLEVELAND	304
71661	PARKDALE	ASHLEY	303
71662	PICKENS	DESHA	325
71663	PORTLAND	ASHLEY	303
71665	RISON	CLEVELAND	311
71667	STAR CITY	LINCOLN	311
71670	TILLAR	DESHA	304
71671	WARREN	BRADLEY	303
71674	WATSON	DESHA	325
71675	WILMAR	DREW	304
71676	WILMOT	ASHLEY	303
71677	WINCHESTER	DREW	304
71678	YORKTOWN	LINCOLN	311
71701	CAMDEN	OUACHITA	304
71701	EAST CAMDEN	OUACHITA	304
71720	BEARDEN	OUACHITA	304
71722	BLUFF CITY	NEVADA	304
71725	CARTHAGE	DALLAS	304
71726	CHIDESTER	OUACHITA	304
71730	EL DORADO	UNION	303
71740	EMERSON	COLUMBIA	303
71742	FORDYCE	DALLAS	304
71743	GURDON	CLARK	304
71744	HAMPTON	CALHOUN	303
71745	HARRELL	CALHOUN	303
71747	HUTTIG	UNION	303
71748	IVAN	DALLAS	304
71749	JUNCTION CITY	UNION	303
71751	LOUANN	OUACHITA	304
71752	MC NEIL	COLUMBIA	303
71753	MAGNOLIA	COLUMBIA	303
71753	VILLAGE	COLUMBIA	303
71758	MOUNT HOLLY	UNION	303
71762	SMACKOVER	UNION	303
71763	MANNING	DALLAS	304
71763	SPARKMAN	DALLAS	304

71764	STEPHENS	OUACHITA	304
71765	STRONG	UNION	303
71766	THORNTON	CALHOUN	303
71768	URBANA	UNION	303
71769	VILLAGE	COLUMBIA	303
71770	WALDO	COLUMBIA	303
71772	WHELEN SPRINGS	CLARK	303
71801	HOPE	HEMPSTEAD	303
71822	ASHDOWN	LITTLE RIVER	302
71825	BLEVINS	HEMPSTEAD	302
71826	BRADLEY	LAFAYETTE	301
71827	BUCKNER	LAFAYETTE	303
71828	CALE	NEVADA	304
71831	COLUMBUS	HEMPSTEAD	302
71832	DE QUEEN	SEVIER	304
71833	DIERKS	HOWARD	304
71834	DODDRIDGE	MILLER	318
71835	EMMET	NEVADA	304
71836	FOREMAN	LITTLE RIVER	302
71837	FOUKE	MILLER	318
71838	FULTON	HEMPSTEAD	302
71839	GARLAND CITY	LAFAYETTE	302
71841	GILLHAM	SEVIER	304
71842	HORATIO	SEVIER	302
71845	LEWISVILLE	LAFAYETTE	301
71846	LOCKESBURG	SEVIER	302
71847	MC CASKILL	HEMPSTEAD	302
71851	MINERAL SPRINGS	HOWARD	302
71852	NASHVILLE	HOWARD	302
71853	OGDEN	LITTLE RIVER	302
71854	TEXARKANA	MILLER	318
71855	OZAN	HEMPSTEAD	302
71857	PRESCOTT	NEVADA	302
71858	ROSSTON	NEVADA	304
71859	SARATOGA	HOWARD	302
71860	STAMPS	COLUMBIA	303
71860	STAMPS	LAFAYETTE	303
71861	TAYLOR	COLUMBIA	303
71862	WASHINGTON	HEMPSTEAD	302
71864	WILLISVILLE	NEVADA	304
71865	WILTON	LITTLE RIVER	302
71866	WINTHROP	LITTLE RIVER	302
71901	FOUNTAIN LAKE	GARLAND	307
71901	HOT SPRINGS	GARLAND	307
71901	SPRINGS NATIONAL	GARLAND	307
71901	SPRINGS NATIONAL	HOT SPRINGS	307
71909	HOT SPRINGS	GARLAND	307
71909	OT SPRINGS VILLAG	GARLAND	307
71913	HOT SPRINGS	GARLAND	307
71913	SPRINGS NATIONAL	GARLAND	307
71913	SPRINGS NATIONAL	HOT SPRINGS	307
71913	LAKE HAMILTON	GARLAND	307
71921	AMITY	CLARK	304
71921	AMITY	HOT SPRINGS	304
71922	ANTOINE	PIKE	302
71923	ARKADELPHIA	CLARK	304
71923	ARKADELPHIA	HOT SPRINGS	304
71929	BISMARCK	HOT SPRINGS	307
71933	BONNERDALE	HOT SPRINGS	307
71935	CADDO GAP	MONTGOMERY	307
71937	COVE	POLK	307
71937	HATTON	POLK	307
71940	DELIGHT	PIKE	302
71941	DONALDSON	HOT SPRINGS	304
71942	FRIENDSHIP	HOT SPRINGS	304
71943	GLENWOOD	HOT SPRINGS	304
71943	GLENWOOD	PIKE	304
71944	GRANNIS	POLK	304
71945	HATFIELD	POLK	307
71949	JESSIEVILLE	GARLAND	307
71950	KIRBY	PIKE	304

71952	LANGLEY	PIKE	304
71953	MENA	POLK	307
71956	BUCKVILLE	GARLAND	307
71956	MOUNTAIN PINE	GARLAND	307
71957	MOUNT IDA	MONTGOMERY	307
71958	MURFREESBORO	PIKE	304
71959	NEWHOPE	PIKE	304
71960	NORMAN	MONTGOMERY	307
71961	ODEN	MONTGOMERY	307
71961	PINE RIDGE	MONTGOMERY	307
71962	OKOLONA	CLARK	302
71964	PEARCY	GARLAND	307
71964	PEARCY	HOT SPRINGS	307
71965	PENCIL BLUFF	MONTGOMERY	307
71968	ROYAL	GARLAND	307
71969	SIMS	MONTGOMERY	307
71970	STORY	MONTGOMERY	307
71971	UMPIRE	HOWARD	304
71972	VANDERVOORT	POLK	307
71973	WICKES	POLK	307
72001	ADONA	PERRY	323
72002	ALEXANDER	PULASKI	311
72002	ALEXANDER	SALINE	311
72003	ALMYRA	ARKANSAS	325
72004	ALTHEIMER	JEFFERSON	316
72005	AMAGON	JACKSON	324
72005	BALCH	JACKSON	324
72006	AUGUSTA	WOODRUFF	325
72007	AUSTIN	LONOKE	305
72010	BALD KNOB	WHITE	325
72011	BAUXITE	SALINE	311
72012	BEEBE	WHITE	305
72013	BEE BRANCH	VAN BUREN	324
72014	BEEDEVILLE	JACKSON	313
72015	BENTON	SALINE	315
72015	HASKELL	SALINE	315
72015	TULL	SALINE	315
72016	BIGELOW	PERRY	305
72017	BISCOE	PRAIRIE	325
72019	BENTON	SALINE	315
72020	BRADFORD	WHITE	325
72021	BRINKLEY	MONROE	325
72022	BRYANT	SALINE	311
72023	CABOT	LONOKE	305
72023	CABOT	PULASKI	305
72024	CARLISLE	LONOKE	325
72025	CASA	PERRY	323
72026	CASSCOE	ARKANSAS	325
72027	CENTER RIDGE	CONWAY	322
72028	CHOCTAW	VAN BUREN	324
72029	CLARENDON	MONROE	325
72030	CLEVELAND	CONWAY	322
72031	CLINTON	VAN BUREN	324
72032	CONWAY	FAULKNER	322
72034	CONWAY	FAULKNER	322
72036	COTTON PLANT	WOODRUFF	313
72038	CROCKETTS BLUFF	ARKANSAS	325
72039	DAMASCUS	FAULKNER	322
72039	TWIN GROVES	FAULKNER	322
72040	DES ARC	PRAIRIE	325
72041	DE VALLS BLUFF	PRAIRIE	325
72042	DE WITT	ARKANSAS	325
72044	EDGEMONT	CLEBURNE	324
72045	EL PASO	WHITE	305
72046	ENGLAND	LONOKE	305
72047	ENOLA	FAULKNER	322
72048	ETHEL	ARKANSAS	325
72051	FOX	STONE	324
72052	GARNER	WHITE	324
72055	GILLETT	ARKANSAS	325
72057	GRAPEVINE	GRANT	311

72058	GREENBRIER	FAULKNER	322
72060	GRIFFITHVILLE	WHITE	325
72063	HATTIEVILLE	CONWAY	322
72064	HAZEN	PRAIRIE	325
72065	HENSLEY	PULASKI	311
72066	HICKORY PLAINS	PRAIRIE	305
72067	GREERS FERRY	CLEBURNE	324
72067	HIGDEN	CLEBURNE	324
72068	HIGGINSON	WHITE	325
72069	HOLLY GROVE	MONROE	325
72070	HOUSTON	PERRY	323
72072	HUMNOKE	LONOKE	325
72073	HUMPHREY	ARKANSAS	325
72076	GRAVEL RIDGE	LONOKE	315
72076	GRAVEL RIDGE	PULASKI	315
72076	JACKSONVILLE	LONOKE	315
72076	JACKSONVILLE	PULASKI	315
72079	JEFFERSON	JEFFERSON	311
72080	JERUSALEM	CONWAY	322
72081	JUDSONIA	WHITE	325
72081	STEPROCK	WHITE	325
72082	KENSETT	WHITE	325
72083	KEO	LONOKE	305
72084	LEOLA	HOT SPRINGS	304
72084	LEOLA	GRANT	304
72086	LONOKE	LONOKE	305
72087	LONSDALE	GARLAND	307
72088	FAIRFIELD BAY	VAN BUREN	321
72088	SHIRLEY	VAN BUREN	321
72101	FAIR OAKS	WOODRUFF	313
72101	HOWELL	WOODRUFF	313
72101	MC CRORY	WOODRUFF	313
72102	MC RAE	WHITE	305
72103	MABELVALE	PULASKI	311
72103	MABELVALE	SALINE	311
72103	SHANNON HILLS	PULASKI	311
72104	MALVERN	HOT SPRINGS	307
72105	JONES MILL	HOT SPRINGS	307
72106	MAYFLOWER	FAULKNER	312
72110	MORRILTON	CONWAY	322
72110	OPPELO	CONWAY	322
72111	MOUNT VERNON	FAULKNER	323
72112	NEWPORT	JACKSON	324
72113	MAUMELLE	PULASKI	315
72114	NORTH LITTLE ROCK	PULASKI	315
72114	NORTH LITTLE ROCK	PULASKI	315
72116	NORTH LITTLE ROCK	PULASKI	315
72116	NORTH LITTLE ROCK	PULASKI	315
72116	SHERWOOD	PULASKI	315
72117	NORTH LITTLE ROCK	PULASKI	315
72117	NORTH LITTLE ROCK	PULASKI	315
72117	SHERWOOD	PULASKI	315
72118	NORTH LITTLE ROCK	PULASKI	311
72118	NORTH LITTLE ROCK	PULASKI	311
72120	NORTH LITTLE ROCK	FAULKNER	315
72120	SHERWOOD	PULASKI	315
72121	PANGBURN	WHITE	325
72122	PARON	SALINE	315
72125	PERRY	PERRY	323
72126	PERRYVILLE	PERRY	323
72127	PLUMERVILLE	CONWAY	305
72128	POYEN	GRANT	307
72128	POYEN	HOT SPRINGS	307
72129	PRATTSVILLE	GRANT	311
72130	PRIM	CLEBURNE	324
72131	QUITMAN	CLEBURNE	321
72132	REDFIELD	JEFFERSON	311
72133	REYDELL	JEFFERSON	316
72134	ROE	MONROE	325
72135	ROLAND	PULASKI	315
72136	ROMANCE	WHITE	325

72137	ROSE BUD	WHITE	325
72140	SAINT CHARLES	ARKANSAS	325
72141	SCOTLAND	VAN BUREN	324
72142	SCOTT	PULASKI	315
72143	GEORGETOWN	WHITE	325
72143	SEARCY	WHITE	325
72150	SHERIDAN	GRANT	311
72152	SHERRILL	JEFFERSON	316
72153	SHIRLEY	VAN BUREN	324
72156	SOLGOHACHIA	CONWAY	322
72157	SPRINGFIELD	CONWAY	322
72160	STUTTGART	ARKANSAS	325
72165	THIDA	INDEPENDENCE	324
72166	TICHNOR	ARKANSAS	325
72167	TRASKWOOD	GRANT	307
72167	TRASKWOOD	HOT SPRINGS	307
72168	TUCKER	JEFFERSON	316
72170	ULM	PRAIRIE	325
72173	HOLLAND	FAULKNER	305
72173	VILONIA	FAULKNER	305
72175	WABBASEKA	JEFFERSON	316
72176	WARD	LONOKE	305
72179	WILBURN	CLEBURNE	324
72201	LITTLE ROCK	PULASKI	311
72201	LITTLE ROCK	PULASKI	311
72202	LITTLE ROCK	PULASKI	311
72202	LITTLE ROCK	PULASKI	311
72204	LITTLE ROCK	PULASKI	311
72204	LITTLE ROCK	PULASKI	311
72205	LITTLE ROCK	PULASKI	315
72205	LITTLE ROCK	PULASKI	315
72206	LITTLE ROCK	PULASKI	311
72206	LITTLE ROCK	PULASKI	311
72207	CAMMACK VILLAGE	PULASKI	315
72207	LITTLE ROCK	PULASKI	315
72207	LITTLE ROCK	PULASKI	315
72209	LITTLE ROCK	PULASKI	315
72209	LITTLE ROCK	PULASKI	315
72210	LITTLE ROCK	PULASKI	315
72210	LITTLE ROCK	PULASKI	315
72211	LITTLE ROCK	PULASKI	315
72211	LITTLE ROCK	PULASKI	315
72212	LITTLE ROCK	PULASKI	315
72212	LITTLE ROCK	PULASKI	315
72223	LITTLE ROCK	PULASKI	315
72223	LITTLE ROCK	PULASKI	315
72227	LITTLE ROCK	PULASKI	315
72227	LITTLE ROCK	PULASKI	315
72301	WEST MEMPHIS	CRITTENDEN	313
72310	ARMOREL	MISSISSIPPI	326
72311	AUBREY	LEE	325
72313	BASSETT	MISSISSIPPI	326
72314	BIRDEYE	CROSS	313
72315	BLYTHEVILLE	MISSISSIPPI	326
72315	GOSNELL	MISSISSIPPI	326
72320	BRICKEYS	LEE	313
72321	BURDETTE	MISSISSIPPI	326
72324	BIRDEYE	CROSS	313
72324	CHERRY VALLEY	CROSS	313
72326	COLT	SAINT FRANCIS	313
72327	CRAWFORDSVILLE	CRITTENDEN	313
72328	CRUMROD	PHILLIPS	325
72329	DRIVER	MISSISSIPPI	326
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72331	EARLE	CRITTENDEN	313
72331	TWIST	CROSS	313
72332	EDMONDSON	CRITTENDEN	313
72333	ELAINE	PHILLIPS	325
72335	FORREST CITY	SAINT FRANCIS	313
72338	FRENCHMANS BAYOU	MISSISSIPPI	326
72339	GILMORE	CRITTENDEN	313

72340	GOODWIN	SAINT FRANCIS	313
72341	HAYNES	LEE	313
72342	HELENA	PHILLIPS	313
72346	HETH	SAINT FRANCIS	313
72347	HICKORY RIDGE	CROSS	313
72348	HORSESHOE LAKE	CRITTENDEN	313
72348	HORSESHOE LAKE	SAINT FRANCIS	313
72348	HUGHES	SAINT FRANCIS	313
72350	JOINER	MISSISSIPPI	326
72351	KEISER	MISSISSIPPI	326
72354	LEPANTO	POINSETT	313
72355	LEXA	LEE	313
72358	LUXORA	MISSISSIPPI	326
72360	MARIANNA	LEE	313
72364	MARION	CRITTENDEN	313
72365	MARKED TREE	POINSETT	313
72366	MARVELL	PHILLIPS	325
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72368	MORO	LEE	313
72369	ONEIDA	PHILLIPS	325
72370	OSCEOLA	MISSISSIPPI	326
72372	PALESTINE	SAINT FRANCIS	313
72373	PARKIN	CROSS	313
72374	POPLAR GROVE	PHILLIPS	325
72376	PROCTOR	CRITTENDEN	313
72379	SNOW LAKE	DESHA	325
72384	TURRELL	CRITTENDEN	313
72386	TYRONZA	POINSETT	313
72390	WEST HELENA	PHILLIPS	313
72392	WHEATLEY	SAINT FRANCIS	325
72394	ROUND POND	SAINT FRANCIS	313
72394	WIDENER	SAINT FRANCIS	313
72395	WILSON	MISSISSIPPI	325
72396	WYNNE	CROSS	313
72401	JONESBORO	CRAIGHEAD	326
72404	JONESBORO	CRAIGHEAD	325
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72411	BAY	CRAIGHEAD	326
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72413	BIGGERS	RANDOLPH	324
72414	BLACK OAK	CRAIGHEAD	326
72415	BLACK ROCK	LAWRENCE	324
72416	BONO	CRAIGHEAD	324
72416	BONO	GREENE	324
72417	BROOKLAND	CRAIGHEAD	326
72419	CARAWAY	CRAIGHEAD	326
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72422	CORNING	CLAY	324
72424	DATTO	CLAY	324
72425	DELAPLAINE	GREENE	324
72426	DELL	MISSISSIPPI	326
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72429	FISHER	POINSETT	313
72430	GREENWAY	CLAY	324
72432	HARRISBURG	POINSETT	313
72433	HOXIE	LAWRENCE	324
72434	IMBODEN	LAWRENCE	324
72435	KNOBEL	CLAY	324
72436	LAFE	GREENE	324
72437	LAKE CITY	CRAIGHEAD	326
72438	LEACHVILLE	MISSISSIPPI	326
72440	LYNN	LAWRENCE	324
72441	MC DOUGAL	CLAY	324
72442	MANILA	MISSISSIPPI	326
72443	MARMADUKE	GREENE	324
72444	MAYNARD	RANDOLPH	324
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72447	MONETTE	CRAIGHEAD	326
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72450	PARAGOULD	GREENE	324
72453	PEACH ORCHARD	CLAY	324

72454	PIGGOTT	CLAY	324
72455	POCAHONTAS	RANDOLPH	324
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72478	WARM SPRINGS	RANDOLPH	324
72479	WEINER	POINSETT	326
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72520	CAMP	FULTON	324
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72531	ELIZABETH	FULTON	324
72532	EVENING SHADE	SHARP	324
72533	FIFTY SIX	STONE	324
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72538	GEPP	FULTON	324
72539	GLENCOE	FULTON	324
72540	GUION	IZARD	324
72542	HARDY	SHARP	324
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72550	LOCUST GROVE	INDEPENDENCE	324
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72554	MAMMOTH SPRING	FULTON	324
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72560	HANOVER	STONE	324
72560	MOUNTAIN VIEW	STONE	324
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72573	SAGE	IZARD	324
72576	SALEM	FULTON	324
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72578	STURKIE	FULTON	324
72579	SULPHUR ROCK	INDEPENDENCE	324
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72601	HARRISON	BOONE	324
72610	ALCO	STONE	324
72611	ALPENA	BOONE	324
72616	BERRYVILLE	CARROLL	324
72617	BIG FLAT	BAXTER	324
72619	BULL SHOALS	MARION	324
72623	CLARKRIDGE	BAXTER	324
72624	COMPTON	NEWTON	319
72626	COTTER	BAXTER	324
72628	DEER	NEWTON	319
72629	DENNARD	VAN BUREN	324
72631	BUSCH	CARROLL	324
72631	EUREKA SPRINGS	CARROLL	324
72631	HOLIDAY ISLAND	CARROLL	324
72632	EUREKA SPRINGS	CARROLL	324
72633	EVERTON	MARION	324
72634	FLIPPIN	MARION	324
72635	GASSVILLE	BAXTER	324
72638	GREEN FOREST	CARROLL	324
72639	COZAHOME	SEARCY	324
72639	HARRIET	SEARCY	324
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72641	JASPER	NEWTON	319
72642	LAKEVIEW	BAXTER	324
72644	LEAD HILL	BOONE	324
72645	LESLIE	SEARCY	324
72648	DOGPATCH	NEWTON	319
72648	MARBLE FALLS	NEWTON	319
72650	MARSHALL	SEARCY	324
72651	MIDWAY	BAXTER	324
72653	MOUNTAIN HOME	BAXTER	324
72653	SALESVILLE	BAXTER	324
72655	BASS	NEWTON	319
72655	MOUNT JUDEA	NEWTON	319
72658	NORFORK	BAXTER	324
72658	OLD JOE	BAXTER	324
72660	OAK GROVE	CARROLL	324
72661	OAKLAND	MARION	324
72662	OMAHA	BOONE	324
72663	ONIA	STONE	324
72666	PARTHENON	NEWTON	319
72668	PEEL	MARION	324
72669	PINDALL	SEARCY	324
72670	PONCA	NEWTON	319
72675	SAINT JOE	SEARCY	324
72679	TILLY	POPE	324
72680	ALCO	STONE	324
72680	TIMBO	STONE	324
72682	BRUNO	BOONE	324
72682	VALLEY SPRINGS	BOONE	324
72683	VENDOR	NEWTON	319
72685	WESTERN GROVE	NEWTON	319
72686	WITTS SPRINGS	SEARCY	324
72687	YELLVILLE	MARION	324
72701	DURHAM	WASHINGTON	320
72701	FAYETTEVILLE	WASHINGTON	320
72703	FAYETTEVILLE	WASHINGTON	320
72704	FAYETTEVILLE	WASHINGTON	320
72704	WHEELER	WASHINGTON	320

72712	BENTONVILLE	BENTON	320
72714	BELLA VISTA	BENTON	320
72715	BELLA VISTA	BENTON	320
72717	CANEHILL	WASHINGTON	320
72718	CAVE SPRINGS	BENTON	320
72719	CENTERTON	BENTON	320
72721	COMBS	MADISON	319
72722	DECATUR	BENTON	320
72727	ELKINS	WASHINGTON	320
72729	EVANSVILLE	WASHINGTON	320
72730	FARMINGTON	WASHINGTON	320
72732	GARFIELD	BENTON	320
72734	GENTRY	BENTON	320
72734	SPRINGTOWN	BENTON	320
72736	GRAVETTE	BENTON	320
72738	HINDSVILLE	MADISON	319
72739	BELLA VISTA	BENTON	320
72739	HIWASSE	BENTON	320
72740	HUNTSVILLE	CARROLL	319
72740	HUNTSVILLE	MADISON	319
72742	KINGSTON	MADISON	319
72744	LINCOLN	WASHINGTON	320
72745	LOWELL	BENTON	320
72747	MAYSVILLE	BENTON	320
72749	MORROW	WASHINGTON	320
72751	PEA RIDGE	BENTON	320
72752	PETTIGREW	MADISON	319
72753	PRAIRIE GROVE	WASHINGTON	320
72756	ROGERS	BENTON	320
72758	ROGERS	BENTON	320
72760	SAINT PAUL	MADISON	319
72761	SILOAM SPRINGS	BENTON	320
72762	SPRINGDALE	BENTON	320
72762	SPRINGDALE	WASHINGTON	320
72764	BETHEL HEIGHTS	BENTON	320
72764	BETHEL HEIGHTS	WASHINGTON	320
72764	SPRINGDALE	BENTON	320
72764	SPRINGDALE	WASHINGTON	320
72768	SULPHUR SPRINGS	BENTON	320
72769	SUMMERS	WASHINGTON	320
72773	SAINT PAUL	MADISON	319
72773	WESLEY	MADISON	319
72774	WEST FORK	WASHINGTON	320
72776	WITTER	MADISON	319
72801	RUSSELLVILLE	POPE	324
72802	RUSSELLVILLE	POPE	324
72820	ALIX	FRANKLIN	306
72821	ALTUS	FRANKLIN	306
72821	VIEDERKEHR VILLAG	FRANKLIN	306
72823	APPLETON	POPE	324
72823	ATKINS	POPE	324
72823	BLACKWELL	POPE	324
72824	BELLEVILLE	YELL	324
72826	BLUE MOUNTAIN	LOGAN	319
72827	BLUFFTON	YELL	324
72828	BRIGGSVILLE	YELL	324
72830	CLARKSVILLE	JOHNSON	319
72832	COAL HILL	JOHNSON	319
72833	DANVILLE	YELL	324
72834	DARDANELLE	YELL	324

72835	DELAWARE	LOGAN	319
72837	DOVER	POPE	324
72838	GRAVELLY	YELL	324
72839	HAGARVILLE	JOHNSON	319
72840	HARTMAN	JOHNSON	319
72840	HUNT	JOHNSON	319
72841	HARVEY	SCOTT	307
72842	HAVANA	YELL	324
72842	WAVELAND	YELL	324
72843	HECTOR	POPE	324
72845	KNOXVILLE	JOHNSON	319
72846	LAMAR	JOHNSON	319
72847	LONDON	POPE	324
72851	NEW BLAINE	LOGAN	319
72852	OARK	JOHNSON	319
72853	OLA	YELL	324
72854	OZONE	JOHNSON	319
72855	PARIS	LOGAN	319
72856	PELSOR	POPE	324
72857	PLAINVIEW	YELL	324
72858	POTTSVILLE	POPE	324
72860	ROVER	YELL	324
72863	SCRANTON	LOGAN	319
72865	SUBIACO	LOGAN	319
72901	FORT SMITH	SEBASTIAN	314
72903	FORT SMITH	SEBASTIAN	314
72904	FORT SMITH	SEBASTIAN	314
72908	FORT SMITH	SEBASTIAN	314
72916	BONANZA	SEBASTIAN	314
72916	FORT SMITH	SEBASTIAN	314
72921	ALMA	CRAWFORD	314
72923	BARLING	SEBASTIAN	310
72924	BATES	SCOTT	307
72926	BOLES	SCOTT	307
72927	BOONEVILLE	LOGAN	319
72928	BRANCH	FRANKLIN	306
72930	CECIL	FRANKLIN	306
72932	CEDARVILLE	CRAWFORD	306
72933	CHARLESTON	FRANKLIN	306
72934	CHESTER	CRAWFORD	306
72935	DYER	CRAWFORD	306
72936	GREENWOOD	SEBASTIAN	310
72937	HACKETT	SEBASTIAN	310
72938	HARTFORD	SEBASTIAN	307
72940	HUNTINGTON	SEBASTIAN	307
72941	CENTRAL CITY	SEBASTIAN	310
72941	LAVACA	SEBASTIAN	310
72943	MAGAZINE	LOGAN	319
72944	MANSFIELD	SCOTT	307
72946	MOUNTAINBURG	CRAWFORD	309
72947	MULBERRY	CRAWFORD	309
72948	NATURAL DAM	CRAWFORD	306
72949	OZARK	FRANKLIN	309
72950	PARKS	SCOTT	307
72951	RATCLIFF	LOGAN	319
72952	RUDY	CRAWFORD	309
72955	UNIONTOWN	CRAWFORD	306
72956	VAN BUREN	CRAWFORD	306
72958	BATES	SCOTT	307
72958	WALDRON	SCOTT	307
72959	WINSLOW	WASHINGTON	319

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Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

CONDO RATE TABLES

TERRITORY	BASE RATE
301	141
302	141
303	141
304	141
305	141
306	141
307	141
309	141
310	141
311	141
312	141
313	141
314	141
315	141
316	141
318	141
319	141
320	141
321	141
322	141
323	141
324	141
325	141
326	141

CONTENTS REPLACEMENT COST	FACTOR
30,000	1.00
35,000	1.12
40,000	1.25
45,000	1.37
50,000	1.49
55,000	1.61
60,000	1.74
65,000	1.86
70,000	1.98
75,000	2.11
80,000	2.23
85,000	2.35
90,000	2.47
95,000	2.60
100,000	2.72
105,000	2.84
110,000	2.96
115,000	3.09
120,000	3.21
125,000	3.33
130,000	3.45
135,000	3.57
140,000	3.70
145,000	3.82
150,000	3.94
Each Add'l $10,000	0.24

CONSTRUCTION	PROTECTION CLASS	FACTOR
Frame	1 - 4	1.00
	5 - 6	1.10
	7 - 8	1.46
	9 - 10	1.46
Masonry	1 - 4	1.00
	5 - 6	1.10
	7 - 8	1.46
	9 - 10	1.46

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DEDUCTIBLE FACTORS & MAXIMUM CREDITS

Territory 305, 312, 313, 315, 321, 322, 323, 324, 325, 326

ALL OTHER PERILS	WINDSTORM/HAIL DEDUCTIBLE DWELLING							WINDSTORM/HAIL MAXIMUM DEDUCTIBLE CREDITS DWELLING						
	$500	$750	$1,000	$1,500	$2,500	$5,000	$10,000	$500	$750	$1,000	$1,500	$2,500	$5,000	$10,000
$500	1.000	0.972	0.955	0.931	0.903	0.872	0.845	$125	$175	$225	$325	$500	$975	$1,900
$750	N/A	0.920	0.903	0.879	0.851	0.820	0.792	N/A	$250	$300	$375	$550	$1,000	$1,850
$1,000	N/A	N/A	0.870	0.846	0.818	0.787	0.759	N/A	N/A	$375	$475	$650	$1,150	$2,050
$1,500	N/A	N/A	N/A	0.800	0.817	0.784	0.754	N/A	N/A	N/A	$625	$825	$1,300	$2,200
$2,500	N/A	N/A	N/A	N/A	0.720	0.667	0.642	N/A	N/A	N/A	N/A	$1,125	$1,600	$2,500
$5,000	N/A	N/A	N/A	N/A	N/A	0.630	0.562	N/A	N/A	N/A	N/A	N/A	$2,375	$3,275
$10,000	N/A	N/A	N/A	N/A	N/A	N/A	0.550	N/A	N/A	N/A	N/A	N/A	N/A	$4,750

Territory 302, 304, 307, 310, 311, 314, 316, 318, 319, 320

ALL OTHER PERILS	WINDSTORM/HAIL DEDUCTIBLE DWELLING							WINDSTORM/HAIL MAXIMUM DEDUCTIBLE CREDITS DWELLING						
	$500	$750	$1,000	$1,500	$2,500	$5,000	$10,000	$500	$750	$1,000	$1,500	$2,500	$5,000	$10,000
$500	1.000	0.972	0.955	0.931	0.903	0.872	0.845	$125	$175	$225	$325	$500	$975	$1,900
$750	N/A	0.920	0.903	0.879	0.851	0.820	0.792	N/A	$250	$300	$375	$550	$1,000	$1,850
$1,000	N/A	N/A	0.870	0.846	0.818	0.787	0.759	N/A	N/A	$375	$475	$650	$1,150	$2,050
$1,500	N/A	N/A	N/A	0.800	0.817	0.784	0.754	N/A	N/A	N/A	$625	$825	$1,300	$2,200
$2,500	N/A	N/A	N/A	N/A	0.720	0.667	0.642	N/A	N/A	N/A	N/A	$1,125	$1,600	$2,500
$5,000	N/A	N/A	N/A	N/A	N/A	0.630	0.562	N/A	N/A	N/A	N/A	N/A	$2,375	$3,275
$10,000	N/A	N/A	N/A	N/A	N/A	N/A	0.550	N/A	N/A	N/A	N/A	N/A	N/A	$4,750

Territory 301, 303, 306, 309

ALL OTHER PERILS	WINDSTORM/HAIL DEDUCTIBLE DWELLING							WINDSTORM/HAIL MAXIMUM DEDUCTIBLE CREDITS DWELLING						
	$500	$750	$1,000	$1,500	$2,500	$5,000	$10,000	$500	$750	$1,000	$1,500	$2,500	$5,000	$10,000
$500	1.000	0.972	0.955	0.931	0.903	0.872	0.845	$125	$175	$225	$325	$500	$975	$1,900
$750	N/A	0.920	0.903	0.879	0.851	0.820	0.792	N/A	$250	$300	$375	$550	$1,000	$1,850
$1,000	N/A	N/A	0.870	0.846	0.818	0.787	0.759	N/A	N/A	$375	$475	$650	$1,150	$2,050
$1,500	N/A	N/A	N/A	0.800	0.817	0.784	0.754	N/A	N/A	N/A	$625	$825	$1,300	$2,200
$2,500	N/A	N/A	N/A	N/A	0.720	0.667	0.642	N/A	N/A	N/A	N/A	$1,125	$1,600	$2,500
$5,000	N/A	N/A	N/A	N/A	N/A	0.630	0.562	N/A	N/A	N/A	N/A	N/A	$2,375	$3,275
$10,000	N/A	N/A	N/A	N/A	N/A	N/A	0.550	N/A	N/A	N/A	N/A	N/A	N/A	$4,750

CONDO / RENTER	
DEDUCTIBLE	FACTOR
$500	1.000
$1,000	0.823
$2,500	0.588
$5,000	0.412

MAXIMUM PREMIUM CREDITS		
DEDUCTIBLE	CONDO	RENTER
$500	NA	NA
$1,000	$375	$375
$2,500	$1,125	$1,125
$5,000	$2,375	$2,375

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ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING AGE DISCOUNT FACTORS

TERRITORY	DWELLING AGE (In Complete Years)															
	0	1	2	3	4	5	6	7	8	9	10-14	15-19	20-29	30-39	40-49	50+
301	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
302	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
303	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
304	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
305	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
306	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
307	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
309	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
310	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
311	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
312	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
313	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
314	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
315	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
316	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
318	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
319	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
320	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
321	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
322	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
323	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
324	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
325	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000
326	0.700	0.725	0.750	0.775	0.800	0.825	0.850	0.875	0.900	0.925	1.000	1.000	1.000	1.000	1.000	1.000

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ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

ROOF RATING FACTORS

ROOF TYPE	RATING FACTOR
Wood Shake	1.000
Wood Shingles	1.000
New England Pine Shingle	1.000
Victorian Scalloped Shake	1.000
Built Up/Tar & Gravel	1.000
Architectural Shingles	1.000
Asphalt/Fiberglass	1.000
Slate	1.000
Clay Tile	1.000
Concrete Tile	1.000
Mission Tile	1.000
Spanish Tile	1.000
Copper	1.000
Tin	1.000
Steel Roofing	1.000
Fiberglass Panel	1.000
Plexiglass Roofing	1.000
Rubber	1.000
Foam Roofing	1.000

