

SERFF Tracking Number: ALSE-127983742 State: Arkansas  
 Filing Company: Encompass Indemnity Company State Tracking Number:  
 Company Tracking Number: ER-1911  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: AR EIND OTA  
 Project Name/Number: Rate/Factor Revision (+6.9%)/846647

## Filing at a Glance

Company: Encompass Indemnity Company

Product Name: AR EIND OTA

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Filing Type: Rate/Rule

SERFF Tr Num: ALSE-127983742 State: Arkansas

SERFF Status: Closed-Filed

Co Tr Num: ER-1911

Author: Andi Colosi

Date Submitted: 01/12/2012

State Tr Num:

State Status:

Reviewer(s): Becky Harrington,  
Nancy Horton

Disposition Date: 01/30/2012

Disposition Status: Filed

Effective Date Requested (New): 04/30/2012

Effective Date Requested (Renewal): 06/14/2012

Effective Date (New): 04/30/2012

Effective Date (Renewal):

06/14/2012

State Filing Description:

## General Information

Project Name: Rate/Factor Revision (+6.9%)

Project Number: 846647

Reference Organization:

Reference Title:

Filing Status Changed: 01/30/2012

State Status Changed:

Created By: Andi Colosi

Corresponding Filing Tracking Number:

Filing Description:

With this filing, Encompass Indemnity Company is proposing revisions to the Other Than Automobile line of business in order to achieve an overall rate impact of 6.9%. The Home Rates Manual, Home Rules Manual, and Dwelling Fire Rules Manual were revised as a part of this filing. Revisions in the Home Rates Manual include the Condo Base Rates, Maximum Deductible Credits, Package Tier Factors, and Dwelling Base Premiums. Revisions in the Home Rules Manual include the Special and Special Value Coverage Option Factors, Building Ordinance Increased Costs, and Building Additions and Alterations. Revisions in the Dwelling Fire Rules Manual include the Occupancy Factors.

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Andi Colosi

## Company and Contact

SERFF Tracking Number: ALSE-127983742 State: Arkansas  
 Filing Company: Encompass Indemnity Company State Tracking Number:  
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 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: AR EIND OTA  
 Project Name/Number: Rate/Factor Revision (+6.9%)/846647

**Filing Contact Information**

Andi Colosi, State Filings Project Manager andi.colosi@allstate.com  
 2775 Sanders Road 847-402-5000 [Phone] 21839 [Ext]  
 Suite A2-W 847-402-9757 [FAX]  
 Northbrook, IL 60062

**Filing Company Information**

Encompass Indemnity Company CoCode: 15130 State of Domicile: Illinois  
 2775 Sanders Rd. Group Code: 8 Company Type: Property and  
 Suite A2-W Group Name: Allstate Casualty  
 Northbrook, IL 60062 FEIN Number: 59-2366357  
 (847) 402-5000 ext. [Phone] State ID Number:  
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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Encompass Indemnity Company	\$100.00	01/12/2012	55266397

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	01/30/2012	01/30/2012

### 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	01/20/2012	01/20/2012	Andi Colosi	01/27/2012	01/27/2012
Pending Industry Response	Becky Harrington	01/13/2012	01/13/2012	Andi Colosi	01/13/2012	01/13/2012

SERFF Tracking Number: ALSE-127983742 State: Arkansas  
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## Disposition

Disposition Date: 01/30/2012  
 Effective Date (New): 04/30/2012  
 Effective Date (Renewal): 06/14/2012  
 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	35.200%	5.000%	\$73,751	938	\$1,475,026	13.600%	-19.600%

SERFF Tracking Number: ALSE-127983742 State: Arkansas  
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 Product Name: AR EIND OTA  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document (revised)	Supporting Documents	Filed	Yes
Supporting Document	Supporting Documents		Yes
Supporting Document	Supporting Documents		Yes
Supporting Document	Objection Response 2 - 1/13/12	Filed	Yes
Rate (revised)	ManualHomeRates	Filed	Yes
Rate	ManualHomeRates		Yes
Rate (revised)	ManualHomeRules	Filed	Yes
Rate	ManualHomeRules		Yes
Rate (revised)	ManualDwellingFireRules	Filed	Yes
Rate	ManualDwellingFireRules		Yes

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Product Name: AR EIND OTA  
Project Name/Number: Rate/Factor Revision (+6.9%)/846647

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 01/20/2012

Submitted Date 01/20/2012

Respond By Date

Dear Andi Colosi,

This will acknowledge receipt of the recent response.

The increase amount has been reviewed by the Commissioner. Please amend the overall increase to 5% per his review and request.

Please amend the HPCS.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

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

SERFF Tracking Number: ALSE-127983742 State: Arkansas  
Filing Company: Encompass Indemnity Company State Tracking Number:  
Company Tracking Number: ER-1911  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: AR EIND OTA  
Project Name/Number: Rate/Factor Revision (+6.9%)/846647

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 01/27/2012  
Submitted Date 01/27/2012

Dear Becky Harrington,

### Comments:

Hi Becky- Thank you for all of your help with this filing. We appreciate your time and correspondence. Please see our responses below. If you have any additional questions or concerns, please let us know.

Thanks!  
Andi

## Response 1

Comments: The filing has been revised to meet the department's request for a 5% overall rate impact. Please refer to the updated documents and post-submission update for the requested revisions.

Also, please note that the Renewal Business Effective Date has been updated from 5/31/2012 to 6/14/2012.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment:

Satisfied -Name: NAIC loss cost data entry document

Comment:

Satisfied -Name: Supporting Documents

Comment:

No Form Schedule items changed.

#### Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
ManualHomeRates		Replacement	
<b>Previous Version</b>			

SERFF Tracking Number: ALSE-127983742 State: Arkansas  
Filing Company: Encompass Indemnity Company State Tracking Number:  
Company Tracking Number: ER-1911  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: AR EIND OTA  
Project Name/Number: Rate/Factor Revision (+6.9%)/846647  
ManualHomeRates Replacement  
ManualHomeRules Replacement  
**Previous Version**  
ManualHomeRules Replacement  
ManualDwellingFireRules Replacement  
**Previous Version**  
ManualDwellingFireRules Replacement

Sincerely,  
Andi Colosi

SERFF Tracking Number: ALSE-127983742 State: Arkansas  
Filing Company: Encompass Indemnity Company State Tracking Number:  
Company Tracking Number: ER-1911  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: AR EIND OTA  
Project Name/Number: Rate/Factor Revision (+6.9%)/846647

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 01/13/2012

Submitted Date 01/13/2012

Respond By Date

Dear Andi Colosi,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: Please withdraw/remove the retained risk provision exhibit.

Objection 2

Comment: Please define territory 320.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

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

SERFF Tracking Number: ALSE-127983742 State: Arkansas  
Filing Company: Encompass Indemnity Company State Tracking Number:  
Company Tracking Number: ER-1911  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: AR EIND OTA  
Project Name/Number: Rate/Factor Revision (+6.9%)/846647

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 01/13/2012  
Submitted Date 01/13/2012

Dear Becky Harrington,

### Comments:

Hi Becky: Thank you for your help with this filing. Please see our responses below and let us know if you have any additional questions or concerns.

### Response 1

Comments: The attachment containing the Retained Risk Provision and any references made to the Retained Risk Provision have been removed from this filing.

#### Related Objection 1

Comment:

Please withdraw/remove the retained risk provision exhibit.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Supporting Documents

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 2

Comments: Please see the attached document

#### Related Objection 1

Comment:

Please define territory 320.

### Changed Items:

SERFF Tracking Number: ALSE-127983742

State: Arkansas

Filing Company: Encompass Indemnity Company

State Tracking Number:

Company Tracking Number: ER-1911

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: AR EIND OTA

Project Name/Number: Rate/Factor Revision (+6.9%)/846647

**Supporting Document Schedule Item Changes**

Satisfied -Name: Objection Response 2 - 1/13/12

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Andi Colosi

SERFF Tracking Number: ALSE-127983742 State: Arkansas  
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 Company Tracking Number: ER-1911  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: AR EIND OTA  
 Project Name/Number: Rate/Factor Revision (+6.9%)/846647

**Post Submission Update Request Processed On 01/30/2012**

**Status:** Allowed  
**Created By:** Andi Colosi  
**Processed By:** Becky Harrington  
**Comments:** reduced overall impact per Dept request

**General Information:**

Field Name	Requested Change	Prior Value
Effective Date Requested (Renew)	06/14/2012	05/31/2012

**Company Rate Information:**

**Company Name:** Encompass Indemnity Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	5.000%	6.900%
Written Premium Change for this Program	\$73751	\$101777
Maximum %Change (where required)	13.600%	15.700%
Minimum %Change (where required)	-19.600%	-18.200%

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 Company Tracking Number: ER-1911  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: AR EIND OTA  
 Project Name/Number: Rate/Factor Revision (+6.9%)/846647

**Rate Information**

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:** 05/02/2011  
**Filing Method of Last Filing:** File and Use

**Company Rate Information**

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	35.200%	5.000%	\$73,751	938	\$1,475,026	13.600%	-19.600%

SERFF Tracking Number: ALSE-127983742 State: Arkansas  
 Filing Company: Encompass Indemnity Company State Tracking Number:  
 Company Tracking Number: ER-1911  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: AR EIND OTA  
 Project Name/Number: Rate/Factor Revision (+6.9%)/846647

## Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 01/30/2012	ManualHomeRates		Replacement	ER-1911 ManualHomeRates.v2 .pdf
Filed 01/30/2012	ManualHomeRules		Replacement	ER-1911 ManualHomeRules.v2. pdf
Filed 01/30/2012	ManualDwellingFireRu les		Replacement	ER-1911 ManualDwellingFireRu les.v2.pdf



**ARKANSAS USP PORTFOLIO**

**HOME RATE PAGES**

**ENCOMPASS INDEMNITY COMPANY**



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**CONDO RATE TABLES**

TERRITORY	BASE RATE
301	<u>153</u>
302	<u>153</u>
303	<u>153</u>
304	<u>153</u>
305	<u>153</u>
306	<u>153</u>
307	<u>153</u>
309	<u>153</u>
310	<u>153</u>
311	<u>153</u>
312	<u>153</u>
313	<u>153</u>
314	<u>153</u>
315	<u>153</u>
316	<u>153</u>
318	<u>153</u>
319	<u>153</u>
320	<u>153</u>
321	<u>153</u>
322	<u>153</u>
323	<u>153</u>
324	<u>153</u>
325	<u>153</u>
326	<u>153</u>

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							WINDSTORM/HAIL MAXIMUM DEDUCTIBLE CREDITS						
	DWELLING							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	\$134	\$188	\$242	\$350	\$539	\$1,049	\$2,047
\$750	N/A	0.920	0.903	0.879	0.851	0.820	0.792	N/A	\$269	\$323	\$404	\$593	\$1,077	\$1,993
\$1,000	N/A	N/A	0.870	0.846	0.818	0.787	0.759	N/A	N/A	\$404	\$511	\$700	\$1,238	\$2,208
\$1,500	N/A	N/A	N/A	0.800	0.817	0.784	0.754	N/A	N/A	N/A	\$673	\$888	\$1,400	\$2,370
\$2,500	N/A	N/A	N/A	N/A	0.720	0.667	0.642	N/A	N/A	N/A	N/A	\$1,211	\$1,723	\$2,692
\$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	\$2,557	\$3,527
\$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	\$5,115

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

ALL OTHER PERILS	WINDSTORM/HAIL DEDUCTIBLE							WINDSTORM/HAIL MAXIMUM DEDUCTIBLE CREDITS						
	DWELLING							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	\$134	\$188	\$242	\$350	\$539	\$1,049	\$2,047
\$750	N/A	0.920	0.903	0.879	0.851	0.820	0.792	N/A	\$269	\$323	\$404	\$593	\$1,077	\$1,993
\$1,000	N/A	N/A	0.870	0.846	0.818	0.787	0.759	N/A	N/A	\$404	\$511	\$700	\$1,238	\$2,208
\$1,500	N/A	N/A	N/A	0.800	0.817	0.784	0.754	N/A	N/A	N/A	\$673	\$888	\$1,400	\$2,370
\$2,500	N/A	N/A	N/A	N/A	0.720	0.667	0.642	N/A	N/A	N/A	N/A	\$1,211	\$1,723	\$2,692
\$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	\$2,557	\$3,527
\$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	\$5,115

Territory 301, 303, 306, 309

ALL OTHER PERILS	WINDSTORM/HAIL DEDUCTIBLE							WINDSTORM/HAIL MAXIMUM DEDUCTIBLE CREDITS						
	DWELLING							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	\$134	\$188	\$242	\$350	\$539	\$1,049	\$2,047
\$750	N/A	0.920	0.903	0.879	0.851	0.820	0.792	N/A	\$269	\$323	\$404	\$593	\$1,077	\$1,993
\$1,000	N/A	N/A	0.870	0.846	0.818	0.787	0.759	N/A	N/A	\$404	\$511	\$700	\$1,238	\$2,208
\$1,500	N/A	N/A	N/A	0.800	0.817	0.784	0.754	N/A	N/A	N/A	\$673	\$888	\$1,400	\$2,370
\$2,500	N/A	N/A	N/A	N/A	0.720	0.667	0.642	N/A	N/A	N/A	N/A	\$1,211	\$1,723	\$2,692
\$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	\$2,557	\$3,527
\$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	\$5,115

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	\$403	\$403
\$2,500	\$1,211	\$1,211
\$5,000	\$2,557	\$2,557



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**PROPERTY RATING TIER FACTORS**

**For Non-Package Policies:**

<b>Tier</b>	<b>Factor</b>
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:**

<b>Tier</b>	<b>Factor</b>
1	<u>0.646</u>
2	<u>0.708</u>
3	<u>0.787</u>
4	<u>0.891</u>
5	<u>1.012</u>
6	<u>1.128</u>
7	<u>1.252</u>
8	<u>1.486</u>
9	<u>1.659</u>
10	<u>1.943</u>



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 301**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	921	947	957	973	1,017	1,359	1,359	905	930	938	951	961	1,359	1,359
40	1,031	1,060	1,070	1,089	1,137	1,513	1,513	1,013	1,040	1,050	1,065	1,075	1,513	1,513
50	1,140	1,172	1,183	1,203	1,256	1,666	1,666	1,121	1,150	1,161	1,177	1,188	1,666	1,666
60	1,248	1,282	1,295	1,317	1,374	1,817	1,817	1,228	1,260	1,271	1,288	1,301	1,817	1,817
70	1,357	1,394	1,408	1,431	1,492	1,970	1,970	1,335	1,370	1,382	1,400	1,414	1,970	1,970
75	1,412	1,450	1,464	1,488	1,552	2,046	2,046	1,389	1,425	1,437	1,456	1,470	2,046	2,046
80	1,467	1,507	1,521	1,546	1,612	2,124	2,124	1,444	1,481	1,494	1,513	1,528	2,124	2,124
85	1,521	1,562	1,577	1,603	1,671	2,200	2,200	1,497	1,535	1,548	1,569	1,584	2,200	2,200
90	1,576	1,618	1,633	1,660	1,730	2,276	2,276	1,551	1,590	1,604	1,625	1,640	2,276	2,276
95	1,631	1,674	1,690	1,717	1,789	2,353	2,353	1,605	1,645	1,659	1,681	1,697	2,353	2,353
100	1,685	1,730	1,746	1,774	1,849	2,429	2,429	1,658	1,700	1,715	1,737	1,753	2,429	2,429
105	1,740	1,785	1,802	1,831	1,908	2,505	2,505	1,712	1,755	1,770	1,793	1,810	2,505	2,505
110	1,794	1,841	1,859	1,888	1,967	2,581	2,581	1,766	1,810	1,825	1,849	1,866	2,581	2,581
115	1,845	1,893	1,911	1,941	2,021	2,645	2,645	1,816	1,861	1,877	1,901	1,919	2,645	2,645
120	1,895	1,943	1,961	1,992	2,074	2,708	2,708	1,865	1,911	1,927	1,952	1,969	2,708	2,708
125	1,946	1,995	2,013	2,045	2,127	2,773	2,773	1,916	1,962	1,979	2,003	2,022	2,773	2,773
130	1,997	2,047	2,066	2,097	2,182	2,837	2,837	1,966	2,013	2,030	2,055	2,074	2,837	2,837
140	2,107	2,159	2,179	2,212	2,299	2,980	2,980	2,076	2,125	2,142	2,168	2,187	2,980	2,980
150	2,219	2,273	2,293	2,328	2,418	3,125	3,125	2,186	2,237	2,255	2,282	2,302	3,125	3,125
160	2,368	2,425	2,446	2,482	2,578	3,321	3,321	2,334	2,387	2,406	2,435	2,456	3,321	3,321
170	2,511	2,571	2,593	2,631	2,731	3,509	3,509	2,475	2,531	2,551	2,581	2,603	3,509	3,509
175	2,553	2,614	2,636	2,674	2,775	3,564	3,564	2,516	2,573	2,593	2,624	2,646	3,564	3,564
180	2,595	2,656	2,678	2,717	2,820	3,617	3,617	2,558	2,615	2,636	2,666	2,689	3,617	3,617
190	2,683	2,746	2,769	2,809	2,914	3,731	3,731	2,645	2,704	2,725	2,756	2,779	3,731	3,731
200	2,825	2,890	2,914	2,954	3,062	3,900	3,900	2,787	2,847	2,868	2,901	2,924	3,900	3,900
220	3,118	3,186	3,211	3,254	3,367	4,247	4,247	3,078	3,141	3,163	3,197	3,222	4,247	4,247
240	3,408	3,479	3,506	3,551	3,671	4,606	4,606	3,364	3,432	3,455	3,491	3,518	4,606	4,606
250	3,551	3,625	3,652	3,699	3,823	4,786	4,786	3,507	3,576	3,601	3,638	3,665	4,786	4,786
275	3,894	3,973	4,002	4,053	4,185	5,218	5,218	3,846	3,920	3,947	3,986	4,015	5,218	5,218
300	4,174	4,259	4,291	4,345	4,487	5,596	5,596	4,123	4,202	4,231	4,273	4,305	5,596	5,596
325	4,437	4,530	4,563	4,622	4,775	5,973	5,973	4,382	4,468	4,499	4,545	4,579	5,973	5,973
350	4,735	4,834	4,870	4,933	5,097	6,382	6,382	4,676	4,768	4,801	4,850	4,886	6,382	6,382
375	5,032	5,138	5,176	5,243	5,419	6,792	6,792	4,969	5,067	5,102	5,155	5,194	6,792	6,792
400	5,329	5,441	5,482	5,553	5,741	7,201	7,201	5,261	5,366	5,404	5,460	5,501	7,201	7,201
425	5,623	5,743	5,787	5,863	6,063	7,621	7,621	5,551	5,663	5,703	5,763	5,807	7,621	7,621
450	5,916	6,044	6,091	6,172	6,385	8,048	8,048	5,839	5,959	6,001	6,065	6,112	8,048	8,048
475	6,208	6,344	6,394	6,480	6,706	8,474	8,474	6,126	6,253	6,299	6,367	6,416	8,474	8,474
500	6,500	6,644	6,697	6,788	7,028	8,900	8,900	6,414	6,548	6,596	6,668	6,721	8,900	8,900
600	7,671	7,847	7,912	8,023	8,317	10,605	10,605	7,566	7,730	7,789	7,877	7,941	10,605	10,605
700	8,841	9,050	9,126	9,258	9,605	12,310	12,310	8,717	8,911	8,980	9,084	9,161	12,310	12,310
750	9,427	9,651	9,733	9,875	10,249	13,163	13,163	9,292	9,501	9,576	9,688	9,770	13,163	13,163
800	10,012	10,253	10,341	10,493	10,893	14,017	14,017	9,868	10,092	10,173	10,293	10,381	14,017	14,017
850	10,597	10,853	10,947	11,109	11,536	14,868	14,868	10,443	10,682	10,768	10,896	10,990	14,868	14,868
900	11,183	11,455	11,555	11,727	12,181	15,722	15,722	11,019	11,273	11,364	11,500	11,600	15,722	15,722
EACH ADD'L 100,000	868	889	896	910	945	1,219	1,219	855	875	882	892	900	1,219	1,219



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 302**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	957	989	1,000	1,020	1,071	1,476	1,476	939	968	978	994	1,005	1,476	1,476
40	1,064	1,098	1,110	1,132	1,189	1,634	1,634	1,043	1,075	1,086	1,104	1,116	1,634	1,634
50	1,169	1,206	1,220	1,244	1,306	1,791	1,791	1,147	1,181	1,194	1,213	1,226	1,791	1,791
60	1,274	1,314	1,329	1,354	1,422	1,947	1,947	1,249	1,287	1,301	1,321	1,336	1,947	1,947
70	1,379	1,422	1,438	1,466	1,538	2,104	2,104	1,353	1,393	1,408	1,430	1,446	2,104	2,104
75	1,431	1,476	1,493	1,522	1,597	2,182	2,182	1,404	1,446	1,461	1,484	1,500	2,182	2,182
80	1,485	1,532	1,549	1,578	1,656	2,262	2,262	1,457	1,501	1,516	1,539	1,557	2,262	2,262
85	1,537	1,585	1,603	1,633	1,714	2,340	2,340	1,508	1,553	1,569	1,593	1,611	2,340	2,340
90	1,590	1,639	1,658	1,689	1,772	2,418	2,418	1,560	1,606	1,623	1,648	1,666	2,418	2,418
95	1,642	1,694	1,712	1,745	1,830	2,497	2,497	1,612	1,659	1,677	1,702	1,721	2,497	2,497
100	1,695	1,748	1,767	1,801	1,889	2,575	2,575	1,663	1,713	1,730	1,757	1,776	2,575	2,575
105	1,747	1,802	1,822	1,856	1,947	2,653	2,653	1,715	1,766	1,784	1,811	1,831	2,653	2,653
110	1,800	1,856	1,876	1,912	2,005	2,731	2,731	1,766	1,819	1,837	1,865	1,886	2,731	2,731
115	1,848	1,905	1,926	1,962	2,057	2,795	2,795	1,814	1,867	1,886	1,915	1,936	2,795	2,795
120	1,895	1,953	1,974	2,011	2,107	2,858	2,858	1,861	1,915	1,934	1,963	1,984	2,858	2,858
125	1,944	2,002	2,024	2,061	2,159	2,922	2,922	1,909	1,963	1,983	2,012	2,034	2,922	2,922
130	1,992	2,052	2,074	2,112	2,211	2,987	2,987	1,956	2,012	2,032	2,062	2,084	2,987	2,987
140	2,099	2,161	2,184	2,223	2,326	3,131	3,131	2,062	2,120	2,140	2,171	2,194	3,131	3,131
150	2,208	2,272	2,296	2,337	2,444	3,280	3,280	2,169	2,229	2,251	2,283	2,307	3,280	3,280
160	2,360	2,428	2,453	2,495	2,608	3,487	3,487	2,320	2,383	2,405	2,439	2,464	3,487	3,487
170	2,505	2,576	2,602	2,647	2,765	3,686	3,686	2,463	2,529	2,553	2,588	2,614	3,686	3,686
175	2,543	2,615	2,641	2,687	2,806	3,739	3,739	2,500	2,567	2,591	2,627	2,653	3,739	3,739
180	2,581	2,653	2,680	2,726	2,847	3,791	3,791	2,537	2,605	2,629	2,665	2,692	3,791	3,791
190	2,662	2,736	2,763	2,810	2,934	3,902	3,902	2,617	2,686	2,711	2,748	2,776	3,902	3,902
200	2,806	2,883	2,911	2,959	3,086	4,078	4,078	2,760	2,832	2,857	2,895	2,923	4,078	4,078
220	3,102	3,182	3,211	3,262	3,396	4,438	4,438	3,054	3,129	3,155	3,195	3,225	4,438	4,438
240	3,393	3,478	3,509	3,563	3,705	4,812	4,812	3,342	3,421	3,450	3,492	3,524	4,812	4,812
250	3,538	3,625	3,657	3,713	3,859	4,998	4,998	3,485	3,567	3,596	3,640	3,672	4,998	4,998
275	3,887	3,981	4,015	4,075	4,232	5,453	5,453	3,831	3,918	3,950	3,997	4,031	5,453	5,453
300	4,183	4,284	4,321	4,385	4,553	5,866	5,866	4,122	4,217	4,250	4,301	4,338	5,866	5,866
325	4,457	4,566	4,606	4,675	4,857	6,274	6,274	4,392	4,494	4,530	4,584	4,624	6,274	6,274
350	4,757	4,874	4,917	4,991	5,186	6,706	6,706	4,687	4,796	4,835	4,893	4,936	6,706	6,706
375	5,056	5,181	5,227	5,306	5,515	7,139	7,139	4,981	5,098	5,140	5,202	5,248	7,139	7,139
400	5,355	5,488	5,537	5,621	5,843	7,571	7,571	5,276	5,400	5,444	5,511	5,559	7,571	7,571
425	5,652	5,794	5,846	5,935	6,172	8,016	8,016	5,567	5,699	5,746	5,817	5,869	8,016	8,016
450	5,946	6,097	6,153	6,249	6,501	8,469	8,469	5,855	5,996	6,047	6,123	6,178	8,469	8,469
475	6,240	6,400	6,459	6,561	6,829	8,920	8,920	6,143	6,293	6,347	6,427	6,486	8,920	8,920
500	6,533	6,704	6,766	6,874	7,158	9,372	9,372	6,431	6,590	6,647	6,732	6,795	9,372	9,372
600	7,711	7,919	7,995	8,127	8,474	11,182	11,182	7,586	7,780	7,849	7,954	8,030	11,182	11,182
700	8,887	9,133	9,224	9,379	9,790	12,991	12,991	8,739	8,969	9,051	9,174	9,265	12,991	12,991
750	9,475	9,740	9,838	10,006	10,448	13,896	13,896	9,316	9,563	9,652	9,785	9,882	13,896	13,896
800	10,064	10,348	10,452	10,632	11,106	14,802	14,802	9,893	10,159	10,253	10,396	10,500	14,802	14,802
850	10,651	10,955	11,066	11,258	11,763	15,705	15,705	10,469	10,752	10,853	11,005	11,116	15,705	15,705
900	11,240	11,563	11,681	11,885	12,422	16,611	16,611	11,047	11,348	11,455	11,616	11,734	16,611	16,611
EACH ADD'L 100,000	818	843	852	868	910	1,234	1,234	803	827	835	847	856	1,234	1,234



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 303**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	652	679	688	705	750	1,098	1,098	636	661	670	683	693	1,098	1,098
40	737	766	777	796	845	1,227	1,227	719	747	757	771	782	1,227	1,227
50	822	854	866	886	939	1,357	1,357	802	832	843	859	871	1,357	1,357
60	906	940	953	975	1,033	1,485	1,485	885	917	929	946	959	1,485	1,485
70	990	1,028	1,041	1,065	1,127	1,614	1,614	968	1,003	1,015	1,034	1,048	1,614	1,614
75	1,033	1,071	1,086	1,110	1,175	1,678	1,678	1,009	1,046	1,058	1,078	1,092	1,678	1,678
80	1,075	1,115	1,130	1,156	1,222	1,744	1,744	1,051	1,089	1,102	1,122	1,137	1,744	1,744
85	1,117	1,158	1,174	1,200	1,269	1,807	1,807	1,092	1,131	1,145	1,165	1,180	1,807	1,807
90	1,159	1,202	1,218	1,245	1,316	1,871	1,871	1,134	1,173	1,188	1,209	1,225	1,871	1,871
95	1,202	1,246	1,262	1,290	1,363	1,937	1,937	1,175	1,216	1,231	1,253	1,269	1,937	1,937
100	1,244	1,289	1,306	1,335	1,411	2,001	2,001	1,217	1,259	1,274	1,297	1,314	2,001	2,001
105	1,286	1,333	1,350	1,380	1,458	2,065	2,065	1,258	1,302	1,317	1,341	1,358	2,065	2,065
110	1,329	1,377	1,394	1,425	1,505	2,129	2,129	1,300	1,345	1,361	1,385	1,402	2,129	2,129
115	1,368	1,417	1,435	1,466	1,547	2,183	2,183	1,339	1,385	1,401	1,425	1,443	2,183	2,183
120	1,407	1,457	1,475	1,506	1,589	2,235	2,235	1,377	1,423	1,440	1,465	1,483	2,235	2,235
125	1,447	1,497	1,516	1,548	1,632	2,288	2,288	1,416	1,463	1,480	1,505	1,524	2,288	2,288
130	1,486	1,538	1,556	1,589	1,674	2,342	2,342	1,456	1,503	1,521	1,546	1,565	2,342	2,342
140	1,570	1,623	1,643	1,677	1,765	2,458	2,458	1,538	1,588	1,606	1,632	1,652	2,458	2,458
150	1,654	1,710	1,730	1,765	1,857	2,576	2,576	1,621	1,673	1,691	1,719	1,739	2,576	2,576
160	1,757	1,815	1,837	1,874	1,971	2,727	2,727	1,722	1,777	1,796	1,825	1,846	2,727	2,727
170	1,858	1,919	1,941	1,980	2,081	2,873	2,873	1,821	1,878	1,898	1,929	1,951	2,873	2,873
175	1,894	1,956	1,979	2,018	2,120	2,923	2,923	1,857	1,915	1,935	1,966	1,989	2,923	2,923
180	1,931	1,993	2,016	2,055	2,160	2,971	2,971	1,893	1,951	1,972	2,003	2,026	2,971	2,971
190	2,005	2,069	2,092	2,133	2,240	3,071	3,071	1,967	2,026	2,048	2,080	2,103	3,071	3,071
200	2,101	2,167	2,191	2,232	2,342	3,195	3,195	2,062	2,123	2,145	2,178	2,202	3,195	3,195
220	2,301	2,370	2,395	2,438	2,553	3,449	3,449	2,259	2,324	2,347	2,381	2,406	3,449	3,449
240	2,501	2,574	2,601	2,647	2,769	3,721	3,721	2,457	2,525	2,550	2,586	2,613	3,721	3,721
250	2,600	2,676	2,703	2,751	2,877	3,857	3,857	2,555	2,625	2,651	2,688	2,716	3,857	3,857
275	2,832	2,913	2,942	2,993	3,128	4,179	4,179	2,783	2,859	2,886	2,926	2,956	4,179	4,179
300	3,011	3,098	3,130	3,185	3,329	4,458	4,458	2,959	3,040	3,069	3,112	3,144	4,458	4,458
325	3,190	3,284	3,318	3,378	3,534	4,752	4,752	3,134	3,221	3,253	3,300	3,334	4,752	4,752
350	3,404	3,505	3,541	3,605	3,773	5,080	5,080	3,344	3,438	3,471	3,521	3,558	5,080	5,080
375	3,617	3,725	3,764	3,832	4,011	5,409	5,409	3,553	3,653	3,689	3,743	3,782	5,409	5,409
400	3,830	3,945	3,987	4,059	4,250	5,736	5,736	3,762	3,868	3,907	3,964	4,006	5,736	5,736
425	4,041	4,163	4,208	4,285	4,489	6,075	6,075	3,968	4,082	4,123	4,184	4,228	6,075	6,075
450	4,251	4,382	4,429	4,512	4,729	6,421	6,421	4,173	4,295	4,338	4,403	4,451	6,421	6,421
475	4,461	4,599	4,650	4,737	4,968	6,766	6,766	4,378	4,507	4,553	4,622	4,673	6,766	6,766
500	4,670	4,816	4,870	4,963	5,207	7,112	7,112	4,582	4,719	4,768	4,841	4,895	7,112	7,112
600	5,508	5,688	5,753	5,867	6,165	8,494	8,494	5,401	5,568	5,628	5,717	5,783	8,494	8,494
700	6,347	6,559	6,636	6,770	7,123	9,877	9,877	6,220	6,417	6,488	6,594	6,672	9,877	9,877
750	6,766	6,994	7,078	7,223	7,603	10,569	10,569	6,629	6,842	6,918	7,032	7,116	10,569	10,569
800	7,186	7,430	7,520	7,675	8,082	11,261	11,261	7,039	7,267	7,349	7,471	7,561	11,261	11,261
850	7,604	7,865	7,961	8,126	8,561	11,951	11,951	7,448	7,691	7,778	7,909	8,004	11,951	11,951
900	8,024	8,301	8,403	8,578	9,040	12,643	12,643	7,858	8,117	8,209	8,348	8,449	12,643	12,643
EACH ADD'L 100,000	695	716	724	737	773	1,052	1,052	682	702	709	720	727	1,052	1,052



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 304**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	489	513	522	537	578	894	894	474	497	505	517	526	894	894
40	547	574	584	601	645	993	993	531	556	565	578	588	993	993
50	606	635	645	664	713	1,091	1,091	588	615	625	640	650	1,091	1,091
60	663	695	706	726	779	1,189	1,189	644	674	684	700	712	1,189	1,189
70	722	756	768	790	846	1,288	1,288	701	733	744	761	774	1,288	1,288
75	751	786	799	821	880	1,337	1,337	730	762	774	792	805	1,337	1,337
80	780	817	830	853	914	1,387	1,387	758	792	804	823	836	1,387	1,387
85	809	847	860	884	947	1,436	1,436	786	821	834	853	867	1,436	1,436
90	838	877	891	916	980	1,485	1,485	815	851	864	883	897	1,485	1,485
95	867	907	922	947	1,014	1,535	1,535	843	881	894	914	929	1,535	1,535
100	896	938	953	979	1,047	1,584	1,584	872	910	924	944	960	1,584	1,584
105	925	968	983	1,010	1,081	1,632	1,632	900	939	954	975	990	1,632	1,632
110	954	998	1,014	1,042	1,114	1,681	1,681	928	969	983	1,005	1,021	1,681	1,681
115	981	1,025	1,042	1,070	1,144	1,721	1,721	955	996	1,011	1,033	1,049	1,721	1,721
120	1,007	1,052	1,069	1,097	1,172	1,759	1,759	980	1,022	1,037	1,060	1,076	1,759	1,759
125	1,034	1,080	1,096	1,125	1,202	1,798	1,798	1,006	1,049	1,064	1,087	1,104	1,798	1,798
130	1,061	1,107	1,124	1,154	1,231	1,837	1,837	1,033	1,076	1,092	1,115	1,132	1,837	1,837
140	1,118	1,166	1,184	1,215	1,295	1,924	1,924	1,089	1,134	1,150	1,174	1,192	1,924	1,924
150	1,176	1,226	1,245	1,276	1,360	2,013	2,013	1,146	1,193	1,209	1,235	1,253	2,013	2,013
160	1,251	1,304	1,323	1,356	1,444	2,131	2,131	1,219	1,268	1,286	1,312	1,332	2,131	2,131
170	1,323	1,379	1,399	1,434	1,526	2,246	2,246	1,290	1,342	1,360	1,388	1,408	2,246	2,246
175	1,347	1,403	1,424	1,459	1,553	2,281	2,281	1,314	1,366	1,384	1,413	1,433	2,281	2,281
180	1,371	1,428	1,448	1,484	1,579	2,316	2,316	1,337	1,390	1,409	1,437	1,458	2,316	2,316
190	1,420	1,478	1,499	1,536	1,633	2,388	2,388	1,385	1,439	1,459	1,488	1,509	2,388	2,388
200	1,488	1,548	1,570	1,608	1,707	2,482	2,482	1,453	1,508	1,528	1,558	1,580	2,482	2,482
220	1,630	1,693	1,716	1,755	1,860	2,673	2,673	1,592	1,651	1,672	1,703	1,726	2,673	2,673
240	1,772	1,838	1,863	1,905	2,016	2,880	2,880	1,732	1,794	1,816	1,850	1,874	2,880	2,880
250	1,843	1,911	1,936	1,979	2,094	2,983	2,983	1,801	1,865	1,888	1,922	1,947	2,983	2,983
275	2,009	2,082	2,109	2,156	2,278	3,232	3,232	1,965	2,033	2,058	2,095	2,121	3,232	3,232
300	2,144	2,223	2,252	2,302	2,433	3,458	3,458	2,097	2,170	2,197	2,236	2,265	3,458	3,458
325	2,277	2,362	2,394	2,448	2,589	3,696	3,696	2,226	2,306	2,334	2,377	2,408	3,696	3,696
350	2,431	2,522	2,555	2,613	2,766	3,953	3,953	2,376	2,461	2,492	2,537	2,571	3,953	3,953
375	2,584	2,681	2,717	2,779	2,942	4,210	4,210	2,525	2,616	2,649	2,698	2,733	4,210	4,210
400	2,737	2,840	2,878	2,944	3,117	4,467	4,467	2,674	2,771	2,806	2,858	2,896	4,467	4,467
425	2,888	2,998	3,039	3,109	3,294	4,734	4,734	2,821	2,924	2,961	3,017	3,057	4,734	4,734
450	3,037	3,156	3,199	3,274	3,471	5,008	5,008	2,967	3,077	3,116	3,175	3,219	5,008	5,008
475	3,187	3,312	3,359	3,438	3,647	5,280	5,280	3,111	3,229	3,271	3,333	3,379	5,280	5,280
500	3,336	3,469	3,518	3,602	3,824	5,553	5,553	3,257	3,381	3,425	3,492	3,540	5,553	5,553
600	3,935	4,098	4,157	4,260	4,532	6,646	6,646	3,838	3,989	4,044	4,125	4,185	6,646	6,646
700	4,534	4,726	4,797	4,918	5,239	7,739	7,739	4,418	4,598	4,662	4,758	4,829	7,739	7,739
750	4,833	5,040	5,116	5,247	5,593	8,286	8,286	4,709	4,902	4,971	5,075	5,151	8,286	8,286
800	5,133	5,355	5,436	5,577	5,947	8,833	8,833	5,000	5,207	5,281	5,392	5,473	8,833	8,833
850	5,432	5,668	5,755	5,905	6,300	9,378	9,378	5,290	5,511	5,590	5,708	5,795	9,378	9,378
900	5,731	5,983	6,075	6,235	6,654	9,925	9,925	5,580	5,815	5,899	6,025	6,117	9,925	9,925
EACH ADD'L 100,000	468	488	495	507	539	792	792	456	475	481	491	498	792	792



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 305**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	412	436	445	460	500	809	809	398	420	428	440	449	809	809
40	458	484	493	510	554	894	894	442	466	475	488	498	894	894
50	503	531	542	560	608	979	979	486	512	522	536	547	979	979
60	547	578	590	609	661	1,063	1,063	529	558	568	583	595	1,063	1,063
70	592	626	638	659	715	1,148	1,148	572	603	615	631	643	1,148	1,148
75	615	649	662	684	741	1,190	1,190	594	626	638	655	668	1,190	1,190
80	638	673	686	709	769	1,233	1,233	616	650	661	679	692	1,233	1,233
85	660	697	710	734	795	1,275	1,275	638	672	684	703	716	1,275	1,275
90	682	720	734	758	822	1,317	1,317	659	695	708	727	741	1,317	1,317
95	705	744	759	784	849	1,360	1,360	681	718	731	751	765	1,360	1,360
100	727	768	783	808	876	1,402	1,402	703	741	754	775	789	1,402	1,402
105	750	791	807	833	902	1,444	1,444	725	764	778	798	814	1,444	1,444
110	772	815	831	858	929	1,485	1,485	747	787	801	822	838	1,485	1,485
115	792	836	852	879	952	1,518	1,518	766	807	821	843	859	1,518	1,518
120	812	856	872	900	974	1,549	1,549	785	827	841	864	880	1,549	1,549
125	832	877	893	922	997	1,582	1,582	805	847	862	884	901	1,582	1,582
130	852	898	915	944	1,020	1,614	1,614	825	867	883	906	922	1,614	1,614
140	896	944	961	991	1,070	1,687	1,687	868	912	928	952	969	1,687	1,687
150	941	991	1,009	1,040	1,122	1,762	1,762	912	958	974	999	1,017	1,762	1,762
160	1,003	1,054	1,073	1,106	1,193	1,866	1,866	972	1,020	1,037	1,063	1,082	1,866	1,866
170	1,062	1,116	1,136	1,170	1,261	1,966	1,966	1,029	1,080	1,098	1,125	1,145	1,966	1,966
175	1,079	1,134	1,154	1,189	1,280	1,995	1,995	1,046	1,097	1,116	1,143	1,163	1,995	1,995
180	1,096	1,152	1,172	1,207	1,300	2,023	2,023	1,063	1,115	1,133	1,161	1,181	2,023	2,023
190	1,132	1,189	1,210	1,246	1,341	2,082	2,082	1,098	1,151	1,170	1,199	1,220	2,082	2,082
200	1,187	1,246	1,267	1,304	1,402	2,161	2,161	1,152	1,207	1,226	1,256	1,277	2,161	2,161
220	1,300	1,362	1,384	1,423	1,526	2,324	2,324	1,264	1,321	1,341	1,372	1,395	2,324	2,324
240	1,414	1,479	1,503	1,544	1,653	2,500	2,500	1,374	1,435	1,457	1,490	1,514	2,500	2,500
250	1,470	1,537	1,562	1,604	1,716	2,589	2,589	1,430	1,492	1,515	1,548	1,573	2,589	2,589
275	1,605	1,677	1,703	1,749	1,869	2,805	2,805	1,562	1,629	1,653	1,689	1,715	2,805	2,805
300	1,719	1,797	1,825	1,874	2,003	3,008	3,008	1,673	1,745	1,771	1,809	1,838	3,008	3,008
325	1,831	1,914	1,945	1,998	2,137	3,222	3,222	1,781	1,859	1,887	1,928	1,959	3,222	3,222
350	1,955	2,044	2,077	2,134	2,283	3,448	3,448	1,901	1,985	2,014	2,059	2,092	3,448	3,448
375	2,078	2,174	2,209	2,270	2,429	3,674	3,674	2,021	2,110	2,142	2,190	2,225	3,674	3,674
400	2,202	2,304	2,341	2,406	2,575	3,899	3,899	2,141	2,236	2,270	2,321	2,358	3,899	3,899
425	2,324	2,432	2,472	2,541	2,722	4,135	4,135	2,258	2,360	2,396	2,450	2,490	4,135	4,135
450	2,444	2,560	2,603	2,676	2,869	4,377	4,377	2,375	2,483	2,521	2,579	2,622	4,377	4,377
475	2,564	2,687	2,733	2,811	3,016	4,618	4,618	2,490	2,605	2,646	2,708	2,753	4,618	4,618
500	2,684	2,815	2,863	2,945	3,163	4,859	4,859	2,606	2,728	2,771	2,837	2,885	4,859	4,859
600	3,166	3,326	3,384	3,485	3,751	5,825	5,825	3,070	3,219	3,272	3,352	3,411	5,825	5,825
700	3,647	3,836	3,905	4,025	4,339	6,792	6,792	3,534	3,710	3,773	3,868	3,937	6,792	6,792
750	3,888	4,091	4,166	4,295	4,633	7,275	7,275	3,766	3,956	4,024	4,125	4,200	7,275	7,275
800	4,129	4,347	4,427	4,565	4,928	7,759	7,759	3,998	4,202	4,274	4,383	4,463	7,759	7,759
850	4,369	4,602	4,687	4,834	5,221	8,241	8,241	4,230	4,447	4,524	4,640	4,726	8,241	8,241
900	4,610	4,857	4,948	5,104	5,516	8,725	8,725	4,462	4,693	4,775	4,898	4,989	8,725	8,725
EACH ADD'L 100,000	353	372	379	391	423	671	671	342	360	366	376	383	671	671