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ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

PROPERTY RATING TIER FACTORS

For Non-Package Policies:

Tier	Factor
1	0.850
2	0.932
3	1.035
4	1.173
5	1.331
6	1.484
7	1.647
8	1.955
9	2.183
10	2.556

For Package Policies:

Tier	Factor
1	0.680
2	0.746
3	0.828
4	0.938
5	1.065
6	1.187
7	1.318
8	1.564
9	1.746
10	2.045

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ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

FIXED EXPENSE FEES

Exposure Type	Fixed Expense Fee
Dwelling	$30
Condo	$25
Renter	$20

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

BASE REINSURANCE CHARGE

Homeowners	0.043
Renters	0.036
Condominiums	0.022
Dwelling Fire	0.046

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ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

REINSURANCE LIMIT FACTORS

AMOUNT OF INSURANCE	FACTOR
30,000	30
40,000	40
50,000	50
60,000	60
70,000	70
75,000	75
80,000	80
85,000	85
90,000	90
95,000	95
100,000	100
105,000	105
110,000	110
115,000	115
120,000	120
125,000	125
130,000	130
140,000	140
150,000	150
160,000	160
170,000	170
175,000	175
180,000	180
190,000	190
200,000	200
220,000	220
240,000	240
250,000	250

AMOUNT OF	FACTOR
275,000	275
300,000	300
325,000	325
350,000	350
375,000	375
400,000	400
425,000	425
450,000	450
475,000	475
500,000	500
600,000	600
700,000	700
750,000	750
800,000	800
850,000	850
900,000	900
Each Additional 1,000	1

REINSURANCE RATE ADJUSTMENT FACTOR

Homeowners	0.000
Renters	0.000
Condominiums	0.000
Dwelling Fire	0.000

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS

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ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 301

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	855	880	889	904	945	1,262	1,262	841	863	872	884	893	1,262	1,262
40	957	984	994	1,011	1,056	1,405	1,405	941	966	975	989	999	1,405	1,405
50	1,059	1,088	1,099	1,117	1,166	1,547	1,547	1,041	1,069	1,078	1,093	1,104	1,547	1,547
60	1,159	1,191	1,203	1,223	1,276	1,688	1,688	1,140	1,170	1,181	1,196	1,208	1,688	1,688
70	1,261	1,295	1,308	1,329	1,386	1,830	1,830	1,240	1,272	1,284	1,301	1,313	1,830	1,830
75	1,312	1,347	1,360	1,382	1,441	1,901	1,901	1,290	1,323	1,335	1,353	1,366	1,901	1,901
80	1,363	1,400	1,413	1,436	1,497	1,973	1,973	1,341	1,375	1,387	1,406	1,419	1,973	1,973
85	1,413	1,451	1,465	1,489	1,552	2,043	2,043	1,390	1,426	1,438	1,457	1,471	2,043	2,043
90	1,464	1,503	1,517	1,542	1,607	2,114	2,114	1,440	1,477	1,490	1,509	1,523	2,114	2,114
95	1,514	1,555	1,569	1,595	1,662	2,185	2,185	1,490	1,528	1,541	1,561	1,576	2,185	2,185
100	1,565	1,606	1,622	1,648	1,717	2,256	2,256	1,540	1,579	1,593	1,613	1,629	2,256	2,256
105	1,616	1,658	1,674	1,701	1,772	2,326	2,326	1,590	1,630	1,644	1,665	1,681	2,326	2,326
110	1,666	1,710	1,726	1,754	1,827	2,397	2,397	1,640	1,681	1,696	1,717	1,734	2,397	2,397
115	1,714	1,758	1,775	1,803	1,877	2,457	2,457	1,687	1,729	1,743	1,766	1,782	2,457	2,457
120	1,760	1,805	1,822	1,850	1,926	2,515	2,515	1,732	1,775	1,790	1,813	1,829	2,515	2,515
125	1,807	1,853	1,870	1,899	1,976	2,575	2,575	1,779	1,822	1,838	1,861	1,878	2,575	2,575
130	1,854	1,901	1,918	1,948	2,026	2,635	2,635	1,826	1,870	1,886	1,909	1,926	2,635	2,635
140	1,957	2,006	2,024	2,054	2,135	2,767	2,767	1,928	1,973	1,990	2,014	2,032	2,767	2,767
150	2,061	2,112	2,130	2,162	2,246	2,902	2,902	2,031	2,078	2,095	2,120	2,138	2,902	2,902
160	2,199	2,252	2,272	2,306	2,394	3,084	3,084	2,167	2,217	2,235	2,261	2,281	3,084	3,084
170	2,332	2,388	2,408	2,443	2,536	3,259	3,259	2,299	2,351	2,369	2,397	2,417	3,259	3,259
175	2,371	2,427	2,448	2,484	2,578	3,310	3,310	2,337	2,390	2,409	2,437	2,457	3,310	3,310
180	2,410	2,467	2,488	2,524	2,619	3,360	3,360	2,376	2,429	2,448	2,476	2,497	3,360	3,360
190	2,492	2,550	2,572	2,609	2,706	3,465	3,465	2,457	2,511	2,531	2,560	2,582	3,465	3,465
200	2,624	2,684	2,706	2,744	2,844	3,623	3,623	2,588	2,644	2,664	2,694	2,716	3,623	3,623
220	2,896	2,959	2,982	3,022	3,127	3,945	3,945	2,858	2,917	2,938	2,970	2,993	3,945	3,945
240	3,165	3,232	3,256	3,299	3,410	4,278	4,278	3,125	3,187	3,209	3,243	3,267	4,278	4,278
250	3,298	3,367	3,392	3,436	3,551	4,445	4,445	3,257	3,321	3,344	3,379	3,404	4,445	4,445
275	3,616	3,690	3,717	3,764	3,887	4,846	4,846	3,572	3,641	3,666	3,702	3,730	4,846	4,846
300	3,877	3,956	3,985	4,035	4,167	5,198	5,198	3,829	3,903	3,930	3,969	3,998	5,198	5,198
325	4,121	4,207	4,238	4,293	4,435	5,547	5,547	4,070	4,150	4,179	4,221	4,253	5,547	5,547
350	4,398	4,490	4,523	4,581	4,734	5,928	5,928	4,343	4,428	4,459	4,505	4,539	5,928	5,928
375	4,674	4,772	4,808	4,870	5,033	6,309	6,309	4,615	4,706	4,739	4,788	4,824	6,309	6,309
400	4,949	5,054	5,092	5,158	5,332	6,689	6,689	4,887	4,984	5,019	5,071	5,109	6,689	6,689
425	5,223	5,334	5,375	5,445	5,631	7,079	7,079	5,156	5,260	5,297	5,353	5,393	7,079	7,079
450	5,495	5,614	5,657	5,732	5,930	7,475	7,475	5,423	5,534	5,574	5,633	5,677	7,475	7,475
475	5,766	5,892	5,939	6,019	6,229	7,870	7,870	5,690	5,808	5,850	5,913	5,960	7,870	7,870
500	6,037	6,171	6,220	6,305	6,528	8,266	8,266	5,957	6,082	6,127	6,193	6,242	8,266	8,266
600	7,125	7,288	7,348	7,452	7,724	9,850	9,850	7,027	7,179	7,234	7,316	7,376	9,850	9,850
700	8,212	8,405	8,476	8,598	8,921	11,434	11,434	8,096	8,276	8,341	8,437	8,508	11,434	11,434
750	8,755	8,964	9,040	9,172	9,519	12,226	12,226	8,630	8,825	8,894	8,998	9,075	12,226	12,226
800	9,299	9,523	9,604	9,746	10,118	13,019	13,019	9,166	9,374	9,448	9,560	9,642	13,019	13,019
850	9,842	10,080	10,168	10,318	10,715	13,809	13,809	9,699	9,922	10,001	10,120	10,207	13,809	13,809
900	10,386	10,639	10,732	10,892	11,314	14,602	14,602	10,235	10,471	10,555	10,681	10,774	14,602	14,602
EACH ADD'L														
100,000	806	825	832	845	877	1,132	1,132	794	812	819	829	836	1,132	1,132

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 302

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	889	918	929	947	995	1,371	1,371	872	899	909	923	934	1,371	1,371
40	988	1,020	1,032	1,052	1,105	1,518	1,518	969	999	1,009	1,025	1,037	1,518	1,518
50	1,086	1,121	1,133	1,155	1,213	1,664	1,664	1,065	1,098	1,109	1,126	1,139	1,664	1,664
60	1,183	1,221	1,234	1,258	1,321	1,809	1,809	1,161	1,196	1,208	1,227	1,241	1,809	1,809
70	1,281	1,321	1,336	1,362	1,429	1,955	1,955	1,257	1,294	1,308	1,328	1,343	1,955	1,955
75	1,330	1,372	1,387	1,413	1,483	2,027	2,027	1,305	1,344	1,358	1,379	1,394	2,027	2,027
80	1,380	1,423	1,439	1,466	1,538	2,101	2,101	1,354	1,394	1,408	1,430	1,446	2,101	2,101
85	1,428	1,473	1,489	1,517	1,592	2,174	2,174	1,401	1,443	1,458	1,480	1,497	2,174	2,174
90	1,477	1,523	1,540	1,569	1,646	2,246	2,246	1,449	1,492	1,508	1,531	1,548	2,246	2,246
95	1,526	1,573	1,591	1,621	1,700	2,320	2,320	1,497	1,542	1,558	1,581	1,599	2,320	2,320
100	1,575	1,624	1,642	1,673	1,754	2,392	2,392	1,545	1,591	1,607	1,632	1,650	2,392	2,392
105	1,623	1,674	1,692	1,724	1,808	2,465	2,465	1,593	1,640	1,657	1,682	1,701	2,465	2,465
110	1,672	1,724	1,743	1,776	1,863	2,537	2,537	1,641	1,690	1,707	1,733	1,752	2,537	2,537
115	1,717	1,770	1,789	1,823	1,911	2,597	2,597	1,686	1,735	1,752	1,779	1,798	2,597	2,597
120	1,761	1,814	1,834	1,868	1,958	2,655	2,655	1,729	1,779	1,797	1,823	1,843	2,655	2,655
125	1,806	1,860	1,880	1,915	2,006	2,715	2,715	1,773	1,824	1,842	1,869	1,889	2,715	2,715
130	1,851	1,906	1,927	1,962	2,054	2,775	2,775	1,818	1,869	1,888	1,915	1,936	2,775	2,775
140	1,950	2,008	2,029	2,065	2,161	2,909	2,909	1,916	1,969	1,988	2,017	2,038	2,909	2,909
150	2,051	2,111	2,133	2,171	2,270	3,047	3,047	2,015	2,071	2,091	2,121	2,143	3,047	3,047
160	2,193	2,255	2,278	2,318	2,423	3,240	3,240	2,155	2,214	2,234	2,266	2,289	3,240	3,240
170	2,328	2,393	2,418	2,459	2,569	3,425	3,425	2,288	2,350	2,371	2,404	2,429	3,425	3,425
175	2,363	2,429	2,454	2,496	2,607	3,474	3,474	2,323	2,385	2,407	2,440	2,465	3,474	3,474
180	2,397	2,465	2,490	2,532	2,645	3,521	3,521	2,357	2,420	2,442	2,476	2,501	3,521	3,521
190	2,473	2,542	2,567	2,611	2,726	3,625	3,625	2,431	2,496	2,519	2,553	2,579	3,625	3,625
200	2,607	2,678	2,704	2,749	2,867	3,788	3,788	2,564	2,631	2,654	2,690	2,716	3,788	3,788
220	2,882	2,956	2,983	3,031	3,155	4,123	4,123	2,837	2,906	2,931	2,969	2,996	4,123	4,123
240	3,152	3,231	3,260	3,310	3,442	4,470	4,470	3,105	3,179	3,205	3,244	3,273	4,470	4,470
250	3,286	3,368	3,398	3,449	3,585	4,644	4,644	3,238	3,314	3,341	3,381	3,411	4,644	4,644
275	3,611	3,698	3,730	3,786	3,931	5,066	5,066	3,559	3,640	3,669	3,713	3,745	5,066	5,066
300	3,886	3,980	4,014	4,074	4,230	5,449	5,449	3,830	3,917	3,949	3,996	4,030	5,449	5,449
325	4,141	4,242	4,279	4,343	4,512	5,828	5,828	4,080	4,174	4,208	4,259	4,296	5,828	5,828
350	4,419	4,528	4,568	4,636	4,818	6,230	6,230	4,354	4,455	4,492	4,546	4,586	6,230	6,230
375	4,697	4,813	4,856	4,930	5,123	6,632	6,632	4,628	4,736	4,775	4,833	4,875	6,632	6,632
400	4,975	5,099	5,144	5,222	5,428	7,034	7,034	4,901	5,016	5,058	5,119	5,165	7,034	7,034
425	5,250	5,382	5,431	5,514	5,734	7,447	7,447	5,171	5,294	5,338	5,404	5,453	7,447	7,447
450	5,524	5,665	5,716	5,805	6,040	7,868	7,868	5,440	5,571	5,618	5,688	5,740	7,868	7,868
475	5,797	5,946	6,001	6,095	6,345	8,287	8,287	5,707	5,846	5,896	5,971	6,026	8,287	8,287
500	6,070	6,228	6,286	6,386	6,650	8,707	8,707	5,975	6,122	6,175	6,254	6,312	8,707	8,707
600	7,163	7,357	7,428	7,550	7,873	10,388	10,388	7,047	7,228	7,292	7,389	7,460	10,388	10,388
700	8,256	8,485	8,569	8,714	9,095	12,069	12,069	8,119	8,332	8,409	8,523	8,607	12,069	12,069
750	8,802	9,049	9,139	9,295	9,706	12,910	12,910	8,655	8,885	8,967	9,090	9,180	12,910	12,910
800	9,349	9,614	9,710	9,878	10,318	13,751	13,751	9,191	9,437	9,526	9,658	9,754	13,751	13,751
850	9,895	10,177	10,280	10,459	10,928	14,590	14,590	9,726	9,989	10,083	10,224	10,327	14,590	14,590
900	10,442	10,742	10,851	11,041	11,540	15,432	15,432	10,263	10,542	10,642	10,792	10,901	15,432	15,432
EACH ADD'L														
100,000	760	783	792	806	845	1,146	1,146	746	768	776	787	796	1,146	1,146

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 303

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	606	631	640	655	697	1,020	1,020	591	614	622	635	644	1,020	1,020
40	685	712	722	739	785	1,140	1,140	668	694	703	717	727	1,140	1,140
50	764	793	804	823	873	1,261	1,261	746	773	783	798	809	1,261	1,261
60	841	874	886	906	960	1,380	1,380	822	852	863	879	891	1,380	1,380
70	920	955	968	990	1,048	1,500	1,500	899	932	943	961	974	1,500	1,500
75	960	996	1,009	1,032	1,092	1,559	1,559	938	972	984	1,002	1,015	1,559	1,559
80	999	1,037	1,050	1,074	1,136	1,620	1,620	977	1,012	1,024	1,043	1,056	1,620	1,620
85	1,038	1,076	1,091	1,115	1,179	1,679	1,679	1,015	1,051	1,064	1,083	1,097	1,679	1,679
90	1,077	1,117	1,131	1,157	1,223	1,739	1,739	1,053	1,090	1,104	1,124	1,138	1,739	1,739
95	1,117	1,158	1,173	1,199	1,267	1,800	1,800	1,092	1,130	1,144	1,165	1,180	1,800	1,800
100	1,156	1,198	1,214	1,240	1,311	1,859	1,859	1,131	1,170	1,184	1,205	1,221	1,859	1,859
105	1,195	1,239	1,255	1,282	1,354	1,919	1,919	1,169	1,210	1,224	1,246	1,262	1,919	1,919
110	1,235	1,279	1,296	1,324	1,398	1,979	1,979	1,208	1,249	1,264	1,287	1,303	1,979	1,979
115	1,271	1,317	1,334	1,362	1,438	2,028	2,028	1,244	1,287	1,302	1,324	1,341	2,028	2,028
120	1,307	1,354	1,370	1,400	1,477	2,077	2,077	1,280	1,323	1,338	1,361	1,378	2,077	2,077
125	1,344	1,391	1,408	1,438	1,516	2,126	2,126	1,316	1,360	1,375	1,399	1,416	2,126	2,126
130	1,381	1,429	1,446	1,476	1,556	2,176	2,176	1,353	1,397	1,413	1,437	1,454	2,176	2,176
140	1,459	1,508	1,527	1,558	1,640	2,284	2,284	1,429	1,475	1,492	1,517	1,535	2,284	2,284
150	1,537	1,589	1,607	1,640	1,726	2,394	2,394	1,506	1,554	1,572	1,597	1,616	2,394	2,394
160	1,633	1,687	1,707	1,741	1,831	2,534	2,534	1,601	1,651	1,669	1,696	1,716	2,534	2,534
170	1,726	1,783	1,804	1,839	1,934	2,670	2,670	1,692	1,745	1,764	1,792	1,813	2,670	2,670
175	1,760	1,818	1,839	1,875	1,970	2,716	2,716	1,726	1,779	1,798	1,827	1,848	2,716	2,716
180	1,794	1,852	1,873	1,910	2,007	2,761	2,761	1,759	1,813	1,833	1,862	1,883	2,761	2,761
190	1,863	1,923	1,944	1,982	2,081	2,854	2,854	1,827	1,883	1,903	1,932	1,954	2,854	2,854
200	1,952	2,013	2,036	2,074	2,176	2,969	2,969	1,916	1,973	1,993	2,023	2,046	2,969	2,969
220	2,138	2,202	2,225	2,266	2,373	3,205	3,205	2,099	2,159	2,181	2,213	2,236	3,205	3,205
240	2,324	2,392	2,417	2,460	2,573	3,458	3,458	2,283	2,347	2,369	2,403	2,428	3,458	3,458
250	2,416	2,486	2,512	2,556	2,673	3,584	3,584	2,374	2,440	2,463	2,498	2,524	3,584	3,584
275	2,631	2,706	2,734	2,782	2,907	3,883	3,883	2,586	2,656	2,681	2,719	2,747	3,883	3,883
300	2,798	2,879	2,908	2,959	3,094	4,143	4,143	2,750	2,825	2,852	2,892	2,922	4,143	4,143
325	2,964	3,052	3,084	3,139	3,284	4,416	4,416	2,912	2,994	3,023	3,066	3,098	4,416	4,416
350	3,163	3,257	3,291	3,350	3,506	4,721	4,721	3,107	3,194	3,225	3,272	3,306	4,721	4,721
375	3,361	3,461	3,498	3,561	3,728	5,026	5,026	3,301	3,395	3,428	3,478	3,514	5,026	5,026
400	3,559	3,666	3,705	3,772	3,949	5,330	5,330	3,496	3,595	3,630	3,683	3,722	5,330	5,330
425	3,755	3,869	3,910	3,982	4,171	5,645	5,645	3,687	3,793	3,831	3,888	3,929	5,645	5,645
450	3,951	4,072	4,116	4,193	4,394	5,967	5,967	3,878	3,991	4,031	4,092	4,136	5,967	5,967
475	4,145	4,274	4,321	4,402	4,616	6,287	6,287	4,068	4,188	4,231	4,295	4,342	6,287	6,287
500	4,340	4,476	4,526	4,612	4,839	6,608	6,608	4,258	4,385	4,430	4,498	4,548	6,608	6,608
600	5,119	5,285	5,346	5,452	5,729	7,893	7,893	5,019	5,174	5,230	5,313	5,374	7,893	7,893
700	5,898	6,095	6,167	6,291	6,619	9,178	9,178	5,780	5,963	6,029	6,127	6,200	9,178	9,178
750	6,288	6,500	6,577	6,712	7,065	9,821	9,821	6,160	6,358	6,429	6,535	6,613	9,821	9,821
800	6,677	6,905	6,988	7,132	7,510	10,464	10,464	6,541	6,753	6,829	6,943	7,026	10,464	10,464
850	7,066	7,309	7,398	7,551	7,955	11,105	11,105	6,921	7,147	7,228	7,349	7,438	11,105	11,105
900	7,456	7,714	7,808	7,972	8,401	11,749	11,749	7,302	7,542	7,628	7,757	7,851	11,749	11,749
EACH ADD'L														
100,000	645	665	673	685	718	977	977	633	652	659	669	676	977	977

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 304

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	454	477	485	499	537	830	830	441	462	469	480	489	830	830
40	508	533	542	558	599	922	922	494	517	525	537	547	922	922
50	563	590	600	617	662	1,014	1,014	546	572	581	594	604	1,014	1,014
60	616	646	656	675	724	1,105	1,105	599	626	636	650	661	1,105	1,105
70	670	702	714	734	786	1,196	1,196	651	681	691	707	719	1,196	1,196
75	697	730	742	763	817	1,242	1,242	678	708	719	736	748	1,242	1,242
80	725	759	771	792	849	1,289	1,289	705	736	747	764	777	1,289	1,289
85	751	786	799	821	880	1,334	1,334	731	763	775	792	805	1,334	1,334
90	778	815	828	851	911	1,379	1,379	757	790	803	821	834	1,379	1,379
95	806	843	856	880	942	1,426	1,426	783	818	830	849	863	1,426	1,426
100	833	871	885	909	973	1,471	1,471	810	845	858	877	891	1,471	1,471
105	860	899	914	938	1,004	1,517	1,517	836	873	886	906	920	1,517	1,517
110	887	927	942	968	1,035	1,562	1,562	862	900	914	934	949	1,562	1,562
115	911	953	968	994	1,063	1,598	1,598	887	925	939	960	975	1,598	1,598
120	936	977	993	1,019	1,089	1,634	1,634	910	950	964	984	1,000	1,634	1,634
125	960	1,003	1,019	1,046	1,117	1,670	1,670	935	975	989	1,010	1,026	1,670	1,670
130	985	1,029	1,044	1,072	1,144	1,707	1,707	959	1,000	1,014	1,036	1,052	1,707	1,707
140	1,039	1,083	1,100	1,128	1,203	1,787	1,787	1,012	1,054	1,068	1,091	1,107	1,787	1,787
150	1,092	1,139	1,156	1,186	1,264	1,870	1,870	1,064	1,108	1,124	1,147	1,164	1,870	1,870
160	1,162	1,211	1,229	1,260	1,342	1,980	1,980	1,133	1,178	1,195	1,219	1,237	1,980	1,980
170	1,229	1,281	1,300	1,332	1,418	2,086	2,086	1,198	1,246	1,264	1,289	1,308	2,086	2,086
175	1,251	1,304	1,323	1,356	1,442	2,119	2,119	1,220	1,269	1,286	1,312	1,331	2,119	2,119
180	1,274	1,326	1,345	1,379	1,467	2,151	2,151	1,242	1,291	1,309	1,335	1,354	2,151	2,151
190	1,319	1,373	1,393	1,427	1,517	2,219	2,219	1,287	1,337	1,355	1,382	1,402	2,219	2,219
200	1,383	1,438	1,458	1,494	1,586	2,305	2,305	1,350	1,401	1,420	1,447	1,468	2,305	2,305
220	1,514	1,572	1,594	1,631	1,728	2,483	2,483	1,479	1,534	1,553	1,582	1,603	2,483	2,483
240	1,646	1,708	1,731	1,770	1,873	2,675	2,675	1,609	1,667	1,687	1,718	1,741	2,675	2,675
250	1,712	1,775	1,799	1,839	1,945	2,772	2,772	1,674	1,733	1,754	1,786	1,809	2,772	2,772
275	1,866	1,935	1,960	2,003	2,116	3,003	3,003	1,825	1,889	1,912	1,946	1,971	3,003	3,003
300	1,992	2,065	2,092	2,138	2,260	3,213	3,213	1,948	2,016	2,041	2,077	2,104	3,213	3,213
325	2,116	2,195	2,224	2,274	2,406	3,433	3,433	2,068	2,142	2,168	2,208	2,237	3,433	3,433
350	2,258	2,343	2,374	2,428	2,569	3,672	3,672	2,207	2,286	2,315	2,357	2,388	3,672	3,672
375	2,400	2,491	2,524	2,582	2,733	3,911	3,911	2,346	2,430	2,461	2,506	2,539	3,911	3,911
400	2,542	2,639	2,674	2,735	2,896	4,150	4,150	2,484	2,574	2,607	2,655	2,690	4,150	4,150
425	2,683	2,785	2,823	2,888	3,060	4,398	4,398	2,621	2,717	2,751	2,803	2,840	4,398	4,398
450	2,822	2,932	2,972	3,041	3,225	4,652	4,652	2,756	2,858	2,895	2,950	2,990	4,652	4,652
475	2,961	3,077	3,120	3,194	3,388	4,905	4,905	2,891	2,999	3,038	3,097	3,140	4,905	4,905
500	3,099	3,223	3,268	3,347	3,553	5,159	5,159	3,025	3,141	3,182	3,244	3,289	5,159	5,159
600	3,656	3,807	3,862	3,958	4,210	6,174	6,174	3,565	3,706	3,756	3,832	3,887	6,174	6,174
700	4,212	4,391	4,456	4,569	4,867	7,190	7,190	4,105	4,271	4,331	4,420	4,486	7,190	7,190
750	4,490	4,682	4,753	4,875	5,196	7,698	7,698	4,375	4,554	4,618	4,715	4,785	7,698	7,698
800	4,768	4,975	5,050	5,181	5,525	8,206	8,206	4,645	4,837	4,906	5,009	5,085	8,206	8,206
850	5,046	5,266	5,347	5,486	5,853	8,713	8,713	4,914	5,119	5,193	5,303	5,383	8,713	8,713
900	5,324	5,558	5,644	5,792	6,182	9,221	9,221	5,184	5,402	5,480	5,597	5,683	9,221	9,221
EACH ADD'L														
100,000	435	453	460	471	501	736	736	424	441	447	456	463	736	736

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 305

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	383	405	413	427	464	752	752	370	390	398	409	417	752	752
40	425	449	458	474	514	831	831	410	433	441	453	462	831	831
50	467	493	503	520	564	909	909	451	476	484	498	507	909	909
60	508	537	547	566	614	987	987	491	518	527	542	552	987	987
70	550	581	592	612	663	1,066	1,066	531	560	571	586	597	1,066	1,066
75	571	603	615	635	688	1,105	1,105	552	582	592	608	620	1,105	1,105
80	592	625	637	658	714	1,145	1,145	572	603	614	631	643	1,145	1,145
85	613	647	660	681	738	1,184	1,184	592	624	636	653	665	1,184	1,184
90	634	669	682	704	763	1,223	1,223	612	645	657	675	688	1,223	1,223
95	655	691	704	727	788	1,262	1,262	633	667	679	697	710	1,262	1,262
100	675	713	727	750	813	1,301	1,301	653	688	700	719	733	1,301	1,301
105	696	735	749	774	838	1,340	1,340	673	709	722	741	755	1,340	1,340
110	717	757	771	797	863	1,379	1,379	693	730	744	763	778	1,379	1,379
115	736	776	791	817	884	1,409	1,409	711	749	763	783	798	1,409	1,409
120	754	795	810	836	905	1,439	1,439	729	768	781	802	817	1,439	1,439
125	773	814	830	856	926	1,469	1,469	747	786	800	821	837	1,469	1,469
130	791	834	849	876	947	1,499	1,499	766	805	820	841	856	1,499	1,499
140	832	876	892	920	994	1,566	1,566	806	847	862	884	900	1,566	1,566
150	874	920	937	966	1,042	1,636	1,636	847	889	905	927	944	1,636	1,636
160	931	979	997	1,027	1,107	1,733	1,733	902	947	963	987	1,005	1,733	1,733
170	986	1,036	1,055	1,086	1,170	1,826	1,826	955	1,002	1,019	1,044	1,063	1,826	1,826
175	1,002	1,053	1,071	1,104	1,189	1,852	1,852	971	1,019	1,036	1,061	1,080	1,852	1,852
180	1,018	1,069	1,088	1,121	1,207	1,878	1,878	987	1,035	1,052	1,078	1,097	1,878	1,878
190	1,051	1,104	1,124	1,157	1,245	1,933	1,933	1,020	1,069	1,087	1,113	1,132	1,933	1,933
200	1,102	1,157	1,177	1,211	1,301	2,007	2,007	1,070	1,121	1,139	1,166	1,186	2,007	2,007
220	1,207	1,264	1,285	1,321	1,416	2,158	2,158	1,173	1,226	1,245	1,274	1,295	2,158	2,158
240	1,313	1,373	1,395	1,434	1,535	2,322	2,322	1,276	1,333	1,353	1,383	1,405	2,322	2,322
250	1,365	1,427	1,450	1,490	1,593	2,404	2,404	1,327	1,386	1,406	1,438	1,460	2,404	2,404
275	1,490	1,557	1,581	1,624	1,735	2,604	2,604	1,450	1,512	1,535	1,568	1,593	2,604	2,604
300	1,596	1,668	1,694	1,740	1,860	2,793	2,793	1,553	1,620	1,644	1,680	1,706	2,793	2,793
325	1,700	1,778	1,806	1,855	1,984	2,992	2,992	1,653	1,726	1,752	1,790	1,819	2,992	2,992
350	1,815	1,898	1,929	1,981	2,120	3,201	3,201	1,765	1,843	1,870	1,912	1,942	3,201	3,201
375	1,930	2,019	2,051	2,108	2,256	3,411	3,411	1,876	1,959	1,989	2,033	2,066	3,411	3,411
400	2,045	2,139	2,174	2,234	2,391	3,621	3,621	1,988	2,076	2,108	2,155	2,190	3,621	3,621
425	2,158	2,258	2,295	2,359	2,528	3,839	3,839	2,097	2,191	2,225	2,275	2,312	3,839	3,839
450	2,269	2,377	2,417	2,485	2,664	4,064	4,064	2,205	2,305	2,341	2,395	2,435	4,064	4,064
475	2,381	2,495	2,537	2,610	2,800	4,288	4,288	2,312	2,419	2,457	2,514	2,556	4,288	4,288
500	2,493	2,614	2,658	2,735	2,937	4,512	4,512	2,420	2,533	2,573	2,634	2,678	4,512	4,512
600	2,940	3,088	3,142	3,236	3,483	5,409	5,409	2,851	2,989	3,038	3,113	3,167	5,409	5,409
700	3,387	3,562	3,626	3,737	4,029	6,306	6,306	3,282	3,445	3,503	3,591	3,655	6,306	6,306
750	3,610	3,799	3,868	3,988	4,302	6,755	6,755	3,497	3,673	3,736	3,830	3,899	6,755	6,755
800	3,834	4,036	4,110	4,238	4,575	7,204	7,204	3,713	3,901	3,969	4,070	4,144	7,204	7,204
850	4,057	4,273	4,352	4,488	4,848	7,652	7,652	3,928	4,129	4,201	4,309	4,388	7,652	7,652
900	4,281	4,510	4,594	4,739	5,121	8,101	8,101	4,143	4,357	4,434	4,548	4,632	8,101	8,101
EACH ADD'L														
100,000	328	346	352	363	393	623	623	317	334	340	349	355	623	623

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 306

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	521	545	554	569	609	921	921	507	529	537	549	558	921	921
40	591	618	627	644	688	1,031	1,031	576	600	609	622	632	1,031	1,031
50	662	690	701	719	767	1,142	1,142	644	671	681	695	706	1,142	1,142
60	731	762	774	793	845	1,250	1,250	712	741	752	767	779	1,250	1,250
70	801	835	847	868	924	1,360	1,360	781	812	823	840	853	1,360	1,360
75	836	871	884	906	964	1,415	1,415	815	848	859	877	889	1,415	1,415
80	871	907	921	943	1,003	1,471	1,471	850	883	895	913	927	1,471	1,471
85	906	943	957	980	1,042	1,525	1,525	883	918	931	949	963	1,525	1,525
90	941	979	993	1,017	1,081	1,580	1,580	918	954	966	985	1,000	1,580	1,580
95	976	1,015	1,030	1,055	1,121	1,635	1,635	952	989	1,002	1,022	1,037	1,635	1,635
100	1,011	1,052	1,067	1,092	1,160	1,690	1,690	986	1,025	1,038	1,058	1,073	1,690	1,690
105	1,046	1,088	1,103	1,130	1,200	1,744	1,744	1,021	1,060	1,074	1,095	1,110	1,744	1,744
110	1,081	1,124	1,140	1,167	1,239	1,799	1,799	1,055	1,095	1,110	1,131	1,147	1,799	1,799
115	1,114	1,158	1,174	1,201	1,274	1,844	1,844	1,087	1,128	1,143	1,165	1,181	1,844	1,844
120	1,146	1,190	1,207	1,235	1,309	1,889	1,889	1,119	1,161	1,176	1,198	1,214	1,889	1,889
125	1,179	1,224	1,241	1,269	1,345	1,934	1,934	1,151	1,194	1,209	1,231	1,248	1,934	1,934
130	1,212	1,258	1,274	1,304	1,380	1,979	1,979	1,184	1,227	1,242	1,265	1,282	1,979	1,979
140	1,280	1,328	1,346	1,376	1,455	2,077	2,077	1,252	1,296	1,312	1,336	1,354	2,077	2,077
150	1,349	1,399	1,417	1,448	1,531	2,176	2,176	1,319	1,366	1,382	1,407	1,425	2,176	2,176
160	1,431	1,483	1,502	1,535	1,622	2,300	2,300	1,400	1,448	1,466	1,492	1,511	2,300	2,300
170	1,511	1,565	1,585	1,620	1,711	2,422	2,422	1,478	1,529	1,547	1,575	1,595	2,422	2,422
175	1,542	1,598	1,618	1,653	1,745	2,465	2,465	1,509	1,561	1,579	1,607	1,627	2,465	2,465
180	1,573	1,629	1,650	1,685	1,779	2,507	2,507	1,540	1,592	1,611	1,639	1,659	2,507	2,507
190	1,637	1,694	1,715	1,752	1,847	2,593	2,593	1,602	1,656	1,675	1,704	1,725	2,593	2,593
200	1,712	1,771	1,792	1,830	1,928	2,693	2,693	1,677	1,732	1,751	1,781	1,802	2,693	2,693
220	1,869	1,931	1,954	1,993	2,096	2,900	2,900	1,832	1,890	1,910	1,941	1,964	2,900	2,900
240	2,028	2,093	2,117	2,159	2,268	3,122	3,122	1,988	2,050	2,071	2,104	2,128	3,122	3,122
250	2,107	2,174	2,199	2,242	2,354	3,234	3,234	2,066	2,129	2,152	2,185	2,210	3,234	3,234
275	2,288	2,360	2,387	2,433	2,554	3,496	3,496	2,244	2,312	2,336	2,373	2,399	3,496	3,496
300	2,425	2,503	2,532	2,581	2,711	3,723	3,723	2,378	2,451	2,477	2,516	2,545	3,723	3,723
325	2,566	2,650	2,681	2,734	2,874	3,967	3,967	2,516	2,594	2,622	2,664	2,695	3,967	3,967
350	2,738	2,828	2,861	2,918	3,069	4,242	4,242	2,684	2,768	2,798	2,843	2,876	4,242	4,242
375	2,909	3,006	3,041	3,102	3,263	4,516	4,516	2,852	2,942	2,974	3,022	3,057	4,516	4,516
400	3,081	3,183	3,221	3,286	3,457	4,790	4,790	3,019	3,115	3,149	3,200	3,238	4,790	4,790
425	3,250	3,360	3,400	3,469	3,652	5,074	5,074	3,185	3,287	3,323	3,378	3,418	5,074	5,074
450	3,419	3,536	3,579	3,653	3,847	5,365	5,365	3,349	3,458	3,497	3,555	3,598	5,365	5,365
475	3,587	3,711	3,757	3,835	4,042	5,655	5,655	3,513	3,628	3,670	3,732	3,777	5,655	5,655
500	3,755	3,887	3,935	4,018	4,237	5,945	5,945	3,676	3,799	3,843	3,909	3,957	5,945	5,945
600	4,429	4,589	4,648	4,750	5,018	7,107	7,107	4,332	4,482	4,536	4,616	4,675	7,107	7,107
700	5,102	5,292	5,362	5,482	5,799	8,268	8,268	4,988	5,165	5,229	5,324	5,393	8,268	8,268
750	5,439	5,644	5,719	5,848	6,189	8,850	8,850	5,316	5,507	5,575	5,678	5,753	8,850	8,850
800	5,776	5,995	6,076	6,215	6,580	9,431	9,431	5,645	5,849	5,922	6,032	6,112	9,431	9,431
850	6,112	6,346	6,432	6,580	6,970	10,011	10,011	5,972	6,190	6,268	6,385	6,471	10,011	10,011
900	6,449	6,698	6,789	6,947	7,361	10,593	10,593	6,300	6,532	6,615	6,739	6,831	10,593	10,593
EACH ADD'L														
100,000	581	600	607	619	652	901	901	569	587	594	603	611	901	901

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 307

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	454	480	490	506	549	887	887	439	463	471	484	494	887	887
40	510	539	549	567	615	987	987	493	520	529	544	554	987	987
50	566	598	609	629	681	1,086	1,086	548	577	587	603	614	1,086	1,086
60	622	656	668	689	746	1,184	1,184	602	633	644	661	674	1,184	1,184
70	678	714	727	750	811	1,284	1,284	656	690	702	720	734	1,284	1,284
75	706	743	757	781	844	1,333	1,333	683	718	731	750	763	1,333	1,333
80	734	773	787	812	877	1,383	1,383	711	747	760	779	794	1,383	1,383
85	761	802	816	842	909	1,432	1,432	737	775	788	808	823	1,432	1,432
90	789	831	846	872	942	1,481	1,481	764	803	817	838	853	1,481	1,481
95	818	860	876	903	975	1,532	1,532	792	832	846	867	883	1,532	1,532
100	845	890	906	934	1,007	1,581	1,581	819	860	875	897	913	1,581	1,581
105	873	919	935	964	1,040	1,630	1,630	846	888	904	926	943	1,630	1,630
110	901	948	965	995	1,072	1,679	1,679	873	917	932	956	973	1,679	1,679
115	927	974	992	1,022	1,101	1,718	1,718	898	943	959	982	1,000	1,718	1,718
120	952	1,000	1,018	1,048	1,129	1,756	1,756	923	968	984	1,008	1,026	1,756	1,756
125	977	1,026	1,044	1,076	1,157	1,795	1,795	948	994	1,010	1,035	1,053	1,795	1,795
130	1,003	1,053	1,071	1,103	1,186	1,834	1,834	973	1,020	1,036	1,061	1,080	1,834	1,834
140	1,058	1,109	1,128	1,161	1,247	1,920	1,920	1,027	1,075	1,092	1,118	1,137	1,920	1,920
150	1,113	1,166	1,186	1,220	1,310	2,008	2,008	1,080	1,130	1,148	1,175	1,195	2,008	2,008
160	1,181	1,237	1,258	1,294	1,388	2,123	2,123	1,147	1,200	1,219	1,247	1,268	2,123	2,123
170	1,248	1,307	1,328	1,366	1,465	2,234	2,234	1,212	1,267	1,287	1,317	1,338	2,234	2,234
175	1,272	1,332	1,354	1,392	1,491	2,271	2,271	1,236	1,292	1,312	1,342	1,364	2,271	2,271
180	1,295	1,356	1,378	1,417	1,518	2,307	2,307	1,259	1,316	1,336	1,366	1,389	2,307	2,307
190	1,344	1,406	1,429	1,469	1,572	2,381	2,381	1,307	1,365	1,386	1,417	1,440	2,381	2,381
200	1,406	1,470	1,493	1,533	1,640	2,469	2,469	1,368	1,427	1,448	1,480	1,504	2,469	2,469
220	1,534	1,601	1,625	1,668	1,779	2,650	2,650	1,493	1,556	1,578	1,612	1,636	2,650	2,650
240	1,663	1,734	1,760	1,805	1,923	2,848	2,848	1,620	1,686	1,710	1,746	1,772	2,848	2,848
250	1,727	1,800	1,827	1,873	1,996	2,948	2,948	1,683	1,751	1,776	1,812	1,839	2,948	2,948
275	1,877	1,955	1,984	2,034	2,165	3,186	3,186	1,830	1,903	1,929	1,968	1,997	3,186	3,186
300	1,996	2,080	2,111	2,164	2,305	3,402	3,402	1,945	2,024	2,052	2,094	2,125	3,402	3,402
325	2,117	2,208	2,241	2,299	2,451	3,635	3,635	2,062	2,147	2,178	2,223	2,256	3,635	3,635
350	2,259	2,357	2,393	2,455	2,618	3,888	3,888	2,201	2,292	2,325	2,373	2,409	3,888	3,888
375	2,402	2,506	2,544	2,611	2,785	4,142	4,142	2,339	2,436	2,471	2,524	2,562	4,142	4,142
400	2,544	2,655	2,696	2,766	2,951	4,396	4,396	2,477	2,581	2,618	2,673	2,714	4,396	4,396
425	2,684	2,803	2,846	2,921	3,119	4,660	4,660	2,613	2,724	2,763	2,822	2,866	4,660	4,660
450	2,823	2,950	2,996	3,076	3,287	4,932	4,932	2,747	2,865	2,907	2,971	3,017	4,932	4,932
475	2,962	3,096	3,145	3,231	3,455	5,202	5,202	2,881	3,007	3,051	3,119	3,168	5,202	5,202
500	3,100	3,243	3,295	3,385	3,622	5,473	5,473	3,015	3,148	3,195	3,267	3,319	5,473	5,473
600	3,656	3,830	3,894	4,004	4,294	6,557	6,557	3,552	3,714	3,772	3,859	3,923	6,557	6,557
700	4,211	4,417	4,493	4,623	4,966	7,641	7,641	4,088	4,280	4,349	4,451	4,527	7,641	7,641
750	4,489	4,711	4,792	4,933	5,302	8,184	8,184	4,356	4,563	4,637	4,748	4,829	8,184	8,184
800	4,767	5,005	5,092	5,242	5,638	8,727	8,727	4,625	4,846	4,926	5,044	5,132	8,727	8,727
850	5,045	5,298	5,391	5,551	5,974	9,268	9,268	4,893	5,129	5,214	5,340	5,433	9,268	9,268
900	5,323	5,592	5,691	5,861	6,310	9,811	9,811	5,161	5,412	5,502	5,637	5,736	9,811	9,811
EACH ADD'L														
100,000	455	476	484	497	532	802	802	443	462	469	480	487	802	802

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 309

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	689	763	790	837	959	1,917	1,917	645	714	738	775	802	1,917	1,917
40	777	858	887	939	1,074	2,127	2,127	728	804	831	871	901	2,127	2,127
50	864	952	984	1,040	1,188	2,337	2,337	811	893	923	967	999	2,337	2,337
60	950	1,045	1,080	1,141	1,300	2,544	2,544	892	982	1,013	1,061	1,096	2,544	2,544
70	1,037	1,140	1,178	1,243	1,415	2,754	2,754	975	1,071	1,105	1,157	1,195	2,754	2,754
75	1,080	1,187	1,226	1,293	1,471	2,857	2,857	1,016	1,116	1,151	1,205	1,244	2,857	2,857
80	1,124	1,234	1,275	1,345	1,529	2,964	2,964	1,058	1,161	1,198	1,253	1,293	2,964	2,964
85	1,167	1,281	1,323	1,395	1,585	3,067	3,067	1,098	1,205	1,243	1,300	1,342	3,067	3,067
90	1,210	1,328	1,371	1,445	1,641	3,171	3,171	1,140	1,249	1,289	1,347	1,390	3,171	3,171
95	1,254	1,375	1,420	1,497	1,699	3,277	3,277	1,181	1,294	1,335	1,396	1,440	3,277	3,277
100	1,297	1,422	1,468	1,547	1,756	3,381	3,381	1,222	1,339	1,381	1,443	1,489	3,381	3,381
105	1,341	1,469	1,516	1,598	1,812	3,485	3,485	1,263	1,383	1,426	1,491	1,538	3,485	3,485
110	1,384	1,516	1,565	1,648	1,869	3,588	3,588	1,305	1,428	1,472	1,538	1,587	3,588	3,588
115	1,422	1,557	1,606	1,691	1,915	3,664	3,664	1,341	1,467	1,512	1,579	1,628	3,664	3,664
120	1,459	1,596	1,646	1,733	1,961	3,739	3,739	1,377	1,505	1,550	1,619	1,669	3,739	3,739
125	1,497	1,636	1,687	1,775	2,007	3,814	3,814	1,414	1,544	1,590	1,660	1,711	3,814	3,814
130	1,536	1,677	1,729	1,818	2,054	3,890	3,890	1,451	1,583	1,630	1,700	1,752	3,890	3,890
140	1,617	1,763	1,817	1,910	2,154	4,061	4,061	1,529	1,666	1,714	1,788	1,842	4,061	4,061
150	1,699	1,851	1,907	2,003	2,257	4,237	4,237	1,607	1,749	1,800	1,876	1,932	4,237	4,237
160	1,798	1,959	2,017	2,119	2,386	4,468	4,468	1,702	1,852	1,905	1,985	2,044	4,468	4,468
170	1,896	2,064	2,125	2,231	2,511	4,692	4,692	1,795	1,952	2,008	2,092	2,153	4,692	4,692
175	1,932	2,102	2,165	2,272	2,555	4,764	4,764	1,830	1,989	2,046	2,131	2,193	4,764	4,764
180	1,968	2,140	2,203	2,312	2,599	4,833	4,833	1,865	2,026	2,083	2,169	2,232	4,833	4,833
190	2,041	2,218	2,282	2,394	2,687	4,977	4,977	1,936	2,100	2,159	2,247	2,312	4,977	4,977
200	2,127	2,308	2,374	2,489	2,790	5,138	5,138	2,019	2,187	2,248	2,338	2,404	5,138	5,138
220	2,306	2,495	2,565	2,685	3,002	5,469	5,469	2,192	2,369	2,432	2,527	2,597	5,469	5,469
240	2,492	2,693	2,767	2,895	3,231	5,850	5,850	2,371	2,559	2,626	2,727	2,801	5,850	5,850
250	2,584	2,792	2,868	3,000	3,345	6,043	6,043	2,460	2,654	2,723	2,827	2,903	6,043	6,043
275	2,801	3,023	3,105	3,246	3,617	6,509	6,509	2,667	2,875	2,949	3,060	3,142	6,509	6,509
300	2,976	3,215	3,302	3,454	3,852	6,960	6,960	2,832	3,055	3,135	3,255	3,342	6,960	6,960
325	3,160	3,418	3,513	3,676	4,106	7,461	7,461	3,005	3,246	3,332	3,461	3,556	7,461	7,461
350	3,375	3,652	3,754	3,929	4,391	7,990	7,990	3,209	3,468	3,560	3,698	3,800	7,990	7,990
375	3,590	3,886	3,995	4,182	4,675	8,522	8,522	3,413	3,689	3,788	3,936	4,044	8,522	8,522
400	3,805	4,120	4,235	4,435	4,959	9,052	9,052	3,616	3,910	4,015	4,172	4,288	9,052	9,052
425	4,023	4,359	4,482	4,695	5,255	9,622	9,622	3,821	4,135	4,247	4,415	4,538	9,622	9,622
450	4,243	4,602	4,733	4,960	5,557	10,217	10,217	4,028	4,363	4,482	4,661	4,793	10,217	10,217
475	4,462	4,843	4,983	5,224	5,859	10,809	10,809	4,234	4,589	4,716	4,907	5,046	10,809	10,809
500	4,682	5,085	5,233	5,489	6,161	11,404	11,404	4,440	4,816	4,951	5,152	5,300	11,404	11,404
600	5,561	6,054	6,235	6,547	7,369	13,781	13,781	5,265	5,725	5,890	6,136	6,317	13,781	13,781
700	6,440	7,023	7,237	7,606	8,578	16,158	16,158	6,090	6,634	6,829	7,120	7,334	16,158	16,158
750	6,880	7,508	7,738	8,136	9,183	17,348	17,348	6,503	7,089	7,298	7,612	7,843	17,348	17,348
800	7,320	7,993	8,240	8,666	9,788	18,538	18,538	6,916	7,544	7,768	8,105	8,352	18,538	18,538
850	7,759	8,476	8,740	9,194	10,391	19,725	19,725	7,328	7,998	8,237	8,596	8,859	19,725	19,725
900	8,199	8,962	9,241	9,725	10,996	20,915	20,915	7,741	8,453	8,707	9,089	9,368	20,915	20,915
EACH ADD'L														
100,000	717	776	797	835	933	1,700	1,700	681	736	756	786	807	1,700	1,700

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 310

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	582	655	682	728	850	1,800	1,800	538	607	631	667	694	1,800	1,800
40	650	731	760	811	945	1,990	1,990	602	677	704	744	774	1,990	1,990
50	718	806	838	894	1,040	2,180	2,180	666	748	777	821	853	2,180	2,180
60	786	880	915	975	1,134	2,367	2,367	729	817	849	896	931	2,367	2,367
70	854	956	993	1,058	1,228	2,557	2,557	792	888	922	973	1,010	2,557	2,557
75	887	993	1,032	1,099	1,275	2,651	2,651	824	923	958	1,011	1,050	2,651	2,651
80	922	1,031	1,071	1,141	1,323	2,747	2,747	856	958	995	1,050	1,090	2,747	2,747
85	955	1,068	1,110	1,181	1,370	2,841	2,841	887	993	1,031	1,087	1,129	2,841	2,841
90	989	1,106	1,148	1,222	1,417	2,934	2,934	919	1,028	1,067	1,125	1,168	2,934	2,934
95	1,023	1,144	1,188	1,264	1,465	3,031	3,031	951	1,063	1,104	1,164	1,208	3,031	3,031
100	1,057	1,181	1,227	1,305	1,512	3,124	3,124	983	1,098	1,140	1,202	1,247	3,124	3,124
105	1,091	1,218	1,265	1,346	1,559	3,218	3,218	1,014	1,133	1,176	1,240	1,286	3,218	3,218
110	1,125	1,256	1,304	1,387	1,606	3,312	3,312	1,046	1,168	1,212	1,278	1,326	3,312	3,312
115	1,153	1,287	1,336	1,420	1,643	3,378	3,378	1,073	1,198	1,242	1,309	1,358	3,378	3,378
120	1,181	1,317	1,367	1,453	1,679	3,443	3,443	1,100	1,226	1,272	1,339	1,389	3,443	3,443
125	1,210	1,348	1,398	1,486	1,715	3,509	3,509	1,127	1,256	1,302	1,371	1,421	3,509	3,509
130	1,238	1,379	1,430	1,519	1,752	3,574	3,574	1,154	1,285	1,332	1,402	1,453	3,574	3,574
140	1,301	1,446	1,499	1,592	1,834	3,725	3,725	1,213	1,349	1,398	1,470	1,524	3,725	3,725
150	1,364	1,515	1,570	1,666	1,918	3,882	3,882	1,273	1,414	1,464	1,540	1,595	3,882	3,882
160	1,444	1,603	1,661	1,762	2,027	4,092	4,092	1,349	1,497	1,550	1,630	1,688	4,092	4,092
170	1,523	1,689	1,750	1,856	2,133	4,297	4,297	1,423	1,578	1,634	1,717	1,778	4,297	4,297
175	1,550	1,718	1,780	1,887	2,168	4,359	4,359	1,448	1,606	1,662	1,746	1,808	4,359	4,359
180	1,576	1,747	1,809	1,917	2,201	4,418	4,418	1,474	1,633	1,690	1,775	1,837	4,418	4,418
190	1,630	1,805	1,869	1,980	2,271	4,543	4,543	1,526	1,689	1,747	1,834	1,898	4,543	4,543
200	1,697	1,876	1,942	2,056	2,354	4,684	4,684	1,590	1,757	1,817	1,906	1,972	4,684	4,684
220	1,835	2,023	2,092	2,212	2,525	4,973	4,973	1,722	1,898	1,961	2,055	2,124	4,973	4,973
240	1,980	2,180	2,253	2,380	2,713	5,313	5,313	1,860	2,047	2,113	2,213	2,287	5,313	5,313
250	2,053	2,259	2,334	2,465	2,808	5,484	5,484	1,929	2,121	2,190	2,293	2,368	5,484	5,484
275	2,224	2,445	2,526	2,666	3,034	5,904	5,904	2,092	2,298	2,371	2,482	2,563	5,904	5,904
300	2,370	2,608	2,695	2,845	3,240	6,323	6,323	2,228	2,449	2,529	2,647	2,734	6,323	6,323
325	2,524	2,780	2,874	3,036	3,463	6,791	6,791	2,371	2,610	2,695	2,823	2,917	6,791	6,791
350	2,698	2,972	3,073	3,247	3,705	7,277	7,277	2,533	2,789	2,881	3,018	3,119	7,277	7,277
375	2,871	3,165	3,272	3,458	3,948	7,764	7,764	2,695	2,969	3,067	3,214	3,321	7,764	7,764
400	3,044	3,356	3,471	3,669	4,189	8,249	8,249	2,857	3,148	3,252	3,408	3,523	8,249	8,249
425	3,220	3,553	3,676	3,887	4,442	8,775	8,775	3,020	3,331	3,442	3,609	3,731	8,775	8,775
450	3,398	3,754	3,884	4,110	4,702	9,325	9,325	3,185	3,517	3,635	3,813	3,944	9,325	9,325
475	3,576	3,954	4,092	4,331	4,961	9,873	9,873	3,349	3,702	3,828	4,017	4,155	9,873	9,873
500	3,754	4,154	4,301	4,554	5,221	10,423	10,423	3,514	3,887	4,020	4,221	4,367	10,423	10,423
600	4,465	4,955	5,134	5,444	6,260	12,621	12,621	4,172	4,629	4,792	5,036	5,216	12,621	12,621
700	5,177	5,756	5,968	6,334	7,298	14,819	14,819	4,830	5,370	5,563	5,852	6,064	14,819	14,819
750	5,533	6,156	6,385	6,780	7,818	15,919	15,919	5,159	5,741	5,949	6,260	6,489	15,919	15,919
800	5,889	6,557	6,802	7,225	8,338	17,020	17,020	5,489	6,112	6,335	6,669	6,913	17,020	17,020
850	6,245	6,957	7,218	7,669	8,857	18,117	18,117	5,817	6,482	6,720	7,076	7,337	18,117	18,117
900	6,601	7,358	7,636	8,115	9,377	19,218	19,218	6,147	6,853	7,106	7,484	7,762	19,218	19,218
EACH ADD'L														
100,000	551	609	631	668	765	1,527	1,527	516	570	590	619	641	1,527	1,527

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 311

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	534	573	587	611	676	1,177	1,177	511	547	560	579	593	1,177	1,177
40	597	640	655	682	753	1,305	1,305	572	611	626	647	662	1,305	1,305
50	660	706	723	753	830	1,432	1,432	632	676	691	714	731	1,432	1,432
60	722	772	791	823	906	1,557	1,557	692	739	756	781	799	1,557	1,557
70	785	839	859	893	983	1,685	1,685	753	803	821	848	868	1,685	1,685
75	816	872	893	928	1,021	1,748	1,748	783	835	854	882	902	1,748	1,748
80	848	906	927	964	1,060	1,812	1,812	814	867	887	916	937	1,812	1,812
85	879	939	961	999	1,098	1,875	1,875	843	899	919	949	971	1,875	1,875
90	910	972	995	1,034	1,136	1,938	1,938	873	931	951	982	1,005	1,938	1,938
95	942	1,006	1,029	1,069	1,175	2,002	2,002	904	963	984	1,016	1,039	2,002	2,002
100	973	1,039	1,063	1,104	1,213	2,065	2,065	934	995	1,017	1,050	1,074	2,065	2,065
105	1,004	1,072	1,097	1,139	1,252	2,128	2,128	964	1,027	1,049	1,083	1,108	2,128	2,128
110	1,036	1,105	1,130	1,174	1,290	2,191	2,191	994	1,059	1,082	1,117	1,142	2,191	2,191
115	1,064	1,134	1,160	1,205	1,322	2,238	2,238	1,022	1,087	1,111	1,146	1,172	2,238	2,238
120	1,091	1,163	1,189	1,234	1,354	2,285	2,285	1,048	1,115	1,139	1,175	1,201	2,285	2,285
125	1,119	1,192	1,219	1,265	1,386	2,333	2,333	1,075	1,143	1,168	1,204	1,231	2,333	2,333
130	1,147	1,221	1,248	1,295	1,419	2,381	2,381	1,103	1,172	1,197	1,234	1,261	2,381	2,381
140	1,208	1,285	1,313	1,361	1,489	2,488	2,488	1,162	1,233	1,259	1,297	1,326	2,488	2,488
150	1,269	1,349	1,378	1,429	1,562	2,599	2,599	1,221	1,296	1,322	1,362	1,392	2,599	2,599
160	1,349	1,433	1,463	1,517	1,656	2,747	2,747	1,298	1,377	1,405	1,447	1,477	2,747	2,747
170	1,426	1,514	1,546	1,602	1,748	2,891	2,891	1,373	1,455	1,484	1,528	1,561	2,891	2,891
175	1,451	1,540	1,573	1,629	1,777	2,934	2,934	1,398	1,481	1,510	1,555	1,587	2,934	2,934
180	1,476	1,566	1,599	1,656	1,806	2,977	2,977	1,422	1,506	1,536	1,581	1,614	2,977	2,977
190	1,528	1,620	1,654	1,712	1,866	3,066	3,066	1,472	1,558	1,589	1,635	1,669	3,066	3,066
200	1,599	1,693	1,728	1,788	1,946	3,176	3,176	1,542	1,630	1,662	1,709	1,744	3,176	3,176
220	1,745	1,845	1,881	1,944	2,110	3,402	3,402	1,686	1,779	1,812	1,861	1,898	3,402	3,402
240	1,894	2,000	2,039	2,105	2,281	3,654	3,654	1,831	1,929	1,965	2,017	2,056	3,654	3,654
250	1,968	2,077	2,117	2,186	2,367	3,780	3,780	1,903	2,005	2,041	2,095	2,135	3,780	3,780
275	2,144	2,260	2,303	2,377	2,571	4,087	4,087	2,074	2,183	2,221	2,280	2,322	4,087	4,087
300	2,289	2,414	2,460	2,539	2,748	4,376	4,376	2,214	2,331	2,372	2,435	2,481	4,376	4,376
325	2,434	2,569	2,619	2,704	2,930	4,687	4,687	2,353	2,479	2,524	2,592	2,641	4,687	4,687
350	2,599	2,744	2,797	2,889	3,131	5,016	5,016	2,512	2,647	2,695	2,768	2,821	5,016	5,016
375	2,763	2,918	2,975	3,073	3,332	5,347	5,347	2,670	2,815	2,867	2,944	3,001	5,347	5,347
400	2,928	3,093	3,153	3,258	3,532	5,676	5,676	2,829	2,983	3,038	3,120	3,181	5,676	5,676
425	3,092	3,268	3,332	3,444	3,737	6,025	6,025	2,986	3,150	3,209	3,297	3,362	6,025	6,025
450	3,256	3,443	3,512	3,631	3,944	6,385	6,385	3,143	3,318	3,381	3,475	3,543	6,385	6,385
475	3,419	3,618	3,691	3,818	4,150	6,744	6,744	3,299	3,485	3,552	3,652	3,725	6,744	6,744
500	3,582	3,793	3,871	4,005	4,357	7,104	7,104	3,455	3,653	3,723	3,829	3,906	7,104	7,104
600	4,237	4,495	4,590	4,753	5,184	8,543	8,543	4,081	4,323	4,409	4,538	4,633	8,543	8,543
700	4,891	5,196	5,308	5,502	6,011	9,982	9,982	4,707	4,992	5,094	5,247	5,359	9,982	9,982
750	5,218	5,547	5,668	5,876	6,424	10,702	10,702	5,020	5,328	5,437	5,602	5,722	10,702	10,702
800	5,545	5,898	6,027	6,251	6,838	11,422	11,422	5,334	5,663	5,780	5,957	6,086	11,422	11,422
850	5,872	6,248	6,386	6,624	7,251	12,141	12,141	5,646	5,997	6,123	6,311	6,449	12,141	12,141
900	6,199	6,599	6,746	6,999	7,665	12,861	12,861	5,960	6,333	6,466	6,666	6,812	12,861	12,861
EACH ADD'L														
100,000	504	535	546	566	617	1,019	1,019	486	514	525	540	552	1,019	1,019

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 312

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	415	450	462	484	542	988	988	395	427	438	456	468	988	988
40	461	499	512	536	599	1,091	1,091	438	473	486	505	519	1,091	1,091
50	506	547	562	588	657	1,193	1,193	481	519	533	554	569	1,193	1,193
60	550	595	611	640	714	1,295	1,295	524	565	580	602	619	1,295	1,295
70	595	643	661	691	772	1,397	1,397	566	611	627	651	669	1,397	1,397
75	618	668	686	717	800	1,448	1,448	588	634	651	676	694	1,448	1,448
80	641	692	711	744	830	1,500	1,500	610	658	675	701	720	1,500	1,500
85	663	716	735	769	858	1,550	1,550	631	680	698	725	744	1,550	1,550
90	685	740	760	795	886	1,601	1,601	652	703	722	749	769	1,601	1,601
95	708	764	785	821	916	1,652	1,652	674	727	746	774	795	1,652	1,652
100	730	788	810	847	944	1,703	1,703	695	750	769	798	820	1,703	1,703
105	752	813	835	873	973	1,754	1,754	716	773	793	823	845	1,754	1,754
110	775	837	859	898	1,001	1,804	1,804	738	795	816	847	870	1,804	1,804
115	794	857	880	920	1,025	1,841	1,841	757	815	836	868	891	1,841	1,841
120	813	877	901	941	1,047	1,878	1,878	775	835	856	888	911	1,878	1,878
125	833	898	922	963	1,071	1,915	1,915	794	854	876	909	932	1,915	1,915
130	852	918	943	984	1,094	1,952	1,952	813	874	896	929	954	1,952	1,952
140	895	964	989	1,032	1,146	2,036	2,036	854	918	941	975	1,000	2,036	2,036
150	939	1,010	1,036	1,081	1,200	2,124	2,124	897	963	987	1,022	1,048	2,124	2,124
160	999	1,074	1,101	1,149	1,273	2,245	2,245	954	1,024	1,049	1,087	1,114	2,245	2,245
170	1,057	1,135	1,164	1,214	1,344	2,362	2,362	1,010	1,083	1,109	1,148	1,177	2,362	2,362
175	1,074	1,153	1,182	1,233	1,365	2,396	2,396	1,026	1,100	1,127	1,166	1,196	2,396	2,396
180	1,091	1,171	1,200	1,251	1,385	2,428	2,428	1,042	1,117	1,144	1,184	1,214	2,428	2,428
190	1,126	1,208	1,238	1,290	1,427	2,496	2,496	1,076	1,153	1,181	1,222	1,252	2,496	2,496
200	1,178	1,262	1,293	1,347	1,487	2,584	2,584	1,128	1,206	1,234	1,277	1,307	2,584	2,584
220	1,286	1,374	1,407	1,463	1,611	2,762	2,762	1,232	1,315	1,345	1,389	1,421	2,762	2,762
240	1,395	1,489	1,523	1,583	1,740	2,963	2,963	1,338	1,426	1,458	1,505	1,539	2,963	2,963
250	1,449	1,546	1,582	1,643	1,804	3,064	3,064	1,391	1,482	1,514	1,562	1,598	3,064	3,064
275	1,580	1,684	1,722	1,788	1,961	3,311	3,311	1,517	1,614	1,649	1,701	1,739	3,311	3,311
300	1,693	1,804	1,845	1,916	2,102	3,553	3,553	1,626	1,730	1,767	1,823	1,864	3,553	3,553
325	1,805	1,925	1,969	2,046	2,247	3,813	3,813	1,733	1,845	1,885	1,945	1,990	3,813	3,813
350	1,928	2,057	2,104	2,186	2,402	4,082	4,082	1,850	1,971	2,014	2,078	2,126	4,082	4,082
375	2,051	2,189	2,239	2,327	2,557	4,353	4,353	1,968	2,097	2,143	2,212	2,262	4,353	4,353
400	2,173	2,320	2,374	2,467	2,712	4,623	4,623	2,085	2,222	2,271	2,345	2,399	4,623	4,623
425	2,295	2,452	2,510	2,609	2,871	4,909	4,909	2,201	2,348	2,400	2,478	2,536	4,909	4,909
450	2,417	2,585	2,646	2,752	3,031	5,206	5,206	2,317	2,473	2,529	2,613	2,674	5,206	5,206
475	2,539	2,717	2,782	2,895	3,191	5,502	5,502	2,432	2,598	2,658	2,746	2,812	5,502	5,502
500	2,661	2,849	2,918	3,037	3,351	5,799	5,799	2,548	2,724	2,786	2,880	2,949	5,799	5,799
600	3,148	3,379	3,463	3,609	3,993	6,986	6,986	3,010	3,225	3,302	3,417	3,501	6,986	6,986
700	3,636	3,908	4,008	4,180	4,634	8,173	8,173	3,472	3,726	3,817	3,953	4,053	8,173	8,173
750	3,879	4,173	4,280	4,466	4,955	8,767	8,767	3,703	3,977	4,075	4,221	4,329	8,767	8,767
800	4,123	4,438	4,553	4,752	5,276	9,361	9,361	3,935	4,228	4,333	4,490	4,605	9,361	9,361
850	4,367	4,702	4,825	5,037	5,596	9,953	9,953	4,165	4,478	4,590	4,758	4,881	9,953	9,953
900	4,611	4,967	5,097	5,323	5,917	10,548	10,548	4,397	4,729	4,848	5,026	5,157	10,548	10,548
EACH ADD'L														
100,000	354	381	391	409	455	813	813	337	363	372	386	396	813	813