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 306**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	561	587	596	612	655	991	991	545	569	578	591	600	991	991
40	636	665	675	693	741	1,110	1,110	619	646	655	670	680	1,110	1,110
50	712	743	754	774	826	1,229	1,229	693	722	733	748	760	1,229	1,229
60	787	820	833	854	910	1,346	1,346	767	798	809	826	838	1,346	1,346
70	862	898	912	934	995	1,464	1,464	840	874	886	904	918	1,464	1,464
75	900	937	951	975	1,037	1,523	1,523	877	912	925	943	957	1,523	1,523
80	938	977	991	1,015	1,080	1,583	1,583	915	951	964	983	997	1,583	1,583
85	975	1,015	1,029	1,055	1,121	1,641	1,641	951	988	1,001	1,021	1,036	1,641	1,641
90	1,012	1,054	1,069	1,095	1,164	1,700	1,700	988	1,026	1,040	1,061	1,076	1,700	1,700
95	1,050	1,093	1,109	1,135	1,206	1,760	1,760	1,025	1,065	1,079	1,100	1,116	1,760	1,760
100	1,088	1,132	1,148	1,176	1,249	1,819	1,819	1,062	1,103	1,117	1,139	1,155	1,819	1,819
105	1,126	1,171	1,187	1,216	1,291	1,878	1,878	1,099	1,141	1,156	1,178	1,195	1,878	1,878
110	1,163	1,210	1,227	1,256	1,333	1,936	1,936	1,135	1,179	1,194	1,217	1,234	1,936	1,936
115	1,199	1,246	1,263	1,293	1,372	1,985	1,985	1,170	1,214	1,230	1,254	1,271	1,985	1,985
120	1,233	1,281	1,299	1,329	1,409	2,033	2,033	1,204	1,249	1,265	1,289	1,307	2,033	2,033
125	1,268	1,317	1,335	1,366	1,447	2,081	2,081	1,239	1,285	1,301	1,325	1,343	2,081	2,081
130	1,304	1,353	1,372	1,403	1,486	2,130	2,130	1,274	1,320	1,337	1,362	1,380	2,130	2,130
140	1,378	1,429	1,448	1,481	1,566	2,235	2,235	1,347	1,395	1,412	1,438	1,457	2,235	2,235
150	1,452	1,506	1,525	1,559	1,648	2,342	2,342	1,420	1,470	1,488	1,514	1,534	2,342	2,342
160	1,540	1,596	1,617	1,652	1,746	2,476	2,476	1,506	1,559	1,577	1,605	1,626	2,476	2,476
170	1,626	1,685	1,706	1,744	1,842	2,606	2,606	1,591	1,646	1,665	1,695	1,716	2,606	2,606
175	1,660	1,719	1,741	1,779	1,878	2,653	2,653	1,624	1,680	1,699	1,729	1,751	2,653	2,653
180	1,693	1,754	1,776	1,814	1,914	2,698	2,698	1,657	1,714	1,734	1,764	1,786	2,698	2,698
190	1,762	1,823	1,846	1,885	1,988	2,791	2,791	1,724	1,782	1,803	1,834	1,856	2,791	2,791
200	1,842	1,906	1,929	1,969	2,075	2,898	2,898	1,804	1,864	1,885	1,916	1,940	2,898	2,898
220	2,012	2,078	2,102	2,145	2,256	3,121	3,121	1,972	2,034	2,056	2,089	2,114	3,121	3,121
240	2,182	2,253	2,279	2,324	2,441	3,360	3,360	2,140	2,206	2,229	2,265	2,291	3,360	3,360
250	2,267	2,340	2,367	2,413	2,534	3,480	3,480	2,224	2,291	2,316	2,352	2,379	3,480	3,480
275	2,462	2,540	2,569	2,618	2,749	3,763	3,763	2,416	2,488	2,514	2,553	2,582	3,763	3,763
300	2,610	2,694	2,725	2,778	2,917	4,007	4,007	2,560	2,638	2,666	2,708	2,739	4,007	4,007
325	2,762	2,852	2,885	2,943	3,094	4,270	4,270	2,707	2,792	2,822	2,867	2,900	4,270	4,270
350	2,947	3,044	3,079	3,141	3,303	4,565	4,565	2,888	2,979	3,011	3,060	3,096	4,565	4,565
375	3,131	3,235	3,273	3,339	3,512	4,861	4,861	3,069	3,166	3,200	3,252	3,290	4,861	4,861
400	3,316	3,426	3,467	3,536	3,720	5,155	5,155	3,249	3,352	3,389	3,444	3,485	5,155	5,155
425	3,498	3,616	3,659	3,734	3,930	5,461	5,461	3,427	3,537	3,577	3,636	3,679	5,461	5,461
450	3,680	3,805	3,852	3,931	4,141	5,775	5,775	3,604	3,722	3,764	3,826	3,872	5,775	5,775
475	3,861	3,994	4,043	4,128	4,350	6,086	6,086	3,781	3,905	3,950	4,016	4,065	6,086	6,086
500	4,042	4,183	4,235	4,324	4,560	6,399	6,399	3,957	4,089	4,136	4,207	4,258	6,399	6,399
600	4,766	4,939	5,003	5,112	5,401	7,649	7,649	4,663	4,824	4,882	4,968	5,032	7,649	7,649
700	5,491	5,696	5,771	5,900	6,241	8,899	8,899	5,368	5,559	5,627	5,730	5,805	8,899	8,899
750	5,854	6,074	6,155	6,294	6,661	9,525	9,525	5,722	5,927	6,001	6,111	6,191	9,525	9,525
800	6,217	6,453	6,539	6,689	7,082	10,150	10,150	6,075	6,295	6,374	6,492	6,578	10,150	10,150
850	6,578	6,830	6,922	7,082	7,502	10,775	10,775	6,427	6,662	6,746	6,872	6,964	10,775	10,775
900	6,941	7,209	7,307	7,476	7,922	11,400	11,400	6,781	7,030	7,120	7,253	7,351	11,400	11,400
EACH ADD'L 100,000	625	646	654	667	701	970	970	613	632	639	649	657	970	970



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 307**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	489	517	527	545	592	955	955	472	498	508	522	532	955	955
40	550	580	592	611	662	1,063	1,063	531	560	570	585	597	1,063	1,063
50	610	643	656	677	733	1,170	1,170	590	621	632	649	661	1,170	1,170
60	670	706	719	742	803	1,275	1,275	648	682	694	712	725	1,275	1,275
70	730	769	783	808	873	1,382	1,382	706	743	756	776	790	1,382	1,382
75	760	801	815	841	909	1,436	1,436	736	773	787	807	822	1,436	1,436
80	790	832	848	874	944	1,490	1,490	765	804	818	839	855	1,490	1,490
85	820	863	879	907	979	1,542	1,542	794	834	849	871	886	1,542	1,542
90	850	895	911	939	1,014	1,595	1,595	823	865	880	902	919	1,595	1,595
95	880	926	943	973	1,050	1,649	1,649	853	896	911	934	951	1,649	1,649
100	910	958	975	1,005	1,085	1,702	1,702	882	926	942	966	983	1,702	1,702
105	940	989	1,007	1,038	1,120	1,755	1,755	911	957	973	998	1,015	1,755	1,755
110	971	1,021	1,039	1,071	1,155	1,808	1,808	940	987	1,004	1,029	1,048	1,808	1,808
115	998	1,049	1,068	1,100	1,186	1,850	1,850	967	1,015	1,032	1,058	1,077	1,850	1,850
120	1,025	1,077	1,096	1,129	1,216	1,891	1,891	994	1,042	1,060	1,086	1,105	1,891	1,891
125	1,053	1,105	1,125	1,158	1,246	1,933	1,933	1,021	1,070	1,088	1,114	1,134	1,933	1,933
130	1,080	1,134	1,154	1,188	1,277	1,975	1,975	1,048	1,098	1,116	1,143	1,163	1,975	1,975
140	1,139	1,195	1,215	1,250	1,343	2,068	2,068	1,105	1,157	1,176	1,204	1,224	2,068	2,068
150	1,198	1,256	1,277	1,314	1,410	2,163	2,163	1,163	1,217	1,237	1,266	1,287	2,163	2,163
160	1,272	1,333	1,355	1,393	1,495	2,286	2,286	1,235	1,292	1,312	1,343	1,365	2,286	2,286
170	1,343	1,407	1,431	1,471	1,577	2,406	2,406	1,305	1,365	1,386	1,418	1,441	2,406	2,406
175	1,369	1,434	1,458	1,499	1,606	2,446	2,446	1,331	1,391	1,412	1,445	1,468	2,446	2,446
180	1,395	1,460	1,484	1,526	1,635	2,484	2,484	1,356	1,417	1,439	1,471	1,495	2,484	2,484
190	1,448	1,515	1,539	1,582	1,693	2,563	2,563	1,407	1,470	1,492	1,526	1,550	2,563	2,563
200	1,514	1,583	1,608	1,651	1,766	2,658	2,658	1,473	1,537	1,560	1,594	1,619	2,658	2,658
220	1,651	1,724	1,750	1,796	1,916	2,854	2,854	1,608	1,675	1,700	1,736	1,762	2,854	2,854
240	1,790	1,867	1,895	1,944	2,071	3,067	3,067	1,745	1,816	1,842	1,880	1,908	3,067	3,067
250	1,860	1,939	1,967	2,017	2,149	3,174	3,174	1,812	1,886	1,912	1,952	1,981	3,174	3,174
275	2,021	2,106	2,137	2,190	2,331	3,431	3,431	1,970	2,049	2,077	2,120	2,151	3,431	3,431
300	2,149	2,240	2,273	2,331	2,482	3,663	3,663	2,095	2,179	2,210	2,255	2,288	3,663	3,663
325	2,280	2,378	2,414	2,476	2,639	3,914	3,914	2,221	2,312	2,345	2,394	2,430	3,914	3,914
350	2,433	2,538	2,577	2,644	2,819	4,187	4,187	2,370	2,468	2,503	2,556	2,594	4,187	4,187
375	2,586	2,699	2,740	2,811	2,999	4,461	4,461	2,519	2,624	2,661	2,717	2,759	4,461	4,461
400	2,739	2,859	2,903	2,979	3,178	4,733	4,733	2,668	2,779	2,819	2,879	2,923	4,733	4,733
425	2,890	3,018	3,065	3,146	3,358	5,018	5,018	2,814	2,933	2,975	3,039	3,086	5,018	5,018
450	3,040	3,176	3,226	3,313	3,540	5,311	5,311	2,958	3,086	3,131	3,199	3,249	5,311	5,311
475	3,189	3,334	3,387	3,479	3,720	5,602	5,602	3,103	3,238	3,286	3,358	3,411	5,602	5,602
500	3,339	3,492	3,548	3,645	3,901	5,894	5,894	3,247	3,390	3,441	3,518	3,574	5,894	5,894
600	3,937	4,124	4,193	4,312	4,624	7,061	7,061	3,824	3,999	4,062	4,156	4,224	7,061	7,061
700	4,535	4,757	4,838	4,978	5,348	8,229	8,229	4,402	4,609	4,683	4,794	4,875	8,229	8,229
750	4,834	5,073	5,161	5,312	5,710	8,813	8,813	4,691	4,914	4,993	5,113	5,200	8,813	8,813
800	5,134	5,389	5,483	5,645	6,072	9,398	9,398	4,980	5,219	5,304	5,432	5,526	9,398	9,398
850	5,432	5,705	5,805	5,978	6,433	9,980	9,980	5,269	5,523	5,614	5,751	5,851	9,980	9,980
900	5,732	6,022	6,128	6,312	6,795	10,565	10,565	5,558	5,828	5,925	6,070	6,176	10,565	10,565
EACH ADD'L 100,000	490	513	521	535	573	864	864	477	498	505	517	525	864	864



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 309**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	742	821	850	901	1,033	2,063	2,063	695	769	795	835	864	2,063	2,063
40	836	923	955	1,011	1,156	2,290	2,290	784	865	894	938	970	2,290	2,290
50	930	1,025	1,060	1,120	1,279	2,516	2,516	873	962	993	1,041	1,076	2,516	2,516
60	1,023	1,125	1,163	1,228	1,400	2,739	2,739	961	1,057	1,091	1,143	1,180	2,739	2,739
70	1,116	1,227	1,268	1,338	1,523	2,965	2,965	1,050	1,153	1,190	1,246	1,286	2,965	2,965
75	1,163	1,278	1,320	1,393	1,584	3,077	3,077	1,094	1,201	1,240	1,297	1,339	3,077	3,077
80	1,210	1,329	1,373	1,448	1,646	3,191	3,191	1,139	1,250	1,289	1,349	1,392	3,191	3,191
85	1,256	1,379	1,424	1,502	1,706	3,302	3,302	1,183	1,297	1,338	1,399	1,444	3,302	3,302
90	1,303	1,430	1,476	1,556	1,767	3,414	3,414	1,227	1,345	1,387	1,451	1,497	3,414	3,414
95	1,350	1,481	1,529	1,611	1,829	3,528	3,528	1,272	1,394	1,437	1,503	1,550	3,528	3,528
100	1,397	1,531	1,581	1,666	1,890	3,640	3,640	1,316	1,442	1,486	1,554	1,603	3,640	3,640
105	1,443	1,582	1,633	1,720	1,951	3,752	3,752	1,360	1,489	1,536	1,605	1,656	3,752	3,752
110	1,490	1,632	1,685	1,775	2,012	3,863	3,863	1,405	1,537	1,585	1,656	1,708	3,863	3,863
115	1,531	1,676	1,729	1,821	2,062	3,945	3,945	1,444	1,579	1,628	1,700	1,753	3,945	3,945
120	1,571	1,718	1,772	1,866	2,111	4,025	4,025	1,483	1,620	1,669	1,743	1,797	4,025	4,025
125	1,612	1,762	1,817	1,911	2,161	4,107	4,107	1,522	1,662	1,712	1,787	1,842	4,107	4,107
130	1,653	1,805	1,861	1,957	2,211	4,188	4,188	1,562	1,704	1,755	1,831	1,886	4,188	4,188
140	1,741	1,899	1,956	2,056	2,320	4,372	4,372	1,646	1,793	1,846	1,925	1,983	4,372	4,372
150	1,829	1,993	2,053	2,157	2,430	4,561	4,561	1,731	1,884	1,938	2,020	2,080	4,561	4,561
160	1,936	2,109	2,172	2,281	2,568	4,810	4,810	1,833	1,994	2,051	2,137	2,201	4,810	4,810
170	2,041	2,222	2,288	2,403	2,704	5,052	5,052	1,933	2,101	2,162	2,252	2,318	5,052	5,052
175	2,080	2,263	2,330	2,446	2,751	5,129	5,129	1,971	2,141	2,202	2,294	2,361	5,129	5,129
180	2,119	2,304	2,372	2,489	2,798	5,204	5,204	2,008	2,181	2,243	2,335	2,403	5,204	5,204
190	2,198	2,388	2,457	2,577	2,893	5,359	5,359	2,084	2,261	2,324	2,419	2,489	5,359	5,359
200	2,290	2,485	2,556	2,679	3,003	5,532	5,532	2,174	2,355	2,420	2,517	2,589	5,532	5,532
220	2,482	2,687	2,762	2,891	3,232	5,888	5,888	2,360	2,551	2,619	2,721	2,796	5,888	5,888
240	2,683	2,900	2,979	3,117	3,478	6,299	6,299	2,552	2,755	2,827	2,936	3,015	6,299	6,299
250	2,783	3,006	3,088	3,229	3,602	6,507	6,507	2,649	2,857	2,932	3,043	3,125	6,507	6,507
275	3,015	3,255	3,343	3,494	3,894	7,008	7,008	2,871	3,095	3,175	3,295	3,383	7,008	7,008
300	3,204	3,461	3,555	3,718	4,147	7,493	7,493	3,049	3,290	3,375	3,504	3,598	7,493	7,493
325	3,402	3,680	3,782	3,958	4,421	8,032	8,032	3,235	3,495	3,587	3,726	3,828	8,032	8,032
350	3,634	3,932	4,041	4,230	4,727	8,603	8,603	3,455	3,733	3,833	3,982	4,091	8,603	8,603
375	3,866	4,184	4,301	4,503	5,034	9,176	9,176	3,674	3,972	4,078	4,237	4,354	9,176	9,176
400	4,097	4,436	4,560	4,774	5,339	9,745	9,745	3,893	4,210	4,323	4,492	4,616	9,745	9,745
425	4,331	4,693	4,826	5,055	5,657	10,359	10,359	4,114	4,452	4,572	4,753	4,886	10,359	10,359
450	4,568	4,954	5,096	5,340	5,983	11,000	11,000	4,337	4,697	4,826	5,019	5,160	11,000	11,000
475	4,804	5,214	5,365	5,624	6,308	11,638	11,638	4,558	4,941	5,078	5,283	5,433	11,638	11,638
500	5,041	5,475	5,634	5,909	6,633	12,278	12,278	4,780	5,186	5,330	5,547	5,707	12,278	12,278
600	5,987	6,518	6,713	7,049	7,934	14,837	14,837	5,669	6,164	6,341	6,607	6,801	14,837	14,837
700	6,933	7,561	7,791	8,189	9,235	17,396	17,396	6,557	7,143	7,352	7,666	7,896	17,396	17,396
750	7,407	8,083	8,331	8,760	9,887	18,678	18,678	7,001	7,632	7,858	8,196	8,444	18,678	18,678
800	7,881	8,605	8,871	9,330	10,538	19,959	19,959	7,446	8,122	8,364	8,726	8,992	19,959	19,959
850	8,353	9,126	9,410	9,899	11,188	21,237	21,237	7,889	8,611	8,869	9,255	9,539	21,237	21,237
900	8,827	9,648	9,950	10,470	11,839	22,518	22,518	8,334	9,101	9,375	9,785	10,087	22,518	22,518
EACH ADD'L 100,000	772	835	859	899	1,005	1,831	1,831	734	793	814	846	869	1,831	1,831



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 310**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	627	705	734	784	915	1,937	1,937	579	653	679	718	747	1,937	1,937
40	700	787	818	873	1,017	2,142	2,142	648	729	758	801	833	2,142	2,142
50	773	868	902	962	1,119	2,346	2,346	717	805	836	883	918	2,346	2,346
60	846	948	985	1,050	1,220	2,548	2,548	784	880	914	965	1,002	2,548	2,548
70	919	1,029	1,069	1,139	1,322	2,752	2,752	853	955	992	1,047	1,087	2,752	2,752
75	955	1,069	1,111	1,183	1,373	2,853	2,853	887	993	1,031	1,088	1,130	2,853	2,853
80	992	1,110	1,153	1,228	1,424	2,957	2,957	921	1,031	1,071	1,130	1,173	2,957	2,957
85	1,028	1,150	1,195	1,272	1,475	3,058	3,058	955	1,069	1,109	1,170	1,215	3,058	3,058
90	1,064	1,190	1,236	1,316	1,525	3,158	3,158	989	1,106	1,148	1,211	1,257	3,158	3,158
95	1,101	1,231	1,279	1,361	1,577	3,262	3,262	1,024	1,145	1,188	1,253	1,300	3,262	3,262
100	1,138	1,271	1,320	1,405	1,627	3,363	3,363	1,058	1,182	1,227	1,293	1,342	3,363	3,363
105	1,174	1,311	1,362	1,449	1,678	3,464	3,464	1,092	1,220	1,266	1,334	1,385	3,464	3,464
110	1,210	1,352	1,404	1,493	1,728	3,565	3,565	1,126	1,258	1,305	1,375	1,427	3,565	3,565
115	1,241	1,385	1,438	1,529	1,768	3,636	3,636	1,155	1,289	1,337	1,409	1,462	3,636	3,636
120	1,271	1,417	1,471	1,564	1,807	3,706	3,706	1,184	1,320	1,369	1,442	1,495	3,706	3,706
125	1,302	1,451	1,505	1,599	1,847	3,777	3,777	1,213	1,352	1,401	1,475	1,530	3,777	3,777
130	1,333	1,484	1,539	1,635	1,886	3,847	3,847	1,242	1,383	1,434	1,509	1,564	3,847	3,847
140	1,400	1,557	1,614	1,713	1,974	4,010	4,010	1,306	1,452	1,504	1,583	1,640	4,010	4,010
150	1,468	1,631	1,690	1,793	2,064	4,178	4,178	1,370	1,522	1,576	1,658	1,717	4,178	4,178
160	1,555	1,726	1,788	1,897	2,182	4,405	4,405	1,452	1,612	1,669	1,754	1,817	4,405	4,405
170	1,639	1,818	1,884	1,997	2,296	4,625	4,625	1,531	1,699	1,758	1,848	1,914	4,625	4,625
175	1,668	1,849	1,916	2,031	2,333	4,692	4,692	1,559	1,728	1,789	1,880	1,946	4,692	4,692
180	1,696	1,880	1,947	2,063	2,369	4,756	4,756	1,586	1,758	1,819	1,911	1,978	4,756	4,756
190	1,755	1,943	2,012	2,131	2,445	4,890	4,890	1,642	1,818	1,880	1,974	2,043	4,890	4,890
200	1,827	2,020	2,090	2,213	2,534	5,042	5,042	1,711	1,891	1,955	2,052	2,123	5,042	5,042
220	1,975	2,178	2,252	2,381	2,718	5,353	5,353	1,854	2,043	2,110	2,212	2,286	5,353	5,353
240	2,131	2,347	2,426	2,562	2,921	5,718	5,718	2,002	2,203	2,275	2,383	2,461	5,718	5,718
250	2,210	2,431	2,512	2,653	3,022	5,903	5,903	2,077	2,283	2,357	2,468	2,549	5,903	5,903
275	2,394	2,632	2,719	2,869	3,265	6,355	6,355	2,251	2,473	2,552	2,671	2,758	6,355	6,355
300	2,552	2,807	2,900	3,062	3,488	6,806	6,806	2,398	2,637	2,722	2,849	2,943	6,806	6,806
325	2,717	2,993	3,094	3,268	3,728	7,310	7,310	2,552	2,809	2,901	3,039	3,140	7,310	7,310
350	2,904	3,199	3,308	3,495	3,988	7,833	7,833	2,726	3,002	3,101	3,249	3,357	7,833	7,833
375	3,090	3,406	3,522	3,722	4,249	8,357	8,357	2,901	3,196	3,301	3,459	3,575	8,357	8,357
400	3,276	3,613	3,736	3,949	4,509	8,879	8,879	3,075	3,389	3,501	3,669	3,792	8,879	8,879
425	3,466	3,825	3,956	4,184	4,781	9,445	9,445	3,251	3,586	3,705	3,885	4,016	9,445	9,445
450	3,658	4,041	4,181	4,424	5,061	10,038	10,038	3,428	3,786	3,913	4,105	4,245	10,038	10,038
475	3,849	4,256	4,405	4,662	5,340	10,627	10,627	3,605	3,985	4,120	4,323	4,473	10,627	10,627
500	4,040	4,471	4,629	4,902	5,620	11,219	11,219	3,782	4,184	4,328	4,543	4,701	11,219	11,219
600	4,806	5,333	5,526	5,860	6,738	13,585	13,585	4,490	4,982	5,158	5,421	5,614	13,585	13,585
700	5,572	6,195	6,424	6,818	7,856	15,951	15,951	5,199	5,780	5,988	6,299	6,527	15,951	15,951
750	5,956	6,627	6,873	7,297	8,415	17,135	17,135	5,553	6,179	6,403	6,738	6,984	17,135	17,135
800	6,339	7,058	7,322	7,777	8,975	18,320	18,320	5,908	6,579	6,818	7,178	7,441	18,320	18,320
850	6,722	7,488	7,770	8,255	9,533	19,501	19,501	6,262	6,977	7,233	7,616	7,897	19,501	19,501
900	7,105	7,920	8,219	8,735	10,093	20,686	20,686	6,616	7,377	7,648	8,056	8,355	20,686	20,686
EACH ADD'L 100,000	593	656	679	719	824	1,643	1,643	555	614	635	666	690	1,643	1,643



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 311**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	575	617	632	658	727	1,267	1,267	550	589	603	624	639	1,267	1,267
40	643	689	706	734	811	1,405	1,405	616	658	674	696	713	1,405	1,405
50	711	761	779	810	893	1,542	1,542	681	727	744	769	787	1,542	1,542
60	778	832	851	886	975	1,677	1,677	745	796	814	841	860	1,677	1,677
70	845	903	925	961	1,058	1,814	1,814	810	865	884	913	934	1,814	1,814
75	879	939	961	999	1,100	1,881	1,881	843	899	919	949	971	1,881	1,881
80	913	975	998	1,038	1,141	1,951	1,951	876	934	955	986	1,009	1,951	1,951
85	946	1,011	1,034	1,075	1,182	2,018	2,018	908	968	989	1,021	1,045	2,018	2,018
90	980	1,046	1,071	1,113	1,223	2,086	2,086	940	1,002	1,024	1,058	1,082	2,086	2,086
95	1,014	1,083	1,108	1,151	1,265	2,155	2,155	973	1,037	1,060	1,094	1,119	2,155	2,155
100	1,048	1,118	1,144	1,189	1,306	2,223	2,223	1,005	1,071	1,095	1,130	1,156	2,223	2,223
105	1,081	1,154	1,181	1,227	1,347	2,291	2,291	1,038	1,106	1,130	1,166	1,193	2,291	2,291
110	1,115	1,190	1,217	1,264	1,389	2,358	2,358	1,070	1,140	1,165	1,202	1,229	2,358	2,358
115	1,145	1,221	1,249	1,297	1,423	2,410	2,410	1,100	1,171	1,196	1,234	1,262	2,410	2,410
120	1,175	1,252	1,280	1,329	1,457	2,460	2,460	1,128	1,200	1,226	1,265	1,293	2,460	2,460
125	1,205	1,283	1,312	1,362	1,492	2,512	2,512	1,158	1,231	1,257	1,296	1,325	2,512	2,512
130	1,235	1,315	1,344	1,394	1,527	2,563	2,563	1,187	1,262	1,288	1,328	1,357	2,563	2,563
140	1,300	1,383	1,413	1,466	1,604	2,679	2,679	1,251	1,328	1,355	1,397	1,427	2,679	2,679
150	1,366	1,452	1,484	1,538	1,681	2,798	2,798	1,315	1,395	1,424	1,467	1,498	2,798	2,798
160	1,452	1,542	1,576	1,633	1,783	2,957	2,957	1,398	1,482	1,512	1,558	1,591	2,957	2,957
170	1,535	1,630	1,664	1,724	1,882	3,112	3,112	1,478	1,567	1,598	1,645	1,680	3,112	3,112
175	1,562	1,658	1,693	1,754	1,913	3,159	3,159	1,505	1,594	1,626	1,674	1,709	3,159	3,159
180	1,589	1,686	1,721	1,783	1,944	3,205	3,205	1,531	1,621	1,654	1,702	1,738	3,205	3,205
190	1,645	1,744	1,780	1,843	2,009	3,300	3,300	1,585	1,678	1,711	1,760	1,797	3,300	3,300
200	1,721	1,823	1,860	1,925	2,095	3,419	3,419	1,660	1,755	1,789	1,840	1,877	3,419	3,419
220	1,879	1,986	2,025	2,093	2,272	3,663	3,663	1,815	1,915	1,950	2,004	2,043	3,663	3,663
240	2,039	2,153	2,195	2,267	2,456	3,934	3,934	1,971	2,077	2,115	2,172	2,214	3,934	3,934
250	2,119	2,236	2,279	2,353	2,548	4,070	4,070	2,049	2,158	2,197	2,256	2,299	4,070	4,070
275	2,308	2,433	2,479	2,559	2,768	4,400	4,400	2,233	2,350	2,392	2,454	2,500	4,400	4,400
300	2,464	2,599	2,648	2,734	2,959	4,711	4,711	2,383	2,509	2,554	2,621	2,671	4,711	4,711
325	2,620	2,766	2,819	2,911	3,154	5,046	5,046	2,533	2,669	2,717	2,790	2,843	5,046	5,046
350	2,798	2,954	3,011	3,110	3,370	5,401	5,401	2,704	2,850	2,902	2,980	3,037	5,401	5,401
375	2,975	3,142	3,203	3,309	3,587	5,757	5,757	2,875	3,031	3,086	3,170	3,231	5,757	5,757
400	3,152	3,330	3,395	3,507	3,803	6,111	6,111	3,045	3,211	3,270	3,359	3,424	6,111	6,111
425	3,329	3,518	3,587	3,707	4,023	6,486	6,486	3,215	3,392	3,455	3,550	3,619	6,486	6,486
450	3,505	3,707	3,781	3,909	4,246	6,874	6,874	3,384	3,572	3,640	3,741	3,815	6,874	6,874
475	3,681	3,895	3,974	4,110	4,468	7,260	7,260	3,552	3,752	3,824	3,931	4,010	7,260	7,260
500	3,857	4,084	4,167	4,311	4,691	7,648	7,648	3,720	3,932	4,008	4,122	4,205	7,648	7,648
600	4,561	4,839	4,941	5,117	5,581	9,197	9,197	4,394	4,654	4,746	4,885	4,987	9,197	9,197
700	5,265	5,594	5,715	5,923	6,471	10,746	10,746	5,068	5,375	5,484	5,649	5,769	10,746	10,746
750	5,618	5,972	6,102	6,326	6,916	11,521	11,521	5,405	5,736	5,854	6,031	6,161	11,521	11,521
800	5,970	6,350	6,489	6,729	7,362	12,297	12,297	5,742	6,097	6,223	6,413	6,552	12,297	12,297
850	6,322	6,727	6,875	7,132	7,806	13,071	13,071	6,079	6,457	6,592	6,794	6,943	13,071	13,071
900	6,674	7,105	7,262	7,535	8,252	13,846	13,846	6,416	6,818	6,961	7,176	7,334	13,846	13,846
EACH ADD'L 100,000	543	576	588	609	665	1,097	1,097	523	554	565	582	594	1,097	1,097



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 312**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	447	484	498	521	583	1,064	1,064	425	459	472	490	504	1,064	1,064
40	496	537	551	577	645	1,174	1,174	471	509	523	543	558	1,174	1,174
50	544	589	605	633	707	1,284	1,284	518	559	574	596	612	1,284	1,284
60	592	640	658	688	768	1,393	1,393	563	608	624	648	666	1,393	1,393
70	641	692	711	744	830	1,503	1,503	610	658	675	701	720	1,503	1,503
75	665	718	738	772	861	1,558	1,558	633	683	700	727	747	1,558	1,558
80	689	745	765	800	893	1,614	1,614	656	708	726	754	774	1,614	1,614
85	713	770	791	828	923	1,668	1,668	679	732	751	780	801	1,668	1,668
90	737	796	818	855	954	1,722	1,722	702	757	777	806	828	1,722	1,722
95	762	823	845	884	985	1,778	1,778	725	782	802	833	855	1,778	1,778
100	786	849	872	911	1,016	1,833	1,833	748	807	828	859	882	1,833	1,833
105	810	874	898	939	1,047	1,887	1,887	771	831	853	885	909	1,887	1,887
110	834	900	925	967	1,078	1,942	1,942	794	856	878	911	936	1,942	1,942
115	855	922	947	990	1,103	1,981	1,981	814	877	900	934	959	1,981	1,981
120	875	944	969	1,013	1,127	2,021	2,021	834	898	921	955	981	2,021	2,021
125	896	966	992	1,036	1,152	2,060	2,060	854	920	943	978	1,003	2,060	2,060
130	917	988	1,014	1,059	1,178	2,100	2,100	875	941	965	1,000	1,026	2,100	2,100
140	964	1,037	1,064	1,111	1,234	2,192	2,192	919	988	1,013	1,050	1,077	2,192	2,192
150	1,011	1,087	1,115	1,164	1,291	2,286	2,286	965	1,036	1,062	1,100	1,128	2,286	2,286
160	1,075	1,156	1,185	1,236	1,370	2,416	2,416	1,027	1,102	1,129	1,169	1,199	2,416	2,416
170	1,137	1,222	1,253	1,306	1,447	2,542	2,542	1,087	1,166	1,194	1,236	1,267	2,542	2,542
175	1,156	1,241	1,272	1,326	1,469	2,578	2,578	1,104	1,184	1,213	1,255	1,287	2,578	2,578
180	1,174	1,260	1,292	1,346	1,490	2,613	2,613	1,122	1,202	1,231	1,274	1,306	2,613	2,613
190	1,212	1,300	1,332	1,389	1,536	2,687	2,687	1,158	1,241	1,271	1,315	1,347	2,687	2,687
200	1,268	1,359	1,392	1,449	1,601	2,781	2,781	1,213	1,298	1,328	1,374	1,407	2,781	2,781
220	1,384	1,479	1,514	1,574	1,733	2,973	2,973	1,326	1,415	1,447	1,495	1,530	2,973	2,973
240	1,501	1,602	1,639	1,704	1,872	3,189	3,189	1,440	1,535	1,569	1,619	1,656	3,189	3,189
250	1,560	1,664	1,702	1,768	1,942	3,297	3,297	1,497	1,594	1,629	1,681	1,719	3,297	3,297
275	1,700	1,812	1,853	1,924	2,110	3,564	3,564	1,633	1,737	1,775	1,831	1,872	3,564	3,564
300	1,822	1,942	1,986	2,062	2,262	3,823	3,823	1,750	1,862	1,902	1,962	2,006	3,823	3,823
325	1,942	2,072	2,119	2,202	2,418	4,103	4,103	1,864	1,985	2,029	2,094	2,141	4,103	4,103
350	2,074	2,214	2,265	2,353	2,585	4,393	4,393	1,991	2,121	2,167	2,237	2,288	4,393	4,393
375	2,207	2,355	2,410	2,504	2,752	4,685	4,685	2,117	2,256	2,306	2,380	2,435	4,685	4,685
400	2,339	2,497	2,555	2,655	2,919	4,975	4,975	2,244	2,391	2,444	2,523	2,581	4,975	4,975
425	2,470	2,639	2,701	2,808	3,089	5,283	5,283	2,369	2,527	2,583	2,667	2,729	5,283	5,283
450	2,602	2,782	2,848	2,962	3,262	5,603	5,603	2,494	2,662	2,722	2,812	2,878	5,603	5,603
475	2,732	2,924	2,994	3,115	3,434	5,921	5,921	2,618	2,796	2,860	2,956	3,026	5,921	5,921
500	2,863	3,066	3,140	3,269	3,606	6,241	6,241	2,742	2,931	2,999	3,100	3,174	6,241	6,241
600	3,388	3,636	3,727	3,884	4,297	7,518	7,518	3,239	3,471	3,553	3,677	3,768	7,518	7,518
700	3,913	4,205	4,313	4,498	4,987	8,795	8,795	3,737	4,010	4,108	4,254	4,362	8,795	8,795
750	4,175	4,490	4,606	4,806	5,332	9,434	9,434	3,986	4,280	4,385	4,543	4,659	9,434	9,434
800	4,437	4,776	4,900	5,114	5,677	10,074	10,074	4,234	4,550	4,663	4,832	4,956	10,074	10,074
850	4,699	5,060	5,192	5,421	6,022	10,712	10,712	4,483	4,819	4,940	5,120	5,252	10,712	10,712
900	4,962	5,345	5,486	5,729	6,367	11,351	11,351	4,732	5,090	5,217	5,409	5,550	11,351	11,351
EACH ADD'L 100,000	381	410	421	440	489	875	875	363	390	400	415	426	875	875



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 313**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	675	780	819	885	1,060	2,426	2,426	612	710	745	798	836	2,426	2,426
40	748	864	906	979	1,172	2,675	2,675	679	786	825	883	925	2,675	2,675
50	821	947	993	1,073	1,283	2,923	2,923	745	863	905	968	1,014	2,923	2,923
60	892	1,029	1,079	1,165	1,393	3,167	3,167	811	938	983	1,052	1,102	3,167	3,167
70	965	1,112	1,166	1,259	1,504	3,415	3,415	877	1,014	1,063	1,137	1,191	3,415	3,415
75	1,001	1,153	1,209	1,306	1,559	3,538	3,538	910	1,052	1,103	1,179	1,235	3,538	3,538
80	1,038	1,196	1,253	1,353	1,616	3,664	3,664	944	1,091	1,143	1,222	1,280	3,664	3,664
85	1,074	1,237	1,296	1,399	1,670	3,786	3,786	976	1,128	1,182	1,264	1,323	3,786	3,786
90	1,110	1,278	1,339	1,446	1,725	3,908	3,908	1,009	1,166	1,222	1,306	1,367	3,908	3,908
95	1,147	1,320	1,383	1,493	1,782	4,034	4,034	1,043	1,204	1,262	1,349	1,412	4,034	4,034
100	1,183	1,361	1,426	1,539	1,837	4,156	4,156	1,076	1,242	1,302	1,391	1,456	4,156	4,156
105	1,219	1,402	1,470	1,586	1,892	4,278	4,278	1,108	1,280	1,341	1,433	1,500	4,278	4,278
110	1,255	1,443	1,513	1,632	1,947	4,401	4,401	1,141	1,318	1,380	1,475	1,544	4,401	4,401
115	1,283	1,475	1,546	1,667	1,987	4,483	4,483	1,168	1,347	1,411	1,507	1,578	4,483	4,483
120	1,312	1,507	1,578	1,702	2,027	4,565	4,565	1,194	1,377	1,442	1,539	1,611	4,565	4,565
125	1,340	1,539	1,611	1,737	2,068	4,647	4,647	1,221	1,406	1,473	1,572	1,644	4,647	4,647
130	1,369	1,571	1,645	1,772	2,108	4,729	4,729	1,248	1,436	1,504	1,604	1,678	4,729	4,729
140	1,433	1,642	1,719	1,852	2,201	4,921	4,921	1,308	1,503	1,573	1,677	1,754	4,921	4,921
150	1,499	1,716	1,796	1,933	2,296	5,121	5,121	1,369	1,571	1,644	1,752	1,832	5,121	5,121
160	1,587	1,816	1,899	2,044	2,425	5,396	5,396	1,450	1,663	1,739	1,854	1,937	5,396	5,396
170	1,672	1,912	1,999	2,151	2,550	5,663	5,663	1,529	1,752	1,832	1,952	2,039	5,663	5,663
175	1,699	1,941	2,030	2,184	2,588	5,740	5,740	1,553	1,780	1,860	1,982	2,071	5,740	5,740
180	1,725	1,970	2,060	2,215	2,624	5,813	5,813	1,578	1,807	1,888	2,011	2,101	5,813	5,813
190	1,779	2,030	2,123	2,282	2,701	5,969	5,969	1,628	1,863	1,947	2,072	2,164	5,969	5,969
200	1,848	2,106	2,200	2,363	2,793	6,144	6,144	1,693	1,934	2,020	2,149	2,243	6,144	6,144
220	1,989	2,260	2,359	2,531	2,982	6,503	6,503	1,827	2,079	2,170	2,305	2,404	6,503	6,503
240	2,141	2,429	2,534	2,716	3,196	6,934	6,934	1,969	2,237	2,333	2,477	2,582	6,934	6,934
250	2,217	2,513	2,622	2,810	3,303	7,153	7,153	2,040	2,316	2,415	2,563	2,671	7,153	7,153
275	2,400	2,718	2,834	3,035	3,565	7,693	7,693	2,210	2,506	2,612	2,771	2,887	7,693	7,693
300	2,567	2,908	3,033	3,249	3,818	8,252	8,252	2,362	2,681	2,794	2,965	3,090	8,252	8,252
325	2,743	3,111	3,246	3,480	4,093	8,881	8,881	2,522	2,866	2,989	3,173	3,308	8,881	8,881
350	2,934	3,329	3,474	3,724	4,383	9,520	9,520	2,697	3,066	3,197	3,395	3,540	9,520	9,520
375	3,125	3,547	3,702	3,969	4,673	10,163	10,163	2,871	3,266	3,406	3,617	3,772	10,163	10,163
400	3,315	3,764	3,929	4,214	4,962	10,802	10,802	3,046	3,465	3,615	3,839	4,004	10,802	10,802
425	3,511	3,991	4,166	4,470	5,269	11,501	11,501	3,223	3,671	3,831	4,070	4,246	11,501	11,501
450	3,711	4,222	4,410	4,734	5,586	12,236	12,236	3,404	3,881	4,052	4,307	4,495	12,236	12,236
475	3,909	4,453	4,652	4,996	5,902	12,966	12,966	3,583	4,090	4,271	4,543	4,742	12,966	12,966
500	4,108	4,684	4,895	5,259	6,219	13,701	13,701	3,763	4,300	4,492	4,780	4,991	13,701	13,701
600	4,905	5,609	5,867	6,312	7,485	16,635	16,635	4,482	5,139	5,374	5,726	5,984	16,635	16,635
700	5,701	6,533	6,838	7,365	8,752	19,570	19,570	5,202	5,978	6,256	6,672	6,977	19,570	19,570
750	6,100	6,996	7,325	7,892	9,386	21,039	21,039	5,562	6,398	6,697	7,145	7,474	21,039	21,039
800	6,498	7,459	7,811	8,419	10,020	22,508	22,508	5,922	6,818	7,139	7,619	7,971	22,508	22,508
850	6,896	7,921	8,296	8,945	10,653	23,973	23,973	6,281	7,237	7,579	8,091	8,467	23,973	23,973
900	7,295	8,384	8,783	9,472	11,287	25,442	25,442	6,641	7,658	8,021	8,565	8,964	25,442	25,442
EACH ADD'L 100,000	579	663	694	748	888	1,983	1,983	529	607	635	677	708	1,983	1,983



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 314**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	487	515	525	543	589	951	951	470	496	505	519	530	951	951
40	547	578	589	608	659	1,058	1,058	529	557	567	583	594	1,058	1,058
50	607	641	653	674	730	1,164	1,164	587	618	629	646	658	1,164	1,164
60	667	703	716	739	799	1,270	1,270	645	679	691	709	722	1,270	1,270
70	727	766	780	805	869	1,376	1,376	703	740	753	772	786	1,376	1,376
75	757	797	812	837	904	1,429	1,429	732	770	783	804	818	1,429	1,429
80	787	829	844	870	940	1,483	1,483	762	801	815	836	851	1,483	1,483
85	816	859	875	903	974	1,535	1,535	790	831	845	867	882	1,535	1,535
90	846	891	907	935	1,009	1,588	1,588	820	861	876	898	914	1,588	1,588
95	876	922	939	968	1,045	1,642	1,642	849	892	907	930	947	1,642	1,642
100	906	954	971	1,001	1,080	1,695	1,695	878	922	938	961	979	1,695	1,695
105	936	985	1,003	1,034	1,115	1,747	1,747	907	952	969	993	1,011	1,747	1,747
110	966	1,016	1,035	1,066	1,150	1,800	1,800	936	983	1,000	1,025	1,043	1,800	1,800
115	994	1,045	1,063	1,095	1,180	1,842	1,842	963	1,011	1,028	1,053	1,072	1,842	1,842
120	1,020	1,072	1,091	1,124	1,210	1,883	1,883	989	1,038	1,055	1,081	1,100	1,883	1,883
125	1,048	1,100	1,120	1,153	1,241	1,924	1,924	1,016	1,065	1,083	1,109	1,128	1,924	1,924
130	1,075	1,129	1,148	1,182	1,271	1,966	1,966	1,043	1,093	1,111	1,138	1,157	1,966	1,966
140	1,134	1,189	1,210	1,245	1,337	2,058	2,058	1,100	1,152	1,171	1,198	1,219	2,058	2,058
150	1,193	1,250	1,271	1,308	1,404	2,153	2,153	1,158	1,212	1,231	1,260	1,281	2,153	2,153
160	1,266	1,327	1,349	1,387	1,488	2,276	2,276	1,230	1,286	1,306	1,337	1,359	2,276	2,276
170	1,337	1,401	1,424	1,464	1,570	2,395	2,395	1,299	1,359	1,380	1,411	1,435	2,395	2,395
175	1,363	1,427	1,451	1,492	1,599	2,435	2,435	1,325	1,385	1,406	1,438	1,462	2,435	2,435
180	1,389	1,454	1,478	1,519	1,627	2,473	2,473	1,350	1,410	1,432	1,465	1,488	2,473	2,473
190	1,441	1,508	1,532	1,574	1,686	2,552	2,552	1,401	1,463	1,486	1,519	1,543	2,552	2,552
200	1,507	1,575	1,600	1,644	1,758	2,646	2,646	1,466	1,530	1,553	1,587	1,612	2,646	2,646
220	1,644	1,716	1,742	1,788	1,907	2,841	2,841	1,601	1,668	1,692	1,728	1,754	2,841	2,841
240	1,782	1,859	1,887	1,935	2,062	3,053	3,053	1,737	1,808	1,833	1,871	1,899	3,053	3,053
250	1,851	1,930	1,959	2,008	2,139	3,160	3,160	1,804	1,877	1,904	1,943	1,972	3,160	3,160
275	2,012	2,096	2,127	2,180	2,321	3,415	3,415	1,961	2,040	2,068	2,110	2,141	3,415	3,415
300	2,139	2,230	2,263	2,320	2,471	3,647	3,647	2,085	2,170	2,200	2,245	2,278	3,647	3,647
325	2,269	2,367	2,403	2,465	2,627	3,896	3,896	2,211	2,302	2,334	2,383	2,419	3,896	3,896
350	2,422	2,527	2,565	2,632	2,806	4,168	4,168	2,359	2,457	2,492	2,544	2,583	4,168	4,168
375	2,575	2,687	2,728	2,799	2,985	4,441	4,441	2,507	2,612	2,649	2,705	2,746	4,441	4,441
400	2,727	2,846	2,890	2,965	3,164	4,712	4,712	2,655	2,767	2,806	2,866	2,910	4,712	4,712
425	2,877	3,004	3,051	3,131	3,343	4,996	4,996	2,801	2,920	2,962	3,026	3,072	4,996	4,996
450	3,026	3,162	3,212	3,298	3,524	5,287	5,287	2,945	3,072	3,117	3,185	3,234	5,287	5,287
475	3,175	3,319	3,372	3,463	3,703	5,576	5,576	3,089	3,223	3,271	3,343	3,396	5,576	5,576
500	3,324	3,476	3,532	3,629	3,883	5,867	5,867	3,232	3,375	3,425	3,502	3,558	5,867	5,867
600	3,919	4,106	4,174	4,292	4,603	7,029	7,029	3,807	3,981	4,044	4,137	4,205	7,029	7,029
700	4,515	4,735	4,816	4,956	5,324	8,192	8,192	4,382	4,588	4,662	4,772	4,853	8,192	8,192
750	4,813	5,050	5,137	5,288	5,684	8,773	8,773	4,670	4,892	4,971	5,090	5,177	8,773	8,773
800	5,111	5,365	5,459	5,620	6,044	9,355	9,355	4,958	5,195	5,280	5,408	5,501	9,355	9,355
850	5,408	5,679	5,779	5,951	6,404	9,935	9,935	5,245	5,498	5,589	5,725	5,824	9,935	9,935
900	5,706	5,995	6,100	6,283	6,764	10,517	10,517	5,533	5,802	5,898	6,043	6,149	10,517	10,517
EACH ADD'L 100,000	488	510	519	533	570	860	860	475	496	503	514	522	860	860



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 315**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	438	460	468	481	518	801	801	425	445	452	463	471	801	801
40	490	514	523	538	578	890	890	476	498	506	518	527	890	890
50	543	569	578	595	638	978	978	527	551	560	573	583	978	978
60	594	623	633	651	698	1,066	1,066	577	604	613	627	638	1,066	1,066
70	647	677	688	708	758	1,154	1,154	628	657	667	682	693	1,154	1,154
75	673	704	716	736	788	1,198	1,198	654	683	694	710	721	1,198	1,198
80	699	732	744	764	819	1,243	1,243	680	710	721	737	749	1,243	1,243
85	725	759	771	792	848	1,286	1,286	705	736	747	764	777	1,286	1,286
90	751	786	798	820	878	1,330	1,330	730	762	774	791	804	1,330	1,330
95	777	813	826	849	909	1,375	1,375	756	789	801	819	832	1,375	1,375
100	803	840	854	877	939	1,419	1,419	781	815	828	846	860	1,419	1,419
105	829	867	881	905	969	1,463	1,463	806	842	855	874	887	1,463	1,463
110	855	894	909	933	999	1,507	1,507	832	868	881	901	915	1,507	1,507
115	879	919	934	959	1,025	1,542	1,542	855	892	906	926	940	1,542	1,542
120	902	943	958	983	1,051	1,576	1,576	878	916	929	950	964	1,576	1,576
125	926	967	982	1,009	1,077	1,611	1,611	902	940	954	974	989	1,611	1,611
130	950	992	1,007	1,034	1,103	1,646	1,646	925	964	978	999	1,014	1,646	1,646
140	1,002	1,045	1,061	1,088	1,161	1,724	1,724	976	1,016	1,031	1,052	1,068	1,724	1,724
150	1,054	1,099	1,115	1,144	1,219	1,804	1,804	1,027	1,069	1,084	1,106	1,123	1,804	1,804
160	1,121	1,168	1,186	1,216	1,294	1,910	1,910	1,092	1,137	1,152	1,176	1,193	1,910	1,910
170	1,186	1,235	1,254	1,285	1,368	2,012	2,012	1,156	1,202	1,219	1,244	1,262	2,012	2,012
175	1,207	1,257	1,276	1,308	1,391	2,044	2,044	1,177	1,224	1,241	1,266	1,284	2,044	2,044
180	1,228	1,279	1,298	1,330	1,415	2,075	2,075	1,198	1,245	1,262	1,288	1,306	2,075	2,075
190	1,272	1,325	1,344	1,377	1,463	2,140	2,140	1,241	1,290	1,307	1,333	1,352	2,140	2,140
200	1,334	1,387	1,407	1,441	1,530	2,224	2,224	1,302	1,352	1,369	1,396	1,416	2,224	2,224
220	1,461	1,517	1,537	1,573	1,666	2,396	2,396	1,427	1,479	1,498	1,526	1,547	2,396	2,396
240	1,588	1,647	1,669	1,707	1,806	2,581	2,581	1,552	1,608	1,628	1,657	1,679	2,581	2,581
250	1,651	1,712	1,735	1,774	1,876	2,673	2,673	1,614	1,672	1,692	1,723	1,745	2,673	2,673
275	1,800	1,866	1,890	1,932	2,041	2,896	2,896	1,761	1,822	1,844	1,877	1,901	2,896	2,896
300	1,921	1,992	2,018	2,063	2,180	3,099	3,099	1,879	1,945	1,968	2,004	2,030	3,099	3,099
325	2,041	2,117	2,145	2,193	2,320	3,312	3,312	1,995	2,066	2,092	2,130	2,158	3,312	3,312
350	2,178	2,260	2,290	2,342	2,478	3,542	3,542	2,129	2,205	2,233	2,274	2,304	3,542	3,542
375	2,315	2,403	2,435	2,490	2,636	3,773	3,773	2,263	2,344	2,374	2,417	2,449	3,773	3,773
400	2,452	2,545	2,579	2,638	2,793	4,003	4,003	2,396	2,483	2,514	2,561	2,595	4,003	4,003
425	2,588	2,687	2,723	2,786	2,952	4,242	4,242	2,528	2,621	2,654	2,703	2,740	4,242	4,242
450	2,722	2,828	2,867	2,934	3,110	4,487	4,487	2,658	2,757	2,793	2,845	2,884	4,487	4,487
475	2,856	2,968	3,010	3,081	3,268	4,732	4,732	2,788	2,893	2,931	2,987	3,028	4,732	4,732
500	2,990	3,109	3,153	3,228	3,427	4,976	4,976	2,918	3,029	3,069	3,129	3,172	4,976	4,976
600	3,526	3,672	3,725	3,818	4,061	5,956	5,956	3,439	3,575	3,623	3,696	3,750	5,956	5,956
700	4,063	4,235	4,298	4,407	4,695	6,935	6,935	3,959	4,120	4,178	4,264	4,327	6,935	6,935
750	4,331	4,517	4,585	4,702	5,012	7,425	7,425	4,220	4,393	4,455	4,548	4,616	7,425	7,425
800	4,599	4,798	4,871	4,997	5,329	7,915	7,915	4,480	4,666	4,732	4,832	4,905	7,915	7,915
850	4,867	5,080	5,157	5,292	5,645	8,404	8,404	4,740	4,938	5,009	5,115	5,193	8,404	8,404
900	5,136	5,361	5,444	5,587	5,963	8,894	8,894	5,001	5,211	5,286	5,399	5,482	8,894	8,894
EACH ADD'L 100,000	419	437	443	454	483	710	710	409	425	431	440	446	710	710



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 316**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	449	474	484	500	543	876	876	433	457	466	479	488	876	876
40	504	532	543	561	608	975	975	487	514	523	537	547	975	975
50	559	590	602	621	672	1,073	1,073	541	570	580	595	607	1,073	1,073
60	614	648	660	681	737	1,170	1,170	594	625	636	653	665	1,170	1,170
70	670	705	719	741	801	1,268	1,268	648	681	693	711	725	1,268	1,268
75	697	734	748	772	833	1,317	1,317	675	710	722	741	754	1,317	1,317
80	725	764	778	802	866	1,367	1,367	702	738	751	770	784	1,367	1,367
85	752	792	807	832	898	1,415	1,415	728	765	779	799	813	1,415	1,415
90	780	821	836	862	930	1,463	1,463	755	793	807	828	843	1,463	1,463
95	808	850	865	892	963	1,513	1,513	782	822	836	857	872	1,513	1,513
100	835	879	895	922	995	1,562	1,562	809	850	864	886	902	1,562	1,562
105	863	908	924	952	1,027	1,610	1,610	836	878	893	915	932	1,610	1,610
110	890	936	953	983	1,059	1,659	1,659	863	906	921	944	961	1,659	1,659
115	916	963	980	1,009	1,088	1,697	1,697	887	931	947	970	988	1,697	1,697
120	940	988	1,005	1,036	1,115	1,735	1,735	912	956	972	996	1,013	1,735	1,735
125	966	1,014	1,032	1,062	1,143	1,773	1,773	936	982	998	1,022	1,040	1,773	1,773
130	991	1,040	1,058	1,089	1,172	1,812	1,812	961	1,007	1,024	1,048	1,066	1,812	1,812
140	1,045	1,096	1,115	1,147	1,232	1,897	1,897	1,014	1,062	1,079	1,104	1,123	1,897	1,897
150	1,099	1,152	1,172	1,205	1,294	1,984	1,984	1,067	1,117	1,134	1,161	1,180	1,984	1,984
160	1,167	1,222	1,243	1,278	1,371	2,097	2,097	1,133	1,185	1,204	1,232	1,252	2,097	2,097
170	1,232	1,291	1,312	1,349	1,447	2,207	2,207	1,197	1,252	1,271	1,301	1,322	2,207	2,207
175	1,256	1,315	1,337	1,375	1,473	2,243	2,243	1,221	1,276	1,296	1,325	1,347	2,243	2,243
180	1,280	1,340	1,362	1,400	1,500	2,279	2,279	1,244	1,300	1,320	1,350	1,372	2,279	2,279
190	1,328	1,389	1,412	1,451	1,553	2,352	2,352	1,291	1,348	1,369	1,400	1,422	2,352	2,352
200	1,389	1,452	1,475	1,515	1,620	2,439	2,439	1,351	1,410	1,431	1,462	1,485	2,439	2,439
220	1,515	1,581	1,605	1,647	1,758	2,618	2,618	1,475	1,537	1,559	1,592	1,616	2,618	2,618
240	1,642	1,713	1,739	1,783	1,900	2,814	2,814	1,600	1,666	1,689	1,724	1,750	2,814	2,814
250	1,706	1,778	1,805	1,851	1,971	2,912	2,912	1,663	1,730	1,754	1,790	1,817	2,912	2,912
275	1,854	1,932	1,960	2,009	2,138	3,147	3,147	1,807	1,880	1,906	1,944	1,973	3,147	3,147
300	1,971	2,055	2,085	2,138	2,277	3,361	3,361	1,921	1,999	2,027	2,069	2,099	3,361	3,361
325	2,091	2,181	2,214	2,271	2,421	3,591	3,591	2,037	2,121	2,151	2,196	2,229	3,591	3,591
350	2,232	2,329	2,364	2,425	2,586	3,841	3,841	2,174	2,264	2,296	2,345	2,380	3,841	3,841
375	2,373	2,476	2,514	2,579	2,751	4,092	4,092	2,311	2,407	2,441	2,493	2,531	4,092	4,092
400	2,513	2,623	2,663	2,732	2,915	4,342	4,342	2,447	2,549	2,586	2,641	2,681	4,342	4,342
425	2,651	2,769	2,811	2,886	3,081	4,604	4,604	2,581	2,690	2,730	2,788	2,831	4,604	4,604
450	2,789	2,914	2,960	3,039	3,247	4,872	4,872	2,714	2,831	2,872	2,935	2,981	4,872	4,872
475	2,926	3,059	3,107	3,191	3,413	5,139	5,139	2,846	2,970	3,014	3,081	3,129	5,139	5,139
500	3,063	3,203	3,255	3,344	3,578	5,407	5,407	2,978	3,110	3,157	3,227	3,278	5,407	5,407
600	3,612	3,784	3,847	3,956	4,242	6,478	6,478	3,508	3,669	3,726	3,812	3,875	6,478	6,478
700	4,160	4,364	4,438	4,567	4,906	7,549	7,549	4,038	4,228	4,296	4,397	4,472	7,549	7,549
750	4,435	4,654	4,734	4,873	5,238	8,085	8,085	4,303	4,508	4,581	4,690	4,771	8,085	8,085
800	4,709	4,944	5,030	5,179	5,570	8,621	8,621	4,569	4,788	4,866	4,983	5,069	8,621	8,621
850	4,983	5,234	5,325	5,484	5,901	9,156	9,156	4,833	5,067	5,150	5,275	5,367	9,156	9,156
900	5,258	5,524	5,622	5,790	6,233	9,692	9,692	5,098	5,347	5,435	5,568	5,666	9,692	9,692
EACH ADD'L 100,000	450	470	478	491	525	793	793	438	457	464	474	481	793	793



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 318**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	502	518	524	534	561	773	773	492	507	513	521	527	773	773
40	557	575	582	593	623	856	856	547	563	569	578	585	856	856
50	613	632	639	652	684	939	939	601	619	626	635	643	939	939
60	667	689	696	710	745	1,020	1,020	655	674	681	692	700	1,020	1,020
70	723	745	754	768	806	1,102	1,102	709	730	738	749	757	1,102	1,102
75	750	774	782	797	837	1,143	1,143	736	758	766	778	786	1,143	1,143
80	778	803	812	827	868	1,185	1,185	763	786	794	807	816	1,185	1,185
85	805	831	840	856	898	1,226	1,226	790	814	822	835	844	1,226	1,226
90	833	859	869	885	928	1,267	1,267	817	842	850	863	873	1,267	1,267
95	861	887	897	914	959	1,308	1,308	845	870	879	892	902	1,308	1,308
100	888	916	926	943	990	1,349	1,349	872	897	907	920	931	1,349	1,349
105	916	944	955	973	1,020	1,390	1,390	899	925	935	949	959	1,390	1,390
110	943	972	983	1,002	1,051	1,431	1,431	926	953	963	977	988	1,431	1,431
115	969	998	1,009	1,028	1,078	1,465	1,465	951	979	988	1,003	1,014	1,465	1,465
120	993	1,023	1,035	1,054	1,104	1,498	1,498	975	1,003	1,013	1,028	1,040	1,498	1,498
125	1,019	1,049	1,061	1,080	1,131	1,531	1,531	1,000	1,029	1,039	1,054	1,066	1,531	1,531
130	1,044	1,075	1,087	1,106	1,159	1,565	1,565	1,025	1,054	1,065	1,080	1,092	1,565	1,565
140	1,100	1,132	1,144	1,165	1,219	1,641	1,641	1,080	1,111	1,122	1,138	1,150	1,641	1,641
150	1,157	1,191	1,203	1,224	1,281	1,719	1,719	1,137	1,168	1,179	1,196	1,209	1,719	1,719
160	1,237	1,272	1,285	1,308	1,367	1,827	1,827	1,215	1,249	1,260	1,278	1,291	1,827	1,827
170	1,313	1,350	1,364	1,387	1,449	1,932	1,932	1,291	1,325	1,338	1,356	1,370	1,932	1,932
175	1,333	1,370	1,384	1,408	1,470	1,959	1,959	1,310	1,345	1,358	1,376	1,390	1,959	1,959
180	1,352	1,390	1,404	1,428	1,492	1,986	1,986	1,329	1,365	1,378	1,397	1,411	1,986	1,986
190	1,395	1,434	1,448	1,473	1,538	2,044	2,044	1,371	1,408	1,421	1,440	1,454	2,044	2,044
200	1,470	1,510	1,525	1,550	1,617	2,137	2,137	1,446	1,484	1,497	1,517	1,532	2,137	2,137
220	1,625	1,667	1,683	1,709	1,779	2,325	2,325	1,600	1,639	1,653	1,674	1,690	2,325	2,325
240	1,778	1,823	1,839	1,867	1,941	2,521	2,521	1,751	1,793	1,808	1,830	1,846	2,521	2,521
250	1,854	1,900	1,916	1,946	2,022	2,619	2,619	1,826	1,869	1,884	1,907	1,924	2,619	2,619
275	2,037	2,086	2,104	2,135	2,217	2,858	2,858	2,007	2,053	2,070	2,094	2,112	2,858	2,858
300	2,192	2,245	2,264	2,298	2,386	3,074	3,074	2,160	2,210	2,227	2,254	2,273	3,074	3,074
325	2,336	2,393	2,414	2,450	2,545	3,287	3,287	2,301	2,355	2,374	2,402	2,423	3,287	3,287
350	2,493	2,554	2,576	2,615	2,717	3,514	3,514	2,456	2,513	2,533	2,564	2,587	3,514	3,514
375	2,650	2,715	2,739	2,780	2,890	3,741	3,741	2,610	2,671	2,693	2,726	2,750	3,741	3,741
400	2,806	2,876	2,902	2,946	3,062	3,967	3,967	2,764	2,830	2,853	2,888	2,913	3,967	3,967
425	2,962	3,036	3,063	3,110	3,234	4,201	4,201	2,917	2,986	3,011	3,048	3,076	4,201	4,201
450	3,116	3,195	3,224	3,274	3,407	4,438	4,438	3,068	3,142	3,169	3,208	3,237	4,438	4,438
475	3,270	3,354	3,385	3,438	3,579	4,674	4,674	3,219	3,298	3,326	3,368	3,399	4,674	4,674
500	3,424	3,513	3,546	3,602	3,751	4,911	4,911	3,370	3,453	3,483	3,528	3,560	4,911	4,911
600	4,040	4,150	4,190	4,259	4,441	5,860	5,860	3,975	4,077	4,113	4,168	4,208	5,860	5,860
700	4,657	4,786	4,833	4,915	5,130	6,807	6,807	4,579	4,700	4,743	4,807	4,855	6,807	6,807
750	4,965	5,104	5,155	5,243	5,475	7,282	7,282	4,882	5,011	5,058	5,127	5,178	7,282	7,282
800	5,274	5,422	5,477	5,571	5,820	7,756	7,756	5,184	5,323	5,373	5,447	5,502	7,756	7,756
850	5,581	5,740	5,798	5,899	6,164	8,230	8,230	5,486	5,634	5,687	5,767	5,825	8,230	8,230
900	5,890	6,059	6,121	6,228	6,509	8,704	8,704	5,789	5,946	6,003	6,087	6,149	8,704	8,704
EACH ADD'L 100,000	429	442	447	455	477	646	646	421	433	437	444	449	646	646



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 319**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	435	460	469	484	526	849	849	420	443	451	464	473	849	849
40	488	516	526	543	589	945	945	472	498	507	520	530	945	945
50	542	572	583	602	652	1,040	1,040	524	552	562	577	588	1,040	1,040
60	595	627	639	660	714	1,134	1,134	576	606	617	633	645	1,134	1,134
70	649	683	696	718	776	1,229	1,229	628	660	672	689	702	1,229	1,229
75	675	711	725	748	808	1,276	1,276	654	687	699	717	731	1,276	1,276
80	702	740	753	777	839	1,324	1,324	680	715	727	746	760	1,324	1,324
85	729	767	781	806	870	1,371	1,371	706	742	754	774	788	1,371	1,371
90	756	795	810	835	901	1,418	1,418	732	769	782	802	816	1,418	1,418
95	782	823	838	864	933	1,466	1,466	758	796	810	830	845	1,466	1,466
100	809	851	867	894	964	1,513	1,513	784	823	837	858	874	1,513	1,513
105	836	879	895	923	995	1,560	1,560	810	850	865	887	903	1,560	1,560
110	863	907	924	952	1,026	1,607	1,607	836	877	892	915	931	1,607	1,607
115	887	933	949	978	1,054	1,645	1,645	860	902	917	940	957	1,645	1,645
120	911	957	974	1,003	1,080	1,681	1,681	883	926	942	965	982	1,681	1,681
125	935	982	1,000	1,029	1,108	1,718	1,718	907	951	967	990	1,008	1,718	1,718
130	960	1,008	1,025	1,056	1,135	1,755	1,755	931	976	992	1,016	1,033	1,755	1,755
140	1,012	1,062	1,080	1,111	1,194	1,838	1,838	982	1,029	1,045	1,070	1,088	1,838	1,838
150	1,065	1,116	1,135	1,168	1,253	1,922	1,922	1,034	1,082	1,099	1,125	1,144	1,922	1,922
160	1,130	1,184	1,204	1,238	1,329	2,032	2,032	1,098	1,148	1,166	1,193	1,213	2,032	2,032
170	1,194	1,251	1,271	1,307	1,402	2,139	2,139	1,160	1,213	1,232	1,260	1,281	2,139	2,139
175	1,217	1,274	1,296	1,332	1,428	2,174	2,174	1,183	1,236	1,255	1,284	1,305	2,174	2,174
180	1,240	1,298	1,319	1,356	1,453	2,208	2,208	1,205	1,259	1,279	1,308	1,329	2,208	2,208
190	1,287	1,346	1,368	1,406	1,505	2,278	2,278	1,251	1,307	1,326	1,356	1,378	2,278	2,278
200	1,346	1,407	1,429	1,468	1,569	2,363	2,363	1,309	1,366	1,386	1,417	1,439	2,363	2,363
220	1,468	1,532	1,555	1,596	1,703	2,536	2,536	1,429	1,489	1,511	1,543	1,566	2,536	2,536
240	1,591	1,659	1,684	1,728	1,841	2,726	2,726	1,551	1,614	1,637	1,671	1,696	2,726	2,726
250	1,653	1,723	1,749	1,793	1,910	2,821	2,821	1,611	1,676	1,700	1,735	1,760	2,821	2,821
275	1,796	1,871	1,899	1,947	2,072	3,049	3,049	1,751	1,821	1,846	1,884	1,912	3,049	3,049
300	1,910	1,991	2,020	2,072	2,206	3,256	3,256	1,862	1,937	1,964	2,004	2,034	3,256	3,256
325	2,026	2,113	2,145	2,200	2,346	3,479	3,479	1,974	2,055	2,084	2,128	2,160	3,479	3,479
350	2,162	2,256	2,290	2,350	2,506	3,722	3,722	2,106	2,194	2,225	2,272	2,306	3,722	3,722
375	2,299	2,399	2,435	2,499	2,665	3,965	3,965	2,239	2,332	2,365	2,415	2,452	3,965	3,965
400	2,435	2,541	2,580	2,647	2,825	4,207	4,207	2,371	2,470	2,506	2,559	2,598	4,207	4,207
425	2,569	2,682	2,724	2,796	2,985	4,460	4,460	2,501	2,607	2,645	2,701	2,743	4,460	4,460
450	2,702	2,823	2,868	2,944	3,146	4,720	4,720	2,629	2,742	2,783	2,843	2,888	4,720	4,720
475	2,835	2,963	3,011	3,092	3,306	4,979	4,979	2,758	2,878	2,921	2,985	3,032	4,979	4,979
500	2,968	3,104	3,154	3,240	3,467	5,238	5,238	2,886	3,013	3,058	3,126	3,176	5,238	5,238
600	3,499	3,666	3,727	3,832	4,110	6,276	6,276	3,399	3,555	3,610	3,694	3,755	6,276	6,276
700	4,031	4,228	4,300	4,425	4,753	7,314	7,314	3,913	4,096	4,162	4,261	4,333	7,314	7,314
750	4,297	4,509	4,587	4,721	5,075	7,833	7,833	4,169	4,367	4,438	4,544	4,622	7,833	7,833
800	4,563	4,790	4,874	5,018	5,397	8,353	8,353	4,426	4,639	4,714	4,828	4,911	8,353	8,353
850	4,828	5,071	5,160	5,313	5,718	8,871	8,871	4,683	4,909	4,990	5,111	5,200	8,871	8,871
900	5,094	5,352	5,447	5,610	6,039	9,390	9,390	4,940	5,180	5,266	5,395	5,490	9,390	9,390
EACH ADD'L 100,000	436	456	463	476	509	768	768	424	442	449	459	466	768	768



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 320**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	400	423	431	445	484	781	781	386	407	415	426	435	781	781
40	449	474	484	500	541	869	869	434	458	466	479	488	869	869
50	499	526	536	553	599	956	956	482	508	517	531	541	956	956
60	547	577	588	607	656	1,043	1,043	529	557	567	582	593	1,043	1,043
70	597	629	640	661	714	1,130	1,130	577	607	618	634	646	1,130	1,130
75	621	654	667	687	743	1,173	1,173	601	632	643	660	672	1,173	1,173
80	646	680	693	715	772	1,218	1,218	625	658	669	686	699	1,218	1,218
85	670	706	719	741	800	1,261	1,261	649	682	694	712	725	1,261	1,261
90	695	731	745	768	829	1,304	1,304	673	707	719	738	751	1,304	1,304
95	720	757	771	795	858	1,348	1,348	697	732	745	764	777	1,348	1,348
100	744	783	797	822	887	1,392	1,392	721	757	770	790	804	1,392	1,392
105	769	809	823	849	915	1,435	1,435	745	782	795	815	830	1,435	1,435
110	793	834	849	876	944	1,478	1,478	769	807	821	841	856	1,478	1,478
115	816	858	873	899	969	1,512	1,512	791	830	844	865	880	1,512	1,512
120	838	880	896	923	994	1,546	1,546	812	852	866	887	903	1,546	1,546
125	860	904	919	947	1,019	1,580	1,580	834	875	889	911	927	1,580	1,580
130	883	927	943	971	1,044	1,614	1,614	857	898	912	934	950	1,614	1,614
140	931	976	993	1,022	1,098	1,690	1,690	904	946	961	984	1,001	1,690	1,690
150	979	1,027	1,044	1,074	1,153	1,768	1,768	951	995	1,011	1,035	1,052	1,768	1,768
160	1,040	1,089	1,108	1,139	1,222	1,869	1,869	1,010	1,056	1,073	1,098	1,116	1,869	1,869
170	1,098	1,150	1,169	1,202	1,289	1,967	1,967	1,067	1,116	1,133	1,159	1,178	1,967	1,967
175	1,119	1,172	1,191	1,225	1,313	1,999	1,999	1,088	1,137	1,155	1,181	1,200	1,999	1,999
180	1,140	1,194	1,213	1,247	1,336	2,030	2,030	1,108	1,158	1,176	1,203	1,222	2,030	2,030
190	1,183	1,238	1,258	1,293	1,384	2,095	2,095	1,151	1,202	1,220	1,247	1,267	2,095	2,095
200	1,237	1,294	1,314	1,350	1,443	2,173	2,173	1,204	1,256	1,275	1,303	1,324	2,173	2,173
220	1,350	1,409	1,430	1,468	1,566	2,333	2,333	1,315	1,370	1,389	1,419	1,440	2,333	2,333
240	1,464	1,526	1,549	1,589	1,693	2,507	2,507	1,426	1,484	1,505	1,537	1,560	2,507	2,507
250	1,520	1,585	1,608	1,649	1,757	2,595	2,595	1,481	1,542	1,563	1,595	1,619	2,595	2,595
275	1,652	1,721	1,746	1,790	1,905	2,804	2,804	1,611	1,675	1,698	1,733	1,758	2,804	2,804
300	1,757	1,831	1,858	1,905	2,029	2,994	2,994	1,712	1,781	1,806	1,843	1,871	2,994	2,994
325	1,863	1,944	1,973	2,024	2,157	3,200	3,200	1,815	1,890	1,917	1,957	1,986	3,200	3,200
350	1,989	2,075	2,106	2,161	2,304	3,423	3,423	1,937	2,018	2,046	2,089	2,121	3,423	3,423
375	2,114	2,206	2,240	2,298	2,451	3,646	3,646	2,059	2,145	2,175	2,221	2,255	3,646	3,646
400	2,239	2,337	2,373	2,435	2,598	3,869	3,869	2,181	2,272	2,304	2,353	2,389	3,869	3,869
425	2,363	2,467	2,505	2,571	2,745	4,102	4,102	2,300	2,397	2,432	2,484	2,523	4,102	4,102
450	2,485	2,596	2,637	2,708	2,893	4,341	4,341	2,418	2,522	2,559	2,615	2,656	4,341	4,341
475	2,607	2,725	2,769	2,844	3,041	4,579	4,579	2,536	2,647	2,686	2,745	2,789	4,579	4,579
500	2,729	2,855	2,900	2,980	3,189	4,818	4,818	2,654	2,771	2,813	2,875	2,921	4,818	4,818
600	3,218	3,371	3,428	3,525	3,780	5,772	5,772	3,126	3,269	3,320	3,397	3,453	5,772	5,772
700	3,707	3,888	3,955	4,069	4,371	6,726	6,726	3,598	3,767	3,828	3,918	3,985	6,726	6,726
750	3,952	4,147	4,218	4,342	4,667	7,204	7,204	3,835	4,017	4,082	4,179	4,251	7,204	7,204
800	4,196	4,406	4,482	4,615	4,963	7,682	7,682	4,071	4,266	4,336	4,440	4,517	7,682	7,682
850	4,441	4,664	4,745	4,887	5,258	8,158	8,158	4,307	4,515	4,589	4,701	4,783	8,158	8,158
900	4,685	4,922	5,009	5,159	5,554	8,636	8,636	4,543	4,764	4,843	4,962	5,049	8,636	8,636
EACH ADD'L 100,000	401	419	426	438	468	706	706	390	407	413	422	429	706	706



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 321**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	459	491	502	522	574	982	982	441	470	480	496	508	982	982
40	511	546	558	580	638	1,086	1,086	491	523	534	552	564	1,086	1,086
50	563	601	614	638	701	1,190	1,190	540	575	588	607	621	1,190	1,190
60	614	655	670	695	763	1,293	1,293	590	628	641	662	676	1,293	1,293
70	666	709	725	753	826	1,397	1,397	639	680	695	717	733	1,397	1,397
75	691	737	753	782	858	1,448	1,448	664	706	722	744	761	1,448	1,448
80	717	764	782	811	890	1,501	1,501	689	733	749	772	789	1,501	1,501
85	743	791	809	840	921	1,552	1,552	714	759	775	799	817	1,552	1,552
90	768	819	837	869	952	1,603	1,603	738	785	802	827	845	1,603	1,603
95	794	846	865	898	984	1,656	1,656	763	812	829	855	874	1,656	1,656
100	820	873	893	927	1,015	1,707	1,707	788	838	856	882	902	1,707	1,707
105	846	901	921	955	1,047	1,759	1,759	813	864	882	910	930	1,759	1,759
110	871	928	948	984	1,078	1,810	1,810	838	890	909	937	958	1,810	1,810
115	894	952	973	1,009	1,104	1,849	1,849	860	913	933	961	982	1,849	1,849
120	917	975	996	1,033	1,130	1,887	1,887	882	936	955	985	1,006	1,887	1,887
125	939	999	1,020	1,058	1,157	1,926	1,926	904	959	979	1,009	1,030	1,926	1,926
130	962	1,023	1,045	1,083	1,183	1,965	1,965	926	983	1,003	1,033	1,055	1,965	1,965
140	1,012	1,075	1,098	1,137	1,241	2,053	2,053	975	1,033	1,054	1,085	1,108	2,053	2,053
150	1,063	1,128	1,151	1,192	1,300	2,143	2,143	1,024	1,084	1,106	1,138	1,162	2,143	2,143
160	1,129	1,197	1,222	1,266	1,379	2,266	2,266	1,088	1,152	1,175	1,209	1,234	2,266	2,266
170	1,194	1,265	1,291	1,337	1,456	2,384	2,384	1,151	1,217	1,241	1,277	1,303	2,384	2,384
175	1,215	1,287	1,314	1,359	1,480	2,420	2,420	1,171	1,239	1,263	1,299	1,326	2,420	2,420
180	1,235	1,309	1,336	1,382	1,504	2,455	2,455	1,192	1,260	1,284	1,321	1,348	2,455	2,455
190	1,279	1,354	1,381	1,429	1,554	2,529	2,529	1,234	1,304	1,329	1,366	1,394	2,529	2,529
200	1,337	1,414	1,442	1,491	1,619	2,619	2,619	1,291	1,362	1,388	1,427	1,455	2,619	2,619
220	1,457	1,538	1,567	1,619	1,753	2,804	2,804	1,408	1,484	1,511	1,551	1,581	2,804	2,804
240	1,579	1,664	1,696	1,750	1,893	3,009	3,009	1,527	1,607	1,636	1,679	1,710	3,009	3,009
250	1,639	1,727	1,760	1,816	1,963	3,112	3,112	1,586	1,669	1,698	1,742	1,775	3,112	3,112
275	1,782	1,877	1,912	1,972	2,130	3,362	3,362	1,726	1,814	1,846	1,893	1,928	3,362	3,362
300	1,902	2,004	2,041	2,106	2,275	3,598	3,598	1,841	1,936	1,970	2,021	2,058	3,598	3,598
325	2,023	2,133	2,173	2,243	2,426	3,854	3,854	1,957	2,060	2,096	2,151	2,192	3,854	3,854
350	2,160	2,278	2,321	2,396	2,592	4,125	4,125	2,089	2,199	2,239	2,298	2,341	4,125	4,125
375	2,297	2,423	2,469	2,549	2,759	4,397	4,397	2,221	2,339	2,381	2,444	2,490	4,397	4,397
400	2,434	2,568	2,617	2,702	2,925	4,667	4,667	2,353	2,478	2,523	2,590	2,639	4,667	4,667
425	2,568	2,711	2,763	2,854	3,092	4,952	4,952	2,482	2,616	2,663	2,735	2,787	4,952	4,952
450	2,701	2,854	2,909	3,006	3,260	5,244	5,244	2,609	2,752	2,803	2,879	2,935	5,244	5,244
475	2,833	2,995	3,055	3,158	3,428	5,536	5,536	2,736	2,887	2,941	3,023	3,082	5,536	5,536
500	2,966	3,138	3,201	3,309	3,596	5,828	5,828	2,863	3,023	3,080	3,166	3,229	5,828	5,828
600	3,497	3,707	3,784	3,917	4,267	6,997	6,997	3,371	3,567	3,637	3,742	3,819	6,997	6,997
700	4,027	4,276	4,367	4,524	4,938	8,165	8,165	3,879	4,110	4,193	4,317	4,408	8,165	8,165
750	4,293	4,560	4,658	4,828	5,274	8,750	8,750	4,133	4,382	4,471	4,605	4,703	8,750	8,750
800	4,559	4,845	4,950	5,132	5,609	9,335	9,335	4,387	4,654	4,750	4,893	4,998	9,335	9,335
850	4,824	5,129	5,241	5,435	5,944	9,918	9,918	4,640	4,926	5,027	5,180	5,292	9,918	9,918
900	5,089	5,414	5,533	5,739	6,280	10,504	10,504	4,894	5,198	5,306	5,468	5,587	10,504	10,504
EACH ADD'L 100,000	410	435	444	460	502	829	829	395	418	427	439	449	829	829



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 322**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	478	510	522	543	597	1,021	1,021	458	489	499	516	528	1,021	1,021
40	532	567	581	603	663	1,129	1,129	510	543	555	573	587	1,129	1,129
50	585	624	639	663	729	1,237	1,237	562	598	611	631	645	1,237	1,237
60	638	681	696	723	794	1,344	1,344	613	652	667	688	703	1,344	1,344
70	692	737	754	783	859	1,452	1,452	665	707	722	745	762	1,452	1,452
75	719	766	783	813	892	1,505	1,505	690	734	750	774	791	1,505	1,505
80	746	795	813	843	925	1,560	1,560	716	762	778	803	821	1,560	1,560
85	772	823	841	873	957	1,613	1,613	742	789	806	831	850	1,613	1,613
90	799	851	870	903	990	1,667	1,667	768	816	834	860	879	1,667	1,667
95	826	880	899	933	1,023	1,721	1,721	794	844	862	888	908	1,721	1,721
100	853	908	928	963	1,055	1,775	1,775	819	871	889	917	937	1,775	1,775
105	879	936	957	993	1,088	1,828	1,828	845	898	917	946	967	1,828	1,828
110	906	964	986	1,023	1,121	1,882	1,882	871	925	945	974	996	1,882	1,882
115	930	989	1,011	1,049	1,148	1,922	1,922	894	950	969	999	1,021	1,922	1,922
120	953	1,013	1,036	1,074	1,175	1,962	1,962	917	973	993	1,024	1,046	1,962	1,962
125	977	1,038	1,061	1,100	1,202	2,002	2,002	940	997	1,018	1,048	1,071	2,002	2,002
130	1,001	1,063	1,086	1,126	1,230	2,043	2,043	963	1,021	1,042	1,074	1,096	2,043	2,043
140	1,052	1,117	1,141	1,182	1,290	2,134	2,134	1,013	1,074	1,096	1,128	1,152	2,134	2,134
150	1,105	1,172	1,197	1,240	1,352	2,228	2,228	1,064	1,127	1,150	1,183	1,208	2,228	2,228
160	1,174	1,245	1,271	1,316	1,434	2,355	2,355	1,131	1,198	1,221	1,257	1,283	2,355	2,355
170	1,241	1,315	1,342	1,389	1,513	2,479	2,479	1,196	1,266	1,290	1,328	1,355	2,479	2,479
175	1,263	1,338	1,366	1,413	1,538	2,516	2,516	1,218	1,288	1,313	1,350	1,378	2,516	2,516
180	1,284	1,360	1,388	1,437	1,563	2,552	2,552	1,239	1,310	1,335	1,373	1,401	2,552	2,552
190	1,329	1,407	1,436	1,485	1,615	2,629	2,629	1,282	1,355	1,381	1,420	1,449	2,629	2,629
200	1,390	1,470	1,499	1,550	1,683	2,722	2,722	1,342	1,416	1,443	1,483	1,512	2,722	2,722
220	1,515	1,599	1,629	1,683	1,823	2,915	2,915	1,464	1,543	1,571	1,613	1,643	2,915	2,915
240	1,641	1,730	1,763	1,819	1,968	3,128	3,128	1,587	1,671	1,700	1,745	1,778	3,128	3,128
250	1,704	1,796	1,829	1,888	2,041	3,235	3,235	1,649	1,735	1,765	1,811	1,845	3,235	3,235
275	1,853	1,951	1,988	2,050	2,214	3,495	3,495	1,794	1,886	1,919	1,968	2,004	3,495	3,495
300	1,977	2,083	2,122	2,189	2,365	3,741	3,741	1,914	2,013	2,048	2,101	2,140	3,741	3,741
325	2,103	2,217	2,259	2,332	2,522	4,007	4,007	2,035	2,141	2,179	2,236	2,278	4,007	4,007
350	2,246	2,368	2,413	2,491	2,695	4,288	4,288	2,172	2,286	2,327	2,389	2,434	4,288	4,288
375	2,388	2,519	2,567	2,650	2,868	4,571	4,571	2,309	2,432	2,475	2,541	2,589	4,571	4,571
400	2,530	2,669	2,720	2,809	3,041	4,852	4,852	2,446	2,576	2,623	2,693	2,744	4,852	4,852
425	2,670	2,818	2,873	2,967	3,215	5,148	5,148	2,580	2,719	2,769	2,843	2,898	5,148	5,148
450	2,808	2,966	3,025	3,125	3,390	5,452	5,452	2,713	2,861	2,914	2,993	3,051	5,452	5,452
475	2,945	3,114	3,176	3,283	3,563	5,755	5,755	2,844	3,002	3,058	3,142	3,204	5,755	5,755
500	3,083	3,262	3,327	3,440	3,738	6,058	6,058	2,976	3,143	3,202	3,292	3,357	6,058	6,058
600	3,635	3,853	3,933	4,072	4,436	7,273	7,273	3,504	3,708	3,781	3,890	3,970	7,273	7,273
700	4,187	4,445	4,540	4,703	5,133	8,488	8,488	4,032	4,273	4,359	4,488	4,583	8,488	8,488
750	4,463	4,741	4,843	5,019	5,482	9,096	9,096	4,296	4,556	4,648	4,787	4,889	9,096	9,096
800	4,739	5,037	5,146	5,335	5,831	9,704	9,704	4,560	4,838	4,938	5,087	5,196	9,704	9,704
850	5,014	5,332	5,449	5,650	6,180	10,311	10,311	4,824	5,120	5,226	5,385	5,502	10,311	10,311
900	5,291	5,628	5,752	5,966	6,529	10,919	10,919	5,088	5,403	5,516	5,685	5,809	10,919	10,919
EACH ADD'L 100,000	426	452	462	479	522	862	862	411	435	444	457	466	862	862



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 323**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	435	465	476	495	544	931	931	418	445	455	470	481	931	931
40	485	517	529	550	604	1,029	1,029	465	495	506	523	535	1,029	1,029
50	533	569	582	605	664	1,128	1,128	512	545	557	575	588	1,128	1,128
60	582	620	635	659	723	1,225	1,225	559	595	608	627	641	1,225	1,225
70	631	672	688	714	783	1,323	1,323	606	645	658	679	694	1,323	1,323
75	655	698	714	741	813	1,372	1,372	629	669	684	705	721	1,372	1,372
80	680	724	741	769	843	1,422	1,422	653	695	710	732	748	1,422	1,422
85	704	750	767	796	873	1,471	1,471	676	719	735	758	774	1,471	1,471
90	728	776	793	823	902	1,519	1,519	700	744	760	784	801	1,519	1,519
95	753	802	820	851	932	1,569	1,569	723	769	785	810	828	1,569	1,569
100	777	828	846	878	962	1,618	1,618	747	794	811	836	854	1,618	1,618
105	801	853	872	905	992	1,667	1,667	770	819	836	862	881	1,667	1,667
110	826	879	899	933	1,022	1,715	1,715	794	844	861	888	908	1,715	1,715
115	848	902	922	956	1,047	1,752	1,752	815	866	884	911	931	1,752	1,752
120	869	924	944	979	1,071	1,788	1,788	836	887	905	933	953	1,788	1,788
125	890	946	967	1,003	1,096	1,825	1,825	857	909	928	956	976	1,825	1,825
130	912	969	990	1,026	1,121	1,862	1,862	878	931	950	979	1,000	1,862	1,862
140	959	1,018	1,040	1,078	1,176	1,945	1,945	924	979	999	1,028	1,050	1,945	1,945
150	1,007	1,069	1,091	1,130	1,232	2,031	2,031	970	1,028	1,048	1,079	1,101	2,031	2,031
160	1,070	1,135	1,159	1,199	1,307	2,147	2,147	1,031	1,092	1,113	1,146	1,169	2,147	2,147
170	1,131	1,199	1,224	1,267	1,379	2,259	2,259	1,091	1,154	1,176	1,210	1,235	2,259	2,259
175	1,151	1,220	1,245	1,288	1,403	2,294	2,294	1,110	1,174	1,197	1,231	1,256	2,294	2,294
180	1,171	1,240	1,266	1,310	1,425	2,327	2,327	1,129	1,194	1,217	1,252	1,277	2,327	2,327
190	1,212	1,283	1,309	1,354	1,472	2,396	2,396	1,169	1,235	1,259	1,295	1,321	2,396	2,396
200	1,267	1,340	1,367	1,413	1,534	2,482	2,482	1,223	1,291	1,315	1,352	1,379	2,482	2,482
220	1,381	1,457	1,485	1,534	1,661	2,657	2,657	1,335	1,406	1,432	1,470	1,498	2,657	2,657
240	1,496	1,577	1,607	1,659	1,794	2,851	2,851	1,447	1,523	1,550	1,591	1,621	2,851	2,851
250	1,553	1,637	1,668	1,721	1,860	2,949	2,949	1,503	1,581	1,609	1,651	1,682	2,949	2,949
275	1,689	1,779	1,812	1,869	2,018	3,186	3,186	1,635	1,719	1,749	1,794	1,827	3,186	3,186
300	1,803	1,899	1,934	1,996	2,156	3,410	3,410	1,745	1,835	1,867	1,915	1,951	3,410	3,410
325	1,917	2,021	2,060	2,126	2,299	3,653	3,653	1,855	1,952	1,987	2,039	2,077	3,653	3,653
350	2,047	2,159	2,200	2,271	2,457	3,909	3,909	1,980	2,084	2,122	2,177	2,218	3,909	3,909
375	2,177	2,296	2,340	2,416	2,615	4,167	4,167	2,105	2,217	2,256	2,316	2,360	4,167	4,167
400	2,306	2,433	2,480	2,560	2,772	4,423	4,423	2,230	2,349	2,391	2,455	2,501	4,423	4,423
425	2,434	2,569	2,619	2,705	2,931	4,693	4,693	2,352	2,479	2,524	2,592	2,642	4,693	4,693
450	2,560	2,704	2,757	2,849	3,090	4,970	4,970	2,473	2,608	2,656	2,728	2,781	4,970	4,970
475	2,685	2,839	2,895	2,992	3,249	5,246	5,246	2,593	2,736	2,788	2,864	2,921	5,246	5,246
500	2,811	2,973	3,033	3,136	3,407	5,523	5,523	2,713	2,865	2,919	3,001	3,060	5,523	5,523
600	3,314	3,513	3,586	3,712	4,043	6,631	6,631	3,194	3,380	3,446	3,546	3,619	6,631	6,631
700	3,817	4,052	4,138	4,287	4,679	7,738	7,738	3,676	3,895	3,974	4,091	4,178	7,738	7,738
750	4,068	4,322	4,415	4,575	4,998	8,292	8,292	3,916	4,153	4,237	4,364	4,457	8,292	8,292
800	4,320	4,592	4,691	4,863	5,316	8,847	8,847	4,157	4,411	4,501	4,637	4,737	8,847	8,847
850	4,571	4,861	4,967	5,151	5,634	9,400	9,400	4,397	4,668	4,764	4,909	5,015	9,400	9,400
900	4,823	5,131	5,244	5,439	5,952	9,954	9,954	4,638	4,926	5,028	5,182	5,295	9,954	9,954
EACH ADD'L 100,000	389	412	421	436	476	785	785	374	397	404	416	425	785	785