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 313

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	627	725	760	822	985	2,254	2,254	568	660	692	741	777	2,254	2,254
40	695	802	842	910	1,089	2,485	2,485	630	731	766	820	859	2,485	2,485
50	762	879	922	997	1,192	2,715	2,715	692	801	840	899	942	2,715	2,715
60	829	956	1,002	1,083	1,294	2,942	2,942	753	871	914	977	1,023	2,942	2,942
70	897	1,033	1,083	1,170	1,397	3,172	3,172	815	942	988	1,056	1,106	3,172	3,172
75	930	1,071	1,123	1,213	1,448	3,286	3,286	845	977	1,024	1,095	1,147	3,286	3,286
80	964	1,111	1,164	1,257	1,501	3,403	3,403	876	1,013	1,062	1,135	1,189	3,403	3,403
85	997	1,149	1,204	1,300	1,552	3,516	3,516	907	1,048	1,098	1,174	1,229	3,516	3,516
90	1,031	1,187	1,244	1,343	1,603	3,630	3,630	937	1,083	1,135	1,213	1,270	3,630	3,630
95	1,065	1,226	1,285	1,387	1,655	3,747	3,747	968	1,119	1,172	1,253	1,312	3,747	3,747
100	1,098	1,264	1,325	1,430	1,706	3,861	3,861	999	1,154	1,209	1,292	1,353	3,861	3,861
105	1,132	1,302	1,365	1,473	1,757	3,974	3,974	1,030	1,189	1,246	1,331	1,393	3,974	3,974
110	1,165	1,341	1,405	1,516	1,808	4,088	4,088	1,060	1,224	1,282	1,370	1,434	4,088	4,088
115	1,192	1,370	1,436	1,549	1,846	4,164	4,164	1,085	1,252	1,311	1,400	1,466	4,164	4,164
120	1,218	1,400	1,466	1,581	1,883	4,240	4,240	1,110	1,279	1,339	1,430	1,496	4,240	4,240
125	1,245	1,429	1,497	1,614	1,921	4,316	4,316	1,134	1,306	1,368	1,460	1,528	4,316	4,316
130	1,272	1,459	1,528	1,646	1,958	4,393	4,393	1,159	1,334	1,397	1,490	1,559	4,393	4,393
140	1,331	1,526	1,597	1,720	2,044	4,571	4,571	1,215	1,396	1,461	1,558	1,629	4,571	4,571
150	1,392	1,594	1,668	1,796	2,132	4,756	4,756	1,271	1,460	1,527	1,628	1,702	4,756	4,756
160	1,474	1,686	1,764	1,899	2,253	5,012	5,012	1,347	1,545	1,616	1,722	1,800	5,012	5,012
170	1,553	1,776	1,857	1,998	2,369	5,260	5,260	1,420	1,627	1,702	1,813	1,894	5,260	5,260
175	1,578	1,803	1,886	2,028	2,404	5,332	5,332	1,443	1,653	1,728	1,841	1,923	5,332	5,332
180	1,602	1,830	1,914	2,058	2,438	5,400	5,400	1,465	1,678	1,754	1,868	1,952	5,400	5,400
190	1,652	1,886	1,972	2,119	2,509	5,544	5,544	1,512	1,730	1,808	1,925	2,010	5,544	5,544
200	1,716	1,956	2,044	2,195	2,594	5,708	5,708	1,573	1,796	1,876	1,996	2,084	5,708	5,708
220	1,848	2,099	2,192	2,351	2,770	6,041	6,041	1,697	1,932	2,015	2,141	2,233	6,041	6,041
240	1,989	2,256	2,354	2,523	2,968	6,441	6,441	1,829	2,078	2,167	2,300	2,398	6,441	6,441
250	2,060	2,335	2,436	2,610	3,068	6,645	6,645	1,894	2,151	2,243	2,380	2,481	6,645	6,645
275	2,230	2,525	2,633	2,820	3,311	7,146	7,146	2,053	2,328	2,426	2,574	2,682	7,146	7,146
300	2,384	2,701	2,817	3,018	3,546	7,665	7,665	2,194	2,490	2,596	2,754	2,870	7,665	7,665
325	2,548	2,890	3,016	3,232	3,802	8,249	8,249	2,343	2,662	2,776	2,947	3,073	8,249	8,249
350	2,725	3,092	3,227	3,459	4,071	8,843	8,843	2,505	2,848	2,970	3,153	3,288	8,843	8,843
375	2,903	3,295	3,439	3,687	4,341	9,440	9,440	2,667	3,033	3,164	3,360	3,504	9,440	9,440
400	3,079	3,497	3,650	3,914	4,609	10,034	10,034	2,829	3,218	3,358	3,566	3,719	10,034	10,034
425	3,261	3,707	3,870	4,152	4,894	10,683	10,683	2,994	3,410	3,558	3,781	3,944	10,683	10,683
450	3,447	3,922	4,096	4,397	5,189	11,365	11,365	3,162	3,605	3,763	4,001	4,175	11,365	11,365
475	3,631	4,136	4,321	4,641	5,482	12,044	12,044	3,328	3,799	3,968	4,220	4,405	12,044	12,044
500	3,816	4,351	4,547	4,885	5,776	12,726	12,726	3,495	3,994	4,172	4,440	4,636	12,726	12,726
600	4,556	5,210	5,449	5,863	6,953	15,452	15,452	4,164	4,774	4,992	5,319	5,558	15,452	15,452
700	5,296	6,069	6,352	6,842	8,130	18,178	18,178	4,832	5,553	5,811	6,197	6,481	18,178	18,178
750	5,666	6,498	6,804	7,331	8,719	19,542	19,542	5,166	5,943	6,221	6,637	6,943	19,542	19,542
800	6,036	6,928	7,256	7,821	9,308	20,907	20,907	5,501	6,334	6,631	7,077	7,404	20,907	20,907
850	6,406	7,357	7,706	8,309	9,895	22,268	22,268	5,835	6,723	7,040	7,516	7,865	22,268	22,268
900	6,776	7,787	8,158	8,799	10,484	23,633	23,633	6,169	7,113	7,450	7,956	8,327	23,633	23,633
EACH ADD'L														
100,000	538	616	645	694	825	1,842	1,842	491	564	590	629	658	1,842	1,842

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 314

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	452	478	488	504	547	884	884	437	461	470	482	492	884	884
40	508	537	547	565	613	983	983	491	518	527	541	552	983	983
50	564	595	606	626	678	1,082	1,082	545	574	585	600	612	1,082	1,082
60	619	653	665	687	743	1,180	1,180	599	630	642	658	671	1,180	1,180
70	675	711	725	747	808	1,279	1,279	653	687	699	717	731	1,279	1,279
75	703	740	754	778	840	1,328	1,328	680	715	728	747	760	1,328	1,328
80	731	770	784	809	873	1,378	1,378	708	744	757	776	790	1,378	1,378
85	758	798	813	839	905	1,426	1,426	734	772	785	805	820	1,426	1,426
90	786	828	843	869	938	1,475	1,475	761	800	814	834	850	1,475	1,475
95	814	857	873	900	971	1,525	1,525	789	828	843	864	880	1,525	1,525
100	842	886	902	930	1,003	1,574	1,574	816	857	871	893	909	1,574	1,574
105	870	915	932	960	1,036	1,623	1,623	843	885	900	923	939	1,623	1,623
110	898	944	961	991	1,068	1,673	1,673	870	913	929	952	969	1,673	1,673
115	923	970	988	1,018	1,097	1,711	1,711	895	939	955	978	996	1,711	1,711
120	948	996	1,014	1,044	1,124	1,749	1,749	919	964	980	1,004	1,022	1,749	1,749
125	973	1,022	1,040	1,071	1,153	1,788	1,788	944	990	1,006	1,030	1,048	1,788	1,788
130	999	1,049	1,067	1,098	1,181	1,827	1,827	969	1,016	1,032	1,057	1,075	1,827	1,827
140	1,053	1,105	1,124	1,156	1,242	1,912	1,912	1,022	1,070	1,088	1,113	1,132	1,912	1,912
150	1,108	1,162	1,181	1,215	1,304	2,000	2,000	1,076	1,126	1,144	1,170	1,190	2,000	2,000
160	1,176	1,232	1,253	1,289	1,383	2,114	2,114	1,142	1,195	1,214	1,242	1,262	2,114	2,114
170	1,242	1,301	1,323	1,360	1,459	2,225	2,225	1,207	1,262	1,282	1,311	1,333	2,225	2,225
175	1,266	1,326	1,348	1,386	1,485	2,262	2,262	1,231	1,286	1,306	1,336	1,358	2,262	2,262
180	1,290	1,351	1,373	1,411	1,512	2,297	2,297	1,254	1,310	1,331	1,361	1,383	2,297	2,297
190	1,339	1,401	1,424	1,463	1,566	2,371	2,371	1,302	1,360	1,380	1,411	1,434	2,371	2,371
200	1,400	1,464	1,487	1,527	1,633	2,459	2,459	1,362	1,421	1,442	1,474	1,498	2,459	2,459
220	1,527	1,594	1,619	1,661	1,772	2,639	2,639	1,487	1,550	1,572	1,605	1,630	2,639	2,639
240	1,656	1,727	1,753	1,798	1,916	2,837	2,837	1,613	1,680	1,703	1,739	1,765	2,837	2,837
250	1,720	1,793	1,820	1,866	1,987	2,936	2,936	1,676	1,744	1,769	1,805	1,832	2,936	2,936
275	1,869	1,947	1,976	2,026	2,156	3,173	3,173	1,822	1,895	1,921	1,960	1,989	3,173	3,173
300	1,988	2,072	2,102	2,156	2,296	3,388	3,388	1,937	2,016	2,044	2,086	2,116	3,388	3,388
325	2,108	2,199	2,232	2,290	2,441	3,620	3,620	2,054	2,139	2,169	2,214	2,247	3,620	3,620
350	2,250	2,348	2,383	2,445	2,607	3,873	3,873	2,192	2,283	2,315	2,364	2,399	3,873	3,873
375	2,392	2,496	2,534	2,600	2,773	4,126	4,126	2,330	2,427	2,461	2,513	2,551	4,126	4,126
400	2,533	2,644	2,685	2,755	2,939	4,378	4,378	2,467	2,570	2,607	2,663	2,703	4,378	4,378
425	2,673	2,791	2,835	2,909	3,106	4,641	4,641	2,602	2,713	2,752	2,811	2,854	4,641	4,641
450	2,812	2,938	2,984	3,064	3,274	4,912	4,912	2,736	2,854	2,896	2,959	3,005	4,912	4,912
475	2,950	3,084	3,133	3,217	3,441	5,181	5,181	2,869	2,994	3,039	3,106	3,155	5,181	5,181
500	3,088	3,230	3,282	3,371	3,608	5,451	5,451	3,003	3,135	3,182	3,253	3,305	5,451	5,451
600	3,641	3,815	3,878	3,988	4,277	6,531	6,531	3,537	3,699	3,757	3,843	3,907	6,531	6,531
700	4,194	4,399	4,474	4,604	4,946	7,610	7,610	4,071	4,263	4,331	4,433	4,509	7,610	7,610
750	4,471	4,692	4,773	4,913	5,281	8,151	8,151	4,339	4,545	4,618	4,729	4,810	8,151	8,151
800	4,748	4,985	5,071	5,221	5,616	8,691	8,691	4,606	4,827	4,906	5,024	5,111	8,691	8,691
850	5,024	5,277	5,369	5,529	5,950	9,231	9,231	4,873	5,108	5,192	5,319	5,411	9,231	9,231
900	5,301	5,569	5,668	5,838	6,285	9,771	9,771	5,140	5,391	5,480	5,614	5,712	9,771	9,771
EACH ADD'L														
100,000	454	474	482	495	530	799	799	441	460	467	478	485	799	799

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 315

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	407	427	434	447	481	743	743	395	413	420	430	438	743	743
40	455	478	486	500	537	826	826	442	463	470	481	489	826	826
50	504	528	537	552	593	908	908	489	512	520	532	541	908	908
60	552	578	588	604	648	989	989	536	561	569	583	592	989	989
70	600	629	639	657	704	1,072	1,072	583	610	619	633	644	1,072	1,072
75	625	654	665	683	732	1,112	1,112	607	634	644	659	670	1,112	1,112
80	649	679	691	710	760	1,154	1,154	631	659	669	685	696	1,154	1,154
85	673	704	716	736	788	1,195	1,195	654	683	694	710	721	1,195	1,195
90	697	729	741	762	816	1,235	1,235	678	708	719	735	747	1,235	1,235
95	722	755	767	788	844	1,277	1,277	702	733	744	760	773	1,277	1,277
100	746	780	793	814	872	1,318	1,318	725	757	769	786	798	1,318	1,318
105	770	805	818	841	899	1,358	1,358	749	782	793	811	824	1,358	1,358
110	794	830	844	867	927	1,399	1,399	772	806	818	836	850	1,399	1,399
115	816	853	867	890	952	1,432	1,432	794	829	841	859	873	1,432	1,432
120	838	875	889	913	976	1,463	1,463	815	850	863	882	895	1,463	1,463
125	860	898	912	936	1,000	1,496	1,496	837	873	886	905	919	1,496	1,496
130	882	921	935	960	1,025	1,529	1,529	859	895	908	928	942	1,529	1,529
140	930	970	985	1,011	1,078	1,601	1,601	906	944	957	977	992	1,601	1,601
150	978	1,020	1,036	1,062	1,132	1,675	1,675	953	992	1,006	1,027	1,043	1,675	1,675
160	1,041	1,085	1,101	1,129	1,202	1,773	1,773	1,014	1,055	1,070	1,092	1,108	1,773	1,773
170	1,101	1,147	1,164	1,193	1,270	1,868	1,868	1,073	1,116	1,132	1,155	1,172	1,868	1,868
175	1,121	1,167	1,185	1,214	1,292	1,898	1,898	1,093	1,136	1,152	1,175	1,192	1,898	1,898
180	1,141	1,188	1,205	1,235	1,314	1,927	1,927	1,112	1,156	1,172	1,196	1,213	1,927	1,927
190	1,181	1,230	1,248	1,278	1,359	1,987	1,987	1,152	1,198	1,214	1,238	1,256	1,987	1,987
200	1,238	1,288	1,306	1,338	1,420	2,065	2,065	1,209	1,255	1,272	1,296	1,314	2,065	2,065
220	1,356	1,408	1,427	1,460	1,547	2,224	2,224	1,325	1,374	1,391	1,417	1,436	2,224	2,224
240	1,474	1,530	1,550	1,585	1,677	2,396	2,396	1,441	1,493	1,511	1,539	1,559	2,396	2,396
250	1,533	1,590	1,611	1,647	1,742	2,482	2,482	1,499	1,552	1,571	1,599	1,620	2,482	2,482
275	1,672	1,733	1,755	1,794	1,895	2,689	2,689	1,635	1,692	1,712	1,743	1,765	2,689	2,689
300	1,784	1,850	1,874	1,915	2,024	2,877	2,877	1,745	1,806	1,828	1,860	1,885	2,877	2,877
325	1,895	1,966	1,992	2,036	2,154	3,075	3,075	1,852	1,918	1,942	1,977	2,003	3,075	3,075
350	2,022	2,098	2,126	2,174	2,301	3,289	3,289	1,977	2,048	2,073	2,111	2,139	3,289	3,289
375	2,150	2,231	2,261	2,312	2,447	3,503	3,503	2,101	2,177	2,204	2,244	2,274	3,503	3,503
400	2,277	2,363	2,395	2,450	2,594	3,717	3,717	2,225	2,306	2,335	2,378	2,409	3,717	3,717
425	2,403	2,495	2,529	2,587	2,741	3,939	3,939	2,347	2,433	2,464	2,510	2,544	3,939	3,939
450	2,527	2,626	2,662	2,724	2,888	4,167	4,167	2,468	2,560	2,593	2,642	2,678	4,167	4,167
475	2,652	2,756	2,794	2,861	3,035	4,393	4,393	2,589	2,686	2,721	2,773	2,812	4,393	4,393
500	2,776	2,887	2,927	2,997	3,182	4,621	4,621	2,710	2,813	2,850	2,905	2,946	4,621	4,621
600	3,274	3,410	3,459	3,545	3,770	5,530	5,530	3,193	3,319	3,364	3,432	3,482	5,530	5,530
700	3,772	3,932	3,991	4,092	4,359	6,439	6,439	3,676	3,826	3,879	3,959	4,018	6,439	6,439
750	4,021	4,194	4,257	4,366	4,653	6,894	6,894	3,918	4,079	4,136	4,222	4,286	6,894	6,894
800	4,271	4,455	4,523	4,640	4,948	7,349	7,349	4,160	4,332	4,394	4,486	4,554	7,349	7,349
850	4,519	4,716	4,789	4,913	5,242	7,803	7,803	4,401	4,585	4,651	4,749	4,821	7,803	7,803
900	4,769	4,978	5,055	5,187	5,536	8,258	8,258	4,643	4,838	4,908	5,013	5,090	8,258	8,258
EACH ADD'L														
100,000	389	406	412	422	449	659	659	380	395	400	408	414	659	659

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 316

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	417	440	449	464	504	814	814	402	425	433	444	453	814	814
40	468	494	504	521	564	905	905	452	477	486	499	508	905	905
50	520	548	559	577	625	997	997	502	529	539	553	563	997	997
60	570	601	613	632	684	1,087	1,087	552	581	591	607	618	1,087	1,087
70	622	655	667	689	744	1,178	1,178	602	633	644	661	673	1,178	1,178
75	647	682	695	717	774	1,223	1,223	627	659	671	688	700	1,223	1,223
80	673	709	722	745	804	1,269	1,269	652	685	697	715	728	1,269	1,269
85	699	736	749	772	834	1,314	1,314	676	711	723	742	755	1,314	1,314
90	724	762	776	800	864	1,359	1,359	701	737	750	769	783	1,359	1,359
95	750	789	804	829	894	1,405	1,405	726	763	776	796	810	1,405	1,405
100	776	816	831	857	924	1,450	1,450	751	789	803	823	838	1,450	1,450
105	801	843	858	885	954	1,496	1,496	776	815	829	850	865	1,496	1,496
110	827	870	885	913	984	1,541	1,541	801	841	855	877	893	1,541	1,541
115	850	894	910	938	1,010	1,576	1,576	824	865	879	901	917	1,576	1,576
120	873	918	934	962	1,036	1,611	1,611	847	888	903	925	941	1,611	1,611
125	897	942	958	987	1,062	1,647	1,647	870	912	927	949	966	1,647	1,647
130	920	966	983	1,012	1,088	1,683	1,683	893	936	951	974	990	1,683	1,683
140	970	1,018	1,035	1,065	1,144	1,762	1,762	942	986	1,002	1,026	1,043	1,762	1,762
150	1,021	1,070	1,088	1,119	1,202	1,843	1,843	991	1,037	1,054	1,078	1,096	1,843	1,843
160	1,083	1,135	1,154	1,187	1,274	1,948	1,948	1,052	1,101	1,118	1,144	1,163	1,948	1,948
170	1,145	1,199	1,219	1,253	1,344	2,050	2,050	1,112	1,163	1,181	1,208	1,228	2,050	2,050
175	1,167	1,222	1,242	1,277	1,368	2,084	2,084	1,134	1,185	1,203	1,231	1,251	2,084	2,084
180	1,189	1,244	1,265	1,300	1,393	2,116	2,116	1,155	1,207	1,226	1,254	1,274	2,116	2,116
190	1,233	1,290	1,311	1,347	1,443	2,184	2,184	1,199	1,252	1,271	1,300	1,321	2,184	2,184
200	1,290	1,348	1,370	1,407	1,504	2,265	2,265	1,255	1,309	1,329	1,358	1,380	2,265	2,265
220	1,407	1,468	1,491	1,530	1,632	2,431	2,431	1,370	1,427	1,448	1,479	1,501	2,431	2,431
240	1,525	1,591	1,615	1,656	1,765	2,613	2,613	1,486	1,547	1,569	1,602	1,626	2,613	2,613
250	1,584	1,652	1,676	1,719	1,831	2,704	2,704	1,544	1,607	1,629	1,663	1,687	2,704	2,704
275	1,722	1,794	1,820	1,866	1,986	2,923	2,923	1,679	1,746	1,770	1,806	1,832	2,923	2,923
300	1,831	1,908	1,937	1,986	2,115	3,121	3,121	1,785	1,857	1,883	1,921	1,950	3,121	3,121
325	1,942	2,026	2,056	2,109	2,249	3,335	3,335	1,892	1,970	1,998	2,040	2,070	3,335	3,335
350	2,073	2,163	2,195	2,252	2,402	3,567	3,567	2,019	2,103	2,133	2,178	2,210	3,567	3,567
375	2,203	2,299	2,334	2,395	2,555	3,801	3,801	2,146	2,235	2,267	2,315	2,350	3,801	3,801
400	2,334	2,436	2,473	2,538	2,708	4,033	4,033	2,273	2,368	2,402	2,453	2,490	4,033	4,033
425	2,463	2,571	2,611	2,680	2,861	4,276	4,276	2,397	2,499	2,535	2,589	2,629	4,276	4,276
450	2,590	2,706	2,749	2,822	3,016	4,525	4,525	2,521	2,629	2,668	2,726	2,768	4,525	4,525
475	2,717	2,841	2,886	2,964	3,169	4,773	4,773	2,643	2,758	2,800	2,861	2,906	4,773	4,773
500	2,845	2,975	3,023	3,106	3,323	5,021	5,021	2,766	2,888	2,932	2,997	3,045	5,021	5,021
600	3,354	3,514	3,573	3,674	3,940	6,016	6,016	3,258	3,407	3,461	3,541	3,599	6,016	6,016
700	3,864	4,053	4,122	4,241	4,556	7,011	7,011	3,751	3,927	3,990	4,084	4,153	7,011	7,011
750	4,119	4,322	4,397	4,526	4,865	7,509	7,509	3,997	4,187	4,254	4,356	4,431	7,509	7,509
800	4,374	4,592	4,672	4,810	5,173	8,007	8,007	4,243	4,446	4,519	4,628	4,708	8,007	8,007
850	4,628	4,861	4,946	5,093	5,481	8,503	8,503	4,489	4,706	4,783	4,900	4,985	8,503	8,503
900	4,883	5,130	5,221	5,378	5,789	9,001	9,001	4,735	4,966	5,048	5,172	5,262	9,001	9,001
EACH ADD'L														
100,000	418	437	444	456	488	736	736	406	424	431	440	447	736	736

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 318

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	582	601	608	620	651	897	897	571	588	595	604	611	897	897
40	647	667	675	688	723	993	993	634	653	660	671	678	993	993
50	711	733	742	756	794	1,089	1,089	697	718	726	737	745	1,089	1,089
60	774	799	808	823	864	1,183	1,183	759	782	791	803	812	1,183	1,183
70	838	865	874	891	935	1,279	1,279	822	847	856	869	879	1,279	1,279
75	870	897	907	925	970	1,326	1,326	854	879	888	902	912	1,326	1,326
80	903	931	941	959	1,007	1,375	1,375	886	912	922	936	946	1,375	1,375
85	934	964	974	993	1,042	1,422	1,422	917	944	954	968	979	1,422	1,422
90	966	996	1,008	1,027	1,077	1,470	1,470	948	976	986	1,001	1,013	1,470	1,470
95	998	1,029	1,041	1,061	1,113	1,518	1,518	980	1,009	1,019	1,035	1,046	1,518	1,518
100	1,030	1,062	1,074	1,094	1,148	1,565	1,565	1,011	1,041	1,052	1,068	1,079	1,565	1,565
105	1,062	1,095	1,107	1,128	1,183	1,613	1,613	1,042	1,073	1,084	1,101	1,113	1,613	1,613
110	1,094	1,128	1,141	1,162	1,219	1,660	1,660	1,074	1,105	1,117	1,134	1,146	1,660	1,660
115	1,124	1,158	1,171	1,193	1,250	1,699	1,699	1,103	1,135	1,147	1,164	1,177	1,699	1,699
120	1,152	1,187	1,200	1,222	1,281	1,737	1,737	1,131	1,164	1,175	1,193	1,206	1,737	1,737
125	1,181	1,217	1,230	1,253	1,312	1,776	1,776	1,160	1,193	1,205	1,223	1,236	1,776	1,776
130	1,211	1,247	1,261	1,284	1,344	1,815	1,815	1,189	1,223	1,235	1,253	1,267	1,815	1,815
140	1,276	1,314	1,327	1,351	1,414	1,903	1,903	1,253	1,288	1,301	1,320	1,334	1,903	1,903
150	1,342	1,381	1,396	1,420	1,485	1,994	1,994	1,319	1,355	1,368	1,388	1,402	1,994	1,994
160	1,435	1,476	1,491	1,517	1,585	2,120	2,120	1,410	1,448	1,462	1,483	1,498	2,120	2,120
170	1,523	1,566	1,582	1,609	1,681	2,241	2,241	1,497	1,537	1,552	1,573	1,589	2,241	2,241
175	1,546	1,589	1,605	1,633	1,706	2,273	2,273	1,520	1,560	1,575	1,597	1,613	2,273	2,273
180	1,569	1,613	1,629	1,657	1,730	2,304	2,304	1,542	1,583	1,598	1,620	1,636	2,304	2,304
190	1,618	1,663	1,680	1,708	1,784	2,372	2,372	1,591	1,633	1,648	1,671	1,687	2,372	2,372
200	1,706	1,752	1,769	1,799	1,876	2,479	2,479	1,678	1,721	1,737	1,760	1,777	2,479	2,479
220	1,885	1,934	1,952	1,983	2,064	2,697	2,697	1,856	1,902	1,918	1,942	1,960	2,697	2,697
240	2,062	2,114	2,133	2,166	2,252	2,925	2,925	2,031	2,080	2,097	2,123	2,142	2,925	2,925
250	2,150	2,204	2,223	2,257	2,346	3,038	3,038	2,118	2,168	2,186	2,212	2,232	3,038	3,038
275	2,363	2,420	2,441	2,477	2,572	3,315	3,315	2,328	2,382	2,401	2,429	2,450	3,315	3,315
300	2,543	2,604	2,627	2,665	2,768	3,565	3,565	2,506	2,563	2,584	2,614	2,637	3,565	3,565
325	2,709	2,776	2,800	2,842	2,952	3,813	3,813	2,670	2,731	2,753	2,787	2,811	3,813	3,813
350	2,891	2,963	2,989	3,034	3,152	4,076	4,076	2,849	2,915	2,939	2,974	3,000	4,076	4,076
375	3,073	3,149	3,177	3,225	3,352	4,340	4,340	3,028	3,099	3,124	3,162	3,190	4,340	4,340
400	3,255	3,336	3,366	3,417	3,552	4,602	4,602	3,207	3,282	3,309	3,350	3,379	4,602	4,602
425	3,435	3,522	3,553	3,608	3,752	4,873	4,873	3,384	3,464	3,493	3,536	3,568	4,873	4,873
450	3,614	3,706	3,740	3,798	3,952	5,148	5,148	3,559	3,645	3,676	3,722	3,755	5,148	5,148
475	3,793	3,890	3,926	3,988	4,151	5,422	5,422	3,734	3,825	3,858	3,907	3,943	5,422	5,422
500	3,971	4,075	4,113	4,178	4,351	5,697	5,697	3,909	4,006	4,040	4,092	4,130	5,697	5,697
600	4,687	4,813	4,860	4,940	5,151	6,797	6,797	4,611	4,729	4,771	4,835	4,881	6,797	6,797
700	5,402	5,552	5,606	5,701	5,951	7,897	7,897	5,312	5,452	5,502	5,577	5,631	7,897	7,897
750	5,759	5,921	5,980	6,082	6,351	8,447	8,447	5,663	5,813	5,867	5,947	6,007	8,447	8,447
800	6,117	6,290	6,353	6,463	6,751	8,997	8,997	6,014	6,175	6,232	6,319	6,382	8,997	8,997
850	6,474	6,659	6,726	6,843	7,150	9,546	9,546	6,364	6,536	6,597	6,689	6,757	9,546	9,546
900	6,832	7,028	7,100	7,224	7,551	10,097	10,097	6,715	6,898	6,963	7,061	7,133	10,097	10,097
EACH ADD'L														
100,000	497	513	518	528	553	750	750	488	502	507	515	521	750	750

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 319

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	404	427	435	450	489	789	789	390	411	419	431	439	789	789
40	454	479	488	505	547	877	877	438	462	471	483	493	877	877
50	504	531	541	559	605	966	966	487	513	522	536	546	966	966
60	553	583	594	613	663	1,053	1,053	535	563	573	588	599	1,053	1,053
70	603	635	647	667	721	1,141	1,141	583	613	624	640	652	1,141	1,141
75	628	661	673	694	750	1,185	1,185	607	639	650	667	679	1,185	1,185
80	653	687	700	722	780	1,230	1,230	632	664	676	693	706	1,230	1,230
85	677	713	726	749	808	1,273	1,273	656	689	701	719	732	1,273	1,273
90	702	739	752	776	837	1,317	1,317	680	714	727	745	758	1,317	1,317
95	727	765	779	803	867	1,362	1,362	704	740	752	771	785	1,362	1,362
100	752	791	805	830	896	1,406	1,406	728	765	778	797	812	1,406	1,406
105	777	817	832	857	925	1,449	1,449	752	790	803	824	838	1,449	1,449
110	801	843	858	884	954	1,493	1,493	776	815	829	850	865	1,493	1,493
115	824	866	882	909	979	1,528	1,528	799	838	852	873	889	1,528	1,528
120	846	889	905	932	1,004	1,562	1,562	821	861	875	896	912	1,562	1,562
125	869	913	929	956	1,029	1,596	1,596	843	884	898	920	936	1,596	1,596
130	892	936	953	981	1,054	1,631	1,631	865	907	921	944	960	1,631	1,631
140	940	986	1,003	1,032	1,109	1,707	1,707	913	956	971	994	1,011	1,707	1,707
150	989	1,037	1,055	1,085	1,164	1,786	1,786	961	1,005	1,021	1,045	1,063	1,786	1,786
160	1,050	1,100	1,119	1,151	1,234	1,888	1,888	1,020	1,067	1,084	1,109	1,127	1,888	1,888
170	1,109	1,162	1,181	1,215	1,302	1,987	1,987	1,078	1,127	1,144	1,171	1,190	1,987	1,987
175	1,131	1,184	1,204	1,237	1,326	2,019	2,019	1,099	1,148	1,166	1,193	1,212	2,019	2,019
180	1,152	1,206	1,226	1,260	1,350	2,051	2,051	1,120	1,170	1,188	1,215	1,235	2,051	2,051
190	1,195	1,251	1,271	1,306	1,398	2,117	2,117	1,162	1,214	1,232	1,260	1,280	2,117	2,117
200	1,250	1,307	1,327	1,363	1,458	2,195	2,195	1,216	1,269	1,288	1,316	1,337	2,195	2,195
220	1,364	1,423	1,445	1,483	1,582	2,356	2,356	1,328	1,383	1,403	1,433	1,455	2,356	2,356
240	1,478	1,542	1,565	1,605	1,710	2,532	2,532	1,440	1,499	1,521	1,552	1,575	2,532	2,532
250	1,536	1,601	1,625	1,666	1,774	2,621	2,621	1,496	1,557	1,579	1,611	1,635	2,621	2,621
275	1,669	1,739	1,764	1,808	1,925	2,833	2,833	1,627	1,692	1,715	1,750	1,776	2,833	2,833
300	1,774	1,849	1,877	1,925	2,050	3,025	3,025	1,729	1,799	1,824	1,862	1,890	3,025	3,025
325	1,882	1,963	1,993	2,044	2,179	3,232	3,232	1,834	1,909	1,936	1,977	2,006	3,232	3,232
350	2,009	2,096	2,128	2,183	2,328	3,457	3,457	1,957	2,038	2,067	2,110	2,142	3,457	3,457
375	2,135	2,228	2,262	2,321	2,476	3,683	3,683	2,080	2,166	2,197	2,244	2,278	3,683	3,683
400	2,262	2,361	2,397	2,459	2,624	3,908	3,908	2,203	2,295	2,328	2,377	2,413	3,908	3,908
425	2,387	2,492	2,531	2,597	2,773	4,144	4,144	2,323	2,422	2,457	2,509	2,548	4,144	4,144
450	2,510	2,623	2,664	2,735	2,923	4,385	4,385	2,443	2,548	2,585	2,641	2,683	4,385	4,385
475	2,633	2,753	2,797	2,872	3,072	4,625	4,625	2,562	2,673	2,713	2,773	2,817	4,625	4,625
500	2,757	2,883	2,930	3,010	3,221	4,866	4,866	2,681	2,799	2,841	2,904	2,951	4,866	4,866
600	3,251	3,405	3,462	3,560	3,818	5,830	5,830	3,158	3,302	3,354	3,431	3,488	5,830	5,830
700	3,745	3,928	3,995	4,111	4,416	6,794	6,794	3,635	3,806	3,867	3,958	4,025	6,794	6,794
750	3,992	4,189	4,261	4,386	4,714	7,277	7,277	3,873	4,057	4,123	4,222	4,294	7,277	7,277
800	4,239	4,450	4,528	4,661	5,013	7,759	7,759	4,112	4,309	4,380	4,485	4,563	7,759	7,759
850	4,485	4,711	4,793	4,936	5,312	8,241	8,241	4,350	4,561	4,636	4,748	4,831	8,241	8,241
900	4,733	4,972	5,060	5,212	5,611	8,723	8,723	4,589	4,812	4,892	5,012	5,100	8,723	8,723
EACH ADD'L														
100,000	405	423	430	442	473	714	714	394	411	417	427	433	714	714