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 324**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	464	496	508	528	581	993	993	445	475	486	501	513	993	993
40	517	552	564	587	645	1,098	1,098	496	528	540	557	570	1,098	1,098
50	569	607	621	645	708	1,203	1,203	546	582	594	613	627	1,203	1,203
60	621	662	677	703	771	1,307	1,307	596	634	648	669	684	1,307	1,307
70	673	717	733	761	835	1,412	1,412	646	687	702	724	741	1,412	1,412
75	699	745	761	790	867	1,464	1,464	671	714	729	752	769	1,464	1,464
80	725	773	790	820	899	1,517	1,517	697	741	757	780	798	1,517	1,517
85	751	800	818	849	931	1,568	1,568	721	767	783	808	826	1,568	1,568
90	777	827	846	878	962	1,620	1,620	746	794	810	836	854	1,620	1,620
95	803	855	874	907	994	1,674	1,674	772	820	838	864	883	1,674	1,674
100	829	883	902	936	1,026	1,726	1,726	797	847	865	892	911	1,726	1,726
105	855	910	930	966	1,058	1,777	1,777	822	873	892	919	940	1,777	1,777
110	881	938	959	995	1,089	1,829	1,829	847	900	919	947	968	1,829	1,829
115	904	962	983	1,020	1,116	1,869	1,869	869	923	943	971	993	1,869	1,869
120	926	985	1,007	1,044	1,142	1,907	1,907	891	946	966	995	1,017	1,907	1,907
125	950	1,009	1,031	1,069	1,169	1,947	1,947	914	970	989	1,019	1,041	1,947	1,947
130	973	1,034	1,056	1,094	1,196	1,986	1,986	936	993	1,013	1,044	1,066	1,986	1,986
140	1,023	1,086	1,109	1,149	1,254	2,075	2,075	985	1,044	1,065	1,097	1,120	2,075	2,075
150	1,074	1,140	1,164	1,205	1,314	2,166	2,166	1,035	1,096	1,118	1,151	1,175	2,166	2,166
160	1,141	1,210	1,236	1,279	1,394	2,290	2,290	1,100	1,164	1,187	1,222	1,247	2,290	2,290
170	1,206	1,279	1,305	1,351	1,471	2,410	2,410	1,163	1,231	1,255	1,291	1,317	2,410	2,410
175	1,228	1,301	1,328	1,374	1,496	2,446	2,446	1,184	1,252	1,276	1,313	1,340	2,446	2,446
180	1,249	1,323	1,350	1,397	1,520	2,482	2,482	1,204	1,273	1,298	1,335	1,362	2,482	2,482
190	1,292	1,368	1,396	1,444	1,570	2,556	2,556	1,247	1,318	1,343	1,381	1,409	2,556	2,556
200	1,351	1,429	1,457	1,507	1,636	2,647	2,647	1,305	1,377	1,403	1,442	1,470	2,647	2,647
220	1,473	1,554	1,584	1,636	1,772	2,834	2,834	1,424	1,500	1,527	1,568	1,598	2,834	2,834
240	1,595	1,682	1,714	1,769	1,913	3,041	3,041	1,543	1,624	1,653	1,697	1,728	3,041	3,041
250	1,657	1,746	1,779	1,835	1,984	3,145	3,145	1,603	1,686	1,716	1,761	1,794	3,145	3,145
275	1,802	1,897	1,932	1,993	2,153	3,398	3,398	1,744	1,833	1,865	1,913	1,948	3,398	3,398
300	1,923	2,025	2,063	2,128	2,300	3,637	3,637	1,861	1,957	1,991	2,043	2,080	3,637	3,637
325	2,045	2,156	2,197	2,267	2,452	3,896	3,896	1,978	2,082	2,119	2,174	2,215	3,896	3,896
350	2,183	2,302	2,346	2,422	2,620	4,169	4,169	2,112	2,223	2,263	2,322	2,366	4,169	4,169
375	2,322	2,449	2,496	2,576	2,789	4,444	4,444	2,245	2,364	2,407	2,470	2,517	4,444	4,444
400	2,460	2,595	2,645	2,731	2,956	4,718	4,718	2,378	2,505	2,550	2,618	2,667	4,718	4,718
425	2,596	2,740	2,793	2,885	3,126	5,005	5,005	2,509	2,644	2,692	2,764	2,817	5,005	5,005
450	2,730	2,884	2,941	3,038	3,295	5,301	5,301	2,637	2,781	2,833	2,910	2,966	5,301	5,301
475	2,864	3,028	3,088	3,192	3,465	5,595	5,595	2,765	2,918	2,973	3,055	3,115	5,595	5,595
500	2,998	3,171	3,235	3,345	3,634	5,890	5,890	2,894	3,056	3,113	3,200	3,264	5,890	5,890
600	3,534	3,747	3,824	3,959	4,312	7,072	7,072	3,407	3,605	3,676	3,782	3,860	7,072	7,072
700	4,071	4,322	4,414	4,573	4,991	8,253	8,253	3,920	4,154	4,238	4,363	4,455	8,253	8,253
750	4,339	4,609	4,708	4,880	5,330	8,844	8,844	4,177	4,429	4,519	4,654	4,754	8,844	8,844
800	4,608	4,897	5,003	5,187	5,670	9,435	9,435	4,434	4,704	4,801	4,945	5,052	9,435	9,435
850	4,875	5,184	5,298	5,493	6,008	10,025	10,025	4,690	4,978	5,081	5,236	5,349	10,025	10,025
900	5,144	5,472	5,593	5,801	6,348	10,616	10,616	4,947	5,253	5,363	5,527	5,647	10,616	10,616
EACH ADD'L 100,000	414	440	449	465	508	838	838	399	423	431	444	453	838	838



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 325**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	471	503	515	535	589	1,006	1,006	452	482	492	508	520	1,006	1,006
40	524	559	572	595	654	1,113	1,113	503	536	548	565	578	1,113	1,113
50	577	615	630	654	718	1,220	1,220	554	590	603	622	636	1,220	1,220
60	629	671	686	713	782	1,325	1,325	604	643	657	678	693	1,325	1,325
70	682	727	743	772	847	1,431	1,431	655	697	712	734	751	1,431	1,431
75	708	755	772	802	879	1,484	1,484	681	724	739	763	780	1,484	1,484
80	735	783	801	831	912	1,538	1,538	706	751	767	791	809	1,538	1,538
85	761	811	829	861	944	1,590	1,590	731	778	794	819	837	1,590	1,590
90	788	839	858	890	976	1,643	1,643	757	805	822	847	866	1,643	1,643
95	814	867	886	920	1,008	1,697	1,697	782	832	849	876	895	1,697	1,697
100	840	895	915	949	1,040	1,750	1,750	808	859	877	904	924	1,750	1,750
105	867	923	943	979	1,073	1,802	1,802	833	885	904	932	953	1,802	1,802
110	893	951	972	1,008	1,105	1,855	1,855	858	912	932	960	982	1,855	1,855
115	917	975	997	1,034	1,132	1,895	1,895	881	936	956	985	1,007	1,895	1,895
120	939	999	1,021	1,059	1,158	1,934	1,934	904	959	979	1,009	1,031	1,934	1,934
125	963	1,023	1,046	1,084	1,185	1,974	1,974	926	983	1,003	1,034	1,056	1,974	1,974
130	986	1,048	1,071	1,110	1,212	2,014	2,014	949	1,007	1,027	1,058	1,081	2,014	2,014
140	1,037	1,101	1,125	1,165	1,272	2,104	2,104	999	1,059	1,080	1,112	1,135	2,104	2,104
150	1,089	1,156	1,180	1,222	1,333	2,196	2,196	1,049	1,111	1,133	1,167	1,191	2,196	2,196
160	1,157	1,227	1,253	1,297	1,414	2,322	2,322	1,115	1,181	1,204	1,239	1,264	2,322	2,322
170	1,223	1,296	1,323	1,370	1,492	2,443	2,443	1,179	1,248	1,272	1,309	1,336	2,443	2,443
175	1,245	1,319	1,346	1,393	1,517	2,480	2,480	1,200	1,270	1,294	1,331	1,359	2,480	2,480
180	1,266	1,341	1,369	1,416	1,541	2,516	2,516	1,221	1,291	1,316	1,354	1,381	2,516	2,516
190	1,310	1,387	1,415	1,464	1,592	2,591	2,591	1,264	1,336	1,362	1,400	1,428	2,591	2,591
200	1,370	1,449	1,478	1,528	1,659	2,684	2,684	1,323	1,396	1,423	1,462	1,491	2,684	2,684
220	1,493	1,576	1,606	1,659	1,797	2,873	2,873	1,443	1,521	1,548	1,590	1,620	2,873	2,873
240	1,618	1,706	1,738	1,794	1,940	3,083	3,083	1,565	1,647	1,676	1,720	1,753	3,083	3,083
250	1,680	1,770	1,803	1,861	2,012	3,189	3,189	1,625	1,710	1,740	1,785	1,819	3,189	3,189
275	1,827	1,924	1,959	2,021	2,183	3,445	3,445	1,768	1,859	1,891	1,940	1,976	3,445	3,445
300	1,949	2,054	2,092	2,158	2,332	3,688	3,688	1,887	1,984	2,019	2,071	2,109	3,688	3,688
325	2,073	2,186	2,227	2,298	2,486	3,950	3,950	2,006	2,111	2,148	2,205	2,246	3,950	3,950
350	2,214	2,335	2,379	2,455	2,657	4,227	4,227	2,141	2,254	2,294	2,355	2,399	4,227	4,227
375	2,354	2,483	2,530	2,612	2,827	4,506	4,506	2,276	2,397	2,440	2,505	2,552	4,506	4,506
400	2,494	2,631	2,682	2,769	2,998	4,783	4,783	2,412	2,540	2,586	2,654	2,705	4,783	4,783
425	2,632	2,778	2,832	2,925	3,169	5,075	5,075	2,544	2,681	2,729	2,803	2,857	5,075	5,075
450	2,768	2,924	2,982	3,081	3,341	5,375	5,375	2,674	2,820	2,872	2,950	3,008	5,375	5,375
475	2,904	3,070	3,131	3,236	3,513	5,673	5,673	2,804	2,959	3,014	3,098	3,158	5,673	5,673
500	3,040	3,216	3,280	3,391	3,685	5,972	5,972	2,934	3,098	3,157	3,245	3,309	5,972	5,972
600	3,584	3,799	3,878	4,014	4,373	7,170	7,170	3,454	3,655	3,727	3,835	3,913	7,170	7,170
700	4,127	4,382	4,475	4,636	5,060	8,368	8,368	3,975	4,212	4,297	4,424	4,518	8,368	8,368
750	4,400	4,674	4,774	4,948	5,404	8,967	8,967	4,235	4,491	4,582	4,719	4,820	8,967	8,967
800	4,672	4,965	5,073	5,259	5,749	9,567	9,567	4,496	4,770	4,868	5,014	5,122	9,567	9,567
850	4,943	5,257	5,371	5,570	6,092	10,165	10,165	4,755	5,048	5,152	5,309	5,424	10,165	10,165
900	5,216	5,549	5,671	5,881	6,436	10,764	10,764	5,016	5,327	5,438	5,604	5,726	10,764	10,764
EACH ADD'L 100,000	420	446	455	472	515	849	849	405	429	437	450	460	849	849



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 326**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	597	638	653	679	747	1,276	1,276	573	611	624	645	660	1,276	1,276
40	665	709	726	754	829	1,412	1,412	638	680	694	717	733	1,412	1,412
50	732	781	798	829	911	1,547	1,547	702	748	764	789	807	1,547	1,547
60	798	851	870	904	992	1,680	1,680	766	816	833	860	879	1,680	1,680
70	865	922	943	979	1,074	1,815	1,815	831	884	903	932	952	1,815	1,815
75	899	958	979	1,017	1,115	1,882	1,882	863	918	938	967	989	1,882	1,882
80	932	994	1,016	1,055	1,156	1,951	1,951	896	953	973	1,004	1,026	1,951	1,951
85	965	1,029	1,052	1,092	1,197	2,017	2,017	928	986	1,007	1,039	1,062	2,017	2,017
90	999	1,064	1,088	1,129	1,238	2,084	2,084	960	1,021	1,042	1,075	1,099	2,084	2,084
95	1,033	1,100	1,124	1,167	1,279	2,152	2,152	992	1,055	1,077	1,111	1,136	2,152	2,152
100	1,066	1,135	1,160	1,204	1,320	2,219	2,219	1,024	1,089	1,112	1,147	1,172	2,219	2,219
105	1,099	1,170	1,197	1,242	1,360	2,286	2,286	1,057	1,123	1,147	1,182	1,208	2,286	2,286
110	1,133	1,206	1,233	1,279	1,401	2,353	2,353	1,089	1,157	1,181	1,218	1,245	2,353	2,353
115	1,162	1,237	1,264	1,311	1,435	2,403	2,403	1,118	1,187	1,212	1,249	1,277	2,403	2,403
120	1,191	1,267	1,295	1,343	1,469	2,453	2,453	1,146	1,217	1,242	1,280	1,308	2,453	2,453
125	1,221	1,298	1,326	1,375	1,503	2,503	2,503	1,175	1,247	1,272	1,311	1,339	2,503	2,503
130	1,251	1,329	1,358	1,407	1,538	2,554	2,554	1,204	1,277	1,303	1,342	1,371	2,554	2,554
140	1,316	1,397	1,427	1,478	1,613	2,668	2,668	1,267	1,343	1,370	1,410	1,440	2,668	2,668
150	1,381	1,466	1,497	1,550	1,690	2,786	2,786	1,331	1,409	1,438	1,480	1,511	2,786	2,786
160	1,468	1,556	1,589	1,645	1,793	2,945	2,945	1,415	1,497	1,527	1,571	1,604	2,945	2,945
170	1,551	1,644	1,678	1,737	1,892	3,099	3,099	1,496	1,582	1,613	1,660	1,694	3,099	3,099
175	1,579	1,673	1,707	1,767	1,924	3,146	3,146	1,522	1,610	1,642	1,689	1,723	3,146	3,146
180	1,606	1,701	1,736	1,796	1,955	3,191	3,191	1,549	1,638	1,669	1,717	1,752	3,191	3,191
190	1,662	1,759	1,795	1,857	2,019	3,287	3,287	1,603	1,694	1,727	1,776	1,811	3,287	3,287
200	1,738	1,838	1,874	1,938	2,104	3,404	3,404	1,678	1,771	1,804	1,854	1,891	3,404	3,404
220	1,894	1,999	2,037	2,104	2,279	3,644	3,644	1,831	1,929	1,964	2,016	2,055	3,644	3,644
240	2,052	2,163	2,204	2,275	2,461	3,911	3,911	1,985	2,089	2,126	2,182	2,223	3,911	3,911
250	2,130	2,245	2,287	2,360	2,552	4,045	4,045	2,062	2,169	2,207	2,264	2,307	4,045	4,045
275	2,317	2,440	2,485	2,563	2,768	4,369	4,369	2,243	2,358	2,399	2,460	2,506	4,369	4,369
300	2,472	2,605	2,653	2,737	2,957	4,677	4,677	2,393	2,516	2,561	2,627	2,675	4,677	4,677
325	2,630	2,772	2,825	2,915	3,153	5,010	5,010	2,544	2,677	2,725	2,796	2,849	5,010	5,010
350	2,808	2,961	3,017	3,114	3,370	5,362	5,362	2,716	2,859	2,910	2,986	3,043	5,362	5,362
375	2,986	3,149	3,209	3,313	3,586	5,715	5,715	2,887	3,040	3,095	3,177	3,237	5,715	5,715
400	3,163	3,337	3,401	3,512	3,802	6,067	6,067	3,059	3,221	3,279	3,366	3,430	6,067	6,067
425	3,338	3,524	3,592	3,710	4,020	6,436	6,436	3,226	3,400	3,462	3,555	3,623	6,436	6,436
450	3,511	3,709	3,782	3,907	4,238	6,817	6,817	3,392	3,577	3,643	3,742	3,815	6,817	6,817
475	3,683	3,894	3,971	4,104	4,456	7,195	7,195	3,556	3,753	3,823	3,929	4,006	7,195	7,195
500	3,855	4,078	4,160	4,301	4,673	7,575	7,575	3,721	3,930	4,004	4,115	4,197	7,575	7,575
600	4,545	4,818	4,918	5,091	5,546	9,094	9,094	4,381	4,636	4,727	4,864	4,964	9,094	9,094
700	5,235	5,558	5,676	5,880	6,418	10,613	10,613	5,041	5,342	5,450	5,611	5,730	10,613	10,613
750	5,580	5,928	6,055	6,275	6,855	11,373	11,373	5,371	5,696	5,812	5,986	6,113	11,373	11,373
800	5,925	6,298	6,434	6,670	7,291	12,134	12,134	5,702	6,049	6,174	6,360	6,496	12,134	12,134
850	6,270	6,667	6,813	7,064	7,727	12,892	12,892	6,031	6,402	6,535	6,733	6,879	12,892	12,892
900	6,615	7,037	7,192	7,460	8,163	13,653	13,653	6,362	6,756	6,897	7,108	7,263	13,653	13,653
EACH ADD'L 100,000	533	566	578	598	653	1,077	1,077	513	544	555	571	583	1,077	1,077

**ARKANSAS  
ENCOMPASS INDEMNITY COMPANY  
HOME RULES**

Credit Report Reorders

In the event it is necessary to reorder any credit report(s) other than for those reasons listed in Section 2, all credit reports needed to assign the proper Rating Tier will be reordered.

New credit report(s) will be obtained for all applicable insureds on the policy at the time of the reorder according to the policy regarding ordering of credit reports that is in effect for Encompass Indemnity Company at the time of the reorder, and the applicable Property Rating Tier will be assigned based upon the resulting Insurance Score from the reordered credit report.

E. Package Discount

The Package Discount factors are incorporated into the Property Rating Tier Factors:

For USP Package policies, apply the appropriate Package Property Rating Tier Factor from the rate pages to the base premium.

F. Coverage Options

(1) To increase coverage to Elite, or reduce coverage to Special Value or Special, apply the following adjustments:

(a) Elite Coverage Option

Apply a factor of 1.25.

(b) Deluxe Coverage Option

No rate adjustments are necessary.

(c) Special Coverage Option

Apply the appropriate factor from the table below:

	<u>Home</u>	<u>Renter/Condo</u>
With Replacement Cost on Personal Property	<del>-95</del> <u>0.998</u>	<del>-95</del> <u>0.998</u>
Without Replacement Cost on Personal Property	<del>-80</del> <u>0.840</u>	<del>-65</del> <u>0.683</u>

(d) Special Value Coverage Option

Apply the appropriate factor from the table below:

	<u>Dwelling</u>	<u>Renter/Condo</u>
With Replacement Cost on Personal Property	<del>-90</del> <u>0.945</u>	<del>-90</del> <u>0.945</u>
Without Replacement Cost on Personal Property	<del>-77</del> <u>0.809</u>	<del>-63</del> <u>0.662</u>

(2) For Personal Property Plus under Special Value, Special and Deluxe, apply the factor found in rule 21.C. to the corresponding residence premium.

**Note:** These adjustments do not apply to the premiums for residences rented to others.

**D. Building Ordinance Increased Costs**

For Elite and Deluxe, coverage is automatically included at no additional charge for additional expenses incurred from ordinances or laws which regulate construction, repair or demolition of property provided loss is from a covered peril. Coverage is provided up to 10% of the residence value, if actual damage and ordinance or law expenses exceed the limit of liability.

For Special Value and Special, this coverage may be included for an additional premium as follows:

Dwellings - Apply a factor of 1.10  
Renters/Condos - Charge ~~\$3~~-3.23

**E. Builder's Risk and Theft of Building Materials Coverage**

For an additional premium, coverage will be provided up to a limit of \$20,000 for loss caused by theft of building materials while located on the insured premises, provided that the material is or will become a permanent portion of the completed building. The coverage provided by this endorsement automatically ceases upon occupancy.

This coverage applies only while the dwelling is under construction. The dwelling must be insured at its full replacement value. The premium for this endorsement is a flat \$95 charge.

**F. Home Day Care Operations**

The policy may be endorsed to provide liability coverage on a home day care business located in the dwelling or property and liability coverages in another structure on the residence premises. The premium for 1 through 3 persons, other than insureds, receiving day care service shall be as follows:

(1) Property Coverage:

If the business is located in another structure, charge \$5 per \$1,000 of Replacement Value of Structure and contents.

(2) Liability Coverage:

The liability limit for this coverage must equal the basic liability limit of the policy. The following rates apply.

For each of the liability limits shown below, \$5,000 Medical Expenses Coverage is included for all product levels except Special Value which has a \$1,000 limit.

\$100,000 Per Occurrence	\$300,000 Per Occurrence	\$500,000 Per Occurrence
\$100,000 Annual Aggregate	\$300,000 Annual Aggregate	\$500,000 Annual Aggregate
\$119	\$152	\$168

**Note:** For Special Value, if this coverage is purchased, Personal Injury Coverage (Rule 2G) must also be purchased.

**G. HomeWork Supplement**

Coverage may be extended to insureds who operate a small business out of their residence. The premium charge for this coverage is \$175 per endorsement. Refer to endorsement for specific coverages and exclusions.

This coverage may be extended to cover the interests of Additional Insureds for a premium charge of \$10 each.

If Personal Umbrella Coverage applies to a policy which also includes the HomeWork Supplement, charge the additional premium per insured for the HomeWork Supplement shown in the Personal Umbrella Coverage Section of this manual.

**Note:** For Special Value, if this coverage is purchased, Personal Injury Coverage (Rule 2G) must also be purchased.

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**SECTION: UNIVERSAL SECURITY POLICY PORTFOLIO:  
ENCOMPASS INDEMNITY COMPANY  
HOME RULES**

**EFFECTIVE:** April 30, 2012 New  
June 14, 2012 Renewal  
**PAGE NO:** 16-1-Arkansas

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## **16. BUILDING ADDITIONS AND ALTERATIONS**

For condominiums or residences rented to the insured—coverage is automatically included at limits equal to 10% of the personal property limit. For each additional \$1,000 of replacement cost of the addition or alteration, charge \$~~3~~3.23.

**ARKANSAS  
ENCOMPASS INDEMNITY COMPANY  
DWELLING FIRE RULES**

## 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.

	<u>Frame</u>	<u>Masonry</u>
Secondary Seasonal	<del>0.732</del> <u>0.722</u>	<del>0.777</del> <u>0.766</u>
Secondary Non-Seasonal	<del>0.777</del> <u>0.766</u>	<del>0.796</del> <u>0.785</u>
Primary	<del>0.777</del> <u>0.766</u>	<del>0.796</del> <u>0.785</u>

#### (2) Additional Contents Factor

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

<u>Terr.</u>	<u>% of Dwelling Value for Contents Coverage</u>				
	<u>10%</u>	<u>20%</u>	<u>30%</u>	<u>40%</u>	<u>50%</u>
Entire State	INC	<del>0.094</del> <u>0.090</u>	<del>0.174</del> <u>0.172</u>	<del>0.238</del> <u>0.235</u>	<del>0.274</del> <u>0.270</u>

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:	<del>+0.094</del> <u>0.089</u>
Three Family Dwellings:	<del>+0.274</del> <u>0.268</u>
Four Family Dwellings:	<del>+0.366</del> <u>0.358</u>

### B. Condominiums and Cooperatives

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

<u>Territory</u>	<u>Contents Coverage Amount</u>			
	<u>\$5,000—\$10,000</u>		<u>Over \$10,000</u>	
	<u>Seasonal</u>	<u>Non-Seasonal</u>	<u>Seasonal</u>	<u>Non-Seasonal</u>
Entire State	<del>0.677</del> <u>0.662</u>	<del>0.567</del> <u>0.555</u>	<del>1.234</del> <u>1.207</u>	<del>1.425</del> <u>1.101</u>

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**SECTION: UNIVERSAL SECURITY POLICY PORTFOLIO:  
ENCOMPASS INDEMNITY COMPANY  
DWELLING FIRE RULES**

**EFFECTIVE:** April 30, 2012 New  
June 14, 2012 Renewal  
**PAGE NO:** 14-1-Arkansas

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#### **14. BUILDING ORDINANCE INCREASED COSTS**

The policy may be endorsed to insure the dwelling building and personal property against loss resulting from ordinances or laws which regulate construction, repair or demolition of property. The additional premium for this coverage shall be as follows:

- Dwellings - Apply a factor of 1.10
- Condominiums - Charge \$~~3~~3.23

SERFF Tracking Number: ALSE-127983742 State: Arkansas  
 Filing Company: Encompass Indemnity Company State Tracking Number:  
 Company Tracking Number: ER-1911  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: AR EIND OTA  
 Project Name/Number: Rate/Factor Revision (+6.9%)/846647

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Form RF-2 Loss Costs Only (not for workers' compensation) <b>Bypass Reason:</b> NA <b>Comments:</b>		
<b>Satisfied - Item:</b> H-1 Homeowners Abstract <b>Comments:</b> <b>Attachment:</b> 03. ER-1911 StateFilingFormH-1.pdf	Filed	01/30/2012
<b>Satisfied - Item:</b> HPCS-Homeowners Premium Comparison Survey <b>Comments:</b> <b>Attachments:</b> 05. ER-1911 HPCS.v2.pdf 05. ER-1911 HPCS.v2.xls	Filed	01/30/2012
<b>Satisfied - Item:</b> NAIC loss cost data entry document <b>Comments:</b> <b>Attachment:</b> 04. ER-1911 StateFilingFormRF-1.v3.pdf	Filed	01/30/2012
	Item Status:	Status Date:

SERFF Tracking Number: ALSE-127983742 State: Arkansas  
Filing Company: Encompass Indemnity Company State Tracking Number:  
Company Tracking Number: ER-1911  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: AR EIND OTA  
Project Name/Number: Rate/Factor Revision (+6.9%)/846647  
**Satisfied - Item:** Supporting Documents Filed 01/30/2012

**Comments:**

**Attachments:**

- 08. ER-1911 Development of the Underwriting Profit Provision.pdf
- 09. ER-1911 Attachment A - Extended RRP Support.pdf
- 10. ER-1911 Attachment B - Contingency filing memo.pdf
- 12. ER-1911 Attachment A - Rating Plan Revisions.pdf
- 06. ER-1911 Indication Memo.v4.pdf
- 07. ER-1911 AR OTA Indication.v3.pdf

**Item Status:** Filed **Status:** 01/30/2012  
**Date:**

**Satisfied - Item:** Objection Response 2 - 1/13/12

**Comments:**

**Attachment:**

DOI Response - AR 1911.pdf



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.

*Rebecca J. Rodery*

Signature

Pricing Technician Analyst

Title

(847)402-8830

Telephone Number

NAIC Number: 008-15130  
 Company Name: Encompass Indemnity Company  
 Contact Person: Rebecca Rodey  
 Telephone No.: 847-402-8830  
 Email Address: rrode@allstate.com  
 Effective Date: 4/30/2012

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

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

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

**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	\$763.00	\$788.00	\$848.00	\$880.00	\$1,081.00	\$1,123.00	\$1,137.00	\$1,248.00	\$858.00	\$892.00	\$1,263.00	\$1,291.00	\$925.00	\$943.00	\$924.00	\$953.00	\$828.00	\$850.00
	\$120,000	\$982.00	\$1,013.00	\$1,075.00	\$1,116.00	\$1,374.00	\$1,427.00	\$1,431.00	\$1,569.00	\$1,090.00	\$1,131.00	\$1,645.00	\$1,680.00	\$1,174.00	\$1,195.00	\$1,190.00	\$1,226.00	\$1,060.00	\$1,088.00
	\$160,000	\$1,215.00	\$1,250.00	\$1,320.00	\$1,368.00	\$1,690.00	\$1,752.00	\$1,731.00	\$1,892.00	\$1,338.00	\$1,387.00	\$2,050.00	\$2,091.00	\$1,455.00	\$1,481.00	\$1,473.00	\$1,515.00	\$1,311.00	\$1,345.00
6	\$80,000	\$815.00	\$843.00	\$918.00	\$957.00	\$1,171.00	\$1,222.00	\$1,371.00	\$1,500.00	\$930.00	\$970.00	\$1,323.00	\$1,355.00	\$961.00	\$982.00	\$986.00	\$1,020.00	\$876.00	\$903.00
	\$120,000	\$1,046.00	\$1,081.00	\$1,163.00	\$1,211.00	\$1,487.00	\$1,549.00	\$1,721.00	\$1,881.00	\$1,178.00	\$1,228.00	\$1,719.00	\$1,760.00	\$1,218.00	\$1,244.00	\$1,268.00	\$1,310.00	\$1,120.00	\$1,154.00
	\$160,000	\$1,289.00	\$1,330.00	\$1,422.00	\$1,480.00	\$1,821.00	\$1,894.00	\$2,070.00	\$2,258.00	\$1,442.00	\$1,500.00	\$2,137.00	\$2,185.00	\$1,508.00	\$1,537.00	\$1,562.00	\$1,612.00	\$1,381.00	\$1,421.00
9	\$80,000	\$1,459.00	\$1,459.00	\$1,809.00	\$1,809.00	\$2,319.00	\$2,319.00	\$4,328.00	\$4,328.00	\$1,834.00	\$1,834.00	\$2,076.00	\$2,076.00	\$1,420.00	\$1,420.00	\$1,770.00	\$1,770.00	\$1,488.00	\$1,488.00
	\$120,000	\$1,843.00	\$1,843.00	\$2,267.00	\$2,267.00	\$2,907.00	\$2,907.00	\$5,385.00	\$5,385.00	\$2,299.00	\$2,299.00	\$2,652.00	\$2,652.00	\$1,787.00	\$1,787.00	\$2,239.00	\$2,239.00	\$1,879.00	\$1,879.00
	\$160,000	\$2,222.00	\$2,222.00	\$2,716.00	\$2,716.00	\$3,484.00	\$3,484.00	\$6,360.00	\$6,360.00	\$2,754.00	\$2,754.00	\$3,229.00	\$3,229.00	\$2,173.00	\$2,173.00	\$2,700.00	\$2,700.00	\$2,270.00	\$2,270.00

**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																		
	\$15,000																		
	\$25,000	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00
6	\$5,000																		
	\$15,000																		
	\$25,000	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00
9	\$5,000																		
	\$15,000																		
	\$25,000	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00

**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	\$521.00	\$525.00	\$577.00	\$585.00	\$733.00	\$744.00	\$771.00	\$825.00	\$584.00	\$593.00	\$855.00	\$853.00	\$629.00	\$626.00	\$628.00	\$633.00	\$564.00	\$565.00
	\$120,000	\$667.00	\$672.00	\$729.00	\$739.00	\$930.00	\$942.00	\$967.00	\$1,035.00	\$740.00	\$749.00	\$1,111.00	\$1,108.00	\$795.00	\$791.00	\$806.00	\$811.00	\$719.00	\$721.00
	\$160,000	\$823.00	\$827.00	\$894.00	\$904.00	\$1,141.00	\$1,154.00	\$1,168.00	\$1,246.00	\$905.00	\$916.00	\$1,382.00	\$1,376.00	\$984.00	\$978.00	\$996.00	\$1,000.00	\$887.00	\$889.00
6	\$80,000	\$555.00	\$561.00	\$624.00	\$635.00	\$794.00	\$808.00	\$927.00	\$990.00	\$632.00	\$644.00	\$895.00	\$896.00	\$653.00	\$652.00	\$670.00	\$677.00	\$596.00	\$600.00
	\$120,000	\$710.00	\$716.00	\$788.00	\$801.00	\$1,005.00	\$1,022.00	\$1,162.00	\$1,239.00	\$799.00	\$812.00	\$1,160.00	\$1,160.00	\$825.00	\$823.00	\$858.00	\$866.00	\$759.00	\$764.00
	\$160,000	\$872.00	\$879.00	\$962.00	\$977.00	\$1,229.00	\$1,247.00	\$1,395.00	\$1,485.00	\$975.00	\$990.00	\$1,440.00	\$1,437.00	\$1,019.00	\$1,014.00	\$1,055.00	\$1,063.00	\$934.00	\$938.00
9	\$80,000	\$986.00	\$963.00	\$1,221.00	\$1,192.00	\$1,562.00	\$1,524.00	\$2,906.00	\$2,837.00	\$1,237.00	\$1,208.00	\$1,399.00	\$1,366.00	\$960.00	\$938.00	\$1,194.00	\$1,166.00	\$1,006.00	\$982.00
	\$120,000	\$1,244.00	\$1,214.00	\$1,527.00	\$1,491.00	\$1,956.00	\$1,909.00	\$3,614.00	\$3,527.00	\$1,548.00	\$1,511.00	\$1,784.00	\$1,742.00	\$1,206.00	\$1,177.00	\$1,508.00	\$1,472.00	\$1,267.00	\$1,237.00
	\$160,000	\$1,497.00	\$1,462.00	\$1,828.00	\$1,784.00	\$2,342.00	\$2,286.00	\$4,266.00	\$4,163.00	\$1,853.00	\$1,809.00	\$2,171.00	\$2,119.00	\$1,464.00	\$1,429.00	\$1,817.00	\$1,773.00	\$1,529.00	\$1,493.00

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

**HO3 and HO4 only**

Fire Extinguisher		%	Deadbolt Lock		%
Burglar Alarm	3-5	%	Window Locks		%
Smoke Alarm	2-5	%	\$1,000 Deductible	2	%
			Other (specify)		%
			Maximum Credit Allowed		%

**EARTHQUAKE INSURANCE**

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

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

### NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # **ER-1911**

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.	<b>ENCOMPASS INDEMNITY COMPANY</b>	B.	<b>008-15130</b>

		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.	<b>Homeowners 4.0</b>	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
<b>Homeowners</b>	<b>33.6%</b>	<b>5.0%</b>					
<b>Dwelling Fire</b>	<b>55.7%</b>	<b>5.0%</b>					
<b>Condo/Renter</b>	<b>64.7%</b>	<b>5.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>35.2%</b>	<b>5.0%</b>					

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
<b>2006</b>	<b>1,494</b>	<b>N/A</b>	<b>N/A</b>	<b>1,767</b>	<b>1,132</b>	<b>64.1%</b>	<b>49.4%</b>
<b>2007</b>	<b>1,655</b>	<b>N/A</b>	<b>N/A</b>	<b>2,073</b>	<b>1,881</b>	<b>90.7%</b>	<b>50.3%</b>
<b>2008</b>	<b>1,692</b>	<b>0.0%</b>	<b>6/5/08</b>	<b>2,155</b>	<b>3,330</b>	<b>154.6%</b>	<b>78.9%</b>
<b>2009</b>	<b>1,435</b>	<b>N/A</b>	<b>N/A</b>	<b>2,106</b>	<b>1,703</b>	<b>80.8%</b>	<b>62.4%</b>
<b>2010</b>	<b>1,017</b>	<b>0.0%</b>	<b>5/2/11</b>	<b>1,820</b>	<b>855</b>	<b>47.0%</b>	<b>60.0%</b>

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>15.2%</b>
B. General Expense	<b>7.8%</b>
C. Taxes, License & Fees	<b>3.1%</b>
D. Underwriting Profit & Contingencies	<b>8.9%</b>
E. Other(Debt Provision)	<b>1.4%</b>
<b>F. TOTAL</b>	<b>36.4%</b>

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. +13.6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 320

10. -19.6% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 318

Development of the Underwriting Profit Provision  
From a Given Cost of Equity

Explanatory Memorandum

## 2011 Cost of Equity Update Summary

Allstate's traditional approach to determining the necessary underwriting profit provision begins with two different analyses – the Fama-French Three-factor method (FF3F) and the Discounted Cash Flow method (DCF) – that are performed in order to estimate Allstate's cost of equity capital. The details and reasoning behind this approach can be found in Allstate's paper titled "Development of the Underwriting Profit Provision." Allstate always seeks to utilize sound actuarial and financial theory in its profit provision calculations and has put forth a considerable effort in order to establish an approach that utilizes appropriate methodologies and produces reasonable and meaningful results. However, even the best methodologies require an oversight of actuarial judgment in order to ensure proper application and to know when circumstances require an adjustment. Allstate believes that, due to certain current circumstances, actuarial judgment calls for caution to be used in the interpretation and application of its FF3F and DCF results. Each will be discussed in detail below.

### *Fama-French*

The FF3F approach is similar to the Capital Asset Pricing Model (CAPM) in that it estimates the cost of equity for a given firm by starting with a risk-free rate and adding a risk premium (or risk premiums) to it, relative to the risk of that firm. As such, the result is greatly dependent on the risk-free rate. Allstate's historical risk-premium data is reported relative to the 28-day government bond rate, so in order to be consistent, we have utilized the 28-day government bond rate as the risk-free rate in the FF3F calculations.

Unfortunately, since the financial havoc in the market that began in 2008, the Federal Reserve has been actively and artificially suppressing the short-term interest rates. The table below shows the FF3F calculations for Allstate for the past eleven years. Note that Allstate's risk premium, particularly recently, has not varied greatly over time, whereas the risk-free rate has.

Year	Risk Premium	Risk-free Rate	FF3F
			Cost of Equity
2000	8.7%	5.7%	14.4%
2001	10.1%	5.5%	15.6%
2002	6.9%	5.4%	12.3%
2003	6.7%	3.7%	10.4%
2004	12.7%	1.1%	13.8%
2005	12.2%	2.7%	14.9%
2006	7.8%	4.8%	12.6%
2007	6.5%	5.3%	11.8%
2008	6.7%	1.9%	8.6%
2009	6.9%	0.1%	7.1%
2010	6.8%	0.1%	6.9%

Over the last five years, Allstate's risk premium has remained consistent while the risk-free rate has plummeted, resulting in a large decrease in Allstate's (and other companies') calculated cost of equity. However, there are several reasons why we believe that this is not an accurate reflection of a true risk-free rate, and therefore not an accurate reflection of Allstate's cost of equity. The Federal Reserve has artificially lowered the short-term rate to almost zero in an attempt to encourage borrowing and jump-start the economy. Evidence for this artificial rate suppression can be seen by comparing the difference between the current long-term bond yields and the 28-day bond yield. Historically, the average difference between the long-term bond yield and the 28-day bond yield has been 1.6 percentage points.<sup>1</sup> The current difference is over four percentage points.<sup>2</sup> In fact, prior to 2009, there have been only two years since 1926 where the difference between the long- and short-term bond yields has been as big as it is right now, and one of those years is 2003, when the Federal Reserve was employing a similar strategy in order to encourage borrowing in the housing market.<sup>3</sup> Long-term bond yields are much less impacted by Federal Reserve action because they represent the average short-term bond yield over a longer period of time. While long-term bond yields may contain a small risk premium for liquidity risk, significant difference between the long-term and short-term bond yields suggests that interest rates are expected to rise, and as noted above, the current difference is as big as it's ever been.

As mentioned above, Allstate's risk premium data has typically been calculated relative to the 28-day government bond yield. However, this data can be restated to be relative to a long-term bond yield. In fact, many analysts, including Ibbotson in its Cost of Capital Yearbook, prefer to use long-term bond yields in CAPM or FF3F calculations as the results tend to be smoother and freer from Federal Reserve machinations. Using data through 2010, Allstate's risk premium relative to the 28-day bond yield was 6.8%. When the historical risk premium data is restated to be relative to a long-term government bond yield, Allstate's risk premium drops to 5.4%. Combining this risk premium with a long-term-bond-based risk-free rate, which has been recently hovering around 4%,<sup>4</sup> results in a cost of equity between 9% and 10%, which is in line with Allstate's historical cost of equity of 10%.

In addition to the interest rate issues, it is worth noting that the value beta within the FF3F methodology has also been on the rise lately:

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<sup>1</sup> Source: Ibbotson 2011 SBBI Valuation Yearbook.

<sup>2</sup> As of year-end 2010: Long-term (4.14%) – Short-term (0.08%) = 4.06%.

<sup>3</sup> As of year-end 2010, the difference was 4.06%. In 2003 the difference was 4.09%, and in 1994 the difference was 4.08%. Essentially, the current difference is about as high as it has ever been. For comparison, note that prior to 2009, the difference has only been greater than 3 percentage points nine times since 1926.

<sup>4</sup> <http://www.treasury.gov/resource-center/data-chart-center/interest-rates/Pages/TextView.aspx?data=yieldYear&year=2011>

Development of the Underwriting Profit Provision  
 Encompass Insurance Group  
 Other Than Automobile  
 Arkansas

<b>Value Risk Component:</b>				
(8)	(9)	(10)	(11)	(12)=(9)+(10)*(11)
Period	Prop/Cas Value Beta	Book-to-Mkt Coefficient	Log Book- to-Market	<b>Value Risk Beta</b>
2006	0.201	0.213	-0.6220	<b>0.069</b>
2007	0.209	0.335	-0.3105	<b>0.105</b>
2008	0.215	0.221	-0.3286	<b>0.142</b>
2009	0.738	0.308	0.0351	<b>0.749</b>
2010	0.975	0.236	0.1029	<b>0.999</b>
			3-yr Avg	<b>0.630</b>
			5-yr Avg	<b>0.413</b>
			<b>Selected</b>	<b>0.630</b>

This suggests that the difference in returns required by “value” stocks compared to “growth” stocks is larger in the current market than it was prior to the recent market crash. The impact of this is muted by Allstate’s use of a three-year average to determine betas in the FF3F calculations. But when considering the future expectation of the FF3F result, it seems likely that Allstate’s risk premium would only increase as this change is further reflected in the data.

In summary, Allstate believes that the 28-day government bond yield is artificially low, and the restatement of Allstate’s data to be relative to the long-term bond yield produces a cost of capital comparable to Allstate’s historical value of 10%. In addition, Allstate’s value beta appears to be on the rise and could be expected to increase in the near future. All of this suggests that a cost of equity of 10% is still appropriate for Allstate.

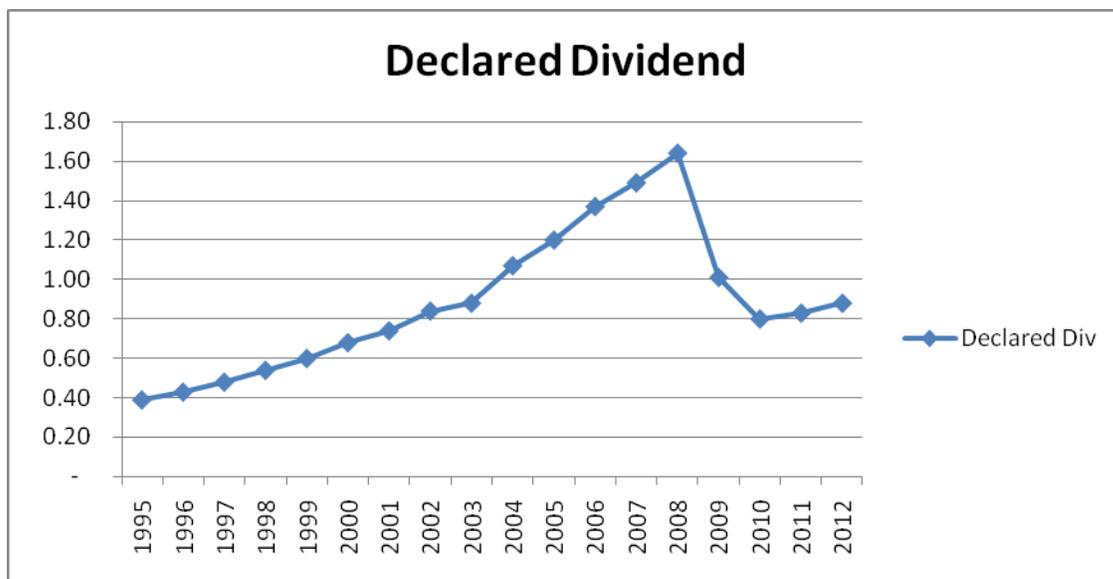
***Discounted Cash Flow***

In order to perform the DCF calculations, Allstate relies on data from the ValueLine Investment Survey. The most difficult DCF input to estimate is the growth rate of dividends (g), and several elements of the ValueLine data are typically used in Allstate’s estimation of this value: dividend per share growth (10-year average, 5-year average, and analyst forecast) and earnings per share growth (10-year average, 5-year average, and analyst forecast). Unfortunately, due to both recent events (Allstate’s dividend cut) and the nature of the ValueLine calculations, Allstate believes that both the historical averages and the analyst forecast numbers are misleading and require adjustment in order to be relevant.

To derive the projected growth rate for its dividend forecast, ValueLine compares a three-year average of historical dividends paid to a projected amount anywhere from four to six years into the future (depending on the timing of the report). This approach is taken so as to provide an element of stability in the results over time. However, in certain instances, such as Allstate’s case, it can be misleading. In early 2009, Allstate announced that its dividend would be cut from \$1.64 to \$0.80. From the current value of \$0.83, ValueLine expects the dividend to grow to \$1.10 by the year 2015. However, in their formula, the

three-year average of “current” dividends was from 2008 to 2010, which were \$1.64, \$1.01, and \$0.80 respectively. The average of these values is \$1.15. Therefore, ValueLine’s “projected” amount of dividend growth was calculated as  $(\$1.10/\$1.15)^{(1/6)} - 1$ , which is equal to -1%.<sup>5</sup> This calculation, however, is not appropriate because it is clear that ValueLine expects Allstate’s dividend to grow from \$0.83 in 2011 to \$1.10 in 2015, which is actually 7.5%  $(= (\$1.10/\$0.83)^{(1/4)} - 1)$  growth.<sup>6</sup> It is particularly important to recognize the growth from the current \$0.83 level because it is the \$0.83 dividend that is used to calculate the dividend yield in other portions of the DCF analysis. If the growth is gauged based on the \$1.15 dividend, then the dividend yield should also be, which would significantly increase that value.

In addition, Allstate’s dividend cut has caused significant impact to the historical dividend growth rates. Allstate’s dividend growth was steady and constant prior to the dividend cut (and continues to be after the cut), but the one-time cut dramatically affects the historical calculations:



Recall that the DCF methodology states that the value of a share of a company’s stock is equal to the present value of all future dividends. To make the estimates mathematically feasible, assumptions are made regarding the existence of a constant growth rate for dividends. With this assumption being made, the DCF formula can be rearranged in order to solve for the company cost of equity, given that the current stock price and dividend rate are known and the dividend growth rate (g) can be estimated. The point, however, is that there is a connection between the current stock price and the *future*

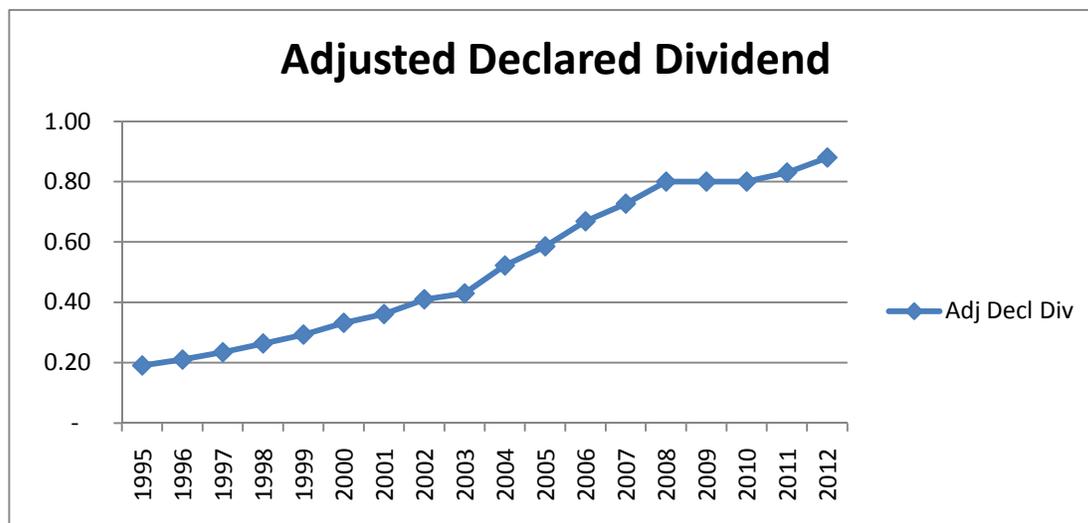
<sup>5</sup> Note: the calculation is to the (1/6) power because the average years in comparison are 2009 and 2015, which is a six-year span.

<sup>6</sup> ValueLine rounds its results to the nearest half-percent. Also note: the Earnings Per Share projections suffer from the same issue.

dividend stream; this is entirely a forward-looking calculation. According to DCF theory, the current stock price already reflects the fact that Allstate has cut its dividend (and Allstate's stock price is down since the cut). What's important is where the dividend is expected to go from here.

In the past, Allstate has included historical growth rates in its estimate of  $g$ , but historical growth rates are only helpful in as much as they provide a reasonable estimate of future growth. Based on the steady growth of the dividend before and after the cut, Allstate believes that the historical calculations do not reflect a reasonable estimate. Two years ago, the calculation of the 5-year historical growth rate yielded a result of 13%<sup>7</sup>; this year, with the dividend cut data being included, that estimate has dropped to 2%.

One option for trying to remedy this situation would be to adjust all of the pre-dividend-cut data to be on post-dividend-cut levels. The resulting data would be much smoother and easier to fit a historical trend to:



Based on this data, a historical trend for the last 10 years would equal an annual growth rate of 10.5%, and for the last 5 years would equal a rate of 9%. When the DCF formula is rearranged, we find that the cost of equity is equal to the sum of the current dividend yield rate and the dividend growth rate. Allstate's current dividend yield rate is 2.8%.<sup>8</sup> The adjusted historical and forecast numbers for dividend growth, as described above, range from 7.5% to 10.5%. Based on these numbers, it would seem that a cost of equity in the range of 10% to 13% would be reasonable. However, caution should be exercised

<sup>7</sup> Note: because of the nature of the ValueLine calculations (similar to the projection calculations), it took a couple years for the cut dividend data to be incorporated into the historical calculations.

<sup>8</sup> As of Second Quarter, 2011

when evaluating the output of a methodology for which so many adjustments have been made.<sup>9</sup>

**Industry Data**

Given that both of Allstate’s primary methodologies for estimating its cost of equity have been impacted circumstantially, and therefore require adjustment, actuarial prudence would suggest that additional, external data be considered. A good source for this is Ibbotson’s Cost of Capital Yearbook, where multiple analyses are performed on industries as a whole, as well as sub-sections of those industries. The Ibbotson analysis includes CAPM, CAPM plus Size (a methodology half-way between CAPM and FF3F), FF3F, one-stage DCF, and three-stage DCF calculations. These analyses, performed on the entire cohort of SIC Code 633 – Fire, Marine, and Casualty Insurance – yields the following results<sup>10</sup>:

	2006	2007	2008	2009	2010		Avg	Std Dev
CAPM	9.02	9.79	10.70	11.99	11.22		10.54	1.17
CAPM + Size Prem	10.04	10.76	11.62	11.99	12.30		11.34	0.93
FF3F	9.84	10.19	12.01	11.68	11.02		10.95	0.93
1-Stage DCF	10.57	10.76	9.78	10.37	11.27		10.55	0.55
3-Stage DCF	12.60	15.20	20.00	3.90	13.58		13.06	5.86

These calculations are also performed on subsets of the industry, including the median company, a small-company composite, and a large-company composite. The most appropriate comparison for Allstate would be the large-company composite, whose results are as follows:

	2006	2007	2008	2009	2010		Avg	Std Dev
CAPM	9.08	10.06	10.87	10.48	11.61		10.42	0.94
CAPM + Size Prem	9.08	10.06	10.87	10.48	11.61		10.42	0.94
FF3F	9.98	10.42	12.33	10.35	11.11		10.84	0.93
1-Stage DCF	10.59	10.84	10.00	10.50	9.74		10.33	0.45
3-Stage DCF	14.50	16.90	22.50	24.90	11.81		18.12	5.47

These results reflect the cost of equity for the average company in the industry, or the average large company in the industry. It is likely that Allstate is above average in risk in each of these categories. Allstate’s portfolio of risks represents a unique distribution of lines and states (as do all companies’). Allstate writes almost 25% of its business in the homeowners line, some of which is highly volatile coastal business. Many of Allstate’s biggest and most comparable multi-line competitors are mutual companies and are, as such, not included in the P/C industry composite. As a result, Allstate has a much higher

<sup>9</sup> Often, when analysts are performing DCF calculations for a whole industry, they will remove the data for any company that has had a dividend cut, as the impact of that data can be substantial and harmful to the overall result.

<sup>10</sup> Source: Ibbotson Cost of Capital Yearbooks, 2006 to 2010

proportion of business in the homeowners line than most of the companies included in the P/C industry composite. Therefore, we would expect Allstate's cost of capital to be at least as much as the average company (or average large company) in the industry composite.

***Conclusion***

For the last several years, Allstate has sought to achieve a cost of equity of 10% based on the results of the FF3F and DCF analyses. Allstate continues to believe in the validity of these actuarial methodologies, but this year, due to various circumstances, we believe that the output of the FF3F and DCF calculations is misleading. After making what we believe to be reasonable and appropriate adjustments to both of the methodologies, each justifies the selection of a 10% cost of equity. In addition, calculations performed on both the entire property/casualty insurance industry, plus a subsection of the largest companies within that industry, across a range of methodologies, suggest that a cost of equity of 10% is certainly reasonable, and even a higher return could perhaps be justified. Nevertheless, based on both actuarial judgment and the benefit of the stability of rates, Allstate believes that a continued target cost of equity of 10% is reasonable and justified.

Development of the Underwriting Profit Provision  
From a Given Cost of Equity

Exhibits

## ALLSTATE INSURANCE GROUP

Arkansas  
Homeowners

## Development of the Underwriting Profit

	Total	Source
(1) Average Market Value of Equity:	\$ 25,562	App. 3, Exh. 2
(2) Cost of Equity (%):	10.0%	App. 3, Exh. 1, Pg. 1
(3) Cost of Equity (\$):	\$ 2,556	= (1)*(2)
(4) Dividend Payout Ratio:	0.69	App. 3, Exh. 3
(5) Average Market-to-book Ratio:	1.41	App. 3, Exh. 4
(6) Income Due Shareholders:	\$ 2,556	= (3)
(7) Income Needed by Allstate:	\$ 2,268	= (6)/[(4)+(1-(4))*(5)]
(8) Investment Income on Equity:	\$ 476	IDF*
(9) Operating Income Needed:	\$ 1,792	= (7)-(8)
(10) Earned Premium:	\$ 25,605	App. 3, Exh. 2
(11) Operating Ratio:	7.0%	= (9)/(10)
(12) Investment Income from PHSF**:	1.9%	App. 3, Exh. 5, Pg. 1
(13) After-tax U/W Profit Provision:	5.1%	= (11)-(12)
(14) Tax Rate:	35%	FIT***
(15) Pre-tax U/W Income Needed by Allstate:	7.8%	= (13)/(1-(14))

\*Investments Department forecast

\*\*Policyholder-supplied Funds (PHSF) are unearned premium and loss reserves

\*\*\*This is the federal income tax rate on underwriting profit for Allstate

*Dollar values are in millions*

## ALLSTATE INSURANCE GROUP

## Enterprise Valuation

(\$ In Millions)

Entity	GAAP Book Value*	Earned Premium*	Imputed Market Value**
Total Group	19,015	27,015	26,812
Allstate New Jersey Group	734	1,180	1,035
Castle Key Insurance Group	153	231	216
ANJ/CK	887	1,410	1,250
Group Less ANJ/CK	18,129	25,605	25,562

\*As of 12/31/10

\*\*Equals GAAP Book Value multiplied by the average market-to-book ratio

## ALLSTATE CORPORATION

## Dividend Payout Ratio

(1)	(2)	(3)	(4)	(5) = (3)+(4)	(6) = (5)/(2)
Year	Prior Year GAAP Net Income*	Dividends	Stock Repurchases (Net)	Total Payout	Total Payout Ratio
1997	\$2,075	417	1,277	1,694	0.82
1998	\$3,105	450	1,400	1,850	0.60
1999	3,294	482	864	1,346	0.41
2000	2,720	506	1385	1,891	0.70
2001	2,211	547	612	1,159	0.52
2002	1,158	594	383	977	0.84
2003	1,134	648	-48	600	0.53
2004	2,705	779	1111	1,890	0.70
2005	3,181	846	2,203	3,049	0.96
2006	1,765	885	1,516	1,765	**
2007	4,993	901	3,483	4,384	0.88
2008	4,636	897	1,281	2,178	0.47
2009	-1,679	432	-27	405	***
2010	854	433	82	515	0.60
Total	33,831	8,385	15,549	23,298	<b>0.69</b>

Source: Allstate Annual Reports

\*Dividends and Stock Repurchases for a given year are determined based on the previous year's income. Therefore, GAAP Net Income is lagged by one year so that the appropriate ratio is calculated.

\*\*While additional payout was provided from equity funds in 2006, the dividend payout ratio is concerned with percentage of income paid towards dividends and stock repurchases. Therefore, the 2006 payout ratio is capped at 1.00.

\*\*\*2009 was not included in the total due to the irregularity of the results.

## ALLSTATE CORPORATION

## Historical Market-to-book Ratios

Years	Allstate
Dec-01	1.38
Dec-02	1.47
Dec-03	1.47
Dec-04	1.62
Dec-05	1.73
Dec-06	1.85
Dec-07	1.35
Dec-08	1.39
Dec-09	0.97
Dec-10	0.89
10-yr Avg:	1.41
<b>Selected:</b>	<b>1.41</b>

Source: MSN Online Reports

<http://moneycentral.msn.com/investor/invsub/results/compare.asp?Page=TenYearSummary&Symbol=ALL>

ENCOMPASS INSURANCE COMPANY  
HOMEOWNERS

**Arkansas**

Calculation of Present Value, as of the Average Earning Date  
of a Policy year, of all Income and Outgo @ 2.6%\*  
force of interest, given an Operating Profit of 7.0%  
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 @ 2.6%	Discounted Payments
1	25.7%	25.7%	0.70	1.008	25.9%
2	78.6%	52.9%	1.40	0.990	52.4%
3	89.8%	11.2%	2.40	0.964	10.8%
4	93.9%	4.1%	3.50	0.937	3.8%
5	96.3%	2.4%	4.50	0.913	2.2%
Subsequent	100.0%	3.7%	6.90	0.858	3.2%
Total		100.0%			98.3%
Expected Losses and Loss Expense Ratio					62.6%
Present Value of Loss and Loss Expense Payments					61.5%
General Expense		7.8%	0.75	1.007	7.9%
Other Acquisition		0.7%	0.63	1.010	0.7%
Taxes		2.9%	0.65	1.009	2.9%
Commissions		14.5%	0.58	1.011	14.7%
Debt Provision		1.4%	1.00	1.000	1.4%
Profit Provision		7.9%	1.00	1.000	7.9%
Contingency Provision		2.0%	1.00	1.000	2.0%
Licenses and Fees		0.2%	0.65	1.009	0.2%
Total Present Value of Outgo					99.2%
Premiums		100.0%	0.57	1.011	101.1%
Difference, Present Value of Income Less Present Value of Outgo					1.9%

\*Discount rate from Investments Department forecast

\*\*exp (0.026 x (timing of profit being earned - timing of cash flow))

# **ATTACHMENT A**

## **Retained Risk Provision**

Encompass Insurance Group  
Other Than Automobile  
Arkansas

**DEVELOPMENT OF RETAINED RISK PROVISION DUE TO CATASTROPHE EXPOSURE**

With this filing, Encompass is introducing a provision in the rates to cover the risk of exposing its capital to large catastrophic events. This retained risk provision (RRP) is intended to provide appropriate compensation to Encompass relative to its retained, high-layer catastrophe risk. The provision described below is consistent with the rules and procedures set forth in the Actuarial Standard of Practice No. 38, *Using Models Outside the Actuary's Area of Expertise (Property and Casualty)* and Actuarial Standard of Practice No. 39, *Treatment of Catastrophe Losses in Property/Casualty Insurance Ratemaking*.

The procedure for developing the RRP calls for identifying the portion of catastrophic losses that will be retained by Encompass and then estimating the cost to Encompass of holding the capital required to pay such losses. To measure the amount of retained losses, Encompass' actual reinsurance contracts are applied to the modeled losses based on the 2010/2009 AIR Version 12.0 Hurricane and Earthquake Model for Arkansas. This provides an estimate of the portion of the losses that will be covered by Encompass' reinsurance contracts and the amounts that will be retained by Encompass. Once the retained losses in excess of a 1-in-5-year event (i.e., 20% annual occurrence probability) have been determined, we then calculate the appropriate compensation for exposure to such losses by using data from capital markets – specifically the market for catastrophe bonds. The details of the procedures used to determine the magnitude of retained losses at various occurrence probabilities, and the investor-required compensation for bearing the risk of those losses, are explained in more detail below.

Catastrophe bonds are one of a class of financial instruments known collectively as “insurance linked securities (ILS).” ILS have payoffs conditional on future contingent events, such as the occurrence of hurricanes. While there are a variety of ILS traded in today's capital markets, the most common and prominent of these are catastrophe bonds, which are bonds that may default on both principal and interest if a specific catastrophic event occurs.

Typically a catastrophe bond is issued by an insurance company with a provision that if a specified catastrophic event (e.g., hurricane in Florida, earthquake in California, winter storm in Europe, etc.) of a particular magnitude occurs, the issuer may default on the payment of principal and/or interest on the bond. In that respect, the bond functions similarly to reinsurance – once the “attachment point” is breached, the insurer receives a benefit that at maximum is equal to the face amount of the bond. When catastrophe bonds are sold, investors naturally demand a yield premium as compensation for the risk of default.

Mechanically, when catastrophe bonds are sold, the issuer deposits the proceeds of the sale into a segregated account which pays interest at the risk free rate. However, because of the default risk, the yields on such bonds must be higher than the risk free rate. Thus, the interest in excess of the risk free rate is an excellent basis for measuring the risk premium that the marketplace has established for bearing catastrophe exposure. Furthermore, since insurers face the same risk of catastrophic loss as investors, the risk premiums paid in capital markets provide an appropriate measure of the compensation required for the insurer as well.

There are several reasons why this is a particularly useful way to quantify a RRP in ratemaking. First, the data are drawn directly from capital markets, meaning they reflect the consensus of all investors as to the compensation required for bearing catastrophe risk. Second, they reflect exactly the types of risks to which insurers are exposed when they write property coverage in catastrophe prone states; as such they represent an appropriate estimate of the return demanded for the catastrophe exposure. Third, the entire

Encompass Insurance Group  
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analysis is free of assumptions regarding insurer-specific factors such as cost of capital, leverage, and investment income. Finally, the data required to adapt this information to insurance ratemaking is readily available and reported regularly at annual (or more frequent) intervals.

The data used in the calculation of the rate retained risk provision was selected in accordance with the considerations listed in Section 3.2 of Actuarial Standard of Practice No. 23, *Data Quality*. As regards the data, the sources Encompass relies upon are the annual publications of Lane Financial LLC, the most prominent analyst of the ILS market in the US. Annually, Lane Financial provides a summary of all newly issued catastrophe bonds, which includes information on the following critical variables:

- Face amount of bond
- Insured peril
- Yield spread to risk free rate (the excess return or risk premium on the bond)
- Probability of first loss (the probability that the insured event will cause any loss of principal or interest)
- Probability of exhaustion (the probability that the loss will be large enough to exhaust the entire principal of the bond)
- Expected value of loss (the annual average loss given the probability of attachment and exhaustion, expressed as a percent of the face amount of the bond)

Encompass uses this data to develop the appropriate RRP by state, line, and company in the following manner. First, profit multiples are calculated, which are obtained by subtracting the expected value of loss from the excess return on the bond, and then dividing that quantity by the expected loss. This profit multiple is essentially a measure of the profit an investor expects per dollar of expected loss on the bond. However, as might be expected, the amount of profit that investors require per dollar of loss depends on the riskiness of the losses themselves. For bonds that are extremely risky (i.e., that have very low probabilities of attachment) the profit multiples are considerably higher than for less risky instruments. Therefore, when the data are compiled, the profit multiples are computed for bonds in several different groups: those with attachment probabilities of 20% - 10%, 10% - 5%, 5% - 2%, 2% - 1%, 1% - 0.4%, and less than 0.4%. As expected, these profit multiples increase as the attachment probabilities decrease.

The next step is to apply these profit multiples to the amount of catastrophe losses retained by Encompass. To do this, the amount of retained catastrophe losses are compiled by layer, where the layers are defined by occurrence probabilities in the same ranges as the profit multiples described above. Given the expected retained losses within each layer and the required profit per dollar of loss as measured by the profit multiples, the RRP (in dollars) is calculated by multiplying the expected retained losses within each layer by the corresponding profit multiple and summing across the layers. This result can be used to estimate the appropriate compensation to Encompass for its retained catastrophe exposure.

These calculations are performed using annual aggregate catastrophe losses since Encompass' surplus is exposed to multiple events in the same year. The aggregate annual occurrence probabilities are determined by using all catastrophe losses in Arkansas using the AIR model event sets.

The AIR model produces 50,000 years of modeled losses, which are initially ranked from high to low. The loss sizes are determined for each of the occurrence probabilities that are used to define the loss layers (0.4%, 1%, 2%, 5%, 10%, and 20%). For example, the 1-in-100-year loss (1% probability) is the amount of catastrophe loss in the 500<sup>th</sup> largest year (1% of 50,000), the 1-in-250-year loss (0.4% probability) is the amount of catastrophe loss in the 200<sup>th</sup> largest year, etc. Once the loss sizes are determined for the boundaries of each layer, all expected losses from the AIR model are distributed into these layers of loss.

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Next, the amount of losses in each layer that are covered by Encompass' reinsurance contracts is determined by applying Encompass' reinsurance contracts to the modeled losses. The following items need to be considered when applying Encompass' reinsurance contracts:

- For events that impact more than one state, the reinsured losses are allocated to each affected state proportional to those events' expected losses in each state.
- Encompass' nationwide (excluding Florida and New Jersey) reinsurance contract is a per occurrence excess-of-loss contract that covers catastrophe losses in a year, subject to the terms and limits of that contract.
- The reinsurance coverage provided by the nationwide contract is applied to each state proportional to each state's expected losses in the reinsured layer.
- Some states have multiple reinsurance contracts that provide coverage for various types of catastrophe losses – these may include state-specific reinsurance contracts in addition to the nationwide contract.
- Additional considerations are required when there are multiple events in a year to ensure that the reinsured losses are allocated properly to each state.

Encompass' retained losses for each event are derived by subtracting the losses covered by reinsurance from the total expected losses. In some years, the retained losses exceed the total amount of Encompass' statutory surplus. Those years with retained losses in excess of Encompass' surplus are identified and Arkansas's portion of the excess losses is determined proportional to the retained losses in that year. The losses in excess of Encompass' statutory surplus are subtracted from the retained losses to determine the exposed losses covered by Encompass' surplus.

The indicated RRP is then developed by applying the profit multiple indicated by capital markets to the exposed Arkansas losses covered by surplus in each layer. The dollars of RRP are summed across the layers, and a diversification factor is applied to account for the fact that Encompass is a multi-line, multi-state company, to determine the total RRP.

Finally, the dollars of calculated RRP are divided by Amount of Insurance Years (AIYs) to develop a per-AIY charge that is included in the rate level indication.

**ATTACHMENT B**

**Contingency Provision**

**Encompass Insurance Group  
Other Than Automobile  
Contingency Factor Support  
Explanatory Memorandum**

This memo provides explanation regarding Encompass's methodology for calculating a contingency provision to be used in its Homeowner rate level.

**Background**

Actuarial Standard of Practice #30 (ASOP #30), Treatment of Profit and Contingency Provisions and the Cost of Capital in Property/Casualty Insurance Ratemaking, defines the contingency provision for ratemaking purposes as follows: A provision for the expected differences, if any, between the estimated costs and the average actual costs, that cannot be eliminated by changes in other components of the ratemaking process. ASOP #30 goes on to state that:

- The actuary should include a contingency provision in the rates if assumptions used in ratemaking produce cost estimates that are not expected to equal average actual costs, and if the difference cannot be eliminated by changes in other components of the ratemaking process.
- While estimated costs are intended to equal average actual costs over time, differences between estimated and actual risk transfer costs may be expected in any given year. If a difference persists, the difference should be reflected in the ratemaking calculations as a contingency provision. The contingency provision is not intended to measure the variability of results and is not expected to contribute to profit.

Thus, even if the actuary has available relevant, credible data and uses the best, state-of-the-art actuarial techniques, there may still be instances where estimated future costs differ from actual future costs. The factors causing this situation to occur are outside the actuary's ability to predict and the insurer's ability to control. Examples would include (but not be limited to) court decisions, legislative action and media influence on the public's behavior.

In spite of the inability to foresee specific events, an insurer may look back at recent history and identify past events that triggered unexpected payments. Given the highly regulated nature of the property and casualty insurance industry and the large amounts of money that flow through an insurance organization, it is reasonable to assume that adverse court decisions and similar unexpected events will occur again in the future. Courts and regulatory bodies are likely to continue to respond to lawsuits and other attempts at unexpected application of an insurance policy's coverage. As outlined in the Actuarial Standard of Practice referenced above, these events should be accounted for in ratemaking in the form of a contingency provision.

In his paper Contingency Margins in Rate Calculations, Steven Lehmann argues that the difference between the targeted underwriting profit and the realized underwriting profit can be used as a basis for calculating a contingency provision. He writes that the difference between targeted and realized profit can be caused by many things including court and legislative issues (as mentioned above) and also by dramatic inflation, inadequate residual market rates and other events. There are a couple of reasons why Encompass is not following the specific methodology outlined in Mr. Lehmann's paper. First, the difference between targeted and realized

underwriting profit is also influenced by the occurrence of catastrophes during the time period for which the difference is calculated. Mr. Lehmann mentions that one element of a contingency provision should be catastrophe events not adequately anticipated in the ratemaking. Because Encompass does calculate an adequate catastrophe load (theoretically sound and calculated over a sufficiently long period of time), the calculations described in Contingency Margins in Rate Calculations could result in “double-counting” some catastrophe events. This occurs if the calculations are made over a relatively short time period that also contains a significant catastrophe event. Addressing this problem by extending the contingency calculation too far into the past could lead to a provision that might not reflect the current environment. A second reason to depart from Mr. Lehmann’s methodology is that we have data resources today that were not available at the time Mr. Lehmann’s paper was published (1985). Sophisticated programs allow Encompass to review our claim file narratives to identify specific types of claims that are appropriate to include in support for a contingency provision because they can be representative of unforeseeable events. Taking advantage of advances in computing and data coding, Encompass can exclude claims that are not appropriate to a contingency provision, such as normal catastrophes and regulatory delay situations (regulatory delay can usually be priced for by adjusting assumptions regarding length of time the rates will be in effect). The effect of inflation (which should be captured in pure premium trend selections) is also excluded. For these reasons, Encompass has calculated a contingency provision using a methodology different from (but not inconsistent with) the methodology outlined in Mr. Lehmann’s paper.

#### **Encompass Homeowners Contingency Provision calculation**

With this filing, Encompass is presenting a method of calculating a contingency provision that allows more specificity around the type of events that are included. We have reviewed experience over approximately a 20-year period and have identified a number of representative events that are appropriate to a contingency provision, due to their unanticipated nature. Considered events include the following: court decisions redefining the cause of loss for earth movement- and landslide-related loss, sinkholes, failure to disclose (in connection with sale of a home), oil tank leakage, foundation slab losses, mold, methamphetamine lab damage, legislated exceptions to policy language, flooding, lead paint poisoning, imminent collapse, terrorism, radiant floor heating systems and dog bites.

Some of these losses are too old to obtain reliable loss data at the claim level of detail. Some events are excluded because, even with sophisticated computer programs, losses are not specifically tracked and so can’t be separated from other loss data for inclusion in Encompass’s computations. Some events simply did not produce a frequency of loss to materially impact our calculations. However, each event mentioned above illustrates that unforeseen loss does occur. This can be the case when a legislative or court decision expands the scope of Encompass’s policy coverage, or when the media unexpectedly focuses attention on a health issue or other item of public concern. Other as-yet-unknown influences that Encompass cannot predict or price for will also likely affect claims payments in the future.

In order to estimate an appropriate contingency provision, we have used a recent group of events (including oil tanks, slab losses, mold and flooding) for which we can obtain more reliable loss data. Issues which triggered payments over several years cannot be considered “unexpected” for an indefinite period of time. In these cases, we have judgmentally included losses from the first 3 years following the initial event. After 3 years we assume that these losses are present in our indications data and that we have priced sufficiently for the event’s exposure in our rates. Some events are of shorter duration and so fewer than 3 years of losses are included in the calculations. Note also that data includes some catastrophe losses. As mentioned above, catastrophe losses are

more appropriately accounted for in a catastrophe provision rather than in a contingency provision. However, the legislative, media and other influences that generate unexpected losses can also affect catastrophe losses. Therefore, catastrophe losses are included in our analysis when they stem from one of the issues in question. Losses are included for Encompass's Owners, Renters and Condo forms.

Exhibit A shows the sum of all claims divided by countrywide homeowners accident year losses from 1996 – 2003 (adjusted for expected catastrophe levels) and adjusted for expense provisions. This time period was chosen to match the time period of losses readily available to us (our claim files older than 1996 cannot be effectively reviewed to extract specific losses). Losses for some events have been adjusted downward to reflect the fact that, despite the sophistication of our analysis, some claims unrelated to the issue in question can be unintentionally included in the loss totals.

**Encompass Insurance Group  
Other Than Automobile  
Contingency Factor Support – Exhibit A**

Total estimated loss from unexpected events:	\$388,265,584
Total countrywide ex-cat accident year losses:	\$14,082,669,021
Indicated contingency provision as percentage of ex-cat loss:	2.8%
Indicated contingency provision as percentage of total loss:	2.1%
Indicated contingency provision adjusted for expenses:	1.9%
Selected contingency provision:	<b>2.0%</b>

**Note:** the information presented above represents Allstate Insurance Company data from accident years 1996-2003

**ATTACHMENT A**

**Rating Plan Revisions**

Support for Package Factor Revisions

With this filing, Encompass is proposing revisions to the Package Rating Tier Factors. These revisions are based on a loss ratio analysis of 5 years of Arkansas specific data which demonstrates that package customers have a lower loss ratio relativity when compared to segment customers. Page 2 of Attachment A includes five years of loss ratio information for Arkansas specific data for both package and segment customers.

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Loss Ratio Analysis: Package Factor Support  
Based on Encompass Group Data  
Accident Year 2Q2006-1Q2011

	(1)	(2)	(3)=(1)/(2)	(4)	(5)=(4)-1	(6)
Package/ Segment	Ex-CAT Limited Developed Incurred Losses Plus ALAE	Earned Premium @ CRL	Loss Ratio	Loss Ratio Relativity to Segment	Supportable Percent Change	Selected Percent Change
Package	\$ 4,497,222	\$ 12,628,343	35.6%	0.86	-14.2%	-5.0%
Segment	\$ 1,965,840	\$ 4,736,860	41.5%	1.00	0.0%	0.0%

Support for Product Type Factor Revisions

With this filing, Encompass is proposing product type factor revisions. These revisions are based on a loss ratio analysis of 5 years of Arkansas specific data which demonstrates that Special and Special Value coverages have a higher loss ratio relativity when compared to the Elite and Deluxe coverage types. Page 4 of Attachment A includes five years of loss ratio information for Arkansas specific data by these product type groupings.

Encompass Indemnity Company  
Other Than Automobile  
Arkansas

Loss Ratio Analysis: Product Type Factor Support  
Based on Encompass Edge Data  
Accident Year 2Q2006-1Q2011

Coverage Option	(1) Ex-CAT Limited Developed Incurred Losses Plus ALAE	(2) Earned Premium @ CRL	(3)=(1)/(2) Total Loss Ratio	(4) Loss Ratio Relativity to Elite/Deluxe	(5)=(4)-1 Supportable Percent Change	(6) Selected Percent Change
Elite/Deluxe	\$ 2,232,278	\$ 5,710,499	39.1%	1.00	0.0%	0.0%
Special/Special Value	\$ 2,124,114	\$ 4,154,995	51.1%	1.31	30.8%	5.0%

Support for Territorial Revisions

With this filing, Encompass is proposing a territorial base rate revision for Territory 318. This competitive territorial base rate revision is based on a comparison to Allstate base rate relativities. Page 6 of Attachment A includes five years of loss ratio information for Arkansas specific data for the targeted territory as well as the remainder of the state. Please note that Encompass does not consider a loss ratio analysis at the territory level to be fully credible. As such, the support for the proposed changes is solely based on competitive information and business decisions.

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Loss Ratio Analysis: Territorial Relativity Support  
Based on Encompass Edge Data  
Accident Year 2Q2006-1Q2011

Territory	(1) Ex-CAT Limited Developed Incurred Losses Plus ALAE	(2) Earned Premium @ CRL	(3)=(1)/(2) Total Loss Ratio	(4) Loss Ratio Relativity to Remainder of State	(5)=(4)-1 Supportable Percent Change	(6) Selected Percent Change
318	\$ 187,230	\$ 372,040	50.3%	1.10	9.7%	-20.0%
Remainder of State	\$ 3,950,529	\$ 8,610,654	45.9%	1.00	0.0%	0.0%

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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.

<b><u>Coverage</u></b>	<b>Encompass Insurance Group Written Premium @ <u>CRL</u></b>	<b>Encompass Insurance Group Indicated Rate <u>Level</u> <u>Change</u></b>	<b>Encompass Indemnity Company Written Premium @ <u>CRL</u></b>	<b>Encompass Indemnity Company Proposed Rate <u>Level</u> <u>Change</u></b>
Home	\$2,094,070	33.6%	\$1,406,198	5.0%
Dwelling Fire	88,093	55.7%	34,633	5.0%
Condo/Renters	54,006	64.7%	34,195	5.0%
<b>Overall</b>	<b>\$2,236,169</b>	<b>35.2%</b>	<b>\$1,475,026</b>	<b>5.0%</b>

Please note that although Encompass believes our methodologies are appropriate and justified, in this filing we have calculated the indicated rate level change with several adjustments as requested by the Arkansas Department of Insurance. The contingency provision was capped at 1.0%, and the indication was calculated without the Retained Risk Provision. The Hurricane Provision for Loss and LAE was also removed, and actual historical hurricane losses were included in the development of the Non-Modeled CAT provision.

The filing contains the following revisions:

**Rate Factor Revisions**

Encompass Indemnity Company proposes the following revisions to the Other Than Automobile program in the state of Arkansas. The overall impact is 5.0% after accounting for the changes described below:

- **Condo Base Rates**  
With this filing, Encompass is proposing revisions to the Condo Base Rates in order to reach the desired overall impact. Please refer to the Condo Rate Tables section of the Home Rate Pages for the revised base rates.
- **Maximum Deductible Credits**  
With this filing, Encompass is proposing revisions to the Maximum Deductible Factors in order to reach the desired overall impact. Please refer to the Deductible Factors & Maximum Credits section of the Home Rate Pages for the revised factors.
- **Package Tier Factors**  
With this filing, Encompass is proposing a revision to the Package Tier Factors. Please refer to the Rating Tier Factors section of the Home Rate Pages for the revised factors. For information supporting this revision, please refer to pages 1-2 of **Attachment A**.

- **Dwelling Base Premiums**

With this filing, Encompass is proposing a revision to the Dwelling Base Premiums in order to reach the desired overall impact. In addition to achieving overall targets, a targeted territorial base rate revision is being made in a select territory as described in pages 5-6 of **Attachment A**. Please refer to the Dwelling Base Premiums section of the Home Rate Pages for the revised rates.

- **Coverage Option Factors**

With this filing, Encompass is proposing a revision to the Coverage Option Factors for Special and Special Value coverages in the Home Rules Pages. Please refer to Rule 2 (Premium Determination), section F for the revised factors. For additional information supporting the Coverage Option revisions, please refer to pages 3-4 of **Attachment A**.

- **Building Ordinance Increased Costs**

With this filing, Encompass is proposing a revision to the Building Ordinance Increased Cost for Renters/Condo to reach the desired overall impact. Please refer to Rule 15 (Miscellaneous Coverages), section D in the Home Rules Pages and Rule 14 (Building Ordinance Increased Costs) in the Dwelling Fire Rules Pages for the revised charge.

- **Building Additions and Alterations**

With this filing, Encompass is proposing a revision to the Building Additions and Alterations charge to reach the desired overall impact. Please refer to Rule 16 (Building Additions and Alterations) in the Home Rules Pages for the revised charge.

- **Dwelling Fire Occupancy Factors**

With this filing, Encompass is proposing a revision to the Occupancy Factors for Dwelling Fire to reach the desired overall impact. Please refer to Rule 7 (Occupancy Factors) in the Dwelling Fire Rules Pages for the revised factors.

**OVERVIEW OF HOMEOWNERS INDICATION METHODOLOGY**

**Exhibits 1 - 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 the present rates to pay for Encompass' 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, Encompass is calculating the Non Cat Indicated Provision for Loss and LAE for the Dwelling Fire and Condo/Renters Indications using a relativity based on the Non Cat Indicated Provision for Loss and LAE for the Homeowners Indication. Encompass believes that by applying a relativity to the Homeowners Non Cat Indicated Provision for Loss and LAE, Encompass can still reflect differences in the Dwelling Fire or Condo/Renters Pure Premium (i.e. trends) while having the advantage of applying this to a more stable base being the Homeowners data. Nine years of Dwelling Fire or Condo/Renters Unlimited Pure Premiums to Homeowners Unlimited Pure Premiums has been reviewed and a relativity has been selected based off of this. The data to support the relativity selection is shown in **Exhibit 2.B**. The selected relativity is then applied to the Homeowners Non Cat Indicated Provision for Loss and LAE to develop a Dwelling Fire or Condo/Renters Non Cat Indicated Provision for Loss and LAE. Please refer to **Exhibit 2.A** for more info on the relativity method of the Dwelling Fire and Condo/Renters indications.

The statewide rate level indication is based on data from five rolling accident years for Homeowners with losses ending March 31, 2011, evaluated as of June 30, 2011.

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. The number of years needed to determine the rate level indication for each coverage 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 coverage was completed using a k value of 0.10 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 coverage 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

Encompass uses an updated methodology that assumes that exposures are written uniformly by quarter, 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 is referred to as "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. As the statewide rate level indication is developed using a Pure Premium methodology, only the latest year of premium is used as a basis for determining the indicated rate level change, which eliminates the need for historical annual premium trends. Prospective annual premium trends are still selected to account for expected 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. Because of limited Arkansas specific historical data, Countrywide 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 account for the expected exposure to 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 Group data has been considered in the selection of the excess loss provision. 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 are adjusted to account for expected differences 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 is applied.

Frequency and severity amounts are calculated using the methodology in “The Effect of Changing Exposure Levels on Calendar Year Loss Trends” (Casualty Actuarial Society Forum, Winter 2005) by Chris Styrsky. This methodology helps to more consistently match losses and claims paid with the exposures that produced the claims.

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**. Please note that Encompass has 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. Encompass determines the ULAE provision using expense data in combined-lines form.

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 its non-earthquake catastrophe exposure, Encompass develops a long-term relativity of each state to the countrywide catastrophe factor based on all years 1988 and beyond. Encompass then applies this relativity to a countrywide catastrophe factor based on more recent data. By using this approach, Encompass is 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).

Encompass applies 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 Encompass has in the state's average relativity. In order to develop the credibility, Encompass considers 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.A** displays the development of the total Homeowners non-modeled catastrophe factor of 28.9% 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.

Encompass determines the general and other acquisition expense provisions using data in combined-lines form. 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 Standard 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.

#### **Licenses and Fees**

A provision for licenses and fees that do not vary by premium size is determined by taking the arithmetic average ratio of these licenses and fees from the latest three calendar years in Arkansas. The provision for licenses and fees is considered, along with the general and other acquisition expense provisions, to be a fixed expense.

#### **Commission and Brokerage Expense and Taxes**

The proposed commission and brokerage expense provision has been developed from the actual calendar year 2010 commission and brokerage incurred expense ratio in Arkansas. The provision for taxes reflects 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. The provisions are shown in **Exhibit 11**.

Contingency Provision

Encompass selected a 1% contingency provision. Please see **Attachment B** for further explanation.

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 Standard 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.

Please refer to the attached documented titled “The Development of the Underwriting Profit Provision” for more information.

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Exhibit 1

Summary of Changes

<u>Coverage</u>	Encompass Insurance Group Written Premium At CRL	Encompass Insurance Group Indicated	Encompass Indemnity Company Written Premium At CRL	Encompass Indemnity Company Selected
Home	\$2,094,070	33.6%	\$1,406,198	5.0%
Dwelling Fire	88,093	55.7%	34,633	5.0%
Condo/Renters	54,006	64.7%	34,195	5.0%
<b>Total Other Than Automobile</b>	<b>2,236,169</b>	<b>35.2%</b>	<b>1,475,026</b>	<b>5.0%</b>

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Exhibit 2.A.1

Development of Statewide Rate Level Indication - Home

1)	Current Fixed Expense Ratio ( Exhibit 10.A )	8.7 %
2)	Three Year Average Earned Premium	\$1,575.10
3)	Current Dollar Provision for Fixed Expense = [ (1) x (2) ]	\$137.03
4)	Factor to Adjust for Subsequent Change in Fixed Expense ( Exhibit 10.B )	1.068
5)	Indicated Provision for Fixed Expense = [ (3) x (4) ]	\$146.35
6)	Variable Expense and Profit Ratio ( Exhibit 11 )	27.7 %
7)	Home Non-Cat Indicated Provision for Loss and LAE ( Exhibit 4.1 )	\$1,182.55
8)	Complement of Credibility = [ (Exhibit 2.C, Column 5) x (15) ]	\$0.00
9)	Credibility ( Exhibit 2.C )	100.0 %
9)	Indicated Provision for Loss and LAE = [ (7) x [1 + (8)] ]	\$1,524.31
10)	Indicated Average Premium = [ (9) + (5) ] / [ 1 - (6) ]	\$2,310.73
11)	Projected Average Earned Premium at Current Rates ( Exhibit 3.1 )	\$1,729.59
12)	Indicated Rate Level Change = [ (10) / (11) - 1 ]	33.6 %

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Exhibit 2.A.2

Development of Statewide Rate Level Indication - Dwelling Fire

1)	Current Fixed Expense Ratio ( Exhibit 10.A )	8.7 %
2)	Three Year Average Earned Premium	\$1,045.36
3)	Current Dollar Provision for Fixed Expense = [ (1) x (2) ]	\$90.95
4)	Factor to Adjust for Subsequent Change in Fixed Expense ( Exhibit 10.B )	1.068
5)	Indicated Provision for Fixed Expense = [ (3) x (4) ]	\$97.13
6)	Variable Expense and Profit Ratio ( Exhibit 11 )	27.7 %
7)	Dwelling Fire Non-Cat Indicated Provision for Loss and LAE ( Exhibit 4.2 )	\$621.30
7)	Dwelling Fire Non-Cat Indicated Provision for Loss and LAE = { [ Exhibit 2.A.1 (7) ] x [ Exhibit 2.B ] }	\$895.19
10)	Credibility Weighted Non-Cat Indicated Provision for Loss and LAE = [ (7) x (9) ] + [ (8) x [ 1 - (9) ] ]	\$895.19
9)	Indicated Provision for Loss and LAE = [ (7) x [ 1 + (8) ] ]	\$1,153.90
10)	Indicated Average Premium = [ (9) + (5) ] / [ 1 - (6) ]	\$1,730.33
11)	Projected Average Earned Premium at Current Rates ( Exhibit 3.1 )	\$1,111.33
12)	Indicated Rate Level Change = [ (10) / (11) - 1 ]	55.7 %

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Exhibit 2.A.3

Development of Statewide Rate Level Indication - Condo/Renters

1)	Current Fixed Expense Ratio ( Exhibit 10.A )	8.7 %
2)	Three Year Average Earned Premium	\$450.32
3)	Current Dollar Provision for Fixed Expense = [ (1) x (2) ]	\$39.18
4)	Factor to Adjust for Subsequent Change in Fixed Expense ( Exhibit 10.B )	1.068
5)	Indicated Provision for Fixed Expense = [ (3) x (4) ]	\$41.84
6)	Variable Expense and Profit Ratio ( Exhibit 11 )	27.7 %
7)	Condo/Renters Non-Cat Indicated Provision for Loss and LAE ( Exhibit 4.3 )	\$365.47
7)	Condo/Renters Non-Cat Indicated Provision for Loss and LAE = { [ Exhibit 2.A.1 (7) ] x [ Exhibit 2.B ] }	\$419.81
10)	Credibility Weighted Non-Cat Indicated Provision for Loss and LAE = [ (7) x (9) ] + [ (8) x [ 1 - (9) ] ]	\$419.81
9)	Indicated Provision for Loss and LAE = [ (7) x [ 1 + (8) ] ]	\$541.14
10)	Indicated Average Premium = [ (9) + (5) ] / [ 1 - (6) ]	\$806.33
11)	Projected Average Earned Premium at Current Rates ( Exhibit 3.1 )	\$489.64
12)	Indicated Rate Level Change = [ (10) / (11) - 1 ]	64.7 %

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Dwelling Fire vs. Homeowners Non-Cat Loss + ALAE Pure Premium Relativities

<b>Year Ending</b>	<b>Homeowners Pure Premium</b>	<b>Dwelling Fire Pure Premium</b>	<b>Relativity</b>
2003 Q1	516	121	0.234
2004 Q1	397	383	0.964
2005 Q1	229	727	3.177
2006 Q1	336	909	2.702
2007 Q1	536	157	0.293
2008 Q1	1127	682	0.605
2009 Q1	856	650	0.759
2010 Q1	1047	362	0.346
2011 Q1	741	79	0.106
		Straight Average	1.021
		Weighted Average	0.757
		<b>Selected Ratio</b>	<b>0.757</b>

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Condo/Renters vs. Homeowners Non-Cat Loss + ALAE Pure Premium Relativities

<b>Year Ending</b>	<b>Homeowners Pure Premium</b>	<b>Condo/Renters Pure Premium</b>	<b>Relativity</b>
2003 Q1	516	115	0.223
2004 Q1	397	118	0.298
2005 Q1	229	3	0.012
2006 Q1	336	120	0.355
2007 Q1	536	504	0.941
2008 Q1	1127	98	0.087
2009 Q1	856	729	0.851
2010 Q1	1047	24	0.023
2011 Q1	741	77	0.104
		Straight Average	0.321
		Weighted Average	0.355
		<b>Selected Ratio</b>	<b>0.355</b>

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Exhibit 3.1

Development of Projected Average Earned Premium at Current Rates - Home

	(1)	(2)	(3) (Exhibit 5.A)	(4) = (2) x (3)	(5) = (4) / (1)	(6)
Fiscal Year <u>Ending</u>	<u>Earned Exposures</u>	<u>Earned Premium at Current Rates</u>	<u>Factor to Adjust to Projected Premium Level</u>	<u>Projected Earned Premium at Current Rates</u>	<u>Projected Average Earned Premium at Current Rates</u>	<u>Experience Weights</u>
3/31/2011	1,459	\$2,457,136	1.027	\$2,523,479	\$1,729.59	100 %
					(7) Projected Average Earned Premium At Current Rates \$1,729.59	