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 320

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	371	392	400	414	449	725	725	358	378	385	396	404	725	725
40	417	440	449	464	503	806	806	403	425	433	444	453	806	806
50	463	488	498	514	556	888	888	447	471	480	493	502	888	888
60	508	536	546	563	609	968	968	492	517	526	540	550	968	968
70	554	584	594	613	663	1,049	1,049	536	564	574	588	599	1,049	1,049
75	577	607	619	638	689	1,089	1,089	558	587	597	613	624	1,089	1,089
80	600	632	643	663	716	1,130	1,130	581	610	621	637	649	1,130	1,130
85	622	655	667	688	743	1,170	1,170	603	633	644	661	673	1,170	1,170
90	645	679	691	713	769	1,211	1,211	625	656	668	685	697	1,211	1,211
95	668	703	716	738	796	1,252	1,252	647	680	691	709	722	1,252	1,252
100	691	727	740	763	823	1,292	1,292	669	703	715	733	746	1,292	1,292
105	714	751	764	788	850	1,332	1,332	691	726	738	757	771	1,332	1,332
110	736	775	789	813	876	1,372	1,372	714	749	762	781	795	1,372	1,372
115	757	796	810	835	900	1,404	1,404	734	770	783	803	817	1,404	1,404
120	778	817	832	857	922	1,435	1,435	754	791	804	824	838	1,435	1,435
125	799	839	853	879	946	1,467	1,467	775	812	825	845	860	1,467	1,467
130	820	860	875	901	969	1,499	1,499	795	833	847	867	882	1,499	1,499
140	864	906	922	949	1,019	1,569	1,569	839	878	892	914	929	1,569	1,569
150	909	953	969	997	1,070	1,641	1,641	883	924	938	960	976	1,641	1,641
160	965	1,011	1,028	1,057	1,134	1,735	1,735	937	980	996	1,019	1,036	1,735	1,735
170	1,019	1,068	1,086	1,116	1,197	1,826	1,826	990	1,036	1,052	1,076	1,094	1,826	1,826
175	1,039	1,088	1,106	1,137	1,219	1,856	1,856	1,010	1,055	1,072	1,096	1,114	1,856	1,856
180	1,059	1,108	1,126	1,158	1,240	1,885	1,885	1,029	1,075	1,092	1,116	1,135	1,885	1,885
190	1,099	1,149	1,168	1,200	1,285	1,945	1,945	1,068	1,115	1,132	1,158	1,176	1,945	1,945
200	1,149	1,201	1,220	1,253	1,340	2,017	2,017	1,118	1,166	1,184	1,210	1,229	2,017	2,017
220	1,253	1,308	1,328	1,363	1,454	2,165	2,165	1,220	1,271	1,290	1,317	1,337	2,165	2,165
240	1,359	1,417	1,438	1,475	1,572	2,327	2,327	1,324	1,378	1,397	1,426	1,448	2,327	2,327
250	1,411	1,471	1,493	1,531	1,631	2,409	2,409	1,375	1,431	1,451	1,481	1,503	2,409	2,409
275	1,534	1,598	1,621	1,662	1,769	2,603	2,603	1,495	1,555	1,576	1,608	1,632	2,603	2,603
300	1,631	1,700	1,725	1,769	1,884	2,780	2,780	1,589	1,654	1,677	1,711	1,736	2,780	2,780
325	1,730	1,804	1,831	1,879	2,003	2,970	2,970	1,685	1,755	1,779	1,817	1,844	2,970	2,970
350	1,846	1,926	1,955	2,006	2,139	3,177	3,177	1,798	1,873	1,900	1,939	1,969	3,177	3,177
375	1,963	2,048	2,079	2,133	2,275	3,385	3,385	1,911	1,991	2,019	2,062	2,093	3,385	3,385
400	2,079	2,169	2,203	2,260	2,412	3,592	3,592	2,024	2,109	2,139	2,185	2,218	3,592	3,592
425	2,193	2,290	2,326	2,387	2,548	3,808	3,808	2,135	2,226	2,258	2,306	2,342	3,808	3,808
450	2,307	2,410	2,448	2,514	2,686	4,030	4,030	2,245	2,341	2,376	2,428	2,465	4,030	4,030
475	2,420	2,530	2,570	2,640	2,823	4,251	4,251	2,354	2,457	2,493	2,548	2,589	4,251	4,251
500	2,534	2,650	2,693	2,766	2,960	4,472	4,472	2,464	2,572	2,611	2,669	2,712	4,472	4,472
600	2,987	3,130	3,182	3,272	3,509	5,358	5,358	2,902	3,035	3,082	3,153	3,206	5,358	5,358
700	3,441	3,609	3,671	3,778	4,058	6,244	6,244	3,340	3,497	3,553	3,638	3,699	6,244	6,244
750	3,668	3,850	3,916	4,031	4,333	6,688	6,688	3,560	3,729	3,789	3,880	3,946	6,688	6,688
800	3,896	4,090	4,161	4,284	4,607	7,131	7,131	3,779	3,960	4,025	4,122	4,193	7,131	7,131
850	4,122	4,329	4,405	4,536	4,881	7,573	7,573	3,998	4,191	4,260	4,364	4,440	7,573	7,573
900	4,349	4,569	4,650	4,790	5,156	8,017	8,017	4,217	4,423	4,496	4,606	4,687	8,017	8,017
EACH ADD'L														
100,000	372	389	395	406	435	656	656	362	378	383	392	398	656	656

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 321

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	427	456	467	485	534	912	912	409	437	446	461	471	912	912
40	475	507	519	539	592	1,009	1,009	456	486	496	512	524	1,009	1,009
50	523	558	571	593	651	1,105	1,105	502	535	546	564	576	1,105	1,105
60	570	608	622	646	709	1,201	1,201	548	583	596	614	628	1,201	1,201
70	618	659	674	700	768	1,297	1,297	594	632	645	666	681	1,297	1,297
75	642	684	700	727	797	1,345	1,345	617	656	670	691	707	1,345	1,345
80	666	710	726	754	826	1,394	1,394	640	681	695	717	733	1,394	1,394
85	690	735	752	780	855	1,442	1,442	663	705	720	743	759	1,442	1,442
90	714	760	777	807	884	1,489	1,489	686	729	745	768	785	1,489	1,489
95	738	786	804	834	914	1,538	1,538	709	754	770	794	812	1,538	1,538
100	762	811	829	861	943	1,586	1,586	732	778	795	819	838	1,586	1,586
105	786	836	855	887	972	1,634	1,634	755	803	820	845	864	1,634	1,634
110	809	862	881	914	1,001	1,681	1,681	778	827	844	870	890	1,681	1,681
115	831	884	903	937	1,026	1,717	1,717	799	849	866	893	912	1,717	1,717
120	851	906	925	960	1,050	1,753	1,753	819	870	888	915	934	1,753	1,753
125	873	928	948	983	1,074	1,789	1,789	840	891	909	937	957	1,789	1,789
130	894	950	970	1,006	1,099	1,825	1,825	861	913	931	959	980	1,825	1,825
140	940	998	1,020	1,056	1,153	1,907	1,907	905	960	979	1,008	1,029	1,907	1,907
150	987	1,047	1,070	1,108	1,208	1,991	1,991	951	1,007	1,027	1,057	1,080	1,991	1,991
160	1,049	1,112	1,136	1,176	1,281	2,105	2,105	1,011	1,070	1,091	1,123	1,146	2,105	2,105
170	1,109	1,175	1,199	1,241	1,352	2,215	2,215	1,069	1,131	1,153	1,186	1,211	2,215	2,215
175	1,128	1,196	1,220	1,263	1,375	2,248	2,248	1,088	1,151	1,173	1,207	1,231	2,248	2,248
180	1,148	1,216	1,241	1,284	1,397	2,281	2,281	1,107	1,170	1,193	1,227	1,252	2,281	2,281
190	1,188	1,257	1,283	1,327	1,443	2,349	2,349	1,146	1,211	1,234	1,269	1,295	2,349	2,349
200	1,242	1,313	1,339	1,385	1,504	2,433	2,433	1,199	1,266	1,289	1,325	1,351	2,433	2,433
220	1,353	1,428	1,456	1,503	1,629	2,604	2,604	1,308	1,378	1,403	1,441	1,468	2,604	2,604
240	1,466	1,546	1,575	1,626	1,759	2,795	2,795	1,418	1,493	1,519	1,559	1,589	2,795	2,795
250	1,523	1,605	1,635	1,687	1,823	2,891	2,891	1,473	1,550	1,577	1,618	1,648	2,891	2,891
275	1,656	1,744	1,776	1,832	1,978	3,123	3,123	1,603	1,685	1,714	1,758	1,791	3,123	3,123
300	1,767	1,861	1,896	1,956	2,114	3,343	3,343	1,710	1,798	1,830	1,877	1,912	3,343	3,343
325	1,879	1,981	2,019	2,083	2,253	3,580	3,580	1,818	1,913	1,947	1,998	2,036	3,580	3,580
350	2,007	2,116	2,156	2,226	2,408	3,832	3,832	1,941	2,043	2,080	2,134	2,174	3,832	3,832
375	2,134	2,251	2,294	2,368	2,563	4,084	4,084	2,063	2,173	2,212	2,270	2,313	4,084	4,084
400	2,261	2,385	2,431	2,510	2,717	4,336	4,336	2,186	2,302	2,344	2,406	2,452	4,336	4,336
425	2,385	2,518	2,567	2,651	2,873	4,600	4,600	2,306	2,430	2,474	2,540	2,589	4,600	4,600
450	2,509	2,651	2,703	2,792	3,029	4,872	4,872	2,424	2,556	2,603	2,674	2,726	4,872	4,872
475	2,632	2,783	2,838	2,933	3,184	5,142	5,142	2,542	2,682	2,732	2,808	2,863	5,142	5,142
500	2,755	2,915	2,973	3,074	3,340	5,414	5,414	2,659	2,808	2,861	2,941	3,000	5,414	5,414
600	3,248	3,443	3,515	3,638	3,963	6,499	6,499	3,131	3,313	3,378	3,476	3,547	6,499	6,499
700	3,741	3,972	4,056	4,202	4,587	7,585	7,585	3,603	3,818	3,895	4,010	4,095	7,585	7,585
750	3,988	4,236	4,327	4,485	4,899	8,128	8,128	3,839	4,071	4,153	4,278	4,369	8,128	8,128
800	4,235	4,501	4,598	4,767	5,211	8,671	8,671	4,075	4,323	4,412	4,545	4,643	8,671	8,671
850	4,481	4,765	4,869	5,049	5,522	9,213	9,213	4,310	4,575	4,670	4,812	4,916	9,213	9,213
900	4,728	5,029	5,140	5,331	5,834	9,757	9,757	4,546	4,828	4,929	5,080	5,190	9,757	9,757
EACH ADD'L														
100,000	381	404	413	428	466	770	770	367	389	396	408	417	770	770

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 322

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	443	474	485	504	554	948	948	425	454	464	479	490	948	948
40	493	527	539	560	616	1,048	1,048	473	505	516	532	545	1,048	1,048
50	543	580	593	616	676	1,149	1,149	521	555	567	586	599	1,149	1,149
60	593	632	646	671	737	1,248	1,248	569	606	619	638	653	1,248	1,248
70	642	685	700	727	798	1,348	1,348	617	656	671	692	707	1,348	1,348
75	667	711	727	755	828	1,398	1,398	641	682	696	718	734	1,398	1,398
80	692	738	754	783	859	1,448	1,448	665	707	723	745	762	1,448	1,448
85	717	764	781	811	889	1,498	1,498	689	732	748	772	789	1,498	1,498
90	742	790	808	838	919	1,547	1,547	713	758	774	798	816	1,547	1,547
95	767	817	835	866	950	1,598	1,598	737	783	800	825	843	1,598	1,598
100	791	843	862	894	980	1,648	1,648	761	809	826	851	870	1,648	1,648
105	816	869	888	922	1,010	1,697	1,697	785	834	851	878	897	1,697	1,697
110	841	895	915	950	1,040	1,747	1,747	808	859	877	904	924	1,747	1,747
115	863	918	939	974	1,066	1,784	1,784	830	882	900	928	948	1,784	1,784
120	885	941	961	997	1,091	1,821	1,821	851	903	922	950	971	1,821	1,821
125	907	964	985	1,021	1,116	1,859	1,859	872	926	945	973	994	1,859	1,859
130	929	987	1,008	1,045	1,142	1,896	1,896	894	948	968	997	1,018	1,896	1,896
140	977	1,037	1,059	1,097	1,198	1,981	1,981	941	997	1,017	1,047	1,069	1,981	1,981
150	1,026	1,088	1,111	1,151	1,255	2,069	2,069	988	1,047	1,067	1,099	1,122	2,069	2,069
160	1,090	1,156	1,180	1,222	1,331	2,187	2,187	1,050	1,112	1,134	1,167	1,191	2,187	2,187
170	1,152	1,221	1,246	1,290	1,405	2,301	2,301	1,111	1,175	1,198	1,232	1,258	2,301	2,301
175	1,172	1,242	1,268	1,312	1,428	2,336	2,336	1,130	1,196	1,219	1,254	1,279	2,336	2,336
180	1,192	1,263	1,289	1,334	1,451	2,370	2,370	1,150	1,216	1,239	1,275	1,301	2,370	2,370
190	1,234	1,306	1,333	1,379	1,499	2,440	2,440	1,191	1,258	1,282	1,318	1,345	2,440	2,440
200	1,290	1,364	1,392	1,439	1,562	2,527	2,527	1,246	1,315	1,340	1,377	1,404	2,527	2,527
220	1,406	1,484	1,513	1,562	1,692	2,706	2,706	1,359	1,432	1,458	1,497	1,526	2,706	2,706
240	1,523	1,606	1,637	1,689	1,827	2,904	2,904	1,474	1,551	1,579	1,620	1,650	2,904	2,904
250	1,582	1,667	1,698	1,752	1,895	3,003	3,003	1,531	1,610	1,639	1,681	1,713	3,003	3,003
275	1,720	1,812	1,845	1,903	2,056	3,244	3,244	1,665	1,751	1,781	1,827	1,860	3,244	3,244
300	1,836	1,934	1,970	2,032	2,196	3,473	3,473	1,777	1,869	1,901	1,950	1,986	3,473	3,473
325	1,953	2,059	2,097	2,165	2,341	3,720	3,720	1,889	1,988	2,023	2,076	2,115	3,720	3,720
350	2,085	2,199	2,240	2,312	2,502	3,981	3,981	2,016	2,123	2,161	2,218	2,259	3,981	3,981
375	2,217	2,338	2,383	2,460	2,663	4,243	4,243	2,144	2,257	2,298	2,359	2,403	4,243	4,243
400	2,349	2,478	2,526	2,607	2,823	4,505	4,505	2,271	2,392	2,435	2,500	2,547	4,505	4,505
425	2,478	2,617	2,667	2,755	2,985	4,779	4,779	2,396	2,524	2,570	2,640	2,690	4,779	4,779
450	2,607	2,754	2,808	2,901	3,147	5,061	5,061	2,518	2,656	2,705	2,779	2,833	5,061	5,061
475	2,735	2,891	2,948	3,047	3,308	5,343	5,343	2,641	2,787	2,839	2,917	2,974	5,343	5,343
500	2,862	3,028	3,089	3,194	3,470	5,625	5,625	2,763	2,918	2,973	3,056	3,117	5,625	5,625
600	3,375	3,577	3,652	3,780	4,118	6,753	6,753	3,253	3,442	3,510	3,611	3,686	6,753	6,753
700	3,887	4,127	4,214	4,366	4,766	7,880	7,880	3,743	3,967	4,047	4,167	4,254	7,880	7,880
750	4,143	4,401	4,496	4,659	5,090	8,445	8,445	3,988	4,229	4,315	4,444	4,539	8,445	8,445
800	4,400	4,676	4,778	4,953	5,414	9,009	9,009	4,234	4,492	4,584	4,722	4,824	9,009	9,009
850	4,655	4,950	5,059	5,245	5,737	9,573	9,573	4,478	4,754	4,852	5,000	5,108	9,573	9,573
900	4,912	5,225	5,340	5,539	6,061	10,137	10,137	4,724	5,016	5,121	5,278	5,393	10,137	10,137
EACH ADD'L														
100,000	396	420	429	444	485	800	800	381	404	412	424	433	800	800

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 323

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	404	432	442	459	505	864	864	388	414	423	437	447	864	864
40	450	480	491	511	561	956	956	432	460	470	485	496	956	956
50	495	528	541	562	617	1,047	1,047	475	506	517	534	546	1,047	1,047
60	540	576	589	612	672	1,137	1,137	519	552	564	582	595	1,137	1,137
70	586	624	638	663	727	1,229	1,229	562	599	611	631	645	1,229	1,229
75	608	648	663	688	755	1,274	1,274	584	622	635	655	670	1,274	1,274
80	631	673	688	714	783	1,321	1,321	606	645	659	679	695	1,321	1,321
85	654	696	712	739	810	1,366	1,366	628	668	682	703	719	1,366	1,366
90	676	720	736	764	838	1,411	1,411	650	691	706	728	744	1,411	1,411
95	699	744	761	790	866	1,457	1,457	672	714	729	752	769	1,457	1,457
100	722	768	786	815	893	1,502	1,502	693	737	753	776	793	1,502	1,502
105	744	792	810	841	921	1,547	1,547	715	760	776	800	818	1,547	1,547
110	767	816	835	866	948	1,593	1,593	737	783	800	825	843	1,593	1,593
115	787	837	856	888	972	1,627	1,627	757	804	821	846	864	1,627	1,627
120	807	858	877	909	994	1,661	1,661	776	824	841	866	885	1,661	1,661
125	827	879	898	931	1,018	1,695	1,695	795	844	861	887	907	1,695	1,695
130	847	900	919	953	1,041	1,729	1,729	815	865	882	909	928	1,729	1,729
140	891	946	966	1,001	1,092	1,806	1,806	858	909	927	955	975	1,806	1,806
150	935	992	1,013	1,049	1,144	1,886	1,886	901	954	973	1,002	1,023	1,886	1,886
160	994	1,054	1,076	1,114	1,214	1,994	1,994	958	1,014	1,034	1,064	1,086	1,994	1,994
170	1,050	1,113	1,136	1,176	1,281	2,098	2,098	1,013	1,071	1,092	1,124	1,147	2,098	2,098
175	1,069	1,133	1,156	1,196	1,302	2,130	2,130	1,031	1,090	1,111	1,143	1,166	2,130	2,130
180	1,087	1,152	1,175	1,216	1,323	2,161	2,161	1,049	1,109	1,130	1,162	1,186	2,161	2,161
190	1,125	1,191	1,215	1,257	1,367	2,225	2,225	1,086	1,147	1,169	1,202	1,226	2,225	2,225
200	1,176	1,244	1,269	1,312	1,425	2,304	2,304	1,136	1,199	1,221	1,255	1,280	2,304	2,304
220	1,282	1,353	1,379	1,424	1,543	2,467	2,467	1,239	1,306	1,329	1,365	1,391	2,467	2,467
240	1,389	1,465	1,492	1,540	1,666	2,647	2,647	1,344	1,414	1,439	1,477	1,505	2,647	2,647
250	1,442	1,520	1,549	1,598	1,727	2,738	2,738	1,396	1,468	1,494	1,533	1,562	2,738	2,738
275	1,568	1,652	1,682	1,735	1,874	2,958	2,958	1,518	1,596	1,624	1,666	1,696	2,958	2,958
300	1,674	1,763	1,796	1,853	2,002	3,166	3,166	1,620	1,704	1,733	1,778	1,811	3,166	3,166
325	1,780	1,877	1,912	1,974	2,135	3,391	3,391	1,722	1,812	1,845	1,893	1,928	3,391	3,391
350	1,901	2,005	2,043	2,108	2,281	3,630	3,630	1,839	1,935	1,970	2,022	2,060	3,630	3,630
375	2,021	2,132	2,173	2,243	2,428	3,869	3,869	1,955	2,058	2,095	2,151	2,191	3,869	3,869
400	2,141	2,259	2,303	2,377	2,574	4,107	4,107	2,071	2,181	2,220	2,279	2,322	4,107	4,107
425	2,260	2,386	2,432	2,511	2,721	4,357	4,357	2,184	2,302	2,344	2,407	2,453	4,357	4,357
450	2,377	2,511	2,560	2,645	2,869	4,615	4,615	2,296	2,421	2,466	2,533	2,583	4,615	4,615
475	2,493	2,636	2,688	2,779	3,016	4,871	4,871	2,408	2,541	2,588	2,660	2,712	4,871	4,871
500	2,610	2,761	2,816	2,912	3,164	5,128	5,128	2,519	2,660	2,711	2,786	2,842	5,128	5,128
600	3,077	3,262	3,329	3,447	3,754	6,157	6,157	2,966	3,139	3,200	3,293	3,360	6,157	6,157
700	3,544	3,762	3,843	3,981	4,345	7,185	7,185	3,413	3,617	3,690	3,799	3,879	7,185	7,185
750	3,778	4,013	4,099	4,248	4,640	7,700	7,700	3,636	3,856	3,934	4,052	4,138	7,700	7,700
800	4,011	4,264	4,356	4,516	4,936	8,214	8,214	3,860	4,095	4,179	4,306	4,398	8,214	8,214
850	4,245	4,514	4,612	4,783	5,231	8,728	8,728	4,083	4,334	4,424	4,558	4,657	8,728	8,728
900	4,478	4,764	4,869	5,050	5,526	9,243	9,243	4,307	4,574	4,669	4,812	4,917	9,243	9,243
EACH ADD'L														
100,000	361	383	391	405	442	729	729	348	368	376	387	395	729	729

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 324

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	431	461	471	490	539	921	921	413	441	451	465	476	921	921
40	480	512	524	544	598	1,019	1,019	460	491	501	518	529	1,019	1,019
50	528	563	576	599	658	1,117	1,117	507	540	552	569	582	1,117	1,117
60	576	614	628	653	716	1,213	1,213	553	589	602	621	635	1,213	1,213
70	624	666	681	707	775	1,310	1,310	600	638	652	672	688	1,310	1,310
75	649	691	707	734	805	1,359	1,359	623	663	677	698	714	1,359	1,359
80	673	717	733	761	835	1,408	1,408	647	688	702	725	741	1,408	1,408
85	697	742	759	788	864	1,456	1,456	670	712	727	750	767	1,456	1,456
90	721	768	785	815	893	1,504	1,504	693	737	752	776	793	1,504	1,504
95	745	794	812	842	923	1,554	1,554	716	762	778	802	820	1,554	1,554
100	769	819	838	869	953	1,602	1,602	739	786	803	828	846	1,602	1,602
105	794	845	864	896	982	1,650	1,650	763	811	828	854	872	1,650	1,650
110	818	870	890	923	1,011	1,698	1,698	786	835	853	879	899	1,698	1,698
115	839	893	913	947	1,036	1,735	1,735	807	857	875	902	922	1,735	1,735
120	860	915	935	969	1,060	1,771	1,771	827	878	897	924	944	1,771	1,771
125	882	937	957	993	1,085	1,807	1,807	848	900	919	946	967	1,807	1,807
130	903	960	980	1,016	1,110	1,844	1,844	869	922	941	969	990	1,844	1,844
140	950	1,008	1,030	1,067	1,165	1,926	1,926	915	969	989	1,018	1,040	1,926	1,926
150	997	1,058	1,080	1,119	1,220	2,011	2,011	961	1,017	1,038	1,068	1,090	2,011	2,011
160	1,060	1,124	1,147	1,188	1,294	2,126	2,126	1,021	1,081	1,102	1,134	1,158	2,126	2,126
170	1,120	1,187	1,212	1,254	1,366	2,237	2,237	1,080	1,142	1,165	1,198	1,223	2,237	2,237
175	1,140	1,208	1,233	1,275	1,389	2,271	2,271	1,099	1,162	1,185	1,219	1,244	2,271	2,271
180	1,159	1,228	1,253	1,297	1,411	2,304	2,304	1,118	1,182	1,205	1,239	1,265	2,304	2,304
190	1,200	1,270	1,296	1,340	1,458	2,373	2,373	1,158	1,223	1,247	1,282	1,308	2,373	2,373
200	1,254	1,327	1,353	1,399	1,519	2,457	2,457	1,211	1,278	1,302	1,339	1,365	2,457	2,457
220	1,367	1,443	1,471	1,519	1,645	2,631	2,631	1,322	1,392	1,418	1,455	1,483	2,631	2,631
240	1,481	1,562	1,591	1,642	1,776	2,823	2,823	1,433	1,508	1,535	1,575	1,605	2,823	2,823
250	1,538	1,621	1,651	1,704	1,842	2,920	2,920	1,488	1,566	1,593	1,635	1,665	2,920	2,920
275	1,672	1,761	1,794	1,850	1,998	3,154	3,154	1,619	1,702	1,732	1,776	1,809	3,154	3,154
300	1,785	1,880	1,915	1,976	2,135	3,376	3,376	1,727	1,817	1,848	1,896	1,931	3,376	3,376
325	1,898	2,001	2,039	2,104	2,276	3,616	3,616	1,836	1,933	1,967	2,019	2,056	3,616	3,616
350	2,027	2,137	2,178	2,248	2,432	3,871	3,871	1,960	2,064	2,101	2,156	2,196	3,871	3,871
375	2,155	2,273	2,317	2,392	2,589	4,126	4,126	2,084	2,195	2,234	2,293	2,336	4,126	4,126
400	2,283	2,409	2,455	2,535	2,745	4,379	4,379	2,208	2,325	2,367	2,430	2,476	4,379	4,379
425	2,410	2,544	2,593	2,678	2,902	4,646	4,646	2,329	2,454	2,499	2,566	2,615	4,646	4,646
450	2,534	2,677	2,730	2,821	3,059	4,921	4,921	2,448	2,582	2,630	2,701	2,754	4,921	4,921
475	2,659	2,811	2,866	2,963	3,216	5,194	5,194	2,567	2,709	2,760	2,836	2,892	5,194	5,194
500	2,783	2,944	3,003	3,105	3,374	5,468	5,468	2,686	2,837	2,890	2,971	3,030	5,468	5,468
600	3,281	3,478	3,550	3,675	4,003	6,565	6,565	3,163	3,347	3,412	3,511	3,583	6,565	6,565
700	3,779	4,012	4,097	4,245	4,633	7,661	7,661	3,639	3,857	3,934	4,051	4,136	7,661	7,661
750	4,028	4,279	4,371	4,530	4,948	8,210	8,210	3,878	4,112	4,195	4,321	4,413	8,210	8,210
800	4,277	4,546	4,645	4,815	5,263	8,759	8,759	4,116	4,367	4,457	4,591	4,690	8,759	8,759
850	4,526	4,813	4,918	5,100	5,578	9,306	9,306	4,354	4,622	4,717	4,861	4,966	9,306	9,306
900	4,775	5,080	5,192	5,385	5,893	9,855	9,855	4,592	4,877	4,978	5,131	5,243	9,855	9,855
EACH ADD'L														
100,000	385	408	417	432	471	778	778	371	393	400	412	421	778	778

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 325

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	437	467	478	497	547	935	935	419	447	457	472	483	935	935
40	487	519	531	552	607	1,034	1,034	467	498	508	525	537	1,034	1,034
50	536	572	585	607	667	1,133	1,133	514	548	560	577	591	1,133	1,133
60	584	623	637	662	726	1,230	1,230	561	597	610	630	644	1,230	1,230
70	633	675	690	717	786	1,329	1,329	608	647	661	682	697	1,329	1,329
75	658	701	717	744	816	1,378	1,378	632	672	687	708	724	1,378	1,378
80	683	727	744	772	847	1,428	1,428	656	698	713	735	751	1,428	1,428
85	707	753	770	799	876	1,477	1,477	679	722	738	761	778	1,477	1,477
90	731	779	796	827	906	1,526	1,526	703	747	763	787	804	1,526	1,526
95	756	805	823	854	936	1,576	1,576	726	772	789	813	831	1,576	1,576
100	780	831	850	882	966	1,625	1,625	750	797	814	840	858	1,625	1,625
105	805	857	876	909	996	1,674	1,674	774	822	840	866	885	1,674	1,674
110	829	883	903	937	1,026	1,723	1,723	797	847	865	892	912	1,723	1,723
115	851	906	926	960	1,051	1,760	1,760	818	869	887	915	935	1,760	1,760
120	872	928	948	983	1,076	1,796	1,796	839	891	909	937	957	1,796	1,796
125	894	950	971	1,007	1,101	1,833	1,833	860	913	932	960	981	1,833	1,833
130	916	973	994	1,031	1,126	1,870	1,870	882	935	954	983	1,004	1,870	1,870
140	963	1,023	1,045	1,082	1,181	1,954	1,954	928	983	1,003	1,033	1,054	1,954	1,954
150	1,011	1,073	1,096	1,135	1,238	2,040	2,040	974	1,032	1,053	1,083	1,106	2,040	2,040
160	1,075	1,140	1,163	1,205	1,313	2,156	2,156	1,036	1,096	1,118	1,150	1,174	2,156	2,156
170	1,136	1,204	1,229	1,272	1,385	2,269	2,269	1,095	1,159	1,181	1,215	1,240	2,269	2,269
175	1,156	1,225	1,250	1,294	1,408	2,303	2,303	1,115	1,179	1,202	1,236	1,262	2,303	2,303
180	1,176	1,245	1,271	1,315	1,431	2,337	2,337	1,134	1,199	1,222	1,257	1,283	2,337	2,337
190	1,217	1,288	1,314	1,360	1,479	2,407	2,407	1,174	1,241	1,264	1,300	1,326	2,407	2,407
200	1,272	1,345	1,372	1,419	1,541	2,492	2,492	1,228	1,297	1,321	1,358	1,385	2,492	2,492
220	1,387	1,463	1,492	1,540	1,669	2,668	2,668	1,340	1,412	1,438	1,476	1,504	2,668	2,668
240	1,502	1,584	1,614	1,666	1,802	2,863	2,863	1,453	1,530	1,557	1,598	1,628	2,863	2,863
250	1,560	1,644	1,675	1,728	1,868	2,961	2,961	1,509	1,588	1,616	1,658	1,689	2,961	2,961
275	1,696	1,786	1,820	1,877	2,027	3,199	3,199	1,642	1,726	1,756	1,802	1,835	3,199	3,199
300	1,810	1,907	1,943	2,004	2,165	3,425	3,425	1,752	1,843	1,875	1,923	1,959	3,425	3,425
325	1,925	2,030	2,068	2,135	2,309	3,668	3,668	1,863	1,960	1,995	2,047	2,086	3,668	3,668
350	2,056	2,168	2,209	2,280	2,467	3,926	3,926	1,988	2,093	2,131	2,187	2,228	3,926	3,926
375	2,186	2,306	2,350	2,426	2,626	4,185	4,185	2,114	2,226	2,266	2,326	2,370	4,185	4,185
400	2,316	2,444	2,490	2,571	2,784	4,442	4,442	2,240	2,359	2,401	2,465	2,512	4,442	4,442
425	2,444	2,580	2,630	2,716	2,943	4,713	4,713	2,362	2,489	2,535	2,603	2,653	4,713	4,713
450	2,571	2,716	2,769	2,861	3,103	4,991	4,991	2,483	2,619	2,667	2,740	2,793	4,991	4,991
475	2,697	2,851	2,907	3,005	3,262	5,268	5,268	2,604	2,748	2,799	2,877	2,933	5,268	5,268
500	2,823	2,986	3,046	3,150	3,422	5,546	5,546	2,725	2,877	2,932	3,013	3,073	5,546	5,546
600	3,328	3,528	3,601	3,728	4,061	6,659	6,659	3,208	3,395	3,461	3,561	3,634	6,659	6,659
700	3,833	4,069	4,156	4,306	4,699	7,771	7,771	3,691	3,912	3,991	4,109	4,195	7,771	7,771
750	4,086	4,340	4,434	4,595	5,019	8,327	8,327	3,933	4,171	4,255	4,383	4,476	8,327	8,327
800	4,338	4,611	4,711	4,884	5,339	8,884	8,884	4,175	4,429	4,520	4,657	4,757	8,884	8,884
850	4,591	4,882	4,988	5,173	5,657	9,440	9,440	4,416	4,688	4,785	4,930	5,037	9,440	9,440
900	4,844	5,153	5,266	5,462	5,977	9,996	9,996	4,658	4,947	5,050	5,204	5,318	9,996	9,996
EACH ADD'L														
100,000	390	414	423	438	478	789	789	376	398	406	418	427	789	789

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 326

AMOUNT	FRAME							MASONRY						
($000)	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	554	592	606	630	693	1,185	1,185	532	567	580	599	612	1,185	1,185
40	617	659	674	700	770	1,311	1,311	592	631	645	665	681	1,311	1,311
50	679	725	741	770	846	1,436	1,436	652	694	709	732	749	1,436	1,436
60	741	790	808	839	921	1,560	1,560	711	757	774	798	816	1,560	1,560
70	803	856	875	909	997	1,685	1,685	771	821	838	865	884	1,685	1,685
75	834	889	909	944	1,035	1,747	1,747	801	852	871	898	918	1,747	1,747
80	866	922	943	979	1,073	1,811	1,811	832	884	903	932	952	1,811	1,811
85	896	955	976	1,013	1,111	1,872	1,872	861	916	935	965	986	1,872	1,872
90	927	988	1,010	1,048	1,149	1,934	1,934	891	947	967	998	1,020	1,934	1,934
95	958	1,021	1,044	1,083	1,187	1,998	1,998	921	979	1,000	1,031	1,054	1,998	1,998
100	989	1,054	1,077	1,118	1,225	2,060	2,060	951	1,011	1,032	1,064	1,088	2,060	2,060
105	1,020	1,087	1,111	1,153	1,263	2,122	2,122	981	1,042	1,064	1,098	1,122	2,122	2,122
110	1,051	1,119	1,144	1,187	1,301	2,184	2,184	1,011	1,074	1,097	1,131	1,156	2,184	2,184
115	1,079	1,148	1,174	1,217	1,332	2,231	2,231	1,038	1,102	1,125	1,160	1,185	2,231	2,231
120	1,106	1,176	1,202	1,247	1,364	2,277	2,277	1,064	1,129	1,153	1,188	1,214	2,277	2,277
125	1,134	1,205	1,231	1,276	1,395	2,324	2,324	1,091	1,157	1,181	1,217	1,243	2,324	2,324
130	1,161	1,234	1,261	1,306	1,427	2,371	2,371	1,118	1,186	1,210	1,246	1,273	2,371	2,371
140	1,221	1,297	1,324	1,372	1,498	2,477	2,477	1,176	1,246	1,272	1,309	1,337	2,477	2,477
150	1,282	1,361	1,389	1,439	1,569	2,586	2,586	1,235	1,308	1,334	1,374	1,402	2,586	2,586
160	1,363	1,445	1,475	1,527	1,664	2,734	2,734	1,313	1,390	1,417	1,459	1,489	2,734	2,734
170	1,440	1,526	1,558	1,613	1,756	2,877	2,877	1,388	1,469	1,498	1,541	1,572	2,877	2,877
175	1,466	1,553	1,585	1,640	1,786	2,920	2,920	1,413	1,495	1,524	1,567	1,599	2,920	2,920
180	1,491	1,579	1,611	1,667	1,815	2,963	2,963	1,438	1,520	1,550	1,594	1,626	2,963	2,963
190	1,543	1,633	1,666	1,724	1,875	3,051	3,051	1,488	1,573	1,603	1,648	1,682	3,051	3,051
200	1,613	1,706	1,740	1,799	1,953	3,160	3,160	1,557	1,644	1,675	1,721	1,755	3,160	3,160
220	1,758	1,855	1,891	1,953	2,115	3,383	3,383	1,699	1,790	1,823	1,872	1,907	3,383	3,383
240	1,905	2,008	2,046	2,112	2,284	3,630	3,630	1,842	1,939	1,974	2,025	2,063	3,630	3,630
250	1,978	2,084	2,123	2,191	2,369	3,755	3,755	1,914	2,013	2,049	2,102	2,141	3,755	3,755
275	2,151	2,265	2,307	2,379	2,570	4,056	4,056	2,082	2,189	2,227	2,284	2,326	4,056	4,056
300	2,295	2,418	2,463	2,541	2,745	4,342	4,342	2,221	2,336	2,377	2,438	2,483	4,342	4,342
325	2,441	2,574	2,622	2,706	2,927	4,650	4,650	2,361	2,485	2,529	2,596	2,644	4,650	4,650
350	2,606	2,749	2,801	2,891	3,128	4,977	4,977	2,521	2,654	2,701	2,772	2,824	4,977	4,977
375	2,771	2,923	2,979	3,075	3,329	5,305	5,305	2,680	2,822	2,873	2,949	3,005	5,305	5,305
400	2,936	3,098	3,157	3,260	3,529	5,632	5,632	2,839	2,990	3,044	3,125	3,184	5,632	5,632
425	3,099	3,271	3,334	3,444	3,731	5,975	5,975	2,995	3,156	3,214	3,300	3,363	5,975	5,975
450	3,259	3,443	3,511	3,627	3,934	6,328	6,328	3,148	3,320	3,382	3,474	3,541	6,328	6,328
475	3,419	3,614	3,686	3,810	4,136	6,679	6,679	3,301	3,484	3,549	3,647	3,719	6,679	6,679
500	3,579	3,786	3,862	3,993	4,338	7,032	7,032	3,454	3,648	3,717	3,820	3,896	7,032	7,032
600	4,219	4,472	4,565	4,726	5,148	8,442	8,442	4,067	4,304	4,388	4,515	4,608	8,442	8,442
700	4,859	5,159	5,269	5,459	5,958	9,852	9,852	4,680	4,959	5,059	5,209	5,319	9,852	9,852
750	5,180	5,502	5,621	5,825	6,363	10,558	10,558	4,986	5,287	5,395	5,556	5,675	10,558	10,558
800	5,500	5,846	5,973	6,192	6,768	11,263	11,263	5,293	5,616	5,731	5,904	6,031	11,263	11,263
850	5,820	6,189	6,324	6,558	7,172	11,967	11,967	5,599	5,943	6,066	6,250	6,386	11,967	11,967
900	6,141	6,533	6,676	6,925	7,578	12,673	12,673	5,905	6,271	6,402	6,598	6,742	12,673	12,673
EACH ADD'L														
100,000	495	525	536	555	606	1,000	1,000	477	505	515	530	541	1,000	1,000

7. OCCUPANCY FACTORS

A. Dwellings

(1) Dwelling Factors

The factors below include dwelling coverage and a contents limit equal to 10% of the scheduled dwelling value.