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Exhibit 3.2

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 <u>Ending</u>	<u>Earned Exposures</u>	<u>Earned Premium at Current Rates</u>	<u>Factor to Adjust to Projected Premium Level</u>	<u>Projected Earned Premium at Current Rates</u>	<u>Projected Average Earned Premium at Current Rates</u>	<u>Experience Year Weights</u>
3/31/2011	96	\$106,688	1.000	\$106,688	\$1,111.33	100 %
					(7) Projected Average Earned Premium At Current Rates \$1,111.33	

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Exhibit 3.3

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 <u>Ending</u>	<u>Earned Exposures</u>	<u>Earned Premium at Current Rates</u>	<u>Factor to Adjust to Projected Premium Level</u>	<u>Projected Earned Premium at Current Rates</u>	<u>Projected Average Earned Premium at Current Rates</u>	<u>Experience Year Weights</u>
3/31/2011	139	\$66,271	1.027	\$68,060	\$489.64	100 %
					(7) Projected Average Earned Premium At Current Rates \$489.64	

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Exhibit 4

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 Loss and LAE	Projected Average Non-Cat Loss and LAE	Experience Year Weights
3/31/2007	2,483	\$1,258,732	\$1,429,920	1.24	1.299	\$2,303,258	\$927.61	20 %
3/31/2008	2,310	1,529,527	1,737,543	1.24	1.249	\$2,691,037	\$1,164.95	20
3/31/2009	2,103	1,299,144	1,475,828	1.24	1.201	\$2,197,862	\$1,045.11	20
3/31/2010	1,797	1,751,026	1,989,166	1.24	1.155	\$2,848,884	\$1,585.36	20
3/31/2011	1,459	1,110,158	1,261,139	1.24	1.110	\$1,735,832	\$1,189.74	20
							\$1,182.55	

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

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 5.A

Calculation of Premium & AIY Trend Factors

<u>Coverage</u>	Selected Annual Premium Impacts	Selected Annual AIY Impacts
	<u>Projected</u>	<u>Projected</u>
Home	1.00%	3.5%
Dwelling Fire	0.00%	8.0%
Condo/Renters	1.00%	6.0%

	Calculation of Premium Trend Period	Calculation of AIY Trend Period
	<u>Current Year</u>	<u>Current Year</u>
1) Average Earned Date of Proposed Policy Period	5/31/2013	5/31/2013
2) Mid-Point of Current Year's Experience Period	9/30/2010	9/30/2010
3) Experience Period Ended	3/31/2011	3/31/2011
4) Midpoint of Experience Period	9/30/2010	9/30/2010
5) Historical: Number of Years from (4) to (2)	0.000	0.000
6) Projected: Number of Years from (2) to (1)	2.666	2.666

<u>Coverage</u>	Factor to Adjust to Projected Premium Level	Factor to Adjust to Projected AIY Level
	<u>Current Year</u>	<u>Current Year</u>
Home	1.027	1.096
Dwelling Fire	1.000	1.228
Condo/Renters	1.027	1.168

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

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 5.B.1

Premium Trends - Homeowners

Year Ending	Average Written Premium @ CRL	Annual % Change	Exponential Curve of Best Fit (\$)		
			20 pt.	12 pt.	6 pt.
09/06	\$1,751.64	3.2 %	1,711.43		
12/06	1,742.91	0.7	1,708.49		
03/07	1,750.37	0.5	1,705.55		
06/07	1,717.28	-1.6	1,702.62		
09/07	1,684.30	-3.8	1,699.70		
12/07	1,681.38	-3.5	1,696.78		
03/08	1,647.12	-5.9	1,693.87		
06/08	1,681.38	-2.1	1,690.96		
09/08	1,659.38	-1.5	1,688.05	1,649.77	
12/08	1,650.00	-1.9	1,685.15	1,653.18	
03/09	1,647.34	0.0	1,682.26	1,656.59	
06/09	1,655.93	-1.5	1,679.37	1,660.00	
09/09	1,663.75	0.3	1,676.49	1,663.43	
12/09	1,678.41	1.7	1,673.61	1,666.86	
03/10	1,670.85	1.4	1,670.73	1,670.30	1,667.08
06/10	1,664.93	0.5	1,667.86	1,673.74	1,671.48
09/10	1,669.73	0.4	1,665.00	1,677.19	1,675.89
12/10	1,690.15	0.7	1,662.14	1,680.65	1,680.32
03/11	1,691.17	1.2	1,659.28	1,684.12	1,684.75
06/11	1,681.98	1.0	1,656.43	1,687.59	1,689.20
<b>Regression</b>			<b>20 pt.</b>	<b>12 pt.</b>	<b>6 pt.</b>
Avg Annual Percent Change Based on Best Fit:			-0.7 %	0.8 %	1.1 %

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 5.B.2

Premium Trends - Dwelling Fire

Year Ending	Average Written Premium @ CRL	Annual % Change	Exponential Curve of Best Fit (\$)		
			20 pt.	12 pt.	6 pt.
09/06	1,023.29	4.3 %	1080.81		
12/06	1,014.62	1.4	1080.23		
03/07	1,048.84	3.2	1079.65		
06/07	1,073.47	5.8	1079.07		
09/07	1,117.38	9.2	1078.49		
12/07	1,092.32	7.7	1077.91		
03/08	1,079.20	2.9	1077.33		
06/08	1,148.17	7.0	1076.75		
09/08	1,059.40	-5.2	1076.17	1123.06	
12/08	1,135.36	3.9	1075.59	1114.41	
03/09	1,100.52	2.0	1075.01	1105.82	
06/09	1,088.60	-5.2	1074.43	1097.30	
09/09	1,109.29	4.7	1073.85	1088.85	
12/09	1,092.94	-3.7	1073.27	1080.46	
03/10	1,132.79	2.9	1072.70	1072.13	1124.47
06/10	1,117.88	2.7	1072.12	1063.87	1096.37
09/10	1,068.51	-3.7	1071.54	1055.67	1068.97
12/10	987.80	-9.6	1070.97	1047.53	1042.26
03/11	1,010.15	-10.8	1070.39	1039.46	1016.21
06/11	1,024.34	-8.4	1069.81	1031.45	990.82
<b>Regression</b>			<b>20 pt.</b>	<b>12 pt.</b>	<b>6 pt.</b>
Avg Annual Percent Change Based on Best Fit:			-0.2 %	-3.0 %	-9.6 %

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 5.B.3

Premium Trends - Condo/Renters

Year Ending	Average Written Premium @ CRL	Annual % Change	Exponential Curve of Best Fit (\$)		
			20 pt.	12 pt.	6 pt.
09/06	\$606.38	-16.2 %	542.26		
12/06	572.37	-20.0	536.85		
03/07	535.94	-20.6	531.49		
06/07	551.45	-10.9	526.18		
09/07	517.31	-14.7	520.92		
12/07	500.12	-12.6	515.72		
03/08	493.28	-8.0	510.57		
06/08	481.06	-12.8	505.47		
09/08	457.33	-11.6	500.43	459.33	
12/08	459.47	-8.1	495.43	461.12	
03/09	467.06	-5.3	490.48	462.92	
06/09	460.48	-4.3	485.58	464.72	
09/09	477.02	4.3	480.73	466.52	
12/09	457.58	-0.4	475.93	468.34	
03/10	477.85	2.3	471.18	470.16	473.43
06/10	470.02	2.1	466.47	471.99	474.25
09/10	462.56	-3.0	461.81	473.83	475.07
12/10	497.23	8.7	457.20	475.67	475.89
03/11	468.04	-2.1	452.64	477.52	476.71
06/11	477.93	1.7	448.12	479.38	477.54
<b>Regression</b>			<b>20 pt.</b>	<b>12 pt.</b>	<b>6 pt.</b>
Avg Annual Percent Change Based on Best Fit:			-3.9 %	1.6 %	0.7 %

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 5.C.1

AIY Trends - Homeowners

Year Ending	AIY	Annual % Change	Exponential Curve of Best Fit		
			20 pt.	12 pt.	6 pt.
09/06	257.86	14.5 %	260.45		
12/06	260.30	9.5	262.82		
03/07	264.26	7.8	265.21		
06/07	269.13	7.1	267.62		
09/07	268.92	4.3	270.05		
12/07	274.08	5.3	272.50		
03/08	275.36	4.2	274.98		
06/08	280.48	4.2	277.48		
09/08	283.29	5.3	280.00	281.70	
12/08	284.02	3.6	282.55	283.96	
03/09	283.52	3.0	285.11	286.24	
06/09	288.62	2.9	287.70	288.54	
09/09	290.45	2.5	290.32	290.86	
12/09	295.12	3.9	292.96	293.20	
03/10	295.52	4.2	295.62	295.56	295.26
06/10	296.62	2.8	298.30	297.94	297.72
09/10	300.51	3.5	301.01	300.33	300.21
12/10	302.99	2.7	303.75	302.75	302.71
03/11	306.92	3.9	306.51	305.18	305.23
06/11	306.36	3.3	309.30	307.63	307.78
<b>Regression</b>			<b>20 pt.</b>	<b>12 pt.</b>	<b>6 pt.</b>
Avg Annual Percent Change Based on Best Fit:			3.7 %	3.3 %	3.4 %

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 5.C.2

AIY Trends - Dwelling Fire

Year Ending	AIY	Annual % Change	Exponential Curve of Best Fit		
			20 pt.	12 pt.	6 pt.
09/06	141.46	14.0 %	149.41		
12/06	140.64	23.6	152.24		
03/07	152.65	12.7	155.13		
06/07	161.59	16.1	158.08		
09/07	172.20	1.0	161.08		
12/07	173.87	4.0	164.13		
03/08	172.02	1.8	167.25		
06/08	187.64	-5.7	170.42		
09/08	173.96	5.7	173.65	170.09	
12/08	180.83	2.1	176.95	173.65	
03/09	175.15	7.6	180.31	177.29	
06/09	176.90	12.8	183.73	181.01	
09/09	183.79	7.7	187.22	184.80	
12/09	184.61	5.3	190.77	188.68	
03/10	188.48	11.9	194.39	192.63	187.49
06/10	199.62	14.3	198.08	196.67	193.49
09/10	197.92	0.0	201.84	200.79	199.69
12/10	194.47	0.0	205.67	205.00	206.09
03/11	210.90	0.0	209.57	209.29	212.69
06/11	228.20	0.0	213.55	213.68	219.50
<b>Regression</b>			<b>20 pt.</b>	<b>12 pt.</b>	<b>6 pt.</b>
Avg Annual Percent Change Based on Best Fit:			7.8 %	8.7 %	13.4 %

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 5.C.3

AIY Trends - Condo/Renters

Year Ending	AIY	Annual % Change	Exponential Curve of Best Fit		
			20 pt.	12 pt.	6 pt.
09/06	66.74	-6.7 %	60.96		
12/06	64.83	-9.1	61.31		
03/07	61.01	-15.2	61.67		
06/07	63.72	-4.2	62.03		
09/07	63.51	-4.8	62.39		
12/07	61.63	-4.9	62.75		
03/08	61.52	0.8	63.12		
06/08	61.69	-3.2	63.48		
09/08	58.67	-7.6	63.85	59.24	
12/08	59.89	-2.8	64.23	60.30	
03/09	62.63	1.8	64.60	61.39	
06/09	61.41	-0.5	64.97	62.49	
09/09	65.03	10.8	65.35	63.61	
12/09	63.64	6.3	65.73	64.75	
03/10	66.73	6.6	66.12	65.92	66.59
06/10	67.00	9.1	66.50	67.10	67.55
09/10	67.94	4.5	66.89	68.31	68.53
12/10	72.23	13.5	67.28	69.53	69.52
03/11	68.53	2.7	67.67	70.78	70.53
06/11	71.92	7.3	68.06	72.06	71.55
<b>Regression</b>			<b>20 pt.</b>	<b>12 pt.</b>	<b>6 pt.</b>
Avg Annual Percent Change Based on Best Fit:			2.3 %	7.4 %	5.9 %

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 6.1.a

Incurred Loss + ALAE Development Factors - Home Limited

**CUMULATIVE EXPERIENCE TRIANGLE**

DEVELOPMENT PERIOD	2Q2001	2Q2002	2Q2003	2Q2004	2Q2005	2Q2006	2Q2007	2Q2008	2Q2009	2Q2010
	1Q2002	1Q2003	1Q2004	1Q2005	1Q2006	1Q2007	1Q2008	1Q2009	1Q2010	1Q2011
15 MONTHS	2,022	1,696	1,186	981	749	1,221	1,440	1,250	1,570	999
27 MONTHS	2,040	1,802	1,217	1,050	788	1,246	1,491	1,263	1,679	
39 MONTHS	2,123	1,736	1,203	1,050	788	1,237	1,503	1,267		
51 MONTHS	2,079	1,736	1,203	1,053	788	1,237	1,507			
63 MONTHS	2,063	1,736	1,203	1,053	788	1,248				
75 MONTHS	2,063	1,736	1,203	1,053	788					
87 MONTHS	2,063	1,736	1,203	1,053						
99 MONTHS	2,063	1,736	1,203							
111 MONTHS	2,063	1,736								
123 MONTHS	2,063									

**AGE TO AGE FACTORS**

DEVELOPMENT PERIOD	2Q2001	2Q2002	2Q2003	2Q2004	2Q2005	2Q2006	2Q2007	2Q2008	2Q2009
	1Q2002	1Q2003	1Q2004	1Q2005	1Q2006	1Q2007	1Q2008	1Q2009	1Q2010
15 To 27	1.009	1.062	1.026	1.070	1.052	1.020	1.035	1.010	1.069
27 To 39	1.041	0.963	0.988	1.000	1.000	0.993	1.008	1.003	
39 To 51	0.979	1.000	1.000	1.002	1.000	1.000	1.002		
51 To 63	0.992	1.000	1.000	1.000	1.000	1.009			
63 To 75	1.000	1.000	1.000	1.000	1.000				
75 To 87	1.000	1.000	1.000	1.000					
87 To 99	1.000	1.000	1.000						
99 To 111	1.000	1.000							
111 To 123	1.000								

**MEAN AGE TO AGE FACTORS**

DEVELOPMENT PERIOD	Selected Countrywide	Selected	Factor To Ultimate
	15 To 27	1.066	1.066
27 To 39	1.017	1.017	1.043
39 To 51	1.010	1.010	1.025
51 To 63	1.006	1.006	1.015
63 To 75	1.004	1.004	1.009
75 To 87	1.002	1.002	1.005
87 To 99	1.001	1.001	1.003
99 To 111	1.001	1.001	1.002
111 To 123	1.001	1.001	1.001

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 6.1.b

Incurred Loss + ALAE Development Factors - Home Unlimited

**CUMULATIVE EXPERIENCE TRIANGLE**

DEVELOPMENT PERIOD	2Q2001	2Q2002	2Q2003	2Q2004	2Q2005	2Q2006	2Q2007	2Q2008	2Q2009	2Q2010
	1Q2002	1Q2003	1Q2004	1Q2005	1Q2006	1Q2007	1Q2008	1Q2009	1Q2010	1Q2011
15 MONTHS	2,200	1,734	1,204	2,190	769	1,229	2,338	1,735	1,690	1,066
27 MONTHS	2,218	1,840	1,236	2,206	819	1,253	2,526	1,740	1,837	
39 MONTHS	2,301	1,774	1,221	2,022	819	1,245	2,538	1,745		
51 MONTHS	2,256	1,778	1,222	2,174	819	1,245	2,542			
63 MONTHS	2,240	1,778	1,222	2,174	819	1,255				
75 MONTHS	2,240	1,778	1,222	2,174	819					
87 MONTHS	2,240	1,778	1,222	2,174						
99 MONTHS	2,240	1,778	1,222							
111 MONTHS	2,240	1,778								
123 MONTHS	2,240									

**AGE TO AGE FACTORS**

DEVELOPMENT PERIOD	2Q2001	2Q2002	2Q2003	2Q2004	2Q2005	2Q2006	2Q2007	2Q2008	2Q2009
	1Q2002	1Q2003	1Q2004	1Q2005	1Q2006	1Q2007	1Q2008	1Q2009	1Q2010
15 To 27	1.008	1.061	1.026	1.007	1.066	1.020	1.080	1.003	1.087
27 To 39	1.037	0.964	0.988	0.917	1.000	0.993	1.005	1.002	
39 To 51	0.981	1.002	1.000	1.075	1.000	1.000	1.001		
51 To 63	0.993	1.000	1.000	1.000	1.000	1.008			
63 To 75	1.000	1.000	1.000	1.000	1.000				
75 To 87	1.000	1.000	1.000	1.000					
87 To 99	1.000	1.000	1.000						
99 To 111	1.000	1.000							
111 To 123	1.000								

**MEAN AGE TO AGE FACTORS**

DEVELOPMENT PERIOD	Selected Countrywide	Selected	Factor To Ultimate
	15 To 27	1.074	1.074
27 To 39	1.017	1.017	1.057
39 To 51	1.014	1.014	1.040
51 To 63	1.009	1.009	1.025
63 To 75	1.010	1.010	1.016
75 To 87	1.002	1.002	1.006
87 To 99	1.001	1.001	1.004
99 To 111	1.001	1.001	1.003
111 To 123	1.002	1.002	1.002

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 7

Excess Loss Provision

**Homeowners**

<u>Experience</u> <u>Period</u>	<u>Ultimate Total Ex- Cat Losses +</u> <u>ALAE</u>	<u>Ultimate Limited Ex-Cat Losses +</u> <u>ALAE</u>	<u>Total / Limited</u>
03/01-03/02	2,240	2,063	1.09
03/02-03/03	1,782	1,738	1.03
03/03-03/04	1,225	1,205	1.02
03/04-03/05	2,183	1,056	2.07
03/05-03/06	824	792	1.04
03/06-03/07	1,275	1,259	1.01
03/07-03/08	2,606	1,530	1.70
03/08-03/09	1,814	1,299	1.40
03/09-03/10	1,942	1,750	1.11
03/10-03/11	1,211	1,111	1.09
	Weighted Average		1.24
	Straight Average		1.25
	<b>Selected</b>		<b>1.24</b>

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 8.A

Calculation of Pure Premium Trend Factor

<u>Coverage</u>	<u>Selected Annual Pure Premium Impacts</u>	
	<u>Historical</u>	<u>Projected</u>
Home	4.00%	4.00%

	<u>Calculation of Trend Period</u>				
	<u>4th Prior Year</u>	<u>3rd Prior Year</u>	<u>2nd Prior Year</u>	<u>1st Prior Year</u>	<u>Current Year</u>
1) Loss Trend Projection Date	5/31/2013	5/31/2013	5/31/2013	5/31/2013	5/31/2013
2) Mid-Point of Current Year's Experience Period	9/30/2010	9/30/2010	9/30/2010	9/30/2010	9/30/2010
3) Experience Period Ended	3/31/2007	3/31/2008	3/31/2009	3/31/2010	3/31/2011
4) Midpoint of Experience Period	9/30/2006	9/30/2007	9/30/2008	9/30/2009	9/30/2010
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)	2.666	2.666	2.666	2.666	2.666

	<u>Factor to Adjust Losses for Pure Premium Trend</u>				
<u>Coverage</u>	<u>4th Prior Year</u>	<u>3rd Prior Year</u>	<u>2nd Prior Year</u>	<u>1st Prior Year</u>	<u>Current Year</u>
Home	1.299	1.249	1.201	1.155	1.110

(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)

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 8.B

Pure Premium Loss Trends - Homeowners

Year Ending	Actual Paid Pure Premium	Annual % Change	Exponential Curve of Best Fit (\$)		
			20 pt.	12 pt.	6 pt.
09/05	\$317.08	-24.6 %			
12/05	348.54	39.9			
03/06	385.66	-33.7			
06/06	427.79	0.9			
09/06	526.96	66.2	498.29		
12/06	477.40	37.0	513.67		
03/07	468.17	21.4	529.54		
06/07	546.71	27.8	545.89		
09/07	431.19	-18.2	562.74		
12/07	529.19	10.9	580.12		
03/08	526.67	12.5	598.03		
06/08	690.44	26.3	616.49		
09/08	727.23	68.7	635.53	806.52	
12/08	802.57	51.7	655.15	802.36	
03/09	895.42	70.0	675.38	798.22	
06/09	721.96	4.6	696.24	794.11	
09/09	827.80	13.8	717.74	790.01	
12/09	842.76	5.0	739.90	785.94	
03/10	803.77	-10.2	762.74	781.88	800.14
06/10	882.88	22.3	786.29	777.85	786.96
09/10	741.58	-10.4	810.57	773.84	774.01
12/10	635.77	-24.6	835.60	769.85	761.27
03/11	753.25	-6.3	861.40	765.88	748.73
06/11	811.74	-8.1	888.00	761.93	736.41
<b>Regression</b>			<b>20 pt.</b>	<b>12 pt.</b>	<b>6 pt.</b>
Avg Annual Percent Change Based on Best Fit:			12.9 %	-2.0 %	-6.4 %

Encompass Insurance Group  
Other Than Automobile  
Arkansas

**NON-MODELED CATASTROPHE FACTOR**

(1)	(2)	(3)	(4)	(5)	(6)	
<b>ACCIDENT YEAR</b>	<b>EX-CAT INCURRED LOSS+ALAE</b>	<b>CATASTROPHE INCURRED LOSS+ALAE*</b>	<b>STATE CATASTROPHE FACTOR</b>	<b>COUNTRYWIDE CATASTROPHE FACTOR</b>	<b>RELATIVITIES</b>	
1988	#	1,579,834	37,017	0.023	0.056	0.411
1989	#	1,849,550	1,388,113	0.751	0.145	5.179
1990	#	1,008,317	351,471	0.349	0.216	1.616
1991	#	1,454,400	205,277	0.141	0.300	0.470
1992	#	903,216	26,211	0.029	0.167	0.174
1993	#	1,189,006	23,921	0.020	0.241	0.083
1994	#	802,038	63,772	0.080	0.379	0.211
1995	9	1,538,192	129,161	0.084	0.143	0.587
1996	8	1,616,672	1,115,444	0.690	0.492	1.402
1997	7	2,006,585	1,070,468	0.533	0.125	4.264
1998	6	1,309,287	284,965	0.218	0.421	0.518
1999	5	1,624,429	2,583,898	1.591	0.173	9.197
2000	4	2,353,497	1,040,216	0.442	0.128	3.453
2001	3	2,474,959	46,576	0.019	0.078	0.244
2002	2	1,920,755	191,548	0.100	0.156	0.641
2003	1	1,337,002	422,683	0.316	0.192	1.646
2004		2,092,108	77,354	0.037	0.152	0.243
2005		872,261	20,617	0.024	0.118	0.203
2006		1,162,639	426,593	0.367	0.181	2.028
2007		2,414,756	48,328	0.020	0.193	0.104
2008		2,160,792	1,429,890	0.662	0.217	3.051
2009		1,766,718	903,687	0.512	0.202	2.535
2010		849,659	492,408	0.580	0.350	1.657
(7) Average Relativity						1.736
(8) Standard Deviation						2.172
(9) Credibility						0.772
(10) Credibility Weighted Relativity						1.568
(11) Countrywide Selected Catastrophe Factor						0.184
(12) ARKANSAS Catastrophe Factor						0.289

\*Actual hurricane losses available in historical data are included in column (3) since Encompass has removed the Modeled Hurricane Provision from the

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 10.A

Summary of Expense Provisions

	<u>Percent Fixed</u>	<u>Expense Provision</u>
General Expense	100 %	7.8 %
Other Acquisition	100	0.7
Licenses and Fees	100	0.2
ULAE	0	13.6
Commissions	0	14.5
Taxes †	0	2.9
Contingency Provision	0	1.0
Profit Provision	0	7.9
Debt Provision	0	1.4

† State Taxes - Does not include Federal Income Tax

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 10.B

Factor to Adjust for Subsequent Change in Fixed Expense\*

1) Average Earned Date of Experience Period	6/30/2009
2) Average Earned Date of Proposed Policy Period	5/31/2013
3) Number of Years from (1) to (2)	3.918
4) Selected Annual Impact	1.70%
5) Factor to Adjust for Subsequent Change in Fixed Expense = [ 1 + (4) ] ^ (3)	1.068

\* For Calendar Years 2008-2010

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 11

**Investment Income**

Calculation of Present Value, as of the Average Earning Date  
of a Policy year, of all Income and Outgo @ 2.6%\*  
force of interest, given an Operating Profit of 7.0%  
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 @ 2.6%	Discounted Payments
1	25.7%	25.7%	0.70	1.008	25.9%
2	78.6%	52.9%	1.40	0.990	52.4%
3	89.8%	11.2%	2.40	0.964	10.8%
4	93.9%	4.1%	3.50	0.937	3.8%
5	96.3%	2.4%	4.50	0.913	2.2%
Subsequent	100.0%	3.7%	6.90	0.858	3.2%
Total		100.0%			98.3%
Expected Losses and Loss Expense Ratio					63.6%
Present Value of Loss and Loss Expense Payments					62.5%
General Expense		7.8%	0.75	1.007	7.9%
Other Acquisition		0.7%	0.63	1.010	0.7%
Taxes		2.9%	0.63	1.010	2.9%
Commissions		14.5%	0.58	1.011	14.7%
Debt Provision		1.4%	1.00	1.000	1.4%
Profit Provision		7.9%	1.00	1.000	7.9%
Contingency Provision		1.0%	1.00	1.000	1.0%
Licenses and Fees		0.2%	0.63	1.010	0.2%
Total Present Value of Outgo					99.2%
Premiums		100.0%	0.57	1.011	101.1%
Difference, Present Value of Income Less Present Value of Outgo					1.9%

\*Discount rate from Investments Department forecast

\*\*exp (0.026 x (timing of profit being earned - timing of cash flow))

**Please define territory 320.**

Territory 320 is defined as applying to the following areas in the Encompass Indemnity Company Home Rates Manual.

<b>ZIP CODE</b>	<b>CITY</b>	<b>COUNTY</b>	<b>TERRITORY CODE</b>
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
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
72739	BELLA VISTA	BENTON	320
72739	HIWASSE	BENTON	320
72744	LINCOLN	WASHINGTON	320
72745	LOWELL	BENTON	320
72747	MAYSVILLE	BENTON	320
72749	MORROW	WASHINGTON	320
72751	PEA RIDGE	BENTON	320
72753	PRAIRIE GROVE	WASHINGTON	320
72756	ROGERS	BENTON	320
72758	ROGERS	BENTON	320
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
72774	WEST FORK	WASHINGTON	320

SERFF Tracking Number: ALSE-127983742 State: Arkansas  
 Filing Company: Encompass Indemnity Company State Tracking Number:  
 Company Tracking Number: ER-1911  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: AR EIND OTA  
 Project Name/Number: Rate/Factor Revision (+6.9%)/846647

## 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)
01/12/2012	Rate and Rule	ManualHomeRates	01/27/2012	13. ER-1911 ManualHomeRates.pdf (Superseded)
01/12/2012	Rate and Rule	ManualHomeRules	01/27/2012	14. ER-1911 ManualHomeRules.pdf (Superseded)
01/12/2012	Rate and Rule	ManualDwellingFireRules	01/27/2012	15. ER-1911 ManualDwellingFireRules.pdf (Superseded)
01/12/2012	Supporting Document	HPCS-Homeowners Premium Comparison Survey	01/27/2012	05. ER-1911 StateFilingFormHPCS.pdf (Superseded) 05. ER-1911 StateFilingFormHPCS.xls (Superseded)
01/12/2012	Supporting Document	NAIC loss cost data entry document	01/27/2012	04. ER-1911 StateFilingFormRF-1.v2.pdf (Superseded)
01/13/2012	Supporting Document	Supporting Documents	01/27/2012	08. ER-1911 Development of the Underwriting Profit Provision.pdf 09. ER-1911 Attachment A - Extended RRP Support.pdf

<i>SERFF Tracking Number:</i>	<i>ALSE-127983742</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Encompass Indemnity Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>ER-1911</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>AR EIND OTA</i>		
<i>Project Name/Number:</i>	<i>Rate/Factor Revision (+6.9%)/846647</i>		

10. ER-1911 Attachment B - Contingency filing memo.pdf  
07. ER-1911 AR OTA Indication.v2.pdf (Superceded)  
06. ER-1911 Indication Memo.v3.pdf (Superceded)  
12. ER-1911 Attachment A - Rating Plan Revisions.pdf

01/12/2012	Supporting Supporting Documents Document	01/13/2012	08. ER-1911 Development of the Underwriting Profit Provision.pdf 09. ER-1911 Attachment A - Extended RRP Support.pdf 10. ER-1911 Attachment B - Contingency filing memo.pdf 12 ER-1911 Attachment C - Rating Plan Revisions.pdf (Superceded) 06. ER-1911 Indication Memo.v2.pdf (Superceded) 07. ER-1911 AR OTA Indication.v2.pdf
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**ARKANSAS USP PORTFOLIO**

**HOME RATE PAGES**

**ENCOMPASS INDEMNITY COMPANY**



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**CONDO RATE TABLES**

TERRITORY	BASE RATE
301	<u>156</u>
302	<u>156</u>
303	<u>156</u>
304	<u>156</u>
305	<u>156</u>
306	<u>156</u>
307	<u>156</u>
309	<u>156</u>
310	<u>156</u>
311	<u>156</u>
312	<u>156</u>
313	<u>156</u>
314	<u>156</u>
315	<u>156</u>
316	<u>156</u>
318	<u>156</u>
319	<u>156</u>
320	<u>156</u>
321	<u>156</u>
322	<u>156</u>
323	<u>156</u>
324	<u>156</u>
325	<u>156</u>
326	<u>156</u>

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							WINDSTORM/HAIL MAXIMUM DEDUCTIBLE CREDITS						
	DWELLING							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	\$137	\$192	\$247	\$357	\$549	\$1,070	\$2,086
\$750	N/A	0.920	0.903	0.879	0.851	0.820	0.792	N/A	\$274	\$329	\$412	\$604	\$1,098	\$2,031
\$1,000	N/A	N/A	0.870	0.846	0.818	0.787	0.759	N/A	N/A	\$412	\$521	\$713	\$1,262	\$2,250
\$1,500	N/A	N/A	N/A	0.800	0.817	0.784	0.754	N/A	N/A	N/A	\$686	\$906	\$1,427	\$2,415
\$2,500	N/A	N/A	N/A	N/A	0.720	0.667	0.642	N/A	N/A	N/A	N/A	\$1,235	\$1,756	\$2,744
\$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	\$2,607	\$3,595
\$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	\$5,214

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

ALL OTHER PERILS	WINDSTORM/HAIL DEDUCTIBLE							WINDSTORM/HAIL MAXIMUM DEDUCTIBLE CREDITS						
	DWELLING							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	\$137	\$192	\$247	\$357	\$549	\$1,070	\$2,086
\$750	N/A	0.920	0.903	0.879	0.851	0.820	0.792	N/A	\$274	\$329	\$412	\$604	\$1,098	\$2,031
\$1,000	N/A	N/A	0.870	0.846	0.818	0.787	0.759	N/A	N/A	\$412	\$521	\$713	\$1,262	\$2,250
\$1,500	N/A	N/A	N/A	0.800	0.817	0.784	0.754	N/A	N/A	N/A	\$686	\$906	\$1,427	\$2,415
\$2,500	N/A	N/A	N/A	N/A	0.720	0.667	0.642	N/A	N/A	N/A	N/A	\$1,235	\$1,756	\$2,744
\$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	\$2,607	\$3,595
\$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	\$5,214

Territory 301, 303, 306, 309

ALL OTHER PERILS	WINDSTORM/HAIL DEDUCTIBLE							WINDSTORM/HAIL MAXIMUM DEDUCTIBLE CREDITS						
	DWELLING							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	\$137	\$192	\$247	\$357	\$549	\$1,070	\$2,086
\$750	N/A	0.920	0.903	0.879	0.851	0.820	0.792	N/A	\$274	\$329	\$412	\$604	\$1,098	\$2,031
\$1,000	N/A	N/A	0.870	0.846	0.818	0.787	0.759	N/A	N/A	\$412	\$521	\$713	\$1,262	\$2,250
\$1,500	N/A	N/A	N/A	0.800	0.817	0.784	0.754	N/A	N/A	N/A	\$686	\$906	\$1,427	\$2,415
\$2,500	N/A	N/A	N/A	N/A	0.720	0.667	0.642	N/A	N/A	N/A	N/A	\$1,235	\$1,756	\$2,744
\$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	\$2,607	\$3,595
\$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	\$5,214

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	\$412	\$412
\$2,500	\$1,237	\$1,237
\$5,000	\$2,612	\$2,612



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**PROPERTY RATING TIER FACTORS**

**For Non-Package Policies:**

<b>Tier</b>	<b>Factor</b>
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:**

<b>Tier</b>	<b>Factor</b>
1	<u>0.646</u>
2	<u>0.708</u>
3	<u>0.787</u>
4	<u>0.891</u>
5	<u>1.012</u>
6	<u>1.128</u>
7	<u>1.252</u>
8	<u>1.486</u>
9	<u>1.659</u>
10	<u>1.943</u>



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 301**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	938	965	975	992	1,037	1,385	1,385	922	947	956	970	980	1,385	1,385
40	1,051	1,080	1,091	1,110	1,159	1,542	1,542	1,033	1,060	1,070	1,085	1,096	1,542	1,542
50	1,162	1,194	1,206	1,226	1,280	1,698	1,698	1,143	1,173	1,183	1,199	1,211	1,698	1,698
60	1,272	1,307	1,320	1,342	1,400	1,852	1,852	1,251	1,284	1,295	1,313	1,326	1,852	1,852
70	1,384	1,421	1,435	1,459	1,521	2,008	2,008	1,361	1,396	1,409	1,427	1,441	2,008	2,008
75	1,439	1,478	1,492	1,517	1,581	2,086	2,086	1,416	1,452	1,465	1,484	1,499	2,086	2,086
80	1,496	1,536	1,551	1,576	1,643	2,165	2,165	1,472	1,509	1,522	1,542	1,557	2,165	2,165
85	1,550	1,592	1,607	1,633	1,703	2,242	2,242	1,526	1,564	1,578	1,599	1,614	2,242	2,242
90	1,606	1,649	1,665	1,692	1,763	2,319	2,319	1,580	1,620	1,635	1,656	1,672	2,319	2,319
95	1,662	1,706	1,722	1,750	1,824	2,398	2,398	1,635	1,677	1,691	1,713	1,730	2,398	2,398
100	1,717	1,763	1,780	1,808	1,884	2,475	2,475	1,690	1,733	1,748	1,770	1,787	2,475	2,475
105	1,773	1,820	1,837	1,866	1,945	2,553	2,553	1,745	1,788	1,804	1,827	1,845	2,553	2,553
110	1,828	1,877	1,894	1,925	2,005	2,630	2,630	1,800	1,844	1,861	1,885	1,902	2,630	2,630
115	1,880	1,929	1,947	1,978	2,060	2,696	2,696	1,851	1,897	1,913	1,938	1,956	2,696	2,696
120	1,931	1,981	1,999	2,030	2,113	2,760	2,760	1,901	1,948	1,964	1,989	2,007	2,760	2,760
125	1,983	2,033	2,052	2,084	2,168	2,826	2,826	1,953	2,000	2,017	2,042	2,060	2,826	2,826
130	2,035	2,086	2,105	2,138	2,223	2,892	2,892	2,004	2,052	2,069	2,095	2,114	2,892	2,892
140	2,148	2,201	2,221	2,254	2,343	3,037	3,037	2,116	2,165	2,183	2,210	2,229	3,037	3,037
150	2,262	2,317	2,337	2,372	2,465	3,185	3,185	2,228	2,280	2,299	2,326	2,347	3,185	3,185
160	2,413	2,472	2,493	2,530	2,627	3,384	3,384	2,378	2,433	2,452	2,481	2,503	3,384	3,384
170	2,559	2,620	2,643	2,681	2,783	3,576	3,576	2,523	2,579	2,600	2,630	2,653	3,576	3,576
175	2,602	2,664	2,686	2,726	2,829	3,632	3,632	2,565	2,622	2,643	2,674	2,697	3,632	3,632
180	2,644	2,707	2,730	2,770	2,874	3,687	3,687	2,607	2,665	2,686	2,717	2,740	3,687	3,687
190	2,735	2,799	2,822	2,863	2,970	3,803	3,803	2,696	2,756	2,777	2,809	2,833	3,803	3,803
200	2,880	2,945	2,970	3,011	3,121	3,975	3,975	2,840	2,902	2,924	2,956	2,980	3,975	3,975
220	3,178	3,247	3,272	3,316	3,431	4,329	4,329	3,137	3,201	3,224	3,259	3,284	4,329	4,329
240	3,473	3,546	3,573	3,620	3,742	4,695	4,695	3,429	3,497	3,522	3,558	3,585	4,695	4,695
250	3,619	3,695	3,723	3,770	3,896	4,878	4,878	3,574	3,645	3,670	3,707	3,735	4,878	4,878
275	3,968	4,049	4,079	4,130	4,265	5,318	5,318	3,920	3,995	4,022	4,063	4,093	5,318	5,318
300	4,254	4,341	4,373	4,428	4,573	5,703	5,703	4,202	4,283	4,312	4,356	4,387	5,703	5,703
325	4,523	4,617	4,651	4,710	4,867	6,087	6,087	4,466	4,554	4,585	4,632	4,667	6,087	6,087
350	4,826	4,927	4,964	5,027	5,195	6,505	6,505	4,765	4,859	4,893	4,943	4,990	6,505	6,505
375	5,129	5,236	5,276	5,344	5,523	6,923	6,923	5,064	5,164	5,200	5,254	5,294	6,923	6,923
400	5,431	5,546	5,588	5,660	5,851	7,340	7,340	5,362	5,469	5,507	5,565	5,607	7,340	7,340
425	5,731	5,853	5,898	5,975	6,179	7,768	7,768	5,658	5,772	5,812	5,874	5,918	7,768	7,768
450	6,030	6,160	6,208	6,290	6,508	8,203	8,203	5,951	6,073	6,116	6,182	6,229	8,203	8,203
475	6,327	6,466	6,517	6,604	6,835	8,636	8,636	6,244	6,373	6,420	6,489	6,540	8,636	8,636
500	6,625	6,772	6,826	6,919	7,163	9,070	9,070	6,537	6,674	6,723	6,796	6,850	9,070	9,070
600	7,818	7,998	8,064	8,177	8,476	10,809	10,809	7,711	7,878	7,938	8,028	8,094	10,809	10,809
700	9,011	9,223	9,301	9,435	9,789	12,547	12,547	8,884	9,082	9,153	9,259	9,336	12,547	12,547
750	9,608	9,836	9,920	10,065	10,445	13,416	13,416	9,470	9,684	9,760	9,874	9,958	13,416	13,416
800	10,205	10,449	10,539	10,694	11,102	14,286	14,286	10,058	10,286	10,368	10,490	10,580	14,286	14,286
850	10,800	11,061	11,157	11,323	11,758	15,153	15,153	10,643	10,887	10,974	11,105	11,201	15,153	15,153
900	11,397	11,675	11,777	11,952	12,415	16,024	16,024	11,231	11,490	11,582	11,721	11,823	16,024	16,024
EACH ADD'L 100,000	884	906	914	927	963	1,242	1,242	871	891	898	909	917	1,242	1,242



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 302**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	976	1,008	1,020	1,040	1,093	1,505	1,505	957	987	997	1,013	1,025	1,505	1,505
40	1,085	1,119	1,132	1,154	1,212	1,666	1,666	1,064	1,096	1,108	1,125	1,138	1,666	1,666
50	1,192	1,230	1,244	1,268	1,331	1,826	1,826	1,169	1,205	1,217	1,236	1,250	1,826	1,826
60	1,299	1,340	1,355	1,381	1,450	1,985	1,985	1,274	1,312	1,326	1,347	1,362	1,985	1,985
70	1,406	1,450	1,466	1,495	1,569	2,145	2,145	1,379	1,421	1,435	1,458	1,474	2,145	2,145
75	1,459	1,505	1,522	1,551	1,628	2,225	2,225	1,432	1,475	1,490	1,513	1,530	2,225	2,225
80	1,514	1,562	1,579	1,609	1,688	2,306	2,306	1,486	1,530	1,546	1,570	1,587	2,306	2,306
85	1,567	1,616	1,634	1,665	1,747	2,386	2,386	1,538	1,584	1,600	1,624	1,643	2,386	2,386
90	1,621	1,671	1,690	1,722	1,807	2,465	2,465	1,590	1,638	1,655	1,680	1,698	2,465	2,465
95	1,675	1,727	1,746	1,779	1,866	2,546	2,546	1,643	1,692	1,709	1,736	1,755	2,546	2,546
100	1,728	1,782	1,802	1,836	1,926	2,625	2,625	1,696	1,746	1,764	1,791	1,811	2,625	2,625
105	1,782	1,837	1,857	1,893	1,985	2,705	2,705	1,748	1,800	1,819	1,846	1,867	2,705	2,705
110	1,835	1,892	1,913	1,949	2,044	2,785	2,785	1,801	1,854	1,873	1,902	1,923	2,785	2,785
115	1,885	1,943	1,964	2,001	2,097	2,850	2,850	1,850	1,904	1,923	1,952	1,974	2,850	2,850
120	1,933	1,991	2,013	2,050	2,148	2,914	2,914	1,897	1,952	1,972	2,001	2,023	2,914	2,914
125	1,982	2,042	2,064	2,102	2,201	2,980	2,980	1,946	2,002	2,022	2,052	2,074	2,980	2,980
130	2,031	2,092	2,114	2,153	2,254	3,045	3,045	1,995	2,052	2,072	2,102	2,125	3,045	3,045
140	2,140	2,203	2,227	2,267	2,372	3,193	3,193	2,102	2,161	2,182	2,214	2,237	3,193	3,193
150	2,251	2,317	2,341	2,382	2,492	3,344	3,344	2,212	2,273	2,295	2,328	2,352	3,344	3,344
160	2,406	2,475	2,501	2,544	2,659	3,556	3,556	2,365	2,429	2,452	2,487	2,512	3,556	3,556
170	2,555	2,627	2,653	2,699	2,819	3,759	3,759	2,511	2,579	2,603	2,639	2,665	3,759	3,759
175	2,593	2,666	2,693	2,739	2,861	3,812	3,812	2,549	2,617	2,642	2,678	2,705	3,812	3,812
180	2,631	2,705	2,732	2,779	2,903	3,865	3,865	2,587	2,656	2,681	2,718	2,745	3,865	3,865
190	2,714	2,790	2,817	2,865	2,992	3,978	3,978	2,668	2,739	2,764	2,802	2,830	3,978	3,978
200	2,861	2,939	2,968	3,017	3,147	4,158	4,158	2,815	2,887	2,913	2,952	2,981	4,158	4,158
220	3,163	3,244	3,274	3,326	3,462	4,525	4,525	3,114	3,190	3,217	3,258	3,288	4,525	4,525
240	3,460	3,546	3,578	3,633	3,778	4,906	4,906	3,408	3,489	3,517	3,561	3,593	4,906	4,906
250	3,607	3,696	3,729	3,786	3,935	5,096	5,096	3,553	3,637	3,667	3,711	3,744	5,096	5,096
275	3,963	4,059	4,094	4,155	4,315	5,560	5,560	3,906	3,995	4,027	4,075	4,110	5,560	5,560
300	4,265	4,368	4,406	4,471	4,643	5,981	5,981	4,203	4,299	4,334	4,385	4,423	5,981	5,981
325	4,545	4,656	4,696	4,767	4,952	6,397	6,397	4,478	4,582	4,619	4,674	4,715	6,397	6,397
350	4,850	4,969	5,013	5,089	5,287	6,838	6,838	4,779	4,890	4,930	4,989	5,033	6,838	6,838
375	5,155	5,283	5,330	5,410	5,623	7,279	7,279	5,079	5,198	5,240	5,304	5,351	7,279	7,279
400	5,461	5,596	5,646	5,732	5,958	7,720	7,720	5,379	5,506	5,551	5,619	5,668	7,720	7,720
425	5,763	5,907	5,960	6,052	6,293	8,173	8,173	5,676	5,811	5,859	5,931	5,984	8,173	8,173
450	6,063	6,217	6,274	6,371	6,629	8,635	8,635	5,970	6,114	6,166	6,243	6,299	8,635	8,635
475	6,362	6,526	6,586	6,690	6,963	9,095	9,095	6,264	6,417	6,471	6,553	6,613	9,095	9,095
500	6,662	6,835	6,899	7,009	7,298	9,556	9,556	6,557	6,719	6,777	6,864	6,928	9,556	9,556
600	7,862	8,074	8,152	8,287	8,640	11,401	11,401	7,734	7,933	8,003	8,110	8,187	11,401	11,401
700	9,061	9,312	9,404	9,563	9,982	13,246	13,246	8,911	9,145	9,229	9,354	9,446	13,246	13,246
750	9,661	9,931	10,030	10,202	10,653	14,169	14,169	9,499	9,751	9,841	9,976	10,076	14,169	14,169
800	10,261	10,551	10,657	10,841	11,324	15,092	15,092	10,087	10,358	10,455	10,599	10,706	15,092	15,092
850	10,860	11,169	11,283	11,479	11,994	16,013	16,013	10,675	10,963	11,066	11,221	11,334	16,013	16,013
900	11,461	11,789	11,910	12,118	12,665	16,937	16,937	11,264	11,570	11,680	11,844	11,964	16,937	16,937
EACH ADD'L 100,000	834	860	869	885	927	1,258	1,258	819	843	851	864	873	1,258	1,258