	Frame	**Masonry**
Secondary Seasonal	0.732	0.777
Secondary Non-Seasonal	0.777	0.796
Primary	0.777	0.796

(2) Additional Contents Factor

The factors shown below are over and above the scheduled dwelling value.

	% of Dwelling Value for Contents Coverage				
Terr.	**10%**	**20%**	**30%**	**40%**	**50%**
Entire State	INC	0.091	0.174	0.238	0.274

To obtain the occupancy factor for dwellings owned and occupied by the insured, sum the factors obtained in (1) and (2) above.

(3) Rental Factor

For dwellings owned by the insured and rented to others, add the appropriate factor below to the total obtained in (1) and (2) above.

One and Two Family Dwellings:	+.091
Three Family Dwellings:	+.274
Four Family Dwellings:	+.366

B. Condominiums and Cooperatives

For condominiums and Cooperatives that are both Owned by the Insured and Rented to Others, apply the appropriate factor below.

	Contents Coverage Amount			
	$5,000—$10,000		**Over $10,000**	
Territory	**Seasonal**	**Non-Seasonal**	**Seasonal**	**Non-Seasonal**
Entire State	0.677	0.567	1.234	1.125

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	03/25/2011

Comments:

Attachment:

02_FORM RF-1 Rate Filing Abstract (with expenses).PDF

		Item Status:	Status Date:
Satisfied - Item:	H-1 Homeowners Abstract	Filed	03/25/2011

Comments:

Attachment:

08_FORM H-1 Homewoner's abstract.PDF

		Item Status:	Status Date:
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	03/25/2011

Comments:

Attachments:

10_HO Survey FORM HPCS.PDF

10_HO Survey FORM HPCS.XLS

		Item Status:	Status Date:
Satisfied - Item:	Attachment C - Package LR Analysis (02/14/11 OBJ Response)	Filed	03/25/2011

Comments:

Attachment:

03_Attachment C - Package LR Analysis.PDF

		Item Status:	Status

		Item Status:	Status Date:
Satisfied - Item:	02/14/11 OBJ Response, Attachment E - AR Property FE IS Spread (02/14/11 OBJ Response)	Filed	03/25/2011

Comments:

Attachments:

01_AR EIND OTA ER-1662 Response Memo 1.PDF
04_Attachment E - AR Property FE IS Spread.PDF

		Item Status:	Status Date:
Satisfied - Item:	02/25/11 OBJ Response	Filed	03/25/2011

Comments:

Attachments:

AR ER-1662 - 02.25.11 OBJ Response.pdf
ActuarialMemo_ER-1662A2.pdf
ActuarialIndication_ER-1662A2.pdf
FixedExpenseSupport_ER-1662A2.pdf
TierLossHistory_ER-1662A2.pdf

		Item Status:	Status Date:
Satisfied - Item:	03/14/11 OBJ Response	Filed	03/25/2011

Comments:

Attachment:

AR OTA ER-1662 - 03.14.11 OBJ Response.pdf

		Item Status:	Status Date:
Satisfied - Item:	03/23/11 OBJ Response	Filed	03/25/2011

Comments:

Attachment:

AR ER-1662 - 03.23.11 OBJ Response.pdf

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	**ER-1662**

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

		Company Name		Company NAIC Number
3.	**A.**	**Encompass Indemnity Company**	**B.**	**008-15130**

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	**Homeowners**	**B.**	

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Homeowners	**N/A**	**0.0%**					
Condo	**N/A**	**0.0%**					
Renter	**N/A**	**0.0%**					
Dwelling Fire	**N/A**	**0.0%**					
Other Than Auto Balance	**N/A**	**0.0%**					
TOTAL OVERALL EFFECT	**N/A**	**0.0%**					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2005	**970**	**0.0%**	**10/6/05**	**1,091**	**541**	**49.6%**	**121.9%**
2006	**1,494**	**N/A**	**N/A**	**1,767**	**1,132**	**64.1%**	**49.4%**
2007	**1,655**	**N/A**	**N/A**	**2,073**	**1,881**	**90.7%**	**50.3%**
2008	**1,692**	**0.0%**	**6/5/08**	**2,155**	**3,330**	**154.6%**	**78.9%**
2009	**1,435**	**N/A**	**N/A**	**2,106**	**1,703**	**80.8%**	**62.4%**

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**16.1%**
B. General Expense	**8.1%**
C. Taxes, License & Fees	**2.9%**
D. Underwriting Profit & Contingencies	**9.1%**
E. Other (explain)	**0.9%**
F. TOTAL	**37.1%**

8. **N** Apply Lost Cost Factors to Future filings? (Y or N)
9. **20.6%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 320
10. **-16.6%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 324

ARKANSAS INSURANCE DEPARTMENT

FORM H-1
Rev. 4/98

HOMEOWNERS ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Encompass Indemnity Company

NAIC No. 15130 Group No. 008

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact. N/A

2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact. Agents can use any of the most current automated residential cost estimators available from Marshall & Swift, or BOECKH. The majority of agents use BOECKH and it's impact generally understates the costs by approximately 10% on average.

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used. 100% insurance to value (ITV) is required. Agents submit acceptable documentation estimating the replacement value of the home. If the agent is unable to provide an estimate, then an inspection is ordered to determine the accurate replacement value.

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact. Historically, Encompass has utilized the Marshall & Swift Inflation Guard Factors which are published every 6 months. The percent increase will range from 2% to 4%.

5. Specify the percentage given for credit or discounts for the following:

a.	Fire Extinguisher	0 %
b.	Burglar Alarm	3-5 %
c.	Smoke Alarm	2-5 %
d.	Insured who has both homeowners and auto with your company	20 %
e.	Deadbolt Locks	0 %
f.	Window or Door Locks	0 %
g.	Other (specify)	%
	Automatic Sprinkler	8-13%
		%

6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance? _____
If so, state the areas and explain reason for not writing. No

7. Specify the form(s) utilized in writing homeowner insurance. Indicate the Arkansas premium volume for each form.

Form	Premium Volume
Homeowners	$1,607,970
Condo	$22,255
Renter	$18,285
Dwelling Fire	$39,524

8. Do you write homeowner risks which have aluminum, steel or vinyl siding? Yes

9. If there is a surcharge on risks with wood heat? No
If yes, state surcharge N/A
Does the surcharge apply to conventional fire places? No
If yes, state surcharge N/A

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Matthew Hamer
Signature
Pricing Technician Analyst
Title
(847) 402-8407
Telephone Number

AID PC H-1 (4/96)

NAIC Number:	008-15130
Company Name:	Encompass Indemnity Company
Contact Person:	Matt Harrer
Telephone No.:	847-402-8407
Email Address:	matt.harrer@allstate.com
Effective Date:	5/2/2011 (NB), 6/2/2011 (RB)

Homeowners Premium Comparision Survey Form
FORM HPCS - last modified August, 2005

USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE BLANK

Submit to: *Arkansas Insurance Department*
1200 West Third Street
Little Rock, AR 72201-1904
Telephone: *501-371-2800*
Email as an attachment to insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a cdr disk

Survey Form for HO3 (Homeowners) - Use $500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*
3	*$80,000*	$553.00	$570.00	$612.00	$636.00	$779.00	$809.00	$818.00	$898.00	$620.00	$645.00	$909.00	$929.00	$827.00	$843.00	$667.00	$688.00	$598.00	$614.00
	$120,000	$709.00	$730.00	$774.00	$804.00	$988.00	$1,025.00	$1,029.00	$1,126.00	$785.00	$815.00	$1,182.00	$1,206.00	$1,048.00	$1,067.00	$857.00	$883.00	$764.00	$784.00
	$160,000	$873.00	$899.00	$949.00	$984.00	$1,212.00	$1,257.00	$1,242.00	$1,357.00	$962.00	$998.00	$1,471.00	$1,500.00	$1,299.00	$1,322.00	$1,058.00	$1,088.00	$943.00	$967.00
6	*$80,000*	$589.00	$609.00	$662.00	$690.00	$843.00	$879.00	$986.00	$1,078.00	$672.00	$700.00	$952.00	$975.00	$860.00	$877.00	$711.00	$736.00	$632.00	$652.00
	$120,000	$754.00	$779.00	$837.00	$872.00	$1,068.00	$1,112.00	$1,235.00	$1,349.00	$848.00	$883.00	$1,234.00	$1,263.00	$1,088.00	$1,110.00	$912.00	$943.00	$807.00	$830.00
	$160,000	$926.00	$955.00	$1,022.00	$1,062.00	$1,305.00	$1,358.00	$1,484.00	$1,618.00	$1,036.00	$1,077.00	$1,532.00	$1,566.00	$1,346.00	$1,372.00	$1,123.00	$1,158.00	$993.00	$1,021.00
9	*$80,000*	$1,047.00	$1,047.00	$1,297.00	$1,297.00	$1,660.00	$1,660.00	$3,093.00	$3,093.00	$1,315.00	$1,315.00	$1,488.00	$1,488.00	$1,268.00	$1,268.00	$1,270.00	$1,270.00	$1,069.00	$1,069.00
	$120,000	$1,322.00	$1,322.00	$1,624.00	$1,624.00	$2,079.00	$2,079.00	$3,846.00	$3,846.00	$1,646.00	$1,646.00	$1,899.00	$1,899.00	$1,593.00	$1,593.00	$1,604.00	$1,604.00	$1,347.00	$1,347.00
	$160,000	$1,592.00	$1,592.00	$1,943.00	$1,943.00	$2,491.00	$2,491.00	$4,541.00	$4,541.00	$1,970.00	$1,970.00	$2,311.00	$2,311.00	$1,938.00	$1,938.00	$1,933.00	$1,933.00	$1,626.00	$1,626.00

Survey Form for HO4 (Renters) - Use $500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*
3	*$5,000*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	$15,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	$25,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6	*$5,000*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	$15,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	$25,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9	*$5,000*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	$15,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	$25,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Survey Form for DP-2 (Dwelling/Fire) - Use $500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*
3	*$80,000*	$495.00	$498.00	$548.00	$555.00	$696.00	$705.00	$731.00	$782.00	$555.00	$563.00	$812.00	$809.00	$739.00	$734.00	$596.00	$600.00	$535.00	$536.00
	$120,000	$633.00	$637.00	$692.00	$701.00	$881.00	$893.00	$918.00	$980.00	$701.00	$710.00	$1,054.00	$1,049.00	$935.00	$929.00	$765.00	$769.00	$682.00	$684.00
	$160,000	$780.00	$783.00	$847.00	$857.00	$1,080.00	$1,093.00	$1,108.00	$1,180.00	$859.00	$869.00	$1,311.00	$1,304.00	$1,158.00	$1,149.00	$944.00	$947.00	$841.00	$842.00
6	*$80,000*	$527.00	$532.00	$592.00	$602.00	$752.00	$766.00	$880.00	$938.00	$600.00	$610.00	$849.00	$849.00	$768.00	$764.00	$636.00	$642.00	$565.00	$569.00
	$120,000	$673.00	$679.00	$748.00	$759.00	$952.00	$968.00	$1,101.00	$1,173.00	$757.00	$769.00	$1,100.00	$1,099.00	$970.00	$966.00	$814.00	$821.00	$720.00	$723.00
	$160,000	$827.00	$832.00	$912.00	$925.00	$1,164.00	$1,181.00	$1,323.00	$1,406.00	$924.00	$937.00	$1,365.00	$1,361.00	$1,200.00	$1,193.00	$1,001.00	$1,007.00	$886.00	$889.00
9	*$80,000*	$934.00	$911.00	$1,156.00	$1,128.00	$1,479.00	$1,443.00	$2,752.00	$2,684.00	$1,172.00	$1,144.00	$1,326.00	$1,294.00	$1,130.00	$1,103.00	$1,132.00	$1,105.00	$953.00	$930.00
	$120,000	$1,178.00	$1,149.00	$1,447.00	$1,411.00	$1,852.00	$1,806.00	$3,422.00	$3,337.00	$1,467.00	$1,431.00	$1,692.00	$1,650.00	$1,420.00	$1,385.00	$1,429.00	$1,394.00	$1,200.00	$1,171.00
	$160,000	$1,418.00	$1,383.00	$1,731.00	$1,688.00	$2,217.00	$2,163.00	$4,040.00	$3,939.00	$1,755.00	$1,712.00	$2,057.00	$2,007.00	$1,726.00	$1,684.00	$1,721.00	$1,679.00	$1,448.00	$1,413.00

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	*0*	%	*Deadbolt Lock*	*0*	%
Burglar Alarm	*3-5*	%	*Window Locks*	*0*	%
Smoke Alarm	*2-5*	%	*$1,000 Deductible*	*9-10*	%
			Other (specify)		
			Automatic Sprinkler	*8-13*	%
			Maximum Credit Allowed	*22*	%

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this c

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	No	*(yes or no)*				
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?		%				
			Zone	Brick		Frame
WHAT IS YOUR PRICE PER $1,000 OF COVERAGE?			Highest Risk	$		$
			Lowest Risk	$		$

Encompass Indemnity Company
Other Than Automobile
Arkansas

Package Factor Support
Based on Encompass Indemnity Company Data
Accident Quarters 3Q2005-2Q2010

	(1) Total Ex-CAT Developed Limited Incurred Losses Plus ALAE	(2) Total Premium @ CRL	(3)=(1)/(2) Total Loss Ratio	(4) Loss Ratio Relativity to Segment	(5)=(4)-1 Calculated Percent Change from Loss Ratio Analysis	(6) Current Average EIND Package Discount	(7)=[1+(5)] *[1+(6)]-1 Calculated Average EIND Package Discount	(8) Selected Average EIND Package Discount
Package	$ 2,674,983	$ 6,882,014	38.9%	0.78	-21.7%	-12.8%	-31.7%	-20.0%
Non-Package	$ 1,311,583	$ 2,641,725	49.6%	1.00	0.0%	0.0%	0.0%	0.0%

Encompass Indemnity Company
Arkansas Other Than Automobile
Encompass Filing Number: #ER-1662

Response to 2/14/11 DOI Concerns

Objection 1
Schedule Items: NAIC loss cost data entry document

Comments: Please explain why an indicated rate change amount was not calculated. Complete the expense section of the form.

Since we are proposing a revenue neutral rate level change with this filing, Encompass did not update the indication. The completed expense section is attached with this response memo.

Objection 2
Schedule Items: Explanatory Memorandum, Attachment A – GLM Memo, Attachment B – Tier Support, Attachment C – Package LR Analysis, Attachment D – Tier Factor Development

Comments: Please explain how the GLM data complies with ACA 23-67-209 and Rule 23:
Arkansas data must be used.
Most recent 5-years experience not used.

Arkansas data, along with data from the rest of the country, is included in the GLM data set. Less than 5 years of data is used in the GLM since it is using Countrywide Allstate data and the extra stability is not needed and would take away from the responsiveness. However, Encompass did look at the most recent 5 years of Arkansas Encompass Indemnity Company data when performing the Package versus Segment Loss Ratio analysis provided in Attachment C of the original filing. This attachment is being submitted with this response for your convenience.

Explain in greater detail why the by-peril GLMs are fit on the 2003-2006 dataset and validated with 2007 data for policies renewed 7 or fewer times.

Encompass uses data for policies renewed 7 times or fewer to try and more closely match the distribution of the number of times renewed (NTR) in the GLM to the NTR distribution in our Edge (open company) book of business.

Response to 2/14/11 DOI Concerns

Objection 3

Comments: Explain how information in this filing relates to the tier factor development data used in the previous filing (ALSX-125748556)

In developing the tier factors for this filing, the same GLM procedure was used as previous filing ALSX-125748556. However, the GLM data has since been updated to produce new indicated factors. Contrary to previous filing ALSX-125748556, Encompass is incorporating an additional analysis of the allocation of fixed expenses and retention. In this filing, the approved tier factors from previous filing ALSX-125748556 were used as the current factors to which we applied the indicated changes.

Objection 4

Comments: Please provide additional statistical documentation supporting each of the columns 1-5 of Attachment B.

The numbers in Attachment B were derived as follows:

- Column 1 - Indicated Average Premium Per Policy:
  - Indicated average premiums on a countrywide basis were derived from Allstate losses produced by a GLM, loaded up for Encompass variable and fixed expenses
  - As mentioned in Chapter 2 of Foundations of Casualty Actuarial Science, 4th Edition, written by Margaret Tiller Sherwood, the required premium (in this case, the indicated premium) can be calculated as:

$$R = \frac{P + F}{1 - V - Q}.$$

Where:
R = Required Premium
P = Pure Premium
F = Fixed Expenses
V = Variable Expense Ratio
Q = Profit Provision

  - Variation in indicated premium values across the Tier groups reflects varying loss experience
- Column 2 – Current Indicated Fixed Expenses Per Policy:
  - The current fixed expense portion of Indicated Average Premium per Policy was derived by taking the fixed expense ratio (i.e. General and Other Acquisition expenses) multiplied by the countrywide indicated average premium, multiplied by the average number of properties per policy in each Tier group

Current Fixed Expense (FE) per Policy
= (FE Ratio) x (Countrywide Indicated Avg Prem) x (Avg # Prop per Policy)

Response to 2/14/11 DOI Concerns

  - Variation in current indicated fixed expenses per policy by Tier Group reflects differences in the average number of properties per policy
- Column 3 and Column 4 – Unallocated and Allocated Fixed Expenses Per Policy
  - Fixed Expenses can be broken out into expenses that are incurred throughout an entire policy's lifetime and those that are primarily incurred at the inception of a policy; this is shown in Columns 3 and 4. The latter type of expense can be spread throughout a policy's lifetime in order to more appropriately match the costs incurred.
  - Column 3: The amount of unallocated fixed expenses on a per policy basis was derived by looking at the countrywide average Current Indicated Fixed Expense amount, loaded for variable expenses and profit, and multiplying by the percent of fixed expenses that cannot be allocated to a particular policy
  - Column 4: The amount of allocated fixed expenses on a per policy basis was derived by looking at the countrywide average Current Indicated Fixed Expense amount, loaded for variable expenses and profit, and multiplying by the percent of fixed expenses that can be allocated to a particular policy
- Column 5 – Defection Relativity
  - The defection rate of the Tier Group, divided by the overall defection rate
  - This figure describes the expected lifetime of the policy by Tier Group; the lower the relativity, the longer the policy is expected to retain with Encompass. A relativity less than 1.00 implies that the defection rate is less than average and a relativity greater than 1.00 implies that the defection rate is higher than average

Encompass has also completed an Arkansas EDGE specific analysis, which is provided with this response in Attachment E. Instead of using countrywide GLM data, Encompass has looked at In-Force EDGE average premiums and used Arkansas-specific expenses. The Arkansas data directionally supports the changes proposed in this filing; however, due to the small amount of data used in this analysis, the countrywide analysis previously filed was used to make the actual selections.

Objection 5

Comments: Provide legal justification for the treatment of allocated acquisition expenses per policy (Column 6, Attachment B)

The allocation of fixed expenses reflects retention differences for general and acquisition-related expenses. The costs associated with obtaining new business are typically greater than the costs associated with retaining existing business. Therefore, over the lifetime of

Response to 2/14/11 DOI Concerns

a policy, the underwriting costs, when viewed on a per-policy term basis, decrease as the policy life increases. Encompass has determined that certain Tier Groups tend to retain better than others; the lower the defection relativity seen in Column 6, Attachment B, the longer the expected policy life. Because of the longer expected policy life, the expected expenses per policy period are smaller for some tiers.

Objection 6

Comments: Given the use of fixed expenses to determine an indicated change in the tier factors, explain why an expense fee is still appropriate.

Fixed expense premiums cover the underwriting costs of obtaining new business and retaining existing business. Currently, the fixed expense premium is a fixed dollar amount that does not vary by NTR and is charged every policy period. However, the underwriting costs associated with obtaining new business are typically greater than the costs associated with retaining existing business. Therefore, over the lifetime of a policy, the underwriting costs, when viewed on a per-policy term basis, decrease as the policy life increases. Encompass has determined that certain tier groups tend to have better retention, and certain tier groups tend to have poorer retention. The proposed changes to the tier factors due to fixed expenses accounts for this difference.

Objection 7

Comments: Provide a disruption chart.

As noted in the Explanatory Memorandum, these policyholder impacts include only policies that have renewed onto the EDGE rating plan as of when the data was pulled. Policies that have not renewed onto the EDGE rating plan were not used in the measurement.

Impact Range	Policyholder Count
-20% To -15%	33
-15% To -10%	86
-10% To -5%	171
-5% To 0%	174
0% To 5%	122
5% To 10%	152
10% To 15%	9
15% To 20%	46
20% To 25%	3
Grand Total	796

Response to 2/14/11 DOI Concerns

Note that Encompass targeted maximum policy impacts of 20%; however, there were a handful of policies that slightly exceed this amount due to rounding procedures. The three policies that fall into the 20% To 25% bucket have the following impacts and characteristics:

Policy 1:
- Impact: 20.1%
- Current Premium: 1941
- Proposed Premium: 2332
- Characteristics: 1 Primary Home, Package, Tier 9

Policy 2:
- Impact: 20.1%
- Current Premium: 1236
- Proposed Premium: 1485
- Characteristics: 1 Primary Home, Package, Tier 9

Policy 3:
- Impact: 20.6%
- Current Premium: 306
- Proposed Premium: 369
- Characteristics: 1 Primary Renters, Package, Tier 9

Encompass Indemnity Company
Other Than Automobile
Arkansas

ARKANSAS SPECIFIC SUPPORT FOR CHANGES TO HOME RATING TIER GROUPS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
						(4) * (5)	(3) + (6) - (2)	(7) / [(1) - (2)]	Attachment B	
Home Rating Tier Groups	**Arkansas EDGE Premium per policy**	**Current Fixed Expenses Per Policy**	**Unallocated Fixed Expenses Per Policy**	**Starting Allocated expenses per policy**	**Defection Relativity**	**Arkansas Indicated Allocated Acquisition Expenses per Policy**	**Total Premium Difference**	**Arkansas Indicated Change**	**Countrywide Indicated % Change**	**Arkansas Selected % Change**
1	$1,610.33	$215.52	$45.40	$163.15	0.585	$95.46	-$74.66	-5.4%	-5.1%	-5.1%
2	$1,514.97	$201.92	$45.40	$163.15	0.673	$109.80	-$46.71	-3.6%	-3.4%	-3.4%
3	$1,676.12	$212.69	$45.40	$163.15	0.769	$125.53	-$41.76	-2.9%	-2.1%	-2.1%
4	$1,660.77	$215.16	$45.40	$163.15	0.919	$149.87	-$19.88	-1.4%	0.1%	0.1%
5	$1,847.96	$209.15	$45.40	$163.15	1.050	$171.34	$7.59	0.5%	1.4%	1.4%
6	$1,423.38	$195.06	$45.40	$163.15	1.249	$203.82	$54.17	4.4%	3.7%	3.7%
7	$1,731.66	$210.92	$45.40	$163.15	1.535	$250.47	$84.95	5.6%	6.0%	6.0%
8	$2,122.26	$220.71	$45.40	$163.15	1.997	$325.87	$150.56	7.9%	9.9%	9.9%
9	$1,430.95	$180.05	$45.40	$163.15	2.517	$410.68	$276.03	22.1%	11.7%	11.7%
10	$2,278.47	$180.05	$45.40	$163.15	2.708	$441.77	$307.12	14.6%	12.1%	12.1%

Encompass Indemnity Company
Arkansas Other Than Automobile
Encompass Filing Number: #ER-1662

Response to 2/25/11 DOI Concerns

Objection 1

Explain how the Department is to determine whether the maximum/minimum swings in this filing comply with ACA 23-67-208 if an indicated rate need has not been developed.

Encompass is providing an indication with this response, however, we believe that the purpose of a statewide indication is to evaluate the average rate level need of the state and it should not be used in determining appropriate maximum and minimum customer impacts. Encompass is targeting an overall revenue neutral change, but customer impacts can be higher or lower than this based on separate analyses that are done on a segmented level. The segmented analysis considers differing loss experience amongst the groups, and it is this analysis that should be used in determining if the maximum and minimum percent changes are appropriate and actuarially sound. Introducing more rate spread across segments allows Encompass to more closely match a customers risk to the premium paid and reduces subsidization.

Please note that due to past experience with the Arkansas Department of Insurance, Encompass has elected to cap customer impacts at 20% despite our desire to further reduce subsidization for the book of business.

Please reference the Actuarial Indication and the Actuarial Memo, submitted with this response.

Response to 2/25/11 DOI Concerns

Objection 2

The defection relativity is described as the defection rate of the tier group divided by the overall defection rate. Where in the filing exhibits may I find the defection rate of each tier group and the overall defection rate?

The defection rate of each tier group is provided below, along with the Encompass EDGE Countrywide In-Force policy distribution used to calculate the Total defection rate, and thus the defection relativities, which can be seen in Column 5 of Attachment B that was submitted with the original filing and is also being provided with this response for your convenience.

	(1)	(2)	(3)	(4)
			= 1 / (2)	= (3) / (3_{TOT})
Tier	In-Force Encompass Countrywide Policy Distribution	Expected Policy Lifetime	Defection Rate	Encompass Countrywide Defection Rate Relativity
1	10,640	14.1	0.07	0.645
2	16,940	12.3	0.08	0.742
3	17,287	10.8	0.09	0.848
4	14,166	9.0	0.11	1.012
5	8,090	7.9	0.13	1.157
6	4,803	6.6	0.15	1.377
7	2,481	5.4	0.19	1.692
8	1,455	4.1	0.24	2.201
9	877	3.3	0.30	2.774
10	580	3.1	0.33	2.984
Total	77,319		CW Avg: 0.11	1.00

Objection 3

The response to original objection 2 is insufficient. 5 years of AR data was not utilized. The by-peril dataset and validation data are unacceptable.

As requested, Encompass is providing five years (Accident Year 2006-2010) of Arkansas Encompass Indemnity Company loss experience by Tier Group, which can be seen in **TierLossHistory_ER-1662A2**. Please note that Encompass had to make assumptions around which SRM Tier group (7 groups, based on an older Insurance Score algorithm)

Response to 2/25/11 DOI Concerns

matched to each EDGE Tier Group (10 groups, based on a newer Insurance Scored algorithm introduced in 2010). Due to this assumption, Encompass has aggregated the data to create three different Tier groupings to aid in the analysis. The Tier groupings were determined based on the proposed Tier factor changes associated with this filing; Group A contains EDGE Tiers 1 through 4 which have a proposed factor decrease, Group B contains EDGE Tiers 5-7 which have a proposed Tier factor neutral change, and Group C contains EDGE Tiers 8-10 which have a proposed Tier factor increase.

Due to the small amount of data available for this book of business, which creates stability and credibility issues, and also due to the assumptions that had to be made to do this analysis, Encompass does not believe it is appropriate to use this analysis for Tier factor determination. Instead, Encompass relied on the results of a GLM which uses a much larger data set that is more stable and credible and is considered to be more reliable for ratemaking.

Objection 4

The response to previous objection 4 is insufficient. Data was requested; explanations were provided.

We apologize that the explanations were not sufficient. As mentioned in the prior response, GLM losses were used to derive the premium that shows up in Column 1 of Attachment B. Please reference **FixedExpenseSupport_ER-1662A2** which shows this derivation of the indicated premium and then proceeds to show the calculations to get Columns 1 through 4 of the Fixed Expense Spread analysis.

Objection 5

The response to previous objection 5 did not provide a legal reference or code cite as requested.

Encompass has done due diligence to determine if a legal reference or code cite directly addresses the treatment of allocated acquisition expenses per policy and has been unable to find one that prohibits the proposed method. However, Encompass would like to reference Arkansas Insurance Code 23-67-208 Section (d)(1) on Ratemaking standards which states that:

> *"A rate is not unfairly discriminatory in relation to another in the same class of business if it reflects equitably the differences in expected losses and expenses. Rates are not unfairly discriminatory because different premiums result for policyholders with like loss exposures but different expense factors, or with like expense factors but different loss exposures, if the rates reflect the differences with reasonable accuracy."*

Response to 2/25/11 DOI Concerns

Also, Actuarial Standard of Practice Number 29 regarding the use and calculation of expense provisions in Property/Casualty Insurance Ratemaking states that:

> *"The actuary should determine the provisions for….other acquisition expenses; general administrative expenses…that are appropriate for the policies to be written or coverages provided during the time the rates are expected to be in effect. In addition, where appropriate, the actuary should consider subdividing the expense categories. Expense provisions should reflect the conditions expected during the time these policies or coverages are expected to be in effect and should include all expenses expected to be incurred in connection with the transfer of risk."*

Based on the Encompass's interpretation of the Arkansas code as well as the Actuarial Standard of Practice mentioned above, Encompass believes an appropriate and actuarially sound method was used to allocate the fixed expenses.

Objection 6

Provide or indicate the location in the filing of the supporting documentation for expense amounts shown in Attachment E and Attachment B.

Please see **FixedExpenseSupport_ER-1662A2**, included with this response, which shows step by step calculations for Column 1 through 4 of the derivation of the Fixed Expense Spread analysis. The Fixed Expense used in the calculations was 8.7% and the Variable and Profit Expense used in the calculations was 27.0%; these are countrywide expenses.

The following attachments are being included with this response

- ActuarialIndication_ER-1662A2
- ActuarialMemo_ER-1662A2
- TierLossHistory_ER-1662A2
- FixedExpenseSupport_ER-1662A2

Encompass Indemnity Company
Other Than Automobile
Arkansas

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SUMMARY OF CHANGES AND SUMMARY EXHIBITS

The chart below summarizes the indicated and proposed rate level changes included in this filing.

Coverage	Encompass Insurance Group Written Premium @ CRL	Encompass Insurance Group Indicated Rate Level Change	Encompass Indemnity Company Proposed Rate Level Change
Home	93.5%	32.5%	0.0%
Dwelling Fire	4.0%	64.1%	0.0%
Condo/Renters	2.5%	58.8%	0.0%
Overall	**100.0%**	**34.4%**	**0.0%**

OVERVIEW OF HOMEOWNERS INDICATION METHODOLOGY

Exhibits 1 to 11 of this section show the Determination of Statewide Rate Level Indications for Arkansas. The objective of this process is to determine the indicated rate level need. This is done by evaluating the adequacy of our present rates to pay for our best estimate of losses and expenses, including a reasonable profit margin, that will be incurred from annual policies written in the year after the proposed effective date.

With this filing we are revising our rate level indication methodology from a loss ratio to a pure premium approach. Both the loss ratio and pure premium methods are expected to produce identical results when consistently applied to a common set of data. A proof is detailed in Foundations of Casualty Actuarial Science, Chapter 3, written by Charles L. McClenahan.

With this filing, Encompass is also revising our rate level indication methodology from a by-company indication to a combined company Other Than Automobile indication which represents the rate need for the state of Arkansas on a whole. The companies included in this combined company indication (referred to as Encompass Insurance Group) are: Encompass Insurance Company of America (closed book) and Encompass Indemnity Company (open book). Due to the increased amount of data incorporated in a combined company indication, Encompass Insurance Group data is assumed to be fully credible when calculating the indicated rate level change by coverage. This is a change in methodology from the previous filing; in prior filings, the Prior Non-Cat Adjusted Permissible Loss Ratio by line was used as the complement of credibility to the extent that the respective line wasn't fully credible based on a set claim standard. Please note that rate revisions resulting from the combined company indication will still be done on a company-specific basis.

The statewide rate level indication is based on data from five rolling accident years, with losses ending September 30, 2010, evaluated as of December 31, 2010.

Experience Year Weights

In order to develop a credible measure of the indicated rate level, it is sometimes necessary to use more than one year of historical loss experience. Data for up to five experience years is combined to determine the indicated provision for loss and loss adjustment expense by line. With this filing, Encompass is revising the approach used to determine the number of experience years by line and the weights assigned to each year. The number of years needed to determine the rate level indication for each line is derived from a credibility procedure based upon the number of paid claims and the distribution of claims by line. This method also allows us to determine the weight to apply to each year of experience. The credibility procedure that was used is more fully described in the paper "On the Credibility of the Pure Premium" (Proceedings of the Casualty Actuarial Society, Vol. LV, 1968) by Mayerson, Jones and Bowers. The analysis for each line was completed using a k value of 10.0% and a P value of 90.0%; these parameters reflect the desire that the observed pure premium should be within 100k% of the expected pure premium with probability P.