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 303**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	665	692	702	719	765	1,119	1,119	648	674	683	696	706	1,119	1,119
40	751	781	792	811	861	1,251	1,251	733	761	771	786	797	1,251	1,251
50	838	871	883	903	958	1,383	1,383	818	849	860	876	888	1,383	1,383
60	923	959	972	994	1,053	1,514	1,514	902	935	947	965	978	1,514	1,514
70	1,010	1,048	1,062	1,086	1,150	1,646	1,646	987	1,022	1,035	1,054	1,068	1,646	1,646
75	1,053	1,092	1,107	1,132	1,198	1,711	1,711	1,029	1,066	1,079	1,099	1,113	1,711	1,711
80	1,096	1,137	1,152	1,178	1,246	1,778	1,778	1,072	1,110	1,124	1,144	1,159	1,778	1,778
85	1,139	1,181	1,197	1,223	1,294	1,843	1,843	1,114	1,153	1,167	1,188	1,204	1,843	1,843
90	1,182	1,226	1,242	1,269	1,342	1,908	1,908	1,156	1,197	1,211	1,233	1,249	1,908	1,908
95	1,225	1,270	1,287	1,315	1,390	1,975	1,975	1,198	1,240	1,255	1,278	1,294	1,975	1,975
100	1,268	1,315	1,332	1,361	1,438	2,040	2,040	1,241	1,284	1,299	1,322	1,339	2,040	2,040
105	1,312	1,359	1,377	1,407	1,486	2,106	2,106	1,283	1,327	1,343	1,367	1,385	2,106	2,106
110	1,355	1,404	1,422	1,453	1,534	2,171	2,171	1,325	1,371	1,387	1,412	1,430	2,171	2,171
115	1,395	1,445	1,463	1,495	1,578	2,226	2,226	1,365	1,412	1,428	1,453	1,472	2,226	2,226
120	1,435	1,485	1,504	1,536	1,620	2,279	2,279	1,404	1,451	1,468	1,494	1,512	2,279	2,279
125	1,475	1,526	1,545	1,578	1,664	2,333	2,333	1,444	1,492	1,509	1,535	1,554	2,333	2,333
130	1,516	1,568	1,587	1,620	1,707	2,388	2,388	1,484	1,533	1,550	1,577	1,596	2,388	2,388
140	1,601	1,655	1,675	1,710	1,800	2,506	2,506	1,568	1,619	1,637	1,664	1,684	2,506	2,506
150	1,687	1,743	1,764	1,800	1,894	2,627	2,627	1,653	1,706	1,724	1,753	1,773	2,627	2,627
160	1,792	1,851	1,873	1,910	2,009	2,780	2,780	1,756	1,812	1,831	1,861	1,883	2,780	2,780
170	1,894	1,956	1,979	2,018	2,122	2,930	2,930	1,857	1,915	1,936	1,967	1,989	2,930	2,930
175	1,931	1,994	2,017	2,057	2,162	2,980	2,980	1,894	1,952	1,973	2,005	2,028	2,980	2,980
180	1,969	2,032	2,056	2,096	2,202	3,030	3,030	1,930	1,990	2,011	2,043	2,066	3,030	3,030
190	2,044	2,110	2,134	2,175	2,284	3,132	3,132	2,005	2,066	2,088	2,121	2,144	3,132	3,132
200	2,142	2,209	2,234	2,276	2,388	3,257	3,257	2,102	2,165	2,187	2,220	2,245	3,257	3,257
220	2,346	2,416	2,442	2,486	2,604	3,517	3,517	2,304	2,369	2,393	2,428	2,454	3,517	3,517
240	2,550	2,625	2,652	2,699	2,824	3,794	3,794	2,505	2,575	2,600	2,637	2,664	3,794	3,794
250	2,651	2,728	2,757	2,805	2,933	3,933	3,933	2,605	2,677	2,703	2,741	2,769	3,933	3,933
275	2,887	2,970	3,000	3,052	3,190	4,261	4,261	2,838	2,915	2,942	2,984	3,014	4,261	4,261
300	3,070	3,159	3,191	3,247	3,395	4,546	4,546	3,017	3,100	3,129	3,174	3,206	4,546	4,546
325	3,253	3,348	3,384	3,444	3,603	4,846	4,846	3,196	3,285	3,317	3,364	3,399	4,846	4,846
350	3,471	3,573	3,611	3,676	3,847	5,180	5,180	3,409	3,505	3,539	3,591	3,628	5,180	5,180
375	3,688	3,798	3,838	3,908	4,090	5,515	5,515	3,623	3,725	3,761	3,816	3,856	5,515	5,515
400	3,906	4,022	4,065	4,139	4,333	5,849	5,849	3,836	3,944	3,983	4,042	4,084	5,849	5,849
425	4,121	4,245	4,291	4,370	4,577	6,194	6,194	4,046	4,162	4,204	4,266	4,312	6,194	6,194
450	4,335	4,468	4,516	4,600	4,822	6,547	6,547	4,255	4,379	4,423	4,490	4,539	6,547	6,547
475	4,548	4,689	4,741	4,830	5,065	6,899	6,899	4,464	4,595	4,642	4,713	4,765	6,899	6,899
500	4,762	4,911	4,966	5,061	5,309	7,251	7,251	4,672	4,812	4,861	4,936	4,991	7,251	7,251
600	5,617	5,799	5,866	5,982	6,287	8,661	8,661	5,507	5,678	5,739	5,830	5,897	8,661	8,661
700	6,472	6,688	6,767	6,903	7,263	10,071	10,071	6,342	6,544	6,616	6,724	6,803	10,071	10,071
750	6,899	7,132	7,217	7,364	7,752	10,776	10,776	6,760	6,977	7,054	7,171	7,256	10,776	10,776
800	7,327	7,576	7,668	7,826	8,241	11,482	11,482	7,178	7,410	7,493	7,618	7,709	11,482	11,482
850	7,754	8,020	8,117	8,286	8,729	12,186	12,186	7,594	7,843	7,931	8,064	8,162	12,186	12,186
900	8,182	8,464	8,568	8,747	9,218	12,892	12,892	8,012	8,276	8,370	8,512	8,615	12,892	12,892
EACH ADD'L 100,000	708	730	738	752	788	1,072	1,072	695	715	723	734	742	1,072	1,072



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 304**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	498	523	532	548	589	911	911	484	507	515	527	536	911	911
40	558	585	595	613	658	1,012	1,012	542	567	576	590	600	1,012	1,012
50	618	647	658	677	727	1,113	1,113	600	628	637	652	663	1,113	1,113
60	677	709	721	741	795	1,213	1,213	657	687	698	714	726	1,213	1,213
70	736	771	783	805	863	1,314	1,314	715	748	759	776	789	1,314	1,314
75	766	802	815	837	897	1,364	1,364	744	778	790	808	821	1,364	1,364
80	796	833	847	870	932	1,415	1,415	773	808	821	839	853	1,415	1,415
85	825	863	877	902	966	1,464	1,464	802	838	851	870	884	1,464	1,464
90	855	894	909	934	1,000	1,514	1,514	831	868	881	901	915	1,514	1,514
95	884	925	940	966	1,034	1,565	1,565	860	898	912	932	947	1,565	1,565
100	914	956	972	998	1,068	1,615	1,615	889	928	942	963	979	1,615	1,615
105	944	987	1,003	1,030	1,102	1,665	1,665	918	958	973	994	1,010	1,665	1,665
110	973	1,018	1,034	1,062	1,137	1,715	1,715	947	988	1,003	1,025	1,042	1,715	1,715
115	1,001	1,046	1,063	1,091	1,167	1,755	1,755	974	1,016	1,031	1,053	1,070	1,755	1,755
120	1,027	1,073	1,090	1,119	1,196	1,794	1,794	1,000	1,042	1,058	1,081	1,098	1,794	1,794
125	1,054	1,101	1,118	1,148	1,226	1,834	1,834	1,026	1,070	1,086	1,109	1,126	1,834	1,834
130	1,082	1,129	1,147	1,177	1,256	1,874	1,874	1,053	1,097	1,113	1,137	1,154	1,874	1,874
140	1,140	1,189	1,208	1,239	1,321	1,962	1,962	1,111	1,157	1,173	1,198	1,216	1,962	1,962
150	1,199	1,251	1,269	1,302	1,387	2,053	2,053	1,169	1,216	1,234	1,259	1,278	2,053	2,053
160	1,276	1,330	1,349	1,383	1,473	2,174	2,174	1,243	1,294	1,312	1,339	1,358	2,174	2,174
170	1,350	1,406	1,427	1,462	1,557	2,290	2,290	1,316	1,368	1,387	1,415	1,436	2,290	2,290
175	1,374	1,431	1,452	1,488	1,584	2,327	2,327	1,340	1,393	1,412	1,441	1,462	2,327	2,327
180	1,398	1,456	1,477	1,514	1,610	2,362	2,362	1,363	1,417	1,437	1,466	1,487	2,362	2,362
190	1,448	1,507	1,529	1,567	1,666	2,436	2,436	1,413	1,468	1,488	1,517	1,539	2,436	2,436
200	1,518	1,579	1,601	1,640	1,741	2,531	2,531	1,482	1,538	1,559	1,589	1,611	2,531	2,531
220	1,663	1,726	1,750	1,790	1,897	2,726	2,726	1,624	1,684	1,705	1,737	1,760	2,726	2,726
240	1,807	1,875	1,900	1,943	2,056	2,937	2,937	1,767	1,830	1,852	1,886	1,911	2,937	2,937
250	1,879	1,949	1,975	2,019	2,135	3,043	3,043	1,837	1,902	1,926	1,961	1,986	3,043	3,043
275	2,049	2,124	2,151	2,199	2,323	3,297	3,297	2,004	2,074	2,099	2,136	2,164	3,297	3,297
300	2,187	2,267	2,297	2,348	2,482	3,527	3,527	2,138	2,214	2,240	2,281	2,310	3,527	3,527
325	2,323	2,409	2,441	2,496	2,641	3,769	3,769	2,271	2,352	2,381	2,424	2,456	3,769	3,769
350	2,479	2,572	2,606	2,665	2,821	4,032	4,032	2,423	2,510	2,541	2,588	2,622	4,032	4,032
375	2,635	2,735	2,771	2,834	3,000	4,294	4,294	2,575	2,668	2,701	2,751	2,788	4,294	4,294
400	2,791	2,897	2,936	3,003	3,179	4,556	4,556	2,728	2,826	2,862	2,915	2,953	4,556	4,556
425	2,945	3,058	3,099	3,171	3,359	4,828	4,828	2,877	2,983	3,020	3,077	3,118	4,828	4,828
450	3,098	3,219	3,263	3,339	3,540	5,107	5,107	3,026	3,138	3,178	3,239	3,283	5,107	5,107
475	3,250	3,378	3,425	3,507	3,720	5,385	5,385	3,173	3,293	3,336	3,400	3,447	5,385	5,385
500	3,403	3,538	3,588	3,674	3,900	5,664	5,664	3,321	3,448	3,493	3,561	3,611	5,664	5,664
600	4,013	4,179	4,240	4,345	4,622	6,779	6,779	3,914	4,069	4,124	4,207	4,268	6,779	6,779
700	4,624	4,820	4,892	5,016	5,343	7,893	7,893	4,506	4,689	4,755	4,853	4,925	7,893	7,893
750	4,929	5,141	5,218	5,352	5,704	8,451	8,451	4,803	5,000	5,070	5,176	5,253	8,451	8,451
800	5,235	5,461	5,544	5,688	6,065	9,009	9,009	5,099	5,310	5,386	5,499	5,582	9,009	9,009
850	5,540	5,781	5,870	6,023	6,425	9,565	9,565	5,395	5,620	5,701	5,822	5,910	9,565	9,565
900	5,845	6,102	6,196	6,359	6,787	10,123	10,123	5,691	5,931	6,017	6,145	6,239	10,123	10,123
EACH ADD'L 100,000	477	497	504	517	550	808	808	465	484	491	501	508	808	808



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 305**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	420	445	454	469	509	825	825	406	428	437	449	458	825	825
40	467	493	503	520	565	912	912	450	475	484	498	507	912	912
50	512	542	552	571	619	998	998	495	522	532	546	557	998	998
60	558	590	601	621	674	1,084	1,084	539	568	579	595	606	1,084	1,084
70	604	638	650	672	728	1,170	1,170	583	615	627	643	656	1,170	1,170
75	627	662	675	697	756	1,213	1,213	606	639	650	668	681	1,213	1,213
80	650	686	700	723	784	1,257	1,257	628	662	674	693	706	1,257	1,257
85	673	710	724	748	811	1,299	1,299	650	685	698	717	730	1,299	1,299
90	696	734	749	773	838	1,342	1,342	672	709	721	741	755	1,342	1,342
95	719	759	773	799	865	1,386	1,386	695	732	745	765	780	1,386	1,386
100	742	783	798	824	893	1,429	1,429	717	755	769	790	805	1,429	1,429
105	764	807	822	849	920	1,472	1,472	739	779	793	814	829	1,472	1,472
110	787	831	847	874	947	1,514	1,514	761	802	816	838	854	1,514	1,514
115	808	852	868	897	970	1,547	1,547	781	823	837	860	876	1,547	1,547
120	828	873	889	918	993	1,580	1,580	801	843	858	880	897	1,580	1,580
125	848	894	911	940	1,016	1,612	1,612	821	863	879	902	918	1,612	1,612
130	869	915	932	962	1,040	1,645	1,645	841	884	900	923	940	1,645	1,645
140	914	962	980	1,010	1,091	1,720	1,720	885	930	946	970	988	1,720	1,720
150	960	1,010	1,028	1,060	1,144	1,797	1,797	929	976	993	1,018	1,037	1,797	1,797
160	1,022	1,075	1,094	1,128	1,216	1,902	1,902	990	1,040	1,057	1,084	1,103	1,902	1,902
170	1,082	1,137	1,158	1,193	1,285	2,004	2,004	1,049	1,101	1,119	1,147	1,167	2,004	2,004
175	1,100	1,156	1,176	1,212	1,305	2,034	2,034	1,066	1,118	1,137	1,165	1,186	2,034	2,034
180	1,117	1,174	1,195	1,231	1,325	2,062	2,062	1,083	1,136	1,155	1,183	1,204	2,062	2,062
190	1,154	1,212	1,234	1,270	1,367	2,123	2,123	1,119	1,174	1,193	1,222	1,243	2,123	2,123
200	1,210	1,270	1,292	1,330	1,429	2,203	2,203	1,175	1,230	1,250	1,280	1,302	2,203	2,203
220	1,326	1,388	1,411	1,451	1,555	2,369	2,369	1,288	1,346	1,367	1,399	1,422	2,369	2,369
240	1,441	1,508	1,532	1,574	1,685	2,549	2,549	1,401	1,463	1,485	1,519	1,543	2,549	2,549
250	1,498	1,567	1,592	1,635	1,749	2,639	2,639	1,457	1,521	1,544	1,578	1,603	2,639	2,639
275	1,636	1,709	1,736	1,783	1,905	2,859	2,859	1,592	1,660	1,685	1,722	1,749	2,859	2,859
300	1,753	1,831	1,860	1,910	2,042	3,067	3,067	1,705	1,779	1,805	1,845	1,874	3,067	3,067
325	1,866	1,952	1,983	2,037	2,178	3,285	3,285	1,815	1,895	1,923	1,966	1,997	3,285	3,285
350	1,993	2,084	2,117	2,175	2,328	3,515	3,515	1,938	2,023	2,054	2,099	2,133	3,515	3,515
375	2,119	2,216	2,252	2,314	2,477	3,745	3,745	2,060	2,151	2,184	2,233	2,268	3,745	3,745
400	2,245	2,349	2,387	2,452	2,625	3,975	3,975	2,182	2,279	2,314	2,366	2,404	3,975	3,975
425	2,369	2,480	2,520	2,590	2,775	4,215	4,215	2,302	2,406	2,443	2,498	2,539	4,215	4,215
450	2,492	2,610	2,653	2,728	2,925	4,462	4,462	2,421	2,531	2,570	2,630	2,673	4,462	4,462
475	2,614	2,740	2,786	2,865	3,075	4,707	4,707	2,539	2,656	2,698	2,761	2,807	4,707	4,707
500	2,737	2,870	2,918	3,003	3,224	4,954	4,954	2,657	2,781	2,825	2,892	2,941	4,954	4,954
600	3,228	3,390	3,450	3,553	3,824	5,939	5,939	3,130	3,282	3,336	3,417	3,477	5,939	5,939
700	3,718	3,911	3,981	4,103	4,423	6,923	6,923	3,603	3,782	3,846	3,943	4,013	6,923	6,923
750	3,964	4,171	4,247	4,378	4,723	7,416	7,416	3,839	4,033	4,102	4,205	4,281	7,416	7,416
800	4,209	4,431	4,513	4,653	5,023	7,909	7,909	4,076	4,283	4,357	4,468	4,550	7,909	7,909
850	4,454	4,691	4,778	4,928	5,323	8,401	8,401	4,312	4,533	4,612	4,731	4,817	8,401	8,401
900	4,700	4,952	5,044	5,203	5,623	8,894	8,894	4,549	4,784	4,868	4,994	5,086	8,894	8,894
EACH ADD'L 100,000	360	380	387	399	432	685	685	348	367	373	383	390	685	685



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 306**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	572	598	608	624	668	1,011	1,011	556	581	589	602	612	1,011	1,011
40	649	678	689	707	755	1,132	1,132	632	659	668	683	693	1,132	1,132
50	726	758	769	789	842	1,253	1,253	707	736	747	763	774	1,253	1,253
60	802	836	849	870	927	1,372	1,372	782	813	825	842	854	1,372	1,372
70	879	916	929	953	1,014	1,493	1,493	857	891	904	922	935	1,493	1,493
75	917	956	970	994	1,057	1,553	1,553	895	930	943	962	976	1,553	1,553
80	956	996	1,010	1,035	1,101	1,614	1,614	932	969	982	1,002	1,017	1,614	1,614
85	994	1,035	1,050	1,075	1,143	1,673	1,673	969	1,007	1,021	1,041	1,056	1,673	1,673
90	1,032	1,074	1,090	1,116	1,186	1,733	1,733	1,007	1,046	1,060	1,081	1,097	1,733	1,733
95	1,071	1,114	1,130	1,158	1,230	1,794	1,794	1,045	1,085	1,100	1,122	1,137	1,794	1,794
100	1,109	1,154	1,170	1,199	1,273	1,854	1,854	1,082	1,124	1,139	1,161	1,178	1,854	1,854
105	1,148	1,194	1,211	1,240	1,316	1,914	1,914	1,120	1,163	1,178	1,201	1,218	1,914	1,914
110	1,186	1,233	1,251	1,281	1,359	1,974	1,974	1,158	1,202	1,218	1,241	1,259	1,974	1,974
115	1,222	1,270	1,288	1,318	1,398	2,024	2,024	1,193	1,238	1,254	1,278	1,296	2,024	2,024
120	1,257	1,306	1,324	1,355	1,437	2,072	2,072	1,228	1,274	1,290	1,314	1,332	2,072	2,072
125	1,293	1,343	1,361	1,393	1,476	2,122	2,122	1,263	1,310	1,326	1,351	1,369	2,122	2,122
130	1,329	1,380	1,398	1,430	1,515	2,171	2,171	1,299	1,346	1,363	1,388	1,407	2,171	2,171
140	1,405	1,457	1,476	1,510	1,597	2,279	2,279	1,373	1,422	1,440	1,466	1,485	2,279	2,279
150	1,481	1,535	1,555	1,589	1,680	2,388	2,388	1,448	1,499	1,517	1,544	1,564	2,388	2,388
160	1,570	1,627	1,648	1,685	1,780	2,524	2,524	1,536	1,589	1,608	1,637	1,658	2,524	2,524
170	1,658	1,718	1,740	1,778	1,878	2,657	2,657	1,622	1,678	1,698	1,728	1,750	2,657	2,657
175	1,692	1,753	1,775	1,814	1,915	2,705	2,705	1,656	1,712	1,733	1,763	1,785	2,705	2,705
180	1,727	1,788	1,811	1,849	1,952	2,751	2,751	1,690	1,747	1,767	1,798	1,821	2,751	2,751
190	1,796	1,859	1,882	1,922	2,027	2,846	2,846	1,758	1,817	1,838	1,869	1,893	2,846	2,846
200	1,878	1,943	1,967	2,008	2,115	2,955	2,955	1,840	1,900	1,922	1,954	1,978	2,955	2,955
220	2,051	2,119	2,144	2,187	2,300	3,182	3,182	2,010	2,073	2,096	2,130	2,155	3,182	3,182
240	2,225	2,297	2,323	2,369	2,489	3,426	3,426	2,182	2,249	2,273	2,309	2,335	3,426	3,426
250	2,311	2,386	2,413	2,460	2,584	3,548	3,548	2,267	2,336	2,361	2,398	2,425	3,548	3,548
275	2,511	2,590	2,619	2,670	2,802	3,836	3,836	2,463	2,537	2,564	2,603	2,632	3,836	3,836
300	2,661	2,747	2,778	2,832	2,974	4,085	4,085	2,610	2,690	2,718	2,761	2,792	4,085	4,085
325	2,816	2,908	2,942	3,000	3,154	4,353	4,353	2,760	2,846	2,877	2,923	2,957	4,353	4,353
350	3,004	3,103	3,140	3,202	3,367	4,654	4,654	2,945	3,037	3,070	3,120	3,156	4,654	4,654
375	3,192	3,298	3,337	3,404	3,580	4,956	4,956	3,129	3,228	3,263	3,316	3,355	4,956	4,956
400	3,380	3,493	3,534	3,606	3,793	5,256	5,256	3,313	3,418	3,455	3,512	3,553	5,256	5,256
425	3,566	3,687	3,731	3,807	4,007	5,568	5,568	3,494	3,607	3,647	3,707	3,751	5,568	5,568
450	3,752	3,880	3,927	4,008	4,222	5,887	5,887	3,675	3,794	3,837	3,901	3,948	5,887	5,887
475	3,936	4,072	4,122	4,208	4,435	6,205	6,205	3,854	3,981	4,027	4,095	4,145	6,205	6,205
500	4,121	4,265	4,318	4,409	4,649	6,524	6,524	4,034	4,169	4,217	4,289	4,342	6,524	6,524
600	4,860	5,036	5,101	5,212	5,506	7,798	7,798	4,754	4,918	4,977	5,065	5,130	7,798	7,798
700	5,598	5,807	5,883	6,015	6,363	9,073	9,073	5,473	5,668	5,737	5,842	5,918	9,073	9,073
750	5,968	6,193	6,275	6,417	6,792	9,711	9,711	5,833	6,043	6,118	6,230	6,312	9,711	9,711
800	6,338	6,579	6,667	6,819	7,220	10,349	10,349	6,194	6,418	6,498	6,619	6,707	10,349	10,349
850	6,707	6,964	7,058	7,220	7,648	10,985	10,985	6,553	6,793	6,878	7,006	7,101	10,985	10,985
900	7,077	7,350	7,450	7,622	8,077	11,623	11,623	6,913	7,168	7,259	7,395	7,495	11,623	11,623
EACH ADD'L 100,000	638	659	666	680	715	989	989	625	645	652	662	670	989	989



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 307**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	499	527	538	556	603	974	974	481	508	518	532	542	974	974
40	560	592	603	623	675	1,083	1,083	541	571	581	597	608	1,083	1,083
50	622	656	669	690	747	1,193	1,193	601	633	645	662	674	1,193	1,193
60	683	720	733	757	819	1,300	1,300	660	695	707	726	739	1,300	1,300
70	744	784	799	824	890	1,409	1,409	720	757	771	791	805	1,409	1,409
75	775	816	831	857	926	1,464	1,464	750	789	802	823	838	1,464	1,464
80	806	849	864	891	963	1,519	1,519	780	820	834	856	871	1,519	1,519
85	836	880	896	924	998	1,572	1,572	810	851	865	888	904	1,572	1,572
90	867	912	929	958	1,034	1,626	1,626	839	882	897	920	937	1,626	1,626
95	898	945	962	992	1,070	1,682	1,682	869	913	929	952	970	1,682	1,682
100	928	977	994	1,025	1,106	1,736	1,736	899	944	960	985	1,002	1,736	1,736
105	959	1,009	1,027	1,059	1,142	1,790	1,790	929	975	992	1,017	1,035	1,790	1,790
110	989	1,041	1,060	1,092	1,177	1,844	1,844	959	1,007	1,024	1,049	1,068	1,844	1,844
115	1,018	1,070	1,089	1,122	1,209	1,886	1,886	986	1,035	1,052	1,078	1,098	1,886	1,886
120	1,045	1,098	1,117	1,151	1,239	1,928	1,928	1,013	1,063	1,080	1,107	1,126	1,928	1,928
125	1,073	1,127	1,147	1,181	1,271	1,971	1,971	1,041	1,091	1,109	1,136	1,156	1,971	1,971
130	1,101	1,156	1,176	1,211	1,302	2,014	2,014	1,068	1,120	1,138	1,165	1,185	2,014	2,014
140	1,161	1,218	1,239	1,275	1,369	2,108	2,108	1,127	1,180	1,199	1,227	1,248	2,108	2,108
150	1,221	1,280	1,302	1,339	1,438	2,205	2,205	1,186	1,241	1,261	1,290	1,312	2,205	2,205
160	1,297	1,359	1,381	1,421	1,524	2,331	2,331	1,259	1,317	1,338	1,369	1,392	2,331	2,331
170	1,370	1,435	1,459	1,500	1,608	2,453	2,453	1,331	1,391	1,413	1,446	1,469	2,453	2,453
175	1,396	1,462	1,486	1,528	1,638	2,493	2,493	1,357	1,418	1,440	1,473	1,497	2,493	2,493
180	1,422	1,489	1,513	1,556	1,667	2,533	2,533	1,382	1,445	1,467	1,500	1,524	2,533	2,533
190	1,476	1,544	1,569	1,612	1,726	2,614	2,614	1,435	1,499	1,521	1,556	1,581	2,614	2,614
200	1,543	1,613	1,639	1,683	1,800	2,710	2,710	1,501	1,567	1,590	1,625	1,651	2,710	2,710
220	1,684	1,757	1,784	1,831	1,953	2,909	2,909	1,640	1,708	1,733	1,769	1,796	2,909	2,909
240	1,825	1,904	1,932	1,982	2,112	3,127	3,127	1,779	1,851	1,877	1,917	1,945	3,127	3,127
250	1,896	1,976	2,006	2,057	2,191	3,236	3,236	1,848	1,923	1,950	1,990	2,019	3,236	3,236
275	2,060	2,147	2,178	2,233	2,377	3,498	3,498	2,009	2,089	2,118	2,161	2,193	3,498	3,498
300	2,191	2,284	2,318	2,376	2,531	3,735	3,735	2,135	2,222	2,253	2,299	2,333	3,735	3,735
325	2,324	2,424	2,461	2,524	2,691	3,991	3,991	2,264	2,357	2,391	2,441	2,477	3,991	3,991
350	2,481	2,588	2,627	2,695	2,874	4,269	4,269	2,416	2,516	2,552	2,606	2,645	4,269	4,269
375	2,637	2,751	2,793	2,866	3,057	4,548	4,548	2,568	2,675	2,713	2,771	2,813	4,548	4,548
400	2,793	2,915	2,960	3,037	3,240	4,826	4,826	2,720	2,833	2,874	2,935	2,980	4,826	4,826
425	2,947	3,077	3,125	3,207	3,424	5,116	5,116	2,869	2,990	3,034	3,099	3,146	5,116	5,116
450	3,100	3,238	3,289	3,377	3,609	5,414	5,414	3,016	3,146	3,192	3,262	3,312	5,414	5,414
475	3,252	3,399	3,453	3,547	3,793	5,711	5,711	3,163	3,301	3,350	3,424	3,478	5,711	5,711
500	3,404	3,560	3,618	3,717	3,977	6,009	6,009	3,310	3,456	3,508	3,586	3,644	6,009	6,009
600	4,014	4,205	4,275	4,396	4,715	7,199	7,199	3,899	4,078	4,141	4,237	4,307	7,199	7,199
700	4,624	4,850	4,932	5,076	5,452	8,389	8,389	4,488	4,699	4,774	4,887	4,970	8,389	8,389
750	4,929	5,172	5,261	5,416	5,821	8,985	8,985	4,783	5,010	5,091	5,213	5,302	8,985	8,985
800	5,234	5,495	5,590	5,756	6,190	9,581	9,581	5,077	5,321	5,408	5,538	5,634	9,581	9,581
850	5,538	5,817	5,919	6,095	6,559	10,175	10,175	5,371	5,631	5,724	5,863	5,965	10,175	10,175
900	5,844	6,139	6,248	6,435	6,928	10,771	10,771	5,666	5,942	6,041	6,189	6,297	10,771	10,771
EACH ADD'L 100,000	500	523	531	546	584	881	881	486	508	515	527	535	881	881



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 309**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	757	837	867	918	1,053	2,103	2,103	708	783	810	851	880	2,103	2,103
40	852	941	974	1,030	1,178	2,334	2,334	799	882	912	956	989	2,334	2,334
50	948	1,045	1,080	1,142	1,304	2,565	2,565	890	980	1,013	1,061	1,097	2,565	2,565
60	1,042	1,147	1,186	1,252	1,427	2,792	2,792	979	1,077	1,112	1,165	1,203	2,792	2,792
70	1,138	1,251	1,292	1,364	1,553	3,022	3,022	1,070	1,176	1,213	1,270	1,311	3,022	3,022
75	1,186	1,303	1,346	1,420	1,615	3,136	3,136	1,115	1,225	1,264	1,322	1,365	3,136	3,136
80	1,234	1,355	1,399	1,476	1,678	3,253	3,253	1,161	1,274	1,315	1,375	1,420	3,253	3,253
85	1,281	1,406	1,452	1,531	1,739	3,366	3,366	1,206	1,322	1,364	1,427	1,472	3,366	3,366
90	1,328	1,457	1,505	1,586	1,802	3,480	3,480	1,251	1,371	1,414	1,479	1,526	3,480	3,480
95	1,376	1,509	1,558	1,643	1,865	3,597	3,597	1,296	1,421	1,465	1,532	1,581	3,597	3,597
100	1,424	1,561	1,611	1,698	1,927	3,711	3,711	1,341	1,470	1,515	1,584	1,634	3,711	3,711
105	1,471	1,613	1,664	1,754	1,989	3,825	3,825	1,387	1,518	1,565	1,636	1,688	3,825	3,825
110	1,519	1,664	1,717	1,809	2,051	3,938	3,938	1,432	1,567	1,616	1,688	1,742	3,938	3,938
115	1,561	1,708	1,763	1,856	2,102	4,021	4,021	1,472	1,610	1,659	1,733	1,787	4,021	4,021
120	1,602	1,752	1,807	1,902	2,152	4,104	4,104	1,512	1,652	1,702	1,777	1,832	4,104	4,104
125	1,643	1,796	1,852	1,949	2,203	4,186	4,186	1,552	1,694	1,745	1,821	1,877	4,186	4,186
130	1,685	1,840	1,897	1,995	2,254	4,270	4,270	1,592	1,737	1,789	1,866	1,923	4,270	4,270
140	1,774	1,935	1,994	2,096	2,365	4,457	4,457	1,678	1,828	1,882	1,962	2,021	4,457	4,457
150	1,864	2,032	2,093	2,199	2,477	4,650	4,650	1,764	1,920	1,976	2,059	2,121	4,650	4,650
160	1,974	2,150	2,214	2,325	2,618	4,903	4,903	1,868	2,032	2,091	2,179	2,243	4,903	4,903
170	2,081	2,265	2,333	2,449	2,756	5,150	5,150	1,970	2,142	2,204	2,296	2,363	5,150	5,150
175	2,121	2,307	2,376	2,494	2,805	5,229	5,229	2,009	2,183	2,245	2,338	2,407	5,229	5,229
180	2,160	2,349	2,418	2,538	2,852	5,305	5,305	2,047	2,223	2,286	2,380	2,450	5,305	5,305
190	2,241	2,434	2,505	2,627	2,950	5,463	5,463	2,125	2,305	2,370	2,466	2,537	5,463	5,463
200	2,335	2,533	2,606	2,731	3,062	5,639	5,639	2,216	2,401	2,467	2,566	2,639	5,639	5,639
220	2,531	2,739	2,815	2,947	3,294	6,002	6,002	2,406	2,600	2,670	2,774	2,850	6,002	6,002
240	2,735	2,956	3,037	3,177	3,546	6,421	6,421	2,602	2,808	2,882	2,993	3,074	6,421	6,421
250	2,837	3,064	3,148	3,292	3,672	6,633	6,633	2,700	2,913	2,988	3,102	3,186	6,633	6,633
275	3,074	3,318	3,408	3,562	3,969	7,144	7,144	2,927	3,155	3,237	3,359	3,448	7,144	7,144
300	3,266	3,528	3,624	3,791	4,228	7,638	7,638	3,109	3,353	3,441	3,572	3,668	7,638	7,638
325	3,468	3,751	3,855	4,035	4,507	8,188	8,188	3,298	3,563	3,657	3,799	3,903	8,188	8,188
350	3,705	4,008	4,120	4,312	4,819	8,770	8,770	3,522	3,806	3,907	4,059	4,171	8,770	8,770
375	3,941	4,265	4,384	4,590	5,131	9,354	9,354	3,746	4,049	4,157	4,319	4,439	9,354	9,354
400	4,176	4,522	4,648	4,867	5,443	9,935	9,935	3,969	4,291	4,407	4,579	4,706	9,935	9,935
425	4,415	4,784	4,919	5,153	5,767	10,560	10,560	4,194	4,538	4,661	4,846	4,981	10,560	10,560
450	4,657	5,050	5,195	5,444	6,100	11,214	11,214	4,421	4,788	4,919	5,116	5,260	11,214	11,214
475	4,898	5,316	5,469	5,734	6,430	11,864	11,864	4,647	5,037	5,176	5,385	5,539	11,864	11,864
500	5,139	5,581	5,744	6,024	6,762	12,516	12,516	4,873	5,286	5,434	5,655	5,817	12,516	12,516
600	6,103	6,645	6,843	7,186	8,088	15,125	15,125	5,779	6,284	6,464	6,735	6,933	15,125	15,125
700	7,068	7,708	7,943	8,348	9,415	17,734	17,734	6,684	7,281	7,495	7,815	8,049	17,734	17,734
750	7,551	8,240	8,493	8,930	10,079	19,040	19,040	7,137	7,781	8,010	8,355	8,608	19,040	19,040
800	8,034	8,773	9,043	9,511	10,743	20,346	20,346	7,591	8,280	8,526	8,896	9,167	20,346	20,346
850	8,515	9,303	9,592	10,091	11,405	21,649	21,649	8,043	8,778	9,041	9,435	9,724	21,649	21,649
900	8,998	9,836	10,143	10,673	12,069	22,955	22,955	8,496	9,278	9,557	9,975	10,282	22,955	22,955
EACH ADD'L 100,000	787	851	875	916	1,024	1,866	1,866	748	808	830	862	886	1,866	1,866



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 310**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	639	719	748	799	933	1,975	1,975	591	666	692	732	762	1,975	1,975
40	714	802	834	890	1,037	2,184	2,184	661	743	773	817	849	2,184	2,184
50	788	885	920	981	1,141	2,392	2,392	731	820	853	901	936	2,392	2,392
60	862	966	1,004	1,070	1,244	2,598	2,598	800	897	932	984	1,022	2,598	2,598
70	937	1,049	1,090	1,161	1,348	2,806	2,806	869	974	1,012	1,068	1,109	2,806	2,806
75	974	1,090	1,133	1,206	1,400	2,909	2,909	904	1,013	1,051	1,109	1,152	2,909	2,909
80	1,012	1,132	1,176	1,252	1,452	3,015	3,015	939	1,052	1,092	1,152	1,196	3,015	3,015
85	1,048	1,172	1,218	1,297	1,503	3,117	3,117	974	1,090	1,131	1,193	1,239	3,117	3,117
90	1,085	1,213	1,260	1,342	1,555	3,220	3,220	1,008	1,128	1,171	1,235	1,282	3,220	3,220
95	1,123	1,255	1,304	1,387	1,608	3,326	3,326	1,044	1,167	1,211	1,277	1,326	3,326	3,326
100	1,160	1,296	1,346	1,432	1,659	3,429	3,429	1,078	1,205	1,251	1,319	1,369	3,429	3,429
105	1,197	1,337	1,389	1,477	1,711	3,532	3,532	1,113	1,244	1,290	1,360	1,412	3,532	3,532
110	1,234	1,378	1,431	1,522	1,762	3,634	3,634	1,148	1,282	1,330	1,402	1,455	3,634	3,634
115	1,266	1,412	1,466	1,559	1,803	3,707	3,707	1,178	1,314	1,363	1,436	1,490	3,707	3,707
120	1,296	1,445	1,500	1,594	1,842	3,778	3,778	1,207	1,346	1,396	1,470	1,525	3,778	3,778
125	1,328	1,479	1,535	1,630	1,883	3,850	3,850	1,237	1,378	1,429	1,504	1,560	3,850	3,850
130	1,359	1,513	1,569	1,667	1,923	3,923	3,923	1,267	1,410	1,462	1,539	1,595	3,923	3,923
140	1,427	1,587	1,646	1,747	2,013	4,089	4,089	1,332	1,481	1,534	1,614	1,672	4,089	4,089
150	1,497	1,662	1,723	1,828	2,105	4,260	4,260	1,397	1,552	1,607	1,690	1,751	4,260	4,260
160	1,585	1,759	1,823	1,934	2,224	4,491	4,491	1,480	1,643	1,701	1,788	1,852	4,491	4,491
170	1,671	1,854	1,921	2,036	2,341	4,716	4,716	1,561	1,732	1,793	1,884	1,951	4,716	4,716
175	1,701	1,886	1,953	2,071	2,379	4,784	4,784	1,590	1,762	1,824	1,916	1,984	4,784	4,784
180	1,730	1,917	1,985	2,104	2,416	4,849	4,849	1,617	1,792	1,854	1,948	2,017	4,849	4,849
190	1,789	1,981	2,051	2,173	2,493	4,986	4,986	1,674	1,853	1,917	2,013	2,083	4,986	4,986
200	1,862	2,059	2,131	2,256	2,584	5,141	5,141	1,744	1,928	1,994	2,092	2,164	5,141	5,141
220	2,014	2,221	2,296	2,427	2,772	5,458	5,458	1,890	2,083	2,152	2,255	2,331	5,458	5,458
240	2,173	2,393	2,473	2,612	2,978	5,830	5,830	2,041	2,246	2,319	2,429	2,510	5,830	5,830
250	2,253	2,479	2,562	2,705	3,081	6,019	6,019	2,117	2,328	2,403	2,516	2,599	6,019	6,019
275	2,441	2,683	2,772	2,925	3,329	6,479	6,479	2,295	2,522	2,602	2,724	2,812	6,479	6,479
300	2,601	2,862	2,957	3,122	3,556	6,939	6,939	2,445	2,688	2,775	2,905	3,001	6,939	6,939
325	2,770	3,051	3,154	3,332	3,801	7,453	7,453	2,602	2,864	2,958	3,098	3,201	7,453	7,453
350	2,961	3,262	3,373	3,564	4,066	7,986	7,986	2,780	3,061	3,162	3,312	3,423	7,986	7,986
375	3,151	3,473	3,591	3,795	4,332	8,521	8,521	2,957	3,258	3,366	3,527	3,645	8,521	8,521
400	3,341	3,683	3,809	4,026	4,597	9,053	9,053	3,135	3,455	3,569	3,740	3,866	9,053	9,053
425	3,534	3,900	4,034	4,265	4,875	9,630	9,630	3,314	3,656	3,778	3,961	4,095	9,630	9,630
450	3,730	4,120	4,263	4,510	5,161	10,234	10,234	3,495	3,860	3,990	4,185	4,328	10,234	10,234
475	3,924	4,339	4,491	4,754	5,445	10,835	10,835	3,676	4,063	4,201	4,408	4,560	10,835	10,835
500	4,120	4,559	4,720	4,998	5,730	11,439	11,439	3,856	4,266	4,412	4,632	4,793	11,439	11,439
600	4,901	5,438	5,635	5,975	6,870	13,851	13,851	4,578	5,080	5,259	5,527	5,724	13,851	13,851
700	5,682	6,316	6,549	6,951	8,009	16,263	16,263	5,301	5,893	6,105	6,422	6,655	16,263	16,263
750	6,072	6,756	7,007	7,440	8,580	17,471	17,471	5,662	6,300	6,528	6,870	7,121	17,471	17,471
800	6,463	7,196	7,465	7,929	9,151	18,678	18,678	6,024	6,708	6,952	7,318	7,587	18,678	18,678
850	6,853	7,635	7,922	8,417	9,720	19,883	19,883	6,384	7,114	7,374	7,765	8,052	19,883	19,883
900	7,244	8,075	8,380	8,906	10,290	21,091	21,091	6,746	7,521	7,798	8,214	8,518	21,091	21,091
EACH ADD'L 100,000	604	669	692	733	840	1,675	1,675	566	626	647	679	703	1,675	1,675



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 311**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	586	629	644	671	742	1,292	1,292	561	600	615	636	651	1,292	1,292
40	656	702	719	749	826	1,432	1,432	628	671	687	710	727	1,432	1,432
50	724	775	794	826	911	1,571	1,571	694	741	758	784	802	1,571	1,571
60	793	848	868	903	994	1,709	1,709	760	811	829	857	877	1,709	1,709
70	862	921	943	980	1,079	1,849	1,849	826	881	901	931	952	1,849	1,849
75	896	957	980	1,019	1,121	1,918	1,918	859	916	937	968	990	1,918	1,918
80	931	994	1,018	1,058	1,164	1,989	1,989	893	952	973	1,005	1,028	1,989	1,989
85	965	1,030	1,054	1,096	1,205	2,057	2,057	925	987	1,008	1,041	1,065	2,057	2,057
90	999	1,067	1,092	1,134	1,247	2,126	2,126	959	1,022	1,044	1,078	1,103	2,126	2,126
95	1,034	1,104	1,129	1,173	1,290	2,197	2,197	992	1,057	1,080	1,115	1,141	2,197	2,197
100	1,068	1,140	1,166	1,212	1,332	2,266	2,266	1,025	1,092	1,116	1,152	1,178	2,266	2,266
105	1,102	1,176	1,203	1,250	1,374	2,335	2,335	1,058	1,127	1,152	1,189	1,216	2,335	2,335
110	1,137	1,213	1,241	1,289	1,416	2,404	2,404	1,091	1,162	1,187	1,225	1,253	2,404	2,404
115	1,167	1,245	1,273	1,322	1,451	2,456	2,456	1,121	1,193	1,219	1,258	1,286	2,456	2,456
120	1,197	1,276	1,305	1,355	1,486	2,508	2,508	1,150	1,224	1,250	1,289	1,318	2,508	2,508
125	1,228	1,308	1,337	1,388	1,521	2,560	2,560	1,180	1,255	1,281	1,321	1,351	2,560	2,560
130	1,259	1,340	1,370	1,421	1,557	2,613	2,613	1,210	1,286	1,313	1,354	1,384	2,613	2,613
140	1,326	1,410	1,441	1,494	1,635	2,731	2,731	1,275	1,354	1,382	1,424	1,455	2,731	2,731
150	1,393	1,480	1,513	1,568	1,714	2,852	2,852	1,340	1,422	1,451	1,495	1,527	2,852	2,852
160	1,480	1,572	1,606	1,664	1,818	3,015	3,015	1,425	1,511	1,542	1,588	1,621	3,015	3,015
170	1,565	1,661	1,697	1,758	1,919	3,172	3,172	1,507	1,597	1,629	1,677	1,713	3,172	3,172
175	1,592	1,690	1,726	1,788	1,951	3,220	3,220	1,534	1,625	1,658	1,706	1,742	3,220	3,220
180	1,620	1,719	1,755	1,817	1,982	3,267	3,267	1,560	1,653	1,686	1,735	1,771	3,267	3,267
190	1,676	1,778	1,815	1,879	2,048	3,364	3,364	1,616	1,710	1,744	1,795	1,832	3,364	3,364
200	1,754	1,858	1,896	1,962	2,135	3,486	3,486	1,692	1,789	1,824	1,876	1,914	3,486	3,486
220	1,916	2,025	2,065	2,134	2,316	3,734	3,734	1,850	1,952	1,988	2,043	2,083	3,734	3,734
240	2,079	2,195	2,237	2,311	2,504	4,010	4,010	2,009	2,118	2,156	2,214	2,257	4,010	4,010
250	2,160	2,280	2,323	2,399	2,598	4,149	4,149	2,089	2,200	2,240	2,299	2,343	4,149	4,149
275	2,353	2,481	2,528	2,609	2,822	4,485	4,485	2,276	2,395	2,438	2,502	2,549	4,485	4,485
300	2,512	2,649	2,700	2,787	3,016	4,802	4,802	2,430	2,558	2,604	2,672	2,723	4,802	4,802
325	2,671	2,819	2,874	2,968	3,215	5,144	5,144	2,582	2,721	2,770	2,844	2,899	5,144	5,144
350	2,852	3,011	3,070	3,170	3,436	5,505	5,505	2,756	2,905	2,958	3,038	3,096	5,505	5,505
375	3,033	3,203	3,265	3,373	3,657	5,868	5,868	2,931	3,089	3,146	3,231	3,294	5,868	5,868
400	3,213	3,394	3,460	3,575	3,877	6,230	6,230	3,105	3,273	3,334	3,424	3,491	6,230	6,230
425	3,393	3,586	3,657	3,779	4,101	6,612	6,612	3,277	3,458	3,522	3,618	3,689	6,612	6,612
450	3,573	3,779	3,855	3,985	4,329	7,007	7,007	3,449	3,642	3,710	3,813	3,889	7,007	7,007
475	3,752	3,971	4,051	4,190	4,555	7,401	7,401	3,621	3,825	3,898	4,007	4,088	7,401	7,401
500	3,931	4,163	4,248	4,395	4,782	7,796	7,796	3,792	4,009	4,086	4,202	4,287	7,796	7,796
600	4,649	4,933	5,037	5,217	5,689	9,375	9,375	4,479	4,744	4,839	4,980	5,084	9,375	9,375
700	5,367	5,703	5,826	6,038	6,597	10,955	10,955	5,166	5,479	5,591	5,758	5,881	10,955	10,955
750	5,727	6,088	6,220	6,449	7,051	11,745	11,745	5,510	5,847	5,967	6,148	6,280	11,745	11,745
800	6,086	6,473	6,615	6,860	7,505	12,536	12,536	5,854	6,215	6,344	6,537	6,679	12,536	12,536
850	6,444	6,857	7,008	7,270	7,958	13,324	13,324	6,197	6,582	6,720	6,926	7,077	13,324	13,324
900	6,804	7,242	7,403	7,681	8,412	14,115	14,115	6,541	6,950	7,096	7,316	7,476	14,115	14,115
EACH ADD'L 100,000	553	587	600	621	678	1,119	1,119	533	565	576	593	605	1,119	1,119