The weights applied to the loss experience for the experience years are determined for each line by the distribution of earned exposures over those years. The weights are based on the exposure distribution rather than the claim distribution in order to lessen the impact of volatility that can occur in the claim distribution. The initial calculated weight for a given year is limited to the weight for the subsequent year and the final weights are calculated proportionate to the limited weights to total 100%. Please refer to **Exhibit 4** for the experience year weights shown by line.

ADJUSTMENTS TO PREMIUMS

Current Rate Level Factors

Previously, Encompass has calculated the factors to current rate level using the industry-standard parallelogram method, which assumes that exposures are written uniformly throughout the year. With this filing, Encompass has adopted a more refined methodology that assumes that exposures are written uniformly by month, using a procedure described in a discussion by Frank Karlinski of the paper entitled "A Refined Model for Premium Adjustment", by David Miller and George Davis. (Mr. Karlinski's discussion appeared in the Proceedings of the Casualty Actuarial Society (PCAS), Vol. LXIV, 1977, and the paper by Miller and Davis appeared in the PCAS, Vol LXIII, 1976). This method (which we call "Miller-Davis-Karlinski"), more accurately calculates factors to current rate level in instances when exposures are changing throughout the year, whether through growth, shrinkage or seasonality. (When exposures are, in fact, written uniformly throughout the year, this method produces approximately the same answers as the parallelogram method.)

Premium Trend Factors

In addition to bringing premiums to current rate level, changes in the average written premium at the current rate level were reviewed. Unlike losses, premium is relatively stable. Only the latest year of premium is used in the calculation of the indication, which eliminates the need for historical annual premium trends. Projected annual premium trends are still selected to account for shifts in the distribution of various rating characteristics such as increasing amounts of insurance and deductible drift. Since the effects on losses caused by these shifts are reflected in the loss projections, it is important that Encompass also account for the anticipated future changes in premiums. These selections are used to project the data from the average earned date of the experience period to the average earned date of the future policy period. Selected annual premium trends and overall premium trend factors for each line are shown in **Exhibit 5.A**. Encompass Insurance Group trend data is included as **Exhibit 5.B** to this attachment.

ADJUSTMENTS TO NON-CATASTROPHE LOSSES

Historical losses are adjusted to prospective cost levels. Losses are shown including allocated loss adjustment expenses (ALAE) and excluding catastrophes. The development of Adjusted Non-Catastrophe Losses and LAE calculation is outlined in **Exhibit 4**.

Loss Development

The losses for a given accident year may not have been fully determined at the evaluation date of this review. As such, the losses must be adjusted to an ultimate settlement basis. This is accomplished by analyzing historical patterns of incurred loss development and selecting loss development factors. Encompass Insurance Group data has been considered in the selection of the loss development factors. Losses used in the analysis include ALAE but exclude catastrophes in order to minimize distortions. Age-to-age factors are selected for each coverage using total limits losses. Additional analysis of losses limited to $100,000 per claim is performed to develop limited losses to ultimate for Homeowners. The selected loss development factors that have been used in this filing are shown in **Exhibit 6**.

Excess Loss Provision

An excess loss provision is included to spread the effect of large, fortuitous losses. Total ultimate losses for Homeowners are estimated by multiplying losses capped at $100,000 per claim by a limited loss development factor and then by an excess loss factor. Encompass Insurance Group data has been considered in the selection of the loss development factors. The excess loss factor is the selected ratio of ultimate unlimited losses to ultimate limited losses. The selected excess loss factor used in this filing is shown in **Exhibit 7**.

Loss Trend

The historical losses from the experience period must be adjusted to account for any difference in historical and future cost levels. While loss development factors adjust losses and allocated loss adjustment expenses to an ultimate settlement basis, they do not reflect the prospective rate of change in the occurrence of (frequency) or in the cost of (severity) incidents that may result in the payment of claims. To properly adjust historical costs to future cost levels, a loss trend adjustment must be applied.

In previous filings, Encompass measured frequency as calendar year paid claims divided by calendar year exposures and calculated severity by dividing calendar year paid losses by calendar year paid claims, unadjusted for changing exposure levels. In order to more appropriately account for changes in exposure levels, Encompass is adjusting the calculations underlying frequencies and severities. Beginning with this filing, Encompass will employ a new methodology of calculating frequency and severity amounts that more consistently matches the losses and claims paid with the exposures that produced the claims. This methodology is described in “The Effect of Changing Exposure Levels on Calendar Year Loss Trends” (Casualty Actuarial Society Forum, Winter 2005) by Chris Styrsky.

The annual selections are used to project the data from the average occurrence date of the experience period to the average occurrence date of the future policy period. These selected trends are displayed in **Exhibit 8.A.** The calculations of loss trend factors are also shown in **Exhibit 8.A**. Encompass Insurance Group trend data is included in **Exhibit 8.B.** Industry trend data is included in **Exhibit 8.C.** Please note that we have selected both trend and projection factors.

Loss Adjustment Expenses

Losses in the experience period for each coverage have been adjusted to account for unallocated loss adjustment expenses (ULAE). A provision is developed using countrywide Encompass Insurance Group data. In previous filings, expense data had been separated out by line of business, as is done in the Insurance Expense Exhibit, to determine the ULAE provisions by line. Moving forward, Encompass has opted to leave the ULAE data in combined-lines form since the allocation of ULAE by line of business is done by accounting formula rather than pricing analysis.

A three-year average of the ratios of countrywide, combined-lines, calendar year ULAE to countrywide, combined-lines, calendar year incurred losses is used to determine the ULAE provision. The average ratio is then applied to the losses for each coverage for each year used in the formula calculation. The ULAE ratio that has been used in this filing is shown in **Exhibit 10.A**.

NON-MODELED CATASTROPHE ADJUSTMENTS IN DETAIL

Encompass separately identifies and accounts for its exposure to loss due to the occurrence of catastrophic events within a state. In order to estimate our non-hurricane, non-earthquake catastrophe exposure, we develop a long-term relativity of each state to our countrywide catastrophe factor based on all years 1988 and beyond. We then apply this relativity to a countrywide catastrophe factor based on more recent data. By using this approach, we are able to balance the stability of a long-term estimate of catastrophe potential in Arkansas (needed because of the infrequent occurrence of catastrophes) and the responsiveness of more recent data (needed because of changing demographic conditions).

We apply credibility to the resulting relativities for each state to stabilize the results. The credibility is based on the standard (Buhlmann/Bayesian) credibility method as described in Loss Models, by Klugman, Panjer and Willmot, chapter 5, pages 436 to 441. The credibility reflects the confidence we have in the state's average relativity. In order to develop the credibility, we consider the number of years used to determine the relativity as well as the variance of all states' relativities to countrywide.* The complement of credibility is applied to a relativity of 1.000. The final relativity is applied to the countrywide catastrophe factor to develop the Arkansas catastrophe factor.

Exhibit 9 displays the development of the total Homeowners non-modeled catastrophe factor of 26.1% for Arkansas.

* Note: The number of years is used rather than exposures (as recommended in the standard model) because increased exposures does not necessarily lead to more stable estimates for catastrophes, particularly when the exposures are geographically concentrated

EXPENSE AND PROFIT PROVISIONS

Exhibit 10.A shows the expense provisions used in developing the current fixed and variable expense provisions.

General and Other Acquisition Expense

The provisions for general expense and other acquisition expense are based on countrywide data. Since the methods and procedures that incur these expenses are uniform within each state, it is a reasonable assumption that these expense provisions are uniform across all states. To develop the provision for other acquisition and general expenses, a three-year average of countrywide calendar year incurred expense divided by countrywide calendar year direct earned premium was calculated. Because premiums charged for the net cost of reinsurance (NCOR) do not include provisions for general and other acquisition expenses, the earned premium used in the development of the general and other acquisition expenses is countrywide direct earned premium less countrywide NCOR premium.

In previous filings, expense data had been separated out by line of business, as is done in the Insurance Expense Exhibit, to determine the general and other acquisition expense provisions by line. Moving forward, Encompass has opted to leave the expense data in combined-lines form since the allocation of general and other acquisition expenses by line of business is done by accounting formula rather than pricing analysis. However, line-specific adjustments to other acquisition expenses continue to be made, such as the reduction by the amount of installment fees collected and the adjustment for premiums written off.

Trend (Inflation)
The method used to calculate the fixed expense trend is similar to the method used by the Insurance Services Office (I.S.O.) and other competitors to determine a fixed expense trend. The method utilizes the CPI (Consumer Price Index) and the ECI (Employment Cost Index – Insurance Carriers, Agents, Brokers, & Service) and is discussed by Geoffrey Todd Werner, FCAS, MAAA in his paper Incorporation of Fixed Expenses, which was published in the CAS Forum (Winter 2004). Based on a review of the historical indices, an annual percentage change is selected for each index. These selected annual percent changes are then weighted together using the distribution of the Allstate expenditures in the latest calendar year for the two broad expense categories that these indices represent. This method is expected to produce stable and reasonable estimates of the true trend in fixed expenses and is consistent with the Current Practices and Alternatives detailed in Section 4 of Actuarial Standards of Practice No. 13, Trending Procedures in Property/Casualty Insurance Ratemaking. This trend is applied only to general and other acquisition expenses. **Exhibit 10.B** shows the derivation of the Factor to Adjust for Subsequent Change in Fixed Expense.

Commission and Brokerage Expense

The proposed commission and brokerage expense provision has been developed from the actual calendar year 2009 commission and brokerage incurred expense ratio in Arkansas. The provision is shown in **Exhibit 10**.

Taxes

Taxes reflect the actual state premium tax and, where applicable, other premium- related taxes such as Fire Marshall taxes and Municipal taxes. A provision for guaranty fund assessments is included if applicable. **Exhibit 10** displays these expenses as a percent of premium.

Contingency Provision

Please note that Encompass has removed the standard 2% contingency provision from this indication due to prior experience with the Arkansas Department of Insurance.

Underwriting Profit/Operating Profit

Encompass performs two separate cost of capital analyses in the estimation of its cost of equity. The first uses the Fama-French Three-factor Model (FF3F), which reflects developments in the field of financial economics as published in the Casualty Actuarial Society Forum, Winter, 2004 and in Journal of Risk and Insurance, Vol. 72, No. 3, September 2005 ("Estimating the Cost of Equity Capital For Property-Liability Insurers" by J. David Cummins and Richard D. Phillips). The second is a Discounted Cash Flow (DCF) analysis, which estimates the expected future cash flows to investors in order to gauge the proper cost of equity. Once both the DCF and FF3F estimates had been calculated, Encompass selected a cost of equity of 10.0%, which reflected the outcomes of both analyses.

An analysis of premium, loss and expense cash flows is used to calculate the investment income on policyholder supplied funds (PHSF). This methodology is one of the two examples given in Actuarial Standards of Practice, No. 30 as appropriate methods for recognizing investment income from insurance operations (page 4).

The calculations detailing this investment income analysis are found in **Exhibit 11**. The rate (applied as a force of interest) used to discount losses and expenses includes anticipated net investment income and anticipated capital gains, both realized and unrealized. Operating cash flows are discounted to the average time of earnings of premium and profit for the policy year, rather than to the start of the policy year.

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Exhibit 1

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Summary of Changes

Coverage	Written Premium At CRL	Indicated	Selected
Home	$2,293,216	32.5%	0.0%
Dwelling Fire	97,612	64.1%	0.0%
Condo/Renters	61,511	58.8%	0.0%
Total Other Than Automobile	**2,452,339**	**34.4%**	**0.0%**

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Exhibit 2.1

Development of Statewide Rate Level Indication - Home

1)	Current Fixed Expense Ratio (Exhibit 10.A)	8.2 %
2)	Three Year Average Earned Premium	$1,541.07
3)	Current Dollar Provision for Fixed Expense = [(1) x (2)]	$126.37
4)	Factor to Adjust for Subsequent Change in Fixed Expense (Exhibit 10.B)	1.068
5)	Indicated Provision for Fixed Expense = [(3) x (4)]	$134.96
6)	Variable Expense and Profit Ratio (Exhibit 11)	25.3 %
7)	Home Non-Cat Indicated Provision for Loss and LAE (Exhibit 4.1)	$1,251.36
8)	Average Non-Modeled Catastrophe Factor (Exhibit 9)	0.261
9)	Indicated Provision for Loss and LAE = [(7) x [1 + (8)]]	$1,577.96
10)	Indicated Average Premium = [(9) + (5)] / [1 - (6)]	$2,293.07
11)	Projected Average Earned Premium at Current Rates (Exhibit 3.1)	$1,730.55
12)	Indicated Rate Level Change = [(10) / (11) -1]	32.5 %

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Exhibit 2.2

Development of Statewide Rate Level Indication - Dwelling Fire

1)	Current Fixed Expense Ratio (Exhibit 10.A)	8.2 %
2)	Three Year Average Earned Premium	$974.69
3)	Current Dollar Provision for Fixed Expense = [(1) x (2)]	$79.92
4)	Factor to Adjust for Subsequent Change in Fixed Expense (Exhibit 10.B)	1.068
5)	Indicated Provision for Fixed Expense = [(3) x (4)]	$85.35
6)	Variable Expense and Profit Ratio (Exhibit 10.A)	25.3 %
7)	Dwelling Fire Non-Cat Indicated Provision for Loss and LAE (Exhibit 4.2)	$1,066.51
8)	Average Non-Modeled Catastrophe Factor (Exhibit 9)	0.261
9)	Indicated Provision for Loss and LAE = [(7) x [1 + (8)]]	$1,344.87
10)	Indicated Average Premium = [(9) + (5)] / [1 - (6)]	$1,914.62
11)	Projected Average Earned Premium at Current Rates (Exhibit 3.2)	$1,167.05
12)	Indicated Rate Level Change = [(10) / (11) -1]	64.1 %

Encompass Insurance Group
Other Than Automobile
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Exhibit 2.3

Development of Statewide Rate Level Indication - Condo/Renters

1)	Current Fixed Expense Ratio (Exhibit 10.A)	8.2 %
2)	Three Year Average Earned Premium	$450.07
3)	Current Dollar Provision for Fixed Expense = [(1) x (2)]	$36.91
4)	Factor to Adjust for Subsequent Change in Fixed Expense (Exhibit 10.B)	1.068
5)	Indicated Provision for Fixed Expense = [(3) x (4)]	$39.42
6)	Variable Expense and Profit Ratio (Exhibit 10.A)	25.3 %
7)	Condo/Renters Non-Cat Indicated Provision for Loss and LAE (Exhibit 4.3)	$430.72
8)	Average Non-Modeled Catastrophe Factor (Exhibit 9)	0.261
9)	Indicated Provision for Loss and LAE = [(7) x [1 + (8)]]	$543.14
10)	Indicated Average Premium = [(9) + (5)] / [1 - (6)]	$779.87
11)	Projected Average Earned Premium at Current Rates (Exhibit 3.1)	$491.08
12)	Indicated Rate Level Change = [(10) / (11) -1]	58.8 %

Exhibit 3.1

Encompass Insurance Group
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Arkansas

Development of Projected Average Earned Premium at Current Rates - Home

	(1)	(2)	(3)	(4)	(5)	(6)
			(Exhibit 5.A)	**= (2) x (3)**	**= (4) / (1)**	
Fiscal Year Ending	Earned Exposures	Earned Premium at Current Rates	Factor to Adjust to Projected Premium Level	Projected Earned Premium at Current Rates	Projected Average Earned Premium at Current Rates	Experience Weights
9/30/2010	1,630	$2,701,911	1.044	$2,820,795	$1,730.55	100 %

(7) Projected Average Earned Premium At Current Rates $1,730.55

Exhibit 3.2

Encompass Insurance Group
Other Than Automobile
Arkansas

Development of Projected Average Earned Premium at Current Rates - Dwelling Fire

	(1)	(2)	(3) **(Exhibit 5.A)**	(4) **= (2) x (3)**	(5) **= (4) / (1)**	(6)
Fiscal Year Ending	Earned Exposures	Earned Premium at Current Rates	Factor to Adjust to Projected Premium Level	Projected Earned Premium at Current Rates	Projected Average Earned Premium at Current Rates	Experience Year Weights
9/30/2010	106	$123,707	1.000	$123,707	$1,167.05	100 %
(7) Projected Average Earned Premium At Current Rates					$1,167.05	

Exhibit 3.3

Encompass Insurance Group
Other Than Automobile
Arkansas

Development of Projected Average Earned Premium at Current Rates - Condo/Renters

	(1)	(2)	(3) **(Exhibit 5.A)**	(4) **= (2) x (3)**	(5) **= (4) / (1)**	(6)
Fiscal Year Ending	Earned Exposures	Earned Premium at Current Rates	Factor to Adjust to Projected Premium Level	Projected Earned Premium at Current Rates	Projected Average Earned Premium at Current Rates	Experience Year Weights
9/30/2010	159	$74,790	1.044	$78,081	$491.08	100 %
	(7) Projected Average Earned Premium At Current Rates				$491.08	

Encompass Insurance Group
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Exhibit 4.1

Development of Non-Cat Provision for Loss and LAE - Home

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				(Exhibit 7)	**(Exhibit 8.A)**	**= (3) x (4) x (5)**	**= (6) / (1)**	
Fiscal Year Ending	Earned Exposures	Developed Limited Non-Cat Losses and ALAE	Developed Limited Non-Cat Losses and LAE	Excess Loss Provision	Factor to Adjust Losses for Pure Premium Trend	Projected Ultimate Non-Cat	Projected Average Non-Cat Loss and LAE	Experience Year Weights
9/30/2006	2,476	$1,371,403	$1,544,200	1.22	2.013	$3,792,339	$1,531.64	20 %
9/30/2007	2,419	1,051,765	1,184,287	1.22	1.735	$2,506,780	$1,036.29	20
9/30/2008	2,214	1,619,729	1,823,815	1.22	1.496	$3,328,681	$1,503.47	20
9/30/2009	1,954	1,608,754	1,811,457	1.22	1.290	$2,850,871	$1,458.99	20
9/30/2010	1,630	775,116	872,781	1.22	1.112	$1,184,050	$726.41	20
		(9) Non-Cat Indicated Provision for Loss and LAE					$1,251.36	

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Exhibit 4.2

Development of Non-Cat Provision for Loss and LAE - Dwelling Fire

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(Exhibit 8.A)	**= (3) x (4) x (5)**	**= (6) / (1)**	
Fiscal Year Ending	Earned Exposures	Developed Unlimited Non-Cat Losses and ALAE	Developed Unlimited Non-Cat Losses and LAE	Excess Loss Provision	Factor to Adjust Losses for Pure Premium Trend	Projected Ultimate Non-Cat Losses and LAE	Projected Average Non-Cat Loss and LAE	Experience Year Weights
9/30/2006	274	$274,406	$308,981	1.00	2.013	$621,979	$2,270.00	20 %
9/30/2007	219	104,513	117,682	1.00	1.735	$204,178	$932.32	20
9/30/2008	167	120,553	135,743	1.00	1.496	$203,072	$1,216.00	20
9/30/2009	135	40,095	45,147	1.00	1.290	$58,240	$431.41	20
9/30/2010	106	40,876	46,026	1.00	1.112	$51,181	$482.84	20
		(9) Non-Cat Indicated Provision for Loss and LAE					$1,066.51	

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Exhibit 4.3

Development of Non-Cat Provision for Loss and LAE - Condo/Renters

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(Exhibit 8.A)	**= (3) x (4) x (5)**	**= (6) / (1)**	
Fiscal Year Ending	Earned Exposures	Developed Unlimited Non-Cat Losses and ALAE	Developed Unlimited Non-Cat Losses and LAE	Excess Loss Provision	Factor to Adjust Losses for Pure Premium Trend	Projected Ultimate Non-Cat Losses and LAE	Projected Average Non-Cat Loss and LAE	Experience Year Weights
9/30/2006	201	$20,614	$23,211	1.00	1.433	$33,261	$165.48	20 %
9/30/2007	214	117,650	132,474	1.00	1.352	$179,105	$836.94	20
9/30/2008	223	11,802	13,289	1.00	1.275	$16,943	$75.98	20
9/30/2009	211	158,636	178,624	1.00	1.203	$214,885	$1,018.41	20
9/30/2010	159	7,065	7,955	1.00	1.135	$9,029	$56.79	20

(9) Non-Cat Indicated Provision for Loss and LAE $430.72

Exhibit 5.A

Encompass Insurance Group
Other Than Automobile
Arkansas

Calculation of Premium Trend Factors

Coverage	Selected Annual Premium Impacts Projected
Home	2.00%
Dwelling Fire	0.00%
Condo/Renters	2.00%

	Calculation of Trend Period Current Year
1) Average Earned Date of Proposed Policy Period	6/2/2012
2) Mid-Point of Current Year's Experience Period	3/31/2010
3) Experience Period Ended	9/30/2010
4) Midpoint of Experience Period	3/31/2010
5) Historical: Number of Years from (4) to (2)	0.000
6) Projected: Number of Years from (2) to (1)	2.173

Coverage	Factor to Adjust to Projected Premium Level Current Year
Home	1.044
Dwelling Fire	1.000
Condo/Renters	1.044

(a) Historical Premium Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)

(b) Projected Premium Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)

(c) Factor to Adjust to Projected Premium Level = (a) x (b)

Encompass Insurance Group
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Exhibit 5.B.1

Premium Trend - Homeowners

Quarter	12 Month Moving AWP @ CRL	Exponential Curve of Best Fit 4 Point	6 Point	8 Point	12 Point
2006 Q2					
2006 Q3					
2006 Q4	1733				
2007 Q1	1758				
2007 Q2	1725				
2007 Q3	1697				
2007 Q4	1693				
2008 Q1	1654				1,661
2008 Q2	1687				1,665
2008 Q3	1668				1,669
2008 Q4	1663				1,673
2009 Q1	1672			1,672	1,677
2009 Q2	1675			1,677	1,681
2009 Q3	1689		1,683	1,682	1,685
2009 Q4	1691		1,688	1,688	1,689
2010 Q1	1689	1,683	1,693	1,693	1,693
2010 Q2	1689	1,693	1,698	1,698	1,697
2010 Q3	1696	1,704	1,703	1,704	1,701
2010 Q4	1722	1,715	1,708	1,709	1,705
Regression		4	6	8	12
Average Annual Percent Change Based on Best Fit		2.5%	1.2%	1.3%	1.0%

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 5.B.2

Premium Trend - Condo/Renters

Quarter	12 Month Moving AWP @ CRL	Exponential Curve of Best Fit 4 Point	6 Point	8 Point	12 Point
2006 Q2					
2006 Q3					
2006 Q4	570				
2007 Q1	544				
2007 Q2	538				
2007 Q3	509				
2007 Q4	486				
2008 Q1	483				458
2008 Q2	477				460
2008 Q3	445				463
2008 Q4	448				465
2009 Q1	456			457	467
2009 Q2	449			462	469
2009 Q3	474		477	467	472
2009 Q4	466		479	472	474
2010 Q1	507	498	481	477	476
2010 Q2	491	491	483	482	479
2010 Q3	462	485	485	487	481
2010 Q4	493	478	487	492	483
Regression		4	6	8	12
Average Annual Percent Change Based on Best Fit		-5.4%	1.7%	4.3%	2.0%

Exhibit 6.1.a

Encompass Insurance Group
Other Than Automobile
Arkansas

Incurred Loss + ALAE Development Factors - Home Limited

CUMULATIVE EXPERIENCE TRIANGLE

DEVELOPMENT PERIOD	**4Q2000 3Q2001**	**4Q2001 3Q2002**	**4Q2002 3Q2003**	**4Q2003 3Q2004**	**4Q2004 3Q2005**	**4Q2005 3Q2006**	**4Q2006 3Q2007**	**4Q2007 3Q2008**	**4Q2008 3Q2009**	**4Q2009 3Q2010**
15 MONTHS	2,312	1,822	1,639	1,025	687	1,222	1,020	1,589	1,489	731
27 MONTHS	2,356	1,917	1,689	1,069	697	1,375	1,047	1,650	1,622	
39 MONTHS	2,414	1,889	1,690	1,070	694	1,375	1,042	1,620		
51 MONTHS	2,372	1,865	1,690	1,070	694	1,371	1,052			
63 MONTHS	2,373	1,866	1,690	1,070	694	1,371				
75 MONTHS	2,373	1,866	1,690	1,070	694					
87 MONTHS	2,373	1,866	1,690	1,070						
99 MONTHS	2,373	1,866	1,690							
111 MONTHS	2,373	1,866								
123 MONTHS	2,373									

AGE TO AGE FACTORS

DEVELOPMENT PERIOD	**4Q2000 3Q2001**	**4Q2001 3Q2002**	**4Q2002 3Q2003**	**4Q2003 3Q2004**	**4Q2004 3Q2005**	**4Q2005 3Q2006**	**4Q2006 3Q2007**	**4Q2007 3Q2008**	**4Q2008 3Q2009**	**4Q2009 3Q2010**
15 To 27	1.0188	1.0520	1.0304	1.0424	1.0154	1.1251	1.0264	1.0384	1.0890	
27 To 39	1.0248	0.9854	1.0007	1.0009	0.9955	1.0002	0.9949	0.9815		
39 To 51	0.9827	0.9875	1.0000	1.0003	1.0003	0.9968	1.0098			
51 To 63	1.0005	1.0004	1.0000	1.0000	1.0000	1.0006				
63 To 75	1.0000	1.0000	1.0000	1.0000	1.0000					
75 To 87	1.0000	1.0000	1.0000	1.0000						
87 To 99	1.0000	1.0000	1.0000							
99 To 111	1.0000	1.0000								
111 To 123	1.0000									

MEAN AGE TO AGE FACTORS

DEVELOPMENT PERIOD	Volume Weighted 4 Yr Mean	Selected	Factor To Ultimate
15 To 27	1.070	1.070	1.061
27 To 39	0.992	0.992	0.992
39 To 51	1.002	1.000	1.000
51 To 63	1.000	1.000	1.000
63 To 75	1.000	1.000	1.000
75 To 87	1.000	1.000	1.000
87 To 99	1.000	1.000	1.000
99 To 111	1.000	1.000	1.000
111 To 123	1.000	1.000	1.000

Exhibit 6.1.b

Encompass Insurance Group
Other Than Automobile
Arkansas

Incurred Loss + ALAE Development Factors - Home Unlimited

CUMULATIVE EXPERIENCE TRIANGLE

DEVELOPMENT PERIOD	4Q2000 3Q2001	4Q2001 3Q2002	4Q2002 3Q2003	4Q2003 3Q2004	4Q2004 3Q2005	4Q2005 3Q2006	4Q2006 3Q2007	4Q2007 3Q2008	4Q2008 3Q2009	4Q2009 3Q2010
15 MONTHS	2,494	1,843	1,656	2,094	837	1,253	1,637	1,897	1,514	731
27 MONTHS	2,533	1,938	1,706	2,093	847	1,412	2,026	2,201	1,780	
39 MONTHS	2,591	1,910	1,711	1,911	993	1,412	2,021	2,154		
51 MONTHS	2,550	1,886	1,711	1,911	994	1,408	2,031			
63 MONTHS	2,551	1,887	1,711	1,911	994	1,408				
75 MONTHS	2,551	1,887	1,711	1,911	994					
87 MONTHS	2,551	1,887	1,711	1,911						
99 MONTHS	2,551	1,887	1,711							
111 MONTHS	2,551	1,887								
123 MONTHS	2,551									

AGE TO AGE FACTORS

DEVELOPMENT PERIOD	4Q2000 3Q2001	4Q2001 3Q2002	4Q2002 3Q2003	4Q2003 3Q2004	4Q2004 3Q2005	4Q2005 3Q2006	4Q2006 3Q2007	4Q2007 3Q2008	4Q2008 3Q2009	4Q2009 3Q2010
15 To 27	1.0155	1.0514	1.0301	0.9997	1.0126	1.1266	1.2376	1.1606	1.1756	
27 To 39	1.0230	0.9856	1.0031	0.9128	1.1723	1.0002	0.9974	0.9786		
39 To 51	0.9839	0.9877	1.0000	1.0002	1.0002	0.9968	1.0050			
51 To 63	1.0005	1.0004	1.0000	1.0000	1.0000	1.0006				
63 To 75	1.0000	1.0000	1.0000	1.0000	1.0000					
75 To 87	1.0000	1.0000	1.0000	1.0000						
87 To 99	1.0000	1.0000	1.0000							
99 To 111	1.0000	1.0000								
111 To 123	1.0000									

MEAN AGE TO AGE FACTORS

DEVELOPMENT PERIOD	Volume Weighted 4 Yr Mean	Selected	Factor To Ultimate
15 To 27	1.177	1.177	1.176
27 To 39	1.014	0.999	0.999
39 To 51	1.001	1.000	1.000
51 To 63	1.000	1.000	1.000
63 To 75	1.000	1.000	1.000
75 To 87	1.000	1.000	1.000
87 To 99	1.000	1.000	1.000
99 To 111	1.000	1.000	1.000
111 To 123	1.000	1.000	1.000

Exhibit 6.2

Encompass Insurance Group
Other Than Automobile
Arkansas

Incurred Loss + ALAE Development Factors - Dwelling Fire

CUMULATIVE EXPERIENCE TRIANGLE

DEVELOPMENT PERIOD	**4Q2000 3Q2001**	**4Q2001 3Q2002**	**4Q2002 3Q2003**	**4Q2003 3Q2004**	**4Q2004 3Q2005**	**4Q2005 3Q2006**	**4Q2006 3Q2007**	**4Q2007 3Q2008**	**4Q2008 3Q2009**	**4Q2009 3Q2010**
15 MONTHS	33	16	109	28	208	275	103	118	25	36
27 MONTHS	48	16	112	28	213	274	105	118	37	
39 MONTHS	48	16	112	28	223	274	105	118		
51 MONTHS	48	16	112	28	223	274	105			
63 MONTHS	48	16	112	28	223	274				
75 MONTHS	48	16	112	28	223					
87 MONTHS	48	16	112	28						
99 MONTHS	48	16	112							
111 MONTHS	48	16								
123 MONTHS	48									

AGE TO AGE FACTORS

DEVELOPMENT PERIOD	**4Q2000 3Q2001**	**4Q2001 3Q2002**	**4Q2002 3Q2003**	**4Q2003 3Q2004**	**4Q2004 3Q2005**	**4Q2005 3Q2006**	**4Q2006 3Q2007**	**4Q2007 3Q2008**	**4Q2008 3Q2009**	**4Q2009 3Q2010**
15 To 27	1.4788	1.0000	1.0281	1.0000	1.0206	0.9980	1.0144	1.0000	1.4906	
27 To 39	1.0000	1.0000	1.0000	1.0000	1.0507	1.0000	1.0000	1.0000		
39 To 51	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
51 To 63	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
63 To 75	1.0000	1.0000	1.0000	1.0000	1.0000					
75 To 87	1.0000	1.0000	1.0000	1.0000						
87 To 99	1.0000	1.0000	1.0000							
99 To 111	1.0000	1.0000								
111 To 123	1.0000									

MEAN AGE TO AGE FACTORS

DEVELOPMENT PERIOD	Selected Countrywide	Selected	Factor To Ultimate
15 To 27	1.056	1.056	1.143
27 To 39	1.057	1.057	1.082
39 To 51	1.024	1.024	1.024
51 To 63	1.002	1.000	1.000
63 To 75	1.007	1.000	1.000
75 To 87	1.002	1.000	1.000
87 To 99	1.000	1.000	1.000
99 To 111	1.000	1.000	1.000
111 To 123	1.000	1.000	1.000

Exhibit 6.3

Encompass Insurance Group
Other Than Automobile
Arkansas

Incurred Loss + ALAE Development Factors - Condo/Renters

CUMULATIVE EXPERIENCE TRIANGLE

DEVELOPMENT PERIOD	**4Q2000 3Q2001**	**4Q2001 3Q2002**	**4Q2002 3Q2003**	**4Q2003 3Q2004**	**4Q2004 3Q2005**	**4Q2005 3Q2006**	**4Q2006 3Q2007**	**4Q2007 3Q2008**	**4Q2008 3Q2009**	**4Q2009 3Q2010**
15 MONTHS					4	21	18	12	318	7
27 MONTHS				0	4	21	118	12	159	
39 MONTHS			28	0	4	21	118	12		
51 MONTHS		28	28	0	4	21	118			
63 MONTHS	17	28	28	0	4	21				
75 MONTHS	17	28	28	0	4					
87 MONTHS	17	28	28	0						
99 MONTHS	17	28	28							
111 MONTHS	17	28								
123 MONTHS	17									

AGE TO AGE FACTORS

DEVELOPMENT PERIOD	**4Q2000 3Q2001**	**4Q2001 3Q2002**	**4Q2002 3Q2003**	**4Q2003 3Q2004**	**4Q2004 3Q2005**	**4Q2005 3Q2006**	**4Q2006 3Q2007**	**4Q2007 3Q2008**	**4Q2008 3Q2009**	**4Q2009 3Q2010**
15 To 27					1.0000	1.0000	6.5752	1.0000	0.4996	
27 To 39				1.0000	1.0000	1.0000	1.0000	1.0000		
39 To 51			1.0000	1.0000	1.0000	1.0000	1.0000			
51 To 63		1.0000	1.0000	1.0000	1.0000	1.0000				
63 To 75	1.0000	1.0000	1.0000	1.0000	1.0000					
75 To 87	1.0000	1.0000	1.0000	1.0000						
87 To 99	1.0000	1.0000	1.0000							
99 To 111	1.0000	1.0000								
111 To 123	1.0000									

MEAN AGE TO AGE FACTORS

DEVELOPMENT PERIOD	Volume Weighted 4 Yr Mean	Selected	Factor To Ultimate
15 To 27	0.839	1.000	1.000
27 To 39	1.000	1.000	1.000
39 To 51	1.000	1.000	1.000
51 To 63	1.000	1.000	1.000
63 To 75	1.000	1.000	1.000
75 To 87	1.000	1.000	1.000
87 To 99	1.000	1.000	1.000
99 To 111	1.000	1.000	1.000
111 To 123	1.000	1.000	1.000

Exhibit 7

Encompass Insurance Group
Other Than Automobile
Arkansas

Excess Loss Provision

Homeowners

Experience Period	Ultimate Total Ex-Cat Losses + ALAE	Ultimate Limited Ex-Cat Losses + ALAE	Total / Limited
09/00-09/01	2,551	2,373	1.07
09/01-09/02	1,887	1,866	1.01
09/02-09/03	1,711	1,690	1.01
09/03-09/04	1,911	1,070	1.79
09/04-09/05	994	694	1.43
09/05-09/06	1,408	1,371	1.03
09/06-09/07	2,031	1,052	1.93
09/07-09/08	2,154	1,620	1.33
09/08-09/09	1,778	1,609	1.11
09/09-09/10	859	775	1.11
	Weighted Average		1.22
	Straight Average		1.28
	Selected		**1.22**

Exhibit 8.A

Encompass Insurance Group
Other Than Automobile
Arkansas

Calculation of Pure Premium Trend Factor

Coverage	Selected Annual Pure Premium Impacts: Historical	Selected Annual Pure Premium Impacts: Projected
Home	16.00%	5.00%
Dwelling Fire	16.00%	5.00%
Condo/Renters	6.00%	6.00%

Calculation of Trend Period

	4th Prior Year	3rd Prior Year	2nd Prior Year	1st Prior Year	Current Year
1) Loss Trend Projection Date	6/2/2012	6/2/2012	6/2/2012	6/2/2012	6/2/2012
2) Mid-Point of Current Year's Experience Period	3/31/2010	3/31/2010	3/31/2010	3/31/2010	3/31/2010
3) Experience Period Ended	9/30/2006	9/30/2007	9/30/2008	9/30/2009	9/30/2010
4) Midpoint of Experience Period	3/31/2006	3/31/2007	3/31/2008	3/31/2009	3/31/2010
5) Historical: Number of Years from (4) to (2)	4.000	3.000	2.000	1.000	0.000
6) Projected: Number of Years from (2) to (1)	2.173	2.173	2.173	2.173	2.173

Factor to Adjust Losses for Pure Premium Trend

Coverage	4th Prior Year	3rd Prior Year	2nd Prior Year	1st Prior Year	Current Year
Home	2.013	1.735	1.496	1.290	1.112

Factor to Adjust Losses for Pure Premium Trend

Coverage	4th Prior Year	3rd Prior Year	2nd Prior Year	1st Prior Year	Current Year
Dwelling Fire	2.013	1.735	1.496	1.290	1.112

Factor to Adjust Losses for Pure Premium Trend

Coverage	4th Prior Year	3rd Prior Year	2nd Prior Year	1st Prior Year	Current Year
Condo/Renters	1.433	1.352	1.275	1.203	1.135

(a) Historical Pure Premium Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)

(b) Projected Pure Premium Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)

(c) Factor to Adjust Losses for Pure Premium Trend = (a) x (b)

Exhibit 8.B.1

Encompass Insurance Group
Other Than Automobile
Arkansas

Pure Premium Loss Trends - Homeowners

Year Ending	Actual Paid Pure Premium	Annual % Change	Exponential Curve of Best Fit ($) 20 pt.	12 pt.	6 pt.
03/05	$581.63	-61.8 %			
06/05	424.20	-36.6			
09/05	317.08	-24.6			
12/05	348.54	39.9			
03/06	385.66	-33.7	432.44		
06/06	427.79	0.9	449.39		
09/06	526.96	66.2	467.00		
12/06	477.40	37.0	485.29		
03/07	468.17	21.4	504.31		
06/07	546.71	27.8	524.07		
09/07	431.19	-18.2	544.60		
12/07	529.19	10.9	565.94		
03/08	526.67	12.5	588.12	694.65	
06/08	690.44	26.3	611.16	704.52	
09/08	727.23	68.7	635.11	714.52	
12/08	802.57	51.7	659.99	724.67	
03/09	895.42	70.0	685.85	734.97	
06/09	721.96	4.6	712.72	745.41	
09/09	827.80	13.8	740.65	756.00	880.27
12/09	842.76	5.0	769.67	766.73	840.71
03/10	803.77	-10.2	799.83	777.63	802.92
06/10	882.88	22.3	831.17	788.67	766.83
09/10	741.58	-10.4	863.73	799.88	732.37
12/10	635.77	-24.6	897.58	811.24	699.45

Regression	20 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	16.6 %	5.8 %	-16.8 %

Exhibit 8.B.2

Encompass Insurance
Other Than Automobile
Arkansas

Pure Premium Loss Trends - Condo/Renters

Year Ending	Actual Paid Pure Premium	Annual % Change	Exponential Curve of Best Fit ($) 20 pt.	12 pt.	6 pt.
03/05	$8.12	-98.2 %			
06/05	8.01	-88.7			
09/05	7.76	0.0			
12/05	18.00	230.9			
03/06	35.16	333.0	67.45		
06/06	116.21	1,350.8	73.20		
09/06	118.47	1,426.7	79.45		
12/06	107.79	498.8	86.23		
03/07	89.33	154.1	93.58		
06/07	39.48	-66.0	101.57		
09/07	71.09	-40.0	110.23		
12/07	86.14	-20.1	119.64		
03/08	84.84	-5.0	129.85	212.84	
06/08	53.65	35.9	140.93	215.43	
09/08	511.12	619.0	152.95	218.06	
12/08	590.16	585.1	166.00	220.71	
03/09	771.97	809.9	180.17	223.40	
06/09	777.55	1,349.3	195.54	226.12	
09/09	293.02	-42.7	212.22	228.87	113.03
12/09	196.31	-66.7	230.33	231.66	132.77
03/10	35.39	-95.4	249.98	234.48	155.95
06/10	46.36	-94.0	271.31	237.34	183.18
09/10	513.71	75.3	294.46	240.23	215.17
12/10	480.89	145.0	319.58	243.15	252.74

Regression	20 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	38.8 %	5.0 %	90.4 %

National Association of Independent Insurers
Other Than Automobile
Arkansas

Exhibit 8.C.1

Pure Premium Loss Trends - Homeowners

Year Ending	Actual Paid Pure Premium	Annual % Change	Exponential Curve of Best Fit ($) 19 pt.	11 pt.	5 pt.
03/05	$265.25	-4.9 %			
06/05	269.66	-0.7			
09/05	273.72	8.6			
12/05	290.26	14.0			
03/06	298.95	12.7	281.49		
06/06	315.97	17.2	292.96		
09/06	319.83	16.9	304.91		
12/06	322.41	11.1	317.34		
03/07	332.28	11.2	330.27		
06/07	327.50	3.7	343.74		
09/07	334.19	4.5	357.75		
12/07	338.51	5.0	372.34		
03/08	342.25	3.0	387.52	370.63	
06/08	377.74	15.3	403.32	389.23	
09/08	405.77	21.4	419.76	408.78	
12/08	438.13	29.4	436.87	429.30	
03/09	468.93	37.0	454.68	450.85	
06/09	491.48	30.1	473.22	473.49	
09/09	544.89	34.3	492.51	497.26	554.03
12/09	550.89	25.7	512.59	522.23	552.34
03/10	558.70	19.1	533.49	548.45	550.65
06/10	574.45	16.9	555.24	575.98	548.97
09/10	525.51	-3.6	577.88	604.90	547.30

Regression	19 pt.	11 pt.	5 pt.
Avg Annual Percent Change Based on Best Fit:	17.3 %	21.6 %	-1.2 %

Exhibit 8.C.2

National Association of Independent Insurers
Other Than Automobile
Arkansas

Pure Premium Loss Trends - Condo/Renters

Year Ending	Actual Paid Pure Premium	Annual % Change	Exponential Curve of Best Fit ($) 19 pt.	11 pt.	5 pt.
03/05	$88.78	-10.1 %			
06/05	101.43	25.1			
09/05	106.63	32.4			
12/05	114.20	58.2			
03/06	110.50	24.5	91.43		
06/06	111.70	10.1	93.07		
09/06	102.11	-4.2	94.74		
12/06	95.86	-16.1	96.43		
03/07	86.53	-21.7	98.16		
06/07	84.10	-24.7	99.92		
09/07	94.60	-7.4	101.71		
12/07	93.83	-2.1	103.53		
03/08	98.56	13.9	105.38	97.33	
06/08	102.77	22.2	107.27	100.71	
09/08	103.82	9.8	109.19	104.21	
12/08	111.38	18.7	111.15	107.83	
03/09	113.16	14.8	113.14	111.58	
06/09	108.25	5.3	115.16	115.46	
09/09	114.68	10.5	117.23	119.47	113.54
12/09	118.20	6.1	119.33	123.63	120.38
03/10	125.94	11.3	121.46	127.92	127.65
06/10	141.12	30.4	123.64	132.37	135.34
09/10	140.66	22.7	125.85	136.97	143.51

Regression	19 pt.	11 pt.	5 pt.
Avg Annual Percent Change Based on Best Fit:	7.4 %	14.6 %	26.4 %

Encompass Insurance Group
Other Than Automobile
Arkansas

Determination of Non-Modeled Catastrophe Factor

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR	EX-CAT INCURRED LOSS+ALAE	CATASTROPHE INCURRED LOSS+ALAE	STATE CATASTROPHE FACTOR	COUNTRYWIDE CATASTROPHE FACTOR	RELATIVITIES
1988	1,579,834	37,017	0.023	0.054	0.426
1989	1,849,550	1,388,113	0.751	0.155	4.845
1990	1,008,317	351,471	0.349	0.182	1.918
1991	1,454,400	205,277	0.141	0.215	0.656
1992	903,216	26,211	0.029	0.184	0.158
1993	1,189,006	23,921	0.020	0.246	0.081
1994	802,038	63,772	0.080	0.363	0.220
1995	1,538,192	129,161	0.084	0.127	0.661
1996	1,616,672	1,115,444	0.690	0.501	1.377
1997	2,006,585	1,070,468	0.533	0.129	4.132
1998	1,309,287	284,965	0.218	0.466	0.468
1999	1,624,429	2,583,898	1.591	0.181	8.790
2000	2,353,497	1,040,216	0.442	0.138	3.203
2001	2,474,959	46,576	0.019	0.094	0.202
2002	1,920,755	191,548	0.100	0.160	0.625
2003	1,337,002	422,683	0.316	0.200	1.580
2004	2,092,108	77,354	0.037	0.160	0.231
2005	872,261	0	0.000	0.121	0.000
2006	1,161,845	426,593	0.367	0.206	1.782
2007	2,459,015	48,328	0.020	0.172	0.116
2008	2,336,305	1,279,163	0.548	0.249	2.201
2009	1,602,286	885,526	0.553	0.221	2.502

(7) Average Relativity	1.644
(8) Standard Deviation	2.102
(9) Credibility	0.801
(10) Credibility Weighted Relativity	1.516
(11) Countrywide Selected Catastrophe Factor	0.172
(12) Arkansas Catastrophe Factor	0.261

Exhibit 10.A

Encompass Insurance Group
Other Than Automobile
Arkansas

Summary of Expense Provisions

	Percent Fixed	Expense Provision
General Expense	100 %	7.3 %
Other Acquisition	100	0.7
Licenses and Fees	100	0.2
ULAE	0	12.6
Commissions	0	12.8
Taxes †	0	2.9
Contingency Provision	0	0.0
Profit Provision	0	8.3
Debt Provision	0	1.3

† State Taxes - Does not include Federal Income Tax

Exhibit 10.B

Encompass Insurance Group
Other Than Automobile
Arkansas

Factor to Adjust for Subsequent Change in Fixed Expense*

1) Average Earned Date of Experience Period	6/30/2008
2) Average Earned Date of Proposed Policy Period	6/2/2012
3) Number of Years from (1) to (2)	3.923
4) Selected Annual Impact	1.70%
5) Factor to Adjust for Subsequent Change in Fixed Expense = [1 + (4)] ^ (3)	1.068

* For Calendar Years 2007-2009

Exhibit 11

Encompass Insurance Group
Other Than Automobile
Arkansas

Investment Income

Calculation of Present Value, as of the Average Earning Date
of a Policy year, of all Income and Outgo @ 2.4%*
force of interest, given an Operating Profit of 7.1%
and twelve-month Policy Terms

Years From Start of Policy Year	Arkansas Cumulative Percent of Losses Paid	Arkansas Yearly Percent of Losses Paid	Time from Start of Policy Year	Discounted ** to avg time of profit @ 2.4%	Discounted Payments
1	26.1%	26.1%	0.70	1.007	26.3%
2	82.1%	56.0%	1.40	0.990	55.4%
3	92.7%	10.6%	2.30	0.969	10.3%
4	96.2%	3.5%	2.80	0.958	3.4%
5	98.0%	1.8%	4.30	0.924	1.7%
Subsequent	100.0%	2.0%	7.20	0.862	1.7%
Total		100.0%			98.8%
Expected Losses and Loss Expense Ratio					66.5%
Present Value of Loss and Loss Expense Payments					65.7%
General Expense		7.3%	0.75	1.006	7.3%
Other Acquisition		0.7%	0.63	1.009	0.7%
Taxes		2.9%	0.77	1.006	2.9%
Commissions		12.8%	0.58	1.010	12.9%
Debt Provision		1.3%	1.00	1.000	1.3%
Profit Provision		8.3%	1.00	1.000	8.3%
Contingency Provision		0.0%	1.00	1.000	0.0%
Licenses and Fees		0.2%	0.77	1.006	0.2%
Total Present Value of Outgo					99.3%
Premiums		100.0%	0.57	1.010	101.0%
Difference, Present Value of Income Less Present Value of Outgo					1.7%

*Discount rate from Investments Department forecast
**exp (0.024 x (timing of profit being earned - timing of cash flow))

Encompass Indemnity Company
Other Than Automobile
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Derivation of Columns (1) through (4) used in the Fixed Expense Spread Analysis

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	(from GLM)	=(6_{TOT})*(5)*(Fixed)	= [(2)+(3)]/[1-Variable)	(from GLM)	= (4)/(5)	= (3)/(5)
IS Group	Total Losses	Total Fixed Expenses	Total Premium	Total Allstate Property Count	Average Total Premium	Average Fixed Expense Per Property
1	1,239,737,662	229,428,484	2,012,226,885	3,074,722	654.44	74.62
2	1,467,575,992	253,029,071	2,356,607,370	3,391,009	694.96	74.62
3	1,783,233,737	279,435,730	2,825,112,033	3,744,902	754.39	74.62
4	1,651,120,947	235,628,015	2,584,164,492	3,157,806	818.34	74.62
5	1,384,522,521	172,768,926	2,132,926,712	2,315,390	921.20	74.62
6	1,152,570,711	131,925,919	1,759,296,360	1,768,026	995.06	74.62
7	913,778,044	92,171,060	1,377,786,875	1,235,245	1,115.40	74.62
8	784,024,485	69,717,196	1,169,317,690	934,326	1,251.51	74.62
9	562,026,736	43,029,453	828,708,404	576,666	1,437.07	74.62
10	267,176,792	17,907,635	390,462,679	239,992	1,626.98	74.62
Total	11,205,767,626	1,525,041,490	17,436,609,499	20,438,084	853.14	74.62

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	(from data pull)	(from data pull)	= (9)/(8)	= (6)*(10) =Att B, Col 1	= (7)*(10)/[1-Variable] =Att B, Col 2	=(12_{TOT})*(%Unallocated =Att B, Col 3	=(12_{TOT})*(%Allocated) =Att B, Col 4
IS Group	Encompass Policy Count	Encompass Property Count	Average Properties per Policy	Indicated Premium per Policy	Current Fixed Expense Per Policy	Unallocated Fixed Expense Per Policy	Starting Allocated Expenses per Policy
1	10,640	12,474	1.172	767.25	119.82	26.10	$93.78
2	16,940	19,777	1.167	811.34	119.31	26.10	$93.78
3	17,287	20,687	1.197	902.76	122.30	26.10	$93.78
4	14,166	16,661	1.176	962.47	120.20	26.10	$93.78
5	8,090	9,614	1.188	1,094.73	121.45	26.10	$93.78
6	4,803	5,513	1.148	1,142.16	117.31	26.10	$93.78
7	2,481	2,813	1.134	1,264.65	115.88	26.10	$93.78
8	1,455	1,565	1.076	1,346.13	109.93	26.10	$93.78
9	877	974	1.111	1,596.01	113.50	26.10	$93.78
10	580	619	1.067	1,736.38	109.07	26.10	$93.78
Total	77,319	90,697	1.173	944.05	119.88	26.10	$93.78

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SUPPORT FOR INDICATED CHANGES TO HOME RATING TIER GROUPS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
						(4) * (5)	(3) + (6) - (2)	(7) / [(1) - (2)]
Home Rating Tier Groups	**Indicated Average Premium Per Policy**	**Current Indicated Fixed Expenses Per Policy**	**Unallocated Fixed Expenses Per Policy**	**Starting Allocated Fixed Expenses Per Policy**	**Defection Relativity**	**Indicated Allocated Acquisition Expenses Per Policy**	**Total Premium Difference**	**Indicated Change**
1	$767.25	$119.82	$26.10	$93.78	0.645	$60.47	-$33.24	-5.1%
2	$811.34	$119.31	$26.10	$93.78	0.742	$69.56	-$23.66	-3.4%
3	$902.76	$122.30	$26.10	$93.78	0.848	$79.52	-$16.68	-2.1%
4	$962.47	$120.20	$26.10	$93.78	1.012	$94.94	$0.84	0.1%
5	$1,094.73	$121.45	$26.10	$93.78	1.157	$108.54	$13.19	1.4%
6	$1,142.16	$117.31	$26.10	$93.78	1.377	$129.12	$37.92	3.7%
7	$1,264.65	$115.88	$26.10	$93.78	1.692	$158.67	$68.90	6.0%
8	$1,346.13	$109.93	$26.10	$93.78	2.201	$206.44	$122.61	9.9%
9	$1,596.01	$113.50	$26.10	$93.78	2.774	$260.17	$172.76	11.7%
10	$1,736.38	$109.07	$26.10	$93.78	2.984	$279.87	$196.89	12.1%

Encompass Indemnity Company
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5 Years of Arkansas Specifc Loss History by Tier Group

	(1)	(2)	(3)	(4)	(5)
			= (2) / (1)	= (3) / (3_{TOT})	= (4) - 1
Group	**Earned Premium @ CRL**	**Limited Ex-Cat Incurred Loss and ALAE Developed to Ultimate**	**Loss Ratio**	**Loss Ratio Relativity**	**Indicated % Change**
A	6,902,815	2,442,140	35.4%	0.850	-15.0%
B	2,833,895	1,554,165	54.8%	1.317	31.7%
C	406,277	226,295	55.7%	1.338	33.8%
Total	10,142,988	4,222,599	41.6%		

The Groups are composed of:

Group A: EDGE Tiers 1-4, SRM Tiers 1-2
Group B: EDGE Tiers 5-7, SRM Tiers 3-4
Group C: EDGE Tiers 8-10, SRM Tiers 5-7

Encompass Indemnity Company
Arkansas Other Than Automobile
Encompass Filing Number: #ER-1662

Response to 3/14/11 DOI Request

Request

Provide the factors of this filing that result in the 15-20% increases. For example, a combination of tier factor change and base rate, or base rate.

The following table provides the characteristics of the exposures receiving a 15% to 20% impact as a result of this filing. All exposures listed below are being impacted by the changes to their respective Property Rating Tier Group factors as well as the changes to their dwelling base rates or condo base rates.

Property Rating Tier Group	Property Type	Property Rating Tier Factor Change	Dwelling/Condo Base Rate Change	Exposures
Non-Package Tier 8	Homeowner	6.8%	9.8%	16
Non-Package Tier 8	Homeowner	6.8%	9.8%	1
Non-Package Tier 9	Homeowner	7.0%	9.8%	11
Non-Package Tier 9	Renter	7.0%	11.0%	1
Package Tier 8	Homeowner	7.1%	9.8%	10
Package Tier 8	Renter	7.1%	11.0%	1
Package Tier 8	Renter	7.1%	11.0%	1
Package Tier 9	Homeowner	9.8%	9.8%	3
Package Tier 9	Renter	9.8%	11.0%	2
Package Tier 10	Homeowner	7.6%	9.8%	1

Encompass Indemnity Company
Arkansas Other Than Automobile
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Response to 3/23/11 DOI Concerns

Objection 1

It is our understanding this is a closed book of business. Please explain if the company has considered moving the insureds to another program. What would the rate impact be?

Encompass Indemnity Company services both new and renewal business in the state of Arkansas. Encompass Indemnity Company is not a closed book of business.

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
02/11/2011	Supporting Document	NAIC loss cost data entry document	02/21/2011	09_FORM RF-1 Rate Filing Abstract.PDF (Superceded)
02/11/2011	Supporting Document	Explanatory Memorandum, Attachment A - GLM Memo, Attachment B - Tier Support, Attachment C - Package LR Analysis, Attachment D - Tier Factor Development	02/21/2011	03_Explanatory Memorandum.PDF (Superceded) 04_Attachment A - GLM Memo.PDF (Superceded) 05_Attachment B - Tier Support.PDF (Superceded) 06_Attachment C - Package LR Analysis.PDF (Superceded) 07_Attachment D - Tier Factor Development.PDF (Superceded)

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	**ER-1662**

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

		Company Name		Company NAIC Number
3.	**A.**	**Encompass Indemnity Company**	**B.**	**008-15130**

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	**Homeowners**	**B.**	

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Homeowners	**N/A**	**0.0%**					
Condo	**N/A**	**0.0%**					
Renter	**N/A**	**0.0%**					
Dwelling Fire	**N/A**	**0.0%**					
Other Than Auto Balance	**N/A**	**0.0%**					
TOTAL OVERALL EFFECT	**N/A**	**0.0%**					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2005	**970**	**0.0%**	**10/6/05**	**1,091**	**541**	**49.6%**	**121.9%**
2006	**1,494**	**N/A**	**N/A**	**1,767**	**1,132**	**64.1%**	**49.4%**
2007	**1,655**	**N/A**	**N/A**	**2,073**	**1,881**	**90.7%**	**50.3%**
2008	**1,692**	**0.0%**	**6/5/08**	**2,155**	**3,330**	**154.6%**	**78.9%**
2009	**1,435**	**N/A**	**N/A**	**2,106**	**1,703**	**80.8%**	**62.4%**

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**N/A**
B. General Expense	**N/A**
C. Taxes, License & Fees	**N/A**
D. Underwriting Profit & Contingencies	**N/A**
E. Other (explain)	**N/A**
F. TOTAL	**N/A**

8. **N** Apply Lost Cost Factors to Future filings? (Y or N)
9. **20.6%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 320
10. **-16.6%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 324

ENCOMPASS INDEMNITY COMPANY
OTHER THAN AUTOMOBILE
ARKANSAS

EXPLANATORY MEMORANDUM

Rate/Factor Revisions

With this filing, the Encompass Indemnity Company proposes the revisions described below for the Other Than Automobile line of business in Arkansas. The changes described below will apply to new business effective May 2, 2011, and to renewal business effective June 2, 2011. The changes result in an overall revenue neutral rate level.

Note: The Encompass EDGE rating plan was overlaid onto the Encompass Indemnity Company book with renewals effective 4/23/2010. Due to Encompass having annual policies, not all policyholders have renewed onto EDGE at this time. For the purpose of this measurement, Encompass is making the assumption that those policyholders that have not yet renewed onto the EDGE rating plan will have similar characteristics to those that have already renewed onto the EDGE rating plan. The measurement includes policies that have renewed onto the EDGE rating plan through 1/13/2011. Please note that while Encompass used only EDGE policies for the measurement, the reported premiums and policy counts on the Rate/Rule Schedule are for the entire Encompass Indemnity Company book of business.

- **Home Rating Tier Factors (Non-Package, Package)**

  Encompass proposes to revise the Home Rating Tier Factors (Non-Package, Package). The changes to the Non-Package Home Rating Tier Factors are based on the results of a multivariate analysis, which was performed using Generalized Linear Models, as well as a countrywide analysis of fixed expenses and retention. **Attachment A** explains the Generalized Linear Models methodology. **Attachment B** provides the countrywide analysis of fixed expenses. Proposed factors were selected within the range of current and indicated factors.

  The Package Home Rating Tier Factors are calculated by applying the package discount to the updated Non-Package Home Rating Tier Factors. In addition to the changes outlined above, Encompass proposes a 20% package discount based on a loss ratio analysis provided in **Attachment C**. **Attachment D** details the calculations behind the determination of the proposed Non-Package and Package Home Rating Tier Factors. Please reference the Home Rate Manual for the updated Home Rating Tier Factors.

- **Territorial Base Rates (Condo and Dwelling)**

  The Condo and Dwelling Base Rates are being revised to achieve a revenue neutral Home/Condo/Renters rate level. The base rates are being changed uniformly by territory with minor differences due to rounding. Please reference the Home Rate Manual for the updated base rates.

- **Dwelling Fire Occupancy Factors**

  The Dwelling Fire Occupancy Factors are being revised to achieve a revenue neutral Dwelling Fire rate level. Please reference Rule 7 of the Dwelling Fire Rule Manual for the updated occupancy factors.

ENCOMPASS INDEMNITY COMPANY
OTHER THAN AUTOMOBILE
ARKANSAS

EXPLANATORY MEMORANDUM

Editorial Manual Revisions

- **New Zip Codes**

  The Territory Definition pages are being updated to include new zip codes. This is an editorial change only since all policyholders in these zip codes are already receiving the correct territory classification. Please reference the Home Rate Manual for the new zip codes.

- **Additional Rating Worksheets**

  The Dwelling Fire, Personal Umbrella, and Boat Rating Worksheets are being added to the Home Rate Manual. Please reference the Home Rate Manual for the additional rating worksheets.

- **Reinsurance Charge Rounding Language**

  Currently, in the Reinsurance Charge Calculation steps of the Rating Worksheet, Encompass has language stating to round to the nearest dollar after each of the 4 steps. However, in order to stay consistent with our current practices, we are updating the wording to "Do Not Round to the Nearest Dollar Until Step 4." This is an editorial change only as our current programming is correctly rounding only after Step 4. Please reference the Home Rate Manual for this updated language.

ENCOMPASS INDEMNITY COMPANY
OTHER THAN AUTOMOBILE
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ATTACHMENT A

Methodology

A multivariate analysis using Generalized Linear Models (GLMs) is used to determine indicated factors for each peril. GLMs allow us to consider all major rating plans simultaneously to account for correlation among variables. They provide regression-like modeling of the response variable of pure premium, but provide more flexibility versus linear regression, as GLMs allow the response variable to come from an exponential family of distributions (including normal, Poisson, binomial, negative binomial, gamma and Tweedie distributions). Six models are developed for this analysis; one GLM for each of Fire, Liability, Theft, Water, Wind/CAT, and Other perils. The Hurricane peril factors have not been updated.

For more information on GLMs and usage in insurance ratemaking, please see the following references:

1. Anderson, D.; Feldblum, S; Modlin, C; Schirmacher, D. Schirmacher, E.; and Thandi, N., "A Practitioner's Guide to Generalized Linear Models" (Second Edition), CAS Study Note, May 2005.
   http://www.casact.org/pubs/dpp/dpp04/04dpp1.pdf
2. McCullagh, P. and Nelder, J., Generalized Linear Models (Second Edition), Chapman and Hall, London, 1989.

Data

The data used in the analysis is Allstate countrywide homeowners policies for accident years 2003-2006, evaluated at March 31, 2007. Since the updated rating plan factors will be utilized on the newer Encompass Indemnity Company book of business, the data was limited to those policies that have renewed seven or fewer times.

The by-peril GLMs are fit on the 2003-2006 dataset, and the factors (model results) are validated on a separate holdout dataset that contains accident year 2007 data for policies that have renewed seven or fewer times.

Model and Variables Structure

For each peril, indicated rating plan factors are produced by fitting a GLM using a Tweedie distribution with a log link function to predict the response variable of pure premium.

Indicated and Proposed Rating Plan Factors

Proposed factors were based on indicated factors, smoothing techniques, and actuarial judgment.

Encompass Indemnity Company
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Support for Home Rating Tier Factor Changes

The Home Rating Tier Group indicated change amount is based upon an analysis of the allocation of fixed expenses and reflects retention differences for general and acquisition-related expenses. The deviations between indicated unallocated and allocated fixed expenses from current fixed expenses, as a percentage of the indicated variable premium per policy, result in the indicated change by Home Rating Tier Group.

Support for Home Rating Tier Factor Changes

Below is a description of the column and row headings as well as the calculations that were performed in the analysis shown on Page 3 of this attachment.

1 Indicated Average Premium Per Policy
Indicated average premiums were derived from losses produced by a GLM, loaded up for Encompass variable and fixed expenses.

2 Current Indicated Fixed Expenses Per Policy
The fixed expense portion of the Indicated Average Premium per Policy

3 Unallocated Fixed Expenses Per Policy
The amount of unallocated fixed expenses on a per policy basis

4 Starting Allocated Fixed Expenses Per Policy
The amount of allocated fixed expenses on a per policy basis

5 Defection Relativity
The defection rate of the segment divided by the overall defection rate

6 Indicated Allocated Acquisition Expenses per Policy [= (4) * (5)]
The amount of expenses allocated per policy based on retention differences

7 Total Premium Difference
The difference between unallocated and indicated allocated fixed expenses from the indicated fixed expense per policy [=(3) + (6) – (2)]

8 Indicated Change
The amount of change indicated for each of the Home Rating Tier Groups [= (7) / [(1) – (2)]]

9 Selected Change
The selected change to the Home Rating Tier Factors for Non-Package Policies

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SUPPORT FOR INDICATED CHANGES TO HOME RATING TIER GROUPS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
						(4) * (5)	(3) + (6) - (2)	(7) / [(1) - (2)]
Home Rating Tier Groups	**Indicated Average Premium Per Policy**	**Current Indicated Fixed Expenses Per Policy**	**Unallocated Fixed Expenses Per Policy**	**Starting Allocated Fixed Expenses Per Policy**	**Defection Relativity**	**Indicated Allocated Acquisition Expenses Per Policy**	**Total Premium Difference**	**Indicated Change**
1	$767.25	$119.82	$26.10	$93.78	0.645	$60.47	-$33.24	-5.1%
2	$811.34	$119.31	$26.10	$93.78	0.742	$69.56	-$23.66	-3.4%
3	$902.76	$122.30	$26.10	$93.78	0.848	$79.52	-$16.68	-2.1%
4	$962.47	$120.20	$26.10	$93.78	1.012	$94.94	$0.84	0.1%
5	$1,094.73	$121.45	$26.10	$93.78	1.157	$108.54	$13.19	1.4%
6	$1,142.16	$117.31	$26.10	$93.78	1.377	$129.12	$37.92	3.7%
7	$1,264.65	$115.88	$26.10	$93.78	1.692	$158.67	$68.90	6.0%
8	$1,346.13	$109.93	$26.10	$93.78	2.201	$206.44	$122.61	9.9%
9	$1,596.01	$113.50	$26.10	$93.78	2.774	$260.17	$172.76	11.7%
10	$1,736.38	$109.07	$26.10	$93.78	2.984	$279.87	$196.89	12.1%

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Package Factor Support
Based on Encompass Indemnity Company Data
Accident Quarters 3Q2005-2Q2010

	(1) Total Ex-CAT Developed Limited Incurred Losses Plus ALAE	(2) Total Premium @ CRL	(3)=(1)/(2) Total Loss Ratio	(4) Loss Ratio Relativity to Segment	(5)=(4)-1 Calculated Percent Change from Loss Ratio Analysis	(6) Current Average EIND Package Discount	(7)=[1+(5)] *[1+(6)]-1 Calculated Average EIND Package Discount	(8) Selected Average EIND Package Discount
Package	$ 2,674,983	$ 6,882,014	38.9%	0.78	-21.7%	-12.8%	-31.7%	-20.0%
Non-Package	$ 1,311,583	$ 2,641,725	49.6%	1.00	0.0%	0.0%	0.0%	0.0%

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Tier Factor Support

	(1)	(2)	(3) (2) / $ARF_{Current}$	(4)	(5)†	(6) (4) * [1 + (5)]	(7) (6) / $ARF_{Indicated}$	(8) (7) / (3) - 1	(9)	(10) (2) * [1 + (9)]	(11)‡	(12) (10) * [1 + (11)]
Home Rating Tier Groups	Non-Package Exposure Distribution	Current Non-Package Factors	Rebased Current Factors	Indicated Factors from GLM	Indicated Change Due to Fixed Expenses	Indicated Factors Adjusted for Fixed Expenses	Rebased Indicated Factors	Indicated Percent Change	Selected Percent Change	Proposed Non-Package Factors	Proposed Package Discount	Proposed Package Factors
1	7.3%	1.000	0.694	0.390	-5.1%	0.370	0.588	-15.3%	-15.0%	0.850	-20.0%	0.680
2	10.7%	1.028	0.714	0.420	-3.4%	0.406	0.645	-9.7%	-9.4%	0.932	-20.0%	0.746
3	11.7%	1.101	0.765	0.460	-2.1%	0.450	0.716	-6.4%	-6.0%	1.035	-20.0%	0.828
4	17.5%	1.203	0.835	0.510	0.1%	0.511	0.812	-2.8%	-2.5%	1.173	-20.0%	0.938
5	11.7%	1.331	0.925	0.570	1.4%	0.578	0.918	-0.8%	0.0%	1.331	-20.0%	1.065
6	10.7%	1.484	1.030	0.620	3.7%	0.643	1.022	-0.8%	0.0%	1.484	-20.0%	1.187
7	9.2%	1.647	1.143	0.700	6.0%	0.742	1.180	3.2%	0.0%	1.647	-20.0%	1.318
8	8.7%	1.827	1.269	0.800	9.9%	0.879	1.398	10.2%	7.0%	1.955	-20.0%	1.564
9	5.8%	2.040	1.417	0.910	11.7%	1.016	1.615	14.0%	7.0%	2.183	-20.0%	1.746
10	6.8%	2.551	1.771	1.000	12.1%	1.121	1.782	0.6%	0.2%	2.556	-20.0%	2.045
Average Rating Factor (ARF)		1.440				0.629						

† Reference Attachment B, Page 3

‡ Reference Attachment C, Page 1