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 312**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	456	494	508	532	594	1,085	1,085	433	469	481	500	514	1,085	1,085
40	506	547	562	589	658	1,198	1,198	481	520	533	554	569	1,198	1,198
50	555	600	617	646	721	1,310	1,310	528	570	585	608	625	1,310	1,310
60	604	653	671	702	784	1,421	1,421	575	620	637	661	679	1,421	1,421
70	653	706	726	759	847	1,533	1,533	622	671	689	715	734	1,533	1,533
75	678	733	753	787	878	1,589	1,589	645	696	714	742	762	1,589	1,589
80	703	760	780	816	911	1,646	1,646	669	722	741	769	790	1,646	1,646
85	727	786	807	844	942	1,701	1,701	692	747	766	796	817	1,701	1,701
90	752	812	834	873	973	1,757	1,757	716	772	792	822	844	1,757	1,757
95	777	839	862	901	1,005	1,814	1,814	740	798	818	849	872	1,814	1,814
100	801	865	889	930	1,036	1,869	1,869	763	823	844	876	900	1,869	1,869
105	826	892	916	958	1,068	1,925	1,925	786	848	870	903	927	1,925	1,925
110	851	918	943	986	1,099	1,980	1,980	810	873	896	930	954	1,980	1,980
115	872	941	966	1,010	1,125	2,021	2,021	831	895	918	952	978	2,021	2,021
120	893	963	989	1,033	1,150	2,061	2,061	851	916	940	975	1,000	2,061	2,061
125	914	985	1,012	1,057	1,175	2,102	2,102	871	938	962	997	1,023	2,102	2,102
130	936	1,008	1,035	1,080	1,201	2,142	2,142	892	960	984	1,020	1,047	2,142	2,142
140	983	1,058	1,086	1,133	1,258	2,235	2,235	938	1,008	1,033	1,071	1,098	2,235	2,235
150	1,031	1,109	1,138	1,187	1,317	2,332	2,332	984	1,057	1,083	1,122	1,151	2,332	2,332
160	1,097	1,179	1,209	1,261	1,398	2,465	2,465	1,048	1,124	1,152	1,193	1,223	2,465	2,465
170	1,160	1,246	1,278	1,332	1,475	2,593	2,593	1,109	1,189	1,217	1,260	1,292	2,593	2,593
175	1,179	1,266	1,298	1,353	1,498	2,630	2,630	1,127	1,208	1,237	1,280	1,312	2,630	2,630
180	1,197	1,285	1,317	1,373	1,520	2,665	2,665	1,144	1,226	1,256	1,300	1,332	2,665	2,665
190	1,236	1,326	1,359	1,416	1,567	2,740	2,740	1,182	1,266	1,296	1,341	1,374	2,740	2,740
200	1,293	1,386	1,420	1,478	1,633	2,836	2,836	1,238	1,324	1,355	1,401	1,435	2,836	2,836
220	1,411	1,508	1,544	1,606	1,768	3,032	3,032	1,353	1,444	1,476	1,525	1,560	3,032	3,032
240	1,531	1,634	1,672	1,738	1,910	3,252	3,252	1,469	1,565	1,600	1,652	1,689	3,252	3,252
250	1,591	1,697	1,736	1,803	1,981	3,363	3,363	1,527	1,626	1,662	1,715	1,754	3,363	3,363
275	1,734	1,848	1,890	1,962	2,152	3,635	3,635	1,666	1,772	1,810	1,867	1,909	3,635	3,635
300	1,858	1,981	2,026	2,103	2,307	3,900	3,900	1,785	1,899	1,940	2,001	2,046	3,900	3,900
325	1,981	2,113	2,162	2,246	2,466	4,185	4,185	1,902	2,025	2,069	2,135	2,184	4,185	4,185
350	2,116	2,258	2,310	2,400	2,636	4,481	4,481	2,031	2,163	2,211	2,281	2,334	4,481	4,481
375	2,251	2,402	2,458	2,554	2,807	4,778	4,778	2,160	2,301	2,352	2,428	2,483	4,778	4,778
400	2,385	2,547	2,606	2,708	2,977	5,074	5,074	2,289	2,439	2,493	2,574	2,633	5,074	5,074
425	2,520	2,692	2,755	2,864	3,151	5,389	5,389	2,416	2,577	2,634	2,720	2,784	5,389	5,389
450	2,654	2,837	2,905	3,021	3,327	5,715	5,715	2,543	2,715	2,776	2,868	2,935	5,715	5,715
475	2,787	2,982	3,054	3,177	3,503	6,039	6,039	2,670	2,852	2,917	3,015	3,086	6,039	6,039
500	2,921	3,127	3,203	3,334	3,678	6,365	6,365	2,797	2,990	3,058	3,162	3,238	6,365	6,365
600	3,456	3,708	3,801	3,961	4,382	7,668	7,668	3,304	3,540	3,624	3,751	3,843	7,668	7,668
700	3,991	4,289	4,399	4,588	5,086	8,971	8,971	3,811	4,090	4,190	4,339	4,449	8,971	8,971
750	4,258	4,580	4,698	4,902	5,438	9,623	9,623	4,065	4,365	4,473	4,634	4,752	9,623	9,623
800	4,526	4,871	4,997	5,216	5,791	10,275	10,275	4,319	4,641	4,756	4,928	5,055	10,275	10,275
850	4,793	5,161	5,296	5,529	6,142	10,925	10,925	4,572	4,916	5,038	5,222	5,357	10,925	10,925
900	5,061	5,452	5,595	5,843	6,495	11,578	11,578	4,826	5,191	5,322	5,517	5,660	11,578	11,578
EACH ADD'L 100,000	388	418	429	449	499	892	892	370	398	408	423	435	892	892



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 313**

AMOUNT (\$000)	FRAME								MASONRY					
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	688	796	835	903	1,081	2,474	2,474	624	724	760	813	853	2,474	2,474
40	763	881	924	999	1,195	2,728	2,728	692	802	841	900	944	2,728	2,728
50	837	966	1,013	1,094	1,309	2,981	2,981	760	880	923	987	1,034	2,981	2,981
60	910	1,049	1,100	1,189	1,420	3,230	3,230	827	957	1,003	1,073	1,124	3,230	3,230
70	984	1,134	1,189	1,284	1,534	3,483	3,483	894	1,034	1,084	1,159	1,214	3,483	3,483
75	1,021	1,176	1,233	1,331	1,590	3,608	3,608	928	1,073	1,125	1,202	1,259	3,608	3,608
80	1,059	1,219	1,278	1,380	1,648	3,736	3,736	962	1,112	1,166	1,246	1,305	3,736	3,736
85	1,095	1,261	1,322	1,427	1,703	3,861	3,861	996	1,150	1,206	1,289	1,350	3,861	3,861
90	1,132	1,303	1,366	1,474	1,760	3,985	3,985	1,029	1,189	1,246	1,332	1,394	3,985	3,985
95	1,169	1,346	1,411	1,523	1,817	4,114	4,114	1,063	1,228	1,287	1,375	1,440	4,114	4,114
100	1,206	1,388	1,455	1,570	1,873	4,238	4,238	1,097	1,267	1,327	1,418	1,485	4,238	4,238
105	1,243	1,430	1,499	1,617	1,929	4,363	4,363	1,130	1,305	1,368	1,461	1,530	4,363	4,363
110	1,279	1,472	1,543	1,664	1,985	4,488	4,488	1,164	1,344	1,408	1,504	1,575	4,488	4,488
115	1,309	1,505	1,576	1,700	2,027	4,572	4,572	1,191	1,374	1,439	1,537	1,609	4,572	4,572
120	1,338	1,537	1,610	1,736	2,067	4,655	4,655	1,218	1,404	1,470	1,570	1,643	4,655	4,655
125	1,367	1,569	1,643	1,771	2,109	4,739	4,739	1,245	1,434	1,502	1,603	1,677	4,739	4,739
130	1,396	1,602	1,677	1,807	2,150	4,823	4,823	1,273	1,465	1,533	1,636	1,711	4,823	4,823
140	1,462	1,675	1,753	1,888	2,244	5,019	5,019	1,334	1,533	1,604	1,711	1,789	5,019	5,019
150	1,529	1,750	1,831	1,972	2,341	5,222	5,222	1,396	1,602	1,676	1,787	1,868	5,222	5,222
160	1,618	1,851	1,937	2,085	2,473	5,503	5,503	1,479	1,696	1,774	1,890	1,976	5,503	5,503
170	1,705	1,949	2,039	2,194	2,601	5,775	5,775	1,559	1,787	1,868	1,990	2,080	5,775	5,775
175	1,732	1,980	2,070	2,227	2,639	5,853	5,853	1,584	1,815	1,897	2,021	2,112	5,853	5,853
180	1,759	2,009	2,101	2,259	2,676	5,928	5,928	1,609	1,842	1,926	2,051	2,143	5,928	5,928
190	1,814	2,071	2,165	2,327	2,754	6,087	6,087	1,660	1,900	1,985	2,113	2,207	6,087	6,087
200	1,884	2,147	2,244	2,410	2,848	6,266	6,266	1,727	1,972	2,060	2,191	2,287	6,266	6,266
220	2,029	2,305	2,406	2,581	3,041	6,632	6,632	1,863	2,121	2,213	2,351	2,452	6,632	6,632
240	2,183	2,477	2,584	2,770	3,259	7,072	7,072	2,007	2,281	2,379	2,526	2,633	7,072	7,072
250	2,261	2,563	2,674	2,865	3,369	7,295	7,295	2,080	2,362	2,462	2,613	2,724	7,295	7,295
275	2,448	2,772	2,890	3,095	3,635	7,845	7,845	2,253	2,556	2,664	2,826	2,944	7,845	7,845
300	2,618	2,966	3,093	3,313	3,893	8,416	8,416	2,409	2,734	2,850	3,024	3,151	8,416	8,416
325	2,798	3,173	3,311	3,549	4,174	9,056	9,056	2,572	2,923	3,048	3,236	3,373	9,056	9,056
350	2,992	3,395	3,543	3,798	4,470	9,709	9,709	2,750	3,126	3,261	3,462	3,610	9,709	9,709
375	3,187	3,617	3,775	4,048	4,766	10,364	10,364	2,928	3,330	3,474	3,689	3,847	10,364	10,364
400	3,381	3,839	4,007	4,297	5,061	11,016	11,016	3,106	3,533	3,686	3,915	4,083	11,016	11,016
425	3,581	4,069	4,249	4,558	5,373	11,729	11,729	3,287	3,744	3,907	4,151	4,330	11,729	11,729
450	3,784	4,306	4,497	4,827	5,697	12,478	12,478	3,471	3,958	4,132	4,393	4,584	12,478	12,478
475	3,986	4,541	4,744	5,095	6,019	13,223	13,223	3,654	4,171	4,356	4,633	4,836	13,223	13,223
500	4,189	4,776	4,992	5,363	6,342	13,972	13,972	3,837	4,385	4,581	4,874	5,089	13,972	13,972
600	5,002	5,720	5,983	6,437	7,634	16,965	16,965	4,571	5,241	5,480	5,839	6,102	16,965	16,965
700	5,814	6,663	6,974	7,511	8,925	19,957	19,957	5,305	6,097	6,380	6,804	7,115	19,957	19,957
750	6,220	7,134	7,470	8,049	9,572	21,455	21,455	5,672	6,525	6,830	7,287	7,622	21,455	21,455
800	6,627	7,607	7,966	8,586	10,219	22,953	22,953	6,039	6,953	7,280	7,770	8,129	22,953	22,953
850	7,032	8,077	8,460	9,122	10,864	24,447	24,447	6,406	7,381	7,729	8,252	8,635	24,447	24,447
900	7,439	8,549	8,957	9,660	11,511	25,946	25,946	6,773	7,809	8,179	8,735	9,142	25,946	25,946
EACH ADD'L 100,000	591	677	708	762	906	2,022	2,022	539	619	648	691	722	2,022	2,022



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 314**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	496	525	535	553	601	970	970	479	506	515	529	540	970	970
40	558	589	601	620	672	1,079	1,079	539	568	579	594	606	1,079	1,079
50	619	653	666	687	744	1,187	1,187	599	630	642	659	671	1,187	1,187
60	680	717	730	753	815	1,295	1,295	657	692	704	723	736	1,295	1,295
70	741	781	795	820	887	1,403	1,403	717	754	767	787	802	1,403	1,403
75	771	813	828	854	922	1,457	1,457	747	785	799	819	834	1,457	1,457
80	802	845	860	887	958	1,512	1,512	777	816	831	852	868	1,512	1,512
85	832	876	892	920	994	1,565	1,565	806	847	862	884	900	1,565	1,565
90	863	908	925	954	1,029	1,619	1,619	836	878	893	916	932	1,619	1,619
95	894	940	958	987	1,065	1,674	1,674	865	909	925	948	965	1,674	1,674
100	924	972	990	1,021	1,101	1,728	1,728	895	940	956	980	998	1,728	1,728
105	955	1,004	1,022	1,054	1,137	1,782	1,782	925	971	988	1,012	1,031	1,782	1,782
110	985	1,036	1,055	1,087	1,172	1,836	1,836	954	1,002	1,019	1,045	1,063	1,836	1,836
115	1,013	1,065	1,084	1,117	1,203	1,878	1,878	982	1,030	1,048	1,074	1,093	1,878	1,878
120	1,040	1,093	1,113	1,146	1,234	1,920	1,920	1,009	1,058	1,076	1,102	1,121	1,920	1,920
125	1,068	1,122	1,142	1,176	1,265	1,962	1,962	1,036	1,086	1,104	1,131	1,151	1,962	1,962
130	1,096	1,151	1,171	1,205	1,296	2,005	2,005	1,064	1,115	1,133	1,160	1,180	2,005	2,005
140	1,156	1,213	1,233	1,269	1,363	2,099	2,099	1,122	1,175	1,194	1,222	1,243	2,099	2,099
150	1,216	1,275	1,296	1,334	1,431	2,195	2,195	1,181	1,236	1,255	1,285	1,306	2,195	2,195
160	1,291	1,353	1,375	1,414	1,517	2,321	2,321	1,254	1,311	1,332	1,363	1,386	2,321	2,321
170	1,364	1,428	1,452	1,493	1,601	2,442	2,442	1,325	1,385	1,407	1,439	1,463	2,442	2,442
175	1,390	1,455	1,480	1,521	1,630	2,482	2,482	1,351	1,412	1,434	1,466	1,490	2,482	2,482
180	1,416	1,482	1,507	1,549	1,659	2,521	2,521	1,376	1,438	1,460	1,493	1,518	2,521	2,521
190	1,469	1,537	1,562	1,605	1,719	2,602	2,602	1,429	1,492	1,515	1,549	1,574	2,602	2,602
200	1,537	1,606	1,632	1,676	1,792	2,698	2,698	1,495	1,560	1,583	1,618	1,643	2,698	2,698
220	1,676	1,749	1,776	1,823	1,945	2,896	2,896	1,632	1,701	1,725	1,762	1,788	2,896	2,896
240	1,817	1,895	1,924	1,973	2,102	3,113	3,113	1,771	1,843	1,869	1,908	1,937	3,113	3,113
250	1,888	1,968	1,997	2,048	2,181	3,222	3,222	1,840	1,914	1,941	1,981	2,010	3,222	3,222
275	2,051	2,137	2,169	2,223	2,366	3,482	3,482	2,000	2,080	2,109	2,151	2,183	3,482	3,482
300	2,181	2,274	2,307	2,366	2,519	3,718	3,718	2,126	2,212	2,243	2,289	2,323	3,718	3,718
325	2,314	2,413	2,450	2,513	2,679	3,973	3,973	2,254	2,347	2,380	2,430	2,466	3,973	3,973
350	2,470	2,576	2,616	2,683	2,861	4,250	4,250	2,405	2,505	2,541	2,594	2,633	4,250	4,250
375	2,625	2,739	2,781	2,853	3,044	4,528	4,528	2,557	2,663	2,701	2,758	2,800	4,528	4,528
400	2,780	2,902	2,946	3,023	3,226	4,805	4,805	2,708	2,821	2,861	2,922	2,967	4,805	4,805
425	2,934	3,063	3,111	3,193	3,409	5,094	5,094	2,856	2,977	3,020	3,085	3,132	5,094	5,094
450	3,086	3,224	3,275	3,362	3,593	5,390	5,390	3,003	3,132	3,178	3,247	3,298	5,390	5,390
475	3,237	3,384	3,438	3,531	3,776	5,686	5,686	3,149	3,286	3,335	3,409	3,463	5,686	5,686
500	3,389	3,545	3,602	3,700	3,959	5,982	5,982	3,296	3,441	3,493	3,570	3,628	5,982	5,982
600	3,996	4,186	4,256	4,377	4,694	7,167	7,167	3,882	4,060	4,123	4,218	4,288	7,167	7,167
700	4,603	4,828	4,911	5,053	5,428	8,352	8,352	4,468	4,678	4,753	4,866	4,948	8,352	8,352
750	4,907	5,149	5,238	5,392	5,795	8,945	8,945	4,762	4,988	5,068	5,190	5,278	8,945	8,945
800	5,211	5,470	5,566	5,730	6,163	9,539	9,539	5,055	5,297	5,384	5,514	5,609	9,539	9,539
850	5,514	5,791	5,892	6,068	6,530	10,130	10,130	5,348	5,606	5,699	5,837	5,939	10,130	10,130
900	5,818	6,112	6,220	6,407	6,897	10,724	10,724	5,641	5,916	6,014	6,161	6,269	10,724	10,724
EACH ADD'L 100,000	498	521	529	543	581	877	877	484	505	513	524	533	877	877



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 315**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	446	469	477	491	528	816	816	433	454	461	472	480	816	816
40	500	524	533	549	589	907	907	485	508	516	528	537	907	907
50	553	580	590	606	651	997	997	537	562	571	584	594	997	997
60	606	635	645	664	712	1,086	1,086	589	616	625	640	650	1,086	1,086
70	659	690	702	721	773	1,176	1,176	641	670	680	695	707	1,176	1,176
75	686	718	730	750	804	1,221	1,221	666	696	707	723	735	1,221	1,221
80	713	746	758	779	835	1,267	1,267	693	724	735	751	764	1,267	1,267
85	739	773	786	808	865	1,311	1,311	718	750	762	779	792	1,311	1,311
90	765	801	814	836	895	1,356	1,356	744	777	789	807	820	1,356	1,356
95	792	829	842	865	926	1,402	1,402	770	804	817	835	848	1,402	1,402
100	819	856	870	894	957	1,446	1,446	796	831	844	863	876	1,446	1,446
105	845	884	898	923	987	1,491	1,491	822	858	871	890	905	1,491	1,491
110	872	912	926	951	1,018	1,536	1,536	848	885	898	918	933	1,536	1,536
115	896	937	952	977	1,045	1,572	1,572	872	910	923	943	958	1,572	1,572
120	920	961	976	1,002	1,071	1,607	1,607	895	934	947	968	983	1,607	1,607
125	944	986	1,001	1,028	1,098	1,642	1,642	919	958	972	993	1,008	1,642	1,642
130	969	1,011	1,027	1,054	1,125	1,678	1,678	943	983	997	1,018	1,034	1,678	1,678
140	1,021	1,065	1,081	1,109	1,183	1,757	1,757	995	1,036	1,051	1,073	1,089	1,757	1,757
150	1,074	1,120	1,137	1,166	1,242	1,839	1,839	1,047	1,089	1,105	1,128	1,144	1,839	1,839
160	1,143	1,191	1,208	1,239	1,319	1,947	1,947	1,114	1,159	1,175	1,199	1,217	1,947	1,947
170	1,209	1,259	1,278	1,310	1,394	2,051	2,051	1,178	1,226	1,242	1,268	1,286	2,051	2,051
175	1,231	1,282	1,300	1,333	1,418	2,084	2,084	1,200	1,248	1,265	1,290	1,309	2,084	2,084
180	1,252	1,304	1,323	1,356	1,442	2,115	2,115	1,221	1,269	1,287	1,313	1,332	2,115	2,115
190	1,297	1,350	1,370	1,403	1,492	2,181	2,181	1,265	1,315	1,332	1,359	1,378	2,181	2,181
200	1,360	1,414	1,434	1,468	1,559	2,267	2,267	1,327	1,378	1,396	1,423	1,443	2,267	2,267
220	1,489	1,546	1,567	1,603	1,699	2,442	2,442	1,455	1,508	1,527	1,556	1,577	2,442	2,442
240	1,619	1,679	1,702	1,740	1,841	2,630	2,630	1,582	1,639	1,659	1,689	1,712	2,630	2,630
250	1,683	1,746	1,768	1,808	1,912	2,725	2,725	1,645	1,704	1,725	1,756	1,779	2,725	2,725
275	1,835	1,902	1,927	1,969	2,081	2,952	2,952	1,795	1,857	1,880	1,913	1,938	2,952	2,952
300	1,958	2,030	2,057	2,102	2,222	3,159	3,159	1,915	1,982	2,006	2,042	2,069	3,159	3,159
325	2,080	2,158	2,186	2,236	2,365	3,376	3,376	2,034	2,106	2,132	2,171	2,199	3,376	3,376
350	2,220	2,304	2,334	2,387	2,526	3,611	3,611	2,170	2,248	2,276	2,318	2,348	3,611	3,611
375	2,360	2,449	2,482	2,538	2,687	3,846	3,846	2,306	2,390	2,419	2,464	2,497	3,846	3,846
400	2,500	2,594	2,629	2,689	2,847	4,080	4,080	2,443	2,531	2,563	2,610	2,645	4,080	4,080
425	2,638	2,739	2,776	2,840	3,009	4,324	4,324	2,577	2,671	2,705	2,756	2,793	4,324	4,324
450	2,774	2,882	2,922	2,990	3,170	4,574	4,574	2,710	2,810	2,846	2,900	2,940	4,574	4,574
475	2,911	3,026	3,068	3,140	3,332	4,823	4,823	2,842	2,949	2,987	3,045	3,087	4,823	4,823
500	3,047	3,169	3,214	3,290	3,493	5,073	5,073	2,975	3,088	3,128	3,189	3,234	5,073	5,073
600	3,594	3,743	3,797	3,892	4,139	6,071	6,071	3,505	3,644	3,693	3,768	3,822	6,071	6,071
700	4,141	4,317	4,381	4,493	4,785	7,069	7,069	4,036	4,200	4,258	4,346	4,411	7,069	7,069
750	4,415	4,604	4,673	4,793	5,109	7,568	7,568	4,301	4,478	4,541	4,635	4,705	7,568	7,568
800	4,688	4,891	4,966	5,094	5,432	8,068	8,068	4,567	4,756	4,824	4,925	4,999	8,068	8,068
850	4,961	5,178	5,257	5,394	5,754	8,566	8,566	4,832	5,033	5,106	5,214	5,293	8,566	8,566
900	5,235	5,465	5,549	5,695	6,078	9,066	9,066	5,097	5,312	5,388	5,503	5,588	9,066	9,066
EACH ADD'L 100,000	428	445	452	463	493	724	724	417	433	439	448	455	724	724



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 316**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	457	484	493	510	553	894	894	442	466	475	488	498	894	894
40	514	543	553	572	620	994	994	497	524	533	548	558	994	994
50	570	602	613	633	686	1,094	1,094	552	581	591	607	619	1,094	1,094
60	626	660	673	694	751	1,193	1,193	606	638	649	666	678	1,193	1,193
70	683	719	733	756	817	1,293	1,293	661	695	707	725	739	1,293	1,293
75	711	749	763	787	850	1,343	1,343	688	724	736	755	769	1,343	1,343
80	739	779	793	818	883	1,393	1,393	716	752	765	785	799	1,393	1,393
85	767	808	822	848	916	1,443	1,443	743	781	794	814	829	1,443	1,443
90	795	837	852	879	948	1,492	1,492	770	809	823	844	859	1,492	1,492
95	823	867	882	910	982	1,543	1,543	798	838	852	874	890	1,543	1,543
100	852	896	912	940	1,015	1,592	1,592	825	866	881	903	920	1,592	1,592
105	880	925	942	971	1,047	1,642	1,642	852	895	910	933	950	1,642	1,642
110	908	955	972	1,002	1,080	1,692	1,692	880	923	939	963	980	1,692	1,692
115	934	981	999	1,029	1,109	1,731	1,731	905	950	966	989	1,007	1,731	1,731
120	959	1,007	1,025	1,056	1,137	1,769	1,769	930	975	991	1,015	1,033	1,769	1,769
125	985	1,034	1,052	1,083	1,166	1,808	1,808	955	1,001	1,017	1,042	1,060	1,808	1,808
130	1,010	1,061	1,079	1,111	1,195	1,847	1,847	980	1,027	1,044	1,069	1,087	1,847	1,847
140	1,065	1,117	1,137	1,170	1,256	1,934	1,934	1,034	1,083	1,100	1,126	1,145	1,934	1,934
150	1,121	1,175	1,195	1,229	1,319	2,023	2,023	1,088	1,139	1,157	1,184	1,204	2,023	2,023
160	1,190	1,246	1,267	1,303	1,398	2,138	2,138	1,155	1,209	1,227	1,256	1,277	2,138	2,138
170	1,257	1,316	1,338	1,376	1,475	2,251	2,251	1,221	1,277	1,296	1,326	1,348	2,251	2,251
175	1,281	1,341	1,363	1,402	1,502	2,288	2,288	1,245	1,301	1,321	1,351	1,373	2,288	2,288
180	1,305	1,366	1,388	1,427	1,529	2,323	2,323	1,268	1,325	1,346	1,376	1,399	2,323	2,323
190	1,354	1,417	1,440	1,479	1,584	2,398	2,398	1,317	1,375	1,396	1,427	1,450	2,398	2,398
200	1,416	1,480	1,504	1,545	1,652	2,486	2,486	1,378	1,437	1,459	1,491	1,515	2,486	2,486
220	1,545	1,612	1,637	1,680	1,792	2,669	2,669	1,504	1,567	1,590	1,623	1,648	2,669	2,669
240	1,675	1,746	1,773	1,818	1,937	2,869	2,869	1,632	1,699	1,723	1,758	1,785	2,869	2,869
250	1,740	1,813	1,840	1,887	2,010	2,969	2,969	1,695	1,764	1,789	1,826	1,853	2,969	2,969
275	1,890	1,969	1,998	2,049	2,180	3,209	3,209	1,843	1,917	1,943	1,983	2,012	3,209	3,209
300	2,010	2,095	2,126	2,180	2,322	3,427	3,427	1,959	2,039	2,067	2,109	2,141	3,427	3,427
325	2,132	2,224	2,258	2,316	2,469	3,661	3,661	2,077	2,163	2,193	2,239	2,273	3,661	3,661
350	2,276	2,374	2,410	2,473	2,637	3,917	3,917	2,217	2,309	2,341	2,391	2,427	3,917	3,917
375	2,419	2,524	2,563	2,630	2,805	4,173	4,173	2,356	2,454	2,489	2,542	2,580	4,173	4,173
400	2,562	2,674	2,715	2,786	2,973	4,428	4,428	2,495	2,600	2,637	2,693	2,734	4,428	4,428
425	2,704	2,823	2,867	2,942	3,141	4,694	4,694	2,632	2,743	2,783	2,843	2,887	4,694	4,694
450	2,844	2,971	3,018	3,099	3,311	4,968	4,968	2,767	2,886	2,929	2,992	3,039	4,968	4,968
475	2,983	3,119	3,168	3,254	3,480	5,240	5,240	2,902	3,028	3,074	3,141	3,191	5,240	5,240
500	3,123	3,266	3,319	3,410	3,649	5,513	5,513	3,037	3,171	3,219	3,290	3,343	5,513	5,513
600	3,683	3,858	3,922	4,033	4,325	6,605	6,605	3,577	3,741	3,799	3,887	3,951	6,605	6,605
700	4,242	4,449	4,525	4,657	5,002	7,697	7,697	4,118	4,311	4,380	4,484	4,560	7,697	7,697
750	4,522	4,745	4,827	4,969	5,341	8,244	8,244	4,388	4,596	4,671	4,782	4,864	8,244	8,244
800	4,802	5,041	5,129	5,281	5,679	8,790	8,790	4,658	4,882	4,961	5,081	5,169	8,790	8,790
850	5,081	5,337	5,430	5,592	6,017	9,336	9,336	4,928	5,166	5,251	5,379	5,473	9,336	9,336
900	5,361	5,633	5,732	5,904	6,356	9,882	9,882	5,199	5,452	5,542	5,678	5,777	9,882	9,882
EACH ADD'L 100,000	459	480	487	501	536	808	808	446	466	473	483	491	808	808



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 318**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	511	527	533	544	572	787	787	501	516	522	530	536	787	787
40	567	586	592	604	634	872	872	556	574	580	589	595	872	872
50	624	644	651	663	697	956	956	612	630	637	647	654	956	956
60	679	701	709	723	758	1,039	1,039	666	687	694	705	712	1,039	1,039
70	736	759	767	782	821	1,122	1,122	722	743	751	763	771	1,122	1,122
75	764	788	796	812	852	1,164	1,164	749	772	780	792	800	1,164	1,164
80	792	817	826	842	883	1,207	1,207	777	801	809	821	830	1,207	1,207
85	820	846	855	871	914	1,248	1,248	805	829	837	850	859	1,248	1,248
90	848	875	884	901	945	1,290	1,290	832	857	866	879	889	1,290	1,290
95	876	904	914	931	976	1,332	1,332	860	885	894	908	918	1,332	1,332
100	904	932	943	961	1,007	1,374	1,374	887	914	923	937	947	1,374	1,374
105	932	961	972	990	1,038	1,415	1,415	915	942	952	966	977	1,415	1,415
110	960	990	1,001	1,020	1,070	1,457	1,457	942	970	980	995	1,006	1,457	1,457
115	986	1,016	1,028	1,047	1,097	1,491	1,491	968	996	1,006	1,021	1,033	1,491	1,491
120	1,011	1,042	1,053	1,073	1,124	1,525	1,525	993	1,021	1,032	1,047	1,058	1,525	1,525
125	1,037	1,068	1,080	1,100	1,152	1,559	1,559	1,018	1,047	1,058	1,073	1,085	1,559	1,559
130	1,063	1,095	1,106	1,126	1,180	1,593	1,593	1,044	1,073	1,084	1,100	1,112	1,593	1,593
140	1,120	1,153	1,165	1,186	1,241	1,670	1,670	1,100	1,131	1,142	1,158	1,170	1,670	1,670
150	1,178	1,212	1,225	1,246	1,304	1,750	1,750	1,157	1,189	1,201	1,218	1,230	1,750	1,750
160	1,259	1,295	1,308	1,331	1,391	1,860	1,860	1,237	1,271	1,283	1,301	1,314	1,860	1,860
170	1,337	1,374	1,388	1,412	1,475	1,967	1,967	1,314	1,349	1,362	1,381	1,395	1,967	1,967
175	1,357	1,395	1,409	1,433	1,497	1,995	1,995	1,334	1,369	1,382	1,401	1,415	1,995	1,995
180	1,377	1,415	1,430	1,454	1,519	2,022	2,022	1,353	1,390	1,402	1,422	1,436	2,022	2,022
190	1,420	1,460	1,474	1,499	1,565	2,081	2,081	1,396	1,433	1,446	1,466	1,481	2,081	2,081
200	1,497	1,538	1,553	1,578	1,646	2,175	2,175	1,473	1,511	1,524	1,545	1,559	2,175	2,175
220	1,655	1,698	1,713	1,740	1,812	2,367	2,367	1,629	1,669	1,683	1,705	1,720	2,367	2,367
240	1,810	1,855	1,872	1,901	1,977	2,567	2,567	1,783	1,825	1,840	1,863	1,880	2,567	2,567
250	1,887	1,934	1,951	1,981	2,059	2,666	2,666	1,859	1,903	1,918	1,942	1,959	2,666	2,666
275	2,074	2,124	2,142	2,174	2,257	2,909	2,909	2,043	2,090	2,107	2,132	2,150	2,909	2,909
300	2,232	2,285	2,305	2,339	2,429	3,129	3,129	2,199	2,249	2,267	2,294	2,314	3,129	3,129
325	2,378	2,436	2,457	2,494	2,591	3,347	3,347	2,343	2,397	2,417	2,446	2,467	3,347	3,347
350	2,538	2,600	2,623	2,662	2,766	3,577	3,577	2,500	2,558	2,579	2,610	2,633	3,577	3,577
375	2,697	2,764	2,788	2,831	2,942	3,809	3,809	2,657	2,720	2,742	2,775	2,800	3,809	3,809
400	2,857	2,928	2,954	2,999	3,117	4,039	4,039	2,814	2,881	2,904	2,940	2,966	4,039	4,039
425	3,015	3,091	3,118	3,166	3,293	4,276	4,276	2,970	3,040	3,065	3,103	3,131	4,276	4,276
450	3,172	3,253	3,282	3,334	3,468	4,518	4,518	3,124	3,199	3,226	3,266	3,296	4,518	4,518
475	3,329	3,414	3,446	3,500	3,643	4,759	4,759	3,277	3,357	3,386	3,429	3,460	4,759	4,759
500	3,485	3,576	3,610	3,667	3,819	5,000	5,000	3,431	3,516	3,546	3,591	3,625	5,000	5,000
600	4,113	4,224	4,265	4,336	4,521	5,965	5,965	4,047	4,150	4,187	4,243	4,284	5,965	5,965
700	4,741	4,872	4,920	5,004	5,223	6,930	6,930	4,662	4,785	4,828	4,894	4,942	6,930	6,930
750	5,055	5,196	5,248	5,338	5,574	7,413	7,413	4,970	5,102	5,149	5,220	5,272	7,413	7,413
800	5,369	5,520	5,576	5,672	5,925	7,896	7,896	5,278	5,419	5,470	5,546	5,601	7,896	7,896
850	5,682	5,844	5,903	6,006	6,275	8,378	8,378	5,585	5,736	5,790	5,871	5,930	8,378	8,378
900	5,996	6,168	6,231	6,340	6,627	8,861	8,861	5,893	6,054	6,111	6,197	6,260	8,861	8,861
EACH ADD'L 100,000	436	450	455	463	485	658	658	429	441	445	452	457	658	658



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 319**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	443	468	478	494	536	866	866	428	452	460	473	482	866	866
40	498	526	536	554	600	963	963	481	507	517	530	541	963	963
50	553	583	594	613	664	1,060	1,060	534	563	573	588	599	1,060	1,060
60	607	640	652	673	727	1,156	1,156	587	618	629	645	657	1,156	1,156
70	661	697	710	732	791	1,253	1,253	640	673	685	703	716	1,253	1,253
75	689	725	739	762	823	1,301	1,301	667	701	713	731	745	1,301	1,301
80	716	754	768	792	856	1,350	1,350	693	729	741	760	774	1,350	1,350
85	743	782	797	822	887	1,397	1,397	719	756	769	789	803	1,397	1,397
90	770	811	826	851	919	1,445	1,445	746	784	797	817	832	1,445	1,445
95	798	839	855	881	951	1,494	1,494	773	812	826	846	862	1,494	1,494
100	825	868	884	911	983	1,542	1,542	799	839	854	875	891	1,542	1,542
105	852	896	913	941	1,015	1,591	1,591	826	867	882	904	920	1,591	1,591
110	879	925	942	970	1,046	1,639	1,639	852	895	910	933	949	1,639	1,639
115	904	951	968	997	1,074	1,676	1,676	877	920	935	958	975	1,676	1,676
120	929	976	993	1,023	1,101	1,714	1,714	900	944	960	984	1,001	1,714	1,714
125	954	1,002	1,019	1,049	1,129	1,752	1,752	925	970	986	1,010	1,027	1,752	1,752
130	979	1,027	1,045	1,076	1,157	1,790	1,790	950	995	1,011	1,036	1,053	1,790	1,790
140	1,032	1,082	1,101	1,133	1,217	1,874	1,874	1,002	1,049	1,066	1,091	1,109	1,874	1,874
150	1,086	1,138	1,157	1,190	1,278	1,960	1,960	1,054	1,103	1,121	1,147	1,166	1,960	1,960
160	1,152	1,207	1,228	1,263	1,354	2,071	2,071	1,119	1,171	1,189	1,217	1,237	2,071	2,071
170	1,217	1,275	1,296	1,333	1,429	2,180	2,180	1,183	1,237	1,256	1,285	1,306	2,180	2,180
175	1,241	1,299	1,321	1,358	1,455	2,216	2,216	1,206	1,260	1,280	1,309	1,330	2,216	2,216
180	1,264	1,323	1,345	1,382	1,481	2,251	2,251	1,229	1,284	1,304	1,333	1,355	2,251	2,251
190	1,312	1,372	1,395	1,433	1,534	2,323	2,323	1,275	1,332	1,352	1,382	1,405	2,323	2,323
200	1,372	1,434	1,457	1,496	1,600	2,409	2,409	1,334	1,392	1,413	1,444	1,467	2,409	2,409
220	1,496	1,562	1,586	1,627	1,736	2,586	2,586	1,457	1,518	1,540	1,573	1,597	2,586	2,586
240	1,622	1,692	1,717	1,761	1,877	2,779	2,779	1,581	1,645	1,669	1,703	1,729	2,779	2,779
250	1,685	1,756	1,783	1,828	1,947	2,876	2,876	1,642	1,709	1,733	1,768	1,795	2,876	2,876
275	1,831	1,908	1,936	1,984	2,112	3,108	3,108	1,785	1,857	1,882	1,921	1,949	3,108	3,108
300	1,947	2,030	2,060	2,112	2,249	3,319	3,319	1,898	1,975	2,002	2,043	2,073	3,319	3,319
325	2,065	2,154	2,187	2,243	2,391	3,547	3,547	2,012	2,095	2,125	2,169	2,202	3,547	3,547
350	2,205	2,300	2,335	2,395	2,554	3,794	3,794	2,147	2,236	2,268	2,316	2,351	3,794	3,794
375	2,343	2,445	2,483	2,547	2,717	4,042	4,042	2,282	2,377	2,411	2,462	2,500	4,042	4,042
400	2,482	2,590	2,630	2,699	2,880	4,289	4,289	2,417	2,518	2,554	2,609	2,648	4,289	4,289
425	2,619	2,735	2,777	2,850	3,043	4,547	4,547	2,549	2,657	2,696	2,754	2,796	4,547	4,547
450	2,755	2,878	2,923	3,002	3,207	4,812	4,812	2,681	2,796	2,837	2,899	2,944	4,812	4,812
475	2,890	3,021	3,069	3,152	3,371	5,076	5,076	2,811	2,934	2,977	3,043	3,091	5,076	5,076
500	3,025	3,164	3,215	3,303	3,534	5,340	5,340	2,942	3,072	3,118	3,187	3,238	5,340	5,340
600	3,567	3,737	3,799	3,907	4,190	6,398	6,398	3,465	3,624	3,680	3,765	3,828	6,398	6,398
700	4,109	4,310	4,384	4,511	4,845	7,456	7,456	3,989	4,176	4,243	4,343	4,417	7,456	7,456
750	4,380	4,597	4,676	4,813	5,173	7,985	7,985	4,251	4,452	4,524	4,633	4,712	7,985	7,985
800	4,652	4,883	4,968	5,115	5,501	8,515	8,515	4,512	4,729	4,806	4,922	5,007	8,515	8,515
850	4,922	5,169	5,260	5,417	5,829	9,043	9,043	4,774	5,005	5,087	5,211	5,301	9,043	9,043
900	5,193	5,456	5,553	5,719	6,157	9,573	9,573	5,036	5,281	5,369	5,500	5,596	9,573	9,573
EACH ADD'L 100,000	444	465	472	485	519	783	783	432	451	458	468	475	783	783



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 320**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	407	431	439	454	493	796	796	393	415	423	435	443	796	796
40	458	484	493	509	552	885	885	442	466	475	488	497	885	885
50	508	536	546	564	611	975	975	491	517	527	541	551	975	975
60	558	588	599	618	669	1,063	1,063	540	568	578	593	604	1,063	1,063
70	608	641	653	673	728	1,152	1,152	589	619	630	646	658	1,152	1,152
75	633	667	679	701	757	1,196	1,196	613	644	656	673	685	1,196	1,196
80	659	694	706	728	787	1,241	1,241	638	670	682	699	712	1,241	1,241
85	683	719	733	755	816	1,285	1,285	662	695	707	725	739	1,285	1,285
90	708	746	759	783	845	1,329	1,329	686	721	733	752	765	1,329	1,329
95	734	772	786	810	874	1,374	1,374	710	746	759	778	792	1,374	1,374
100	759	798	813	838	904	1,418	1,418	735	772	785	805	819	1,418	1,418
105	784	824	839	865	933	1,463	1,463	759	797	811	831	846	1,463	1,463
110	809	851	866	892	962	1,507	1,507	784	823	837	858	873	1,507	1,507
115	832	874	890	917	988	1,542	1,542	806	846	860	881	897	1,542	1,542
120	854	897	913	941	1,013	1,576	1,576	828	868	883	905	920	1,576	1,576
125	877	921	937	965	1,038	1,611	1,611	851	892	906	928	944	1,611	1,611
130	900	945	961	990	1,064	1,646	1,646	873	915	930	952	969	1,646	1,646
140	949	995	1,012	1,042	1,119	1,723	1,723	921	964	980	1,003	1,020	1,723	1,723
150	998	1,046	1,064	1,095	1,175	1,802	1,802	969	1,014	1,030	1,054	1,072	1,802	1,802
160	1,060	1,110	1,129	1,161	1,246	1,905	1,905	1,029	1,076	1,093	1,119	1,137	1,905	1,905
170	1,119	1,172	1,192	1,226	1,314	2,005	2,005	1,087	1,137	1,155	1,181	1,201	2,005	2,005
175	1,141	1,195	1,214	1,249	1,338	2,038	2,038	1,109	1,159	1,177	1,204	1,223	2,038	2,038
180	1,162	1,217	1,237	1,271	1,362	2,070	2,070	1,130	1,181	1,199	1,226	1,246	2,070	2,070
190	1,206	1,262	1,282	1,318	1,411	2,136	2,136	1,173	1,225	1,243	1,271	1,292	2,136	2,136
200	1,261	1,319	1,340	1,376	1,471	2,215	2,215	1,227	1,280	1,300	1,328	1,349	2,215	2,215
220	1,376	1,436	1,458	1,496	1,596	2,378	2,378	1,340	1,396	1,416	1,446	1,468	2,378	2,378
240	1,492	1,556	1,579	1,619	1,726	2,556	2,556	1,454	1,513	1,534	1,566	1,590	2,556	2,556
250	1,549	1,615	1,639	1,681	1,790	2,645	2,645	1,510	1,571	1,593	1,626	1,650	2,645	2,645
275	1,684	1,754	1,780	1,825	1,942	2,858	2,858	1,642	1,707	1,731	1,766	1,792	2,858	2,858
300	1,791	1,866	1,894	1,942	2,068	3,052	3,052	1,745	1,816	1,841	1,879	1,907	3,052	3,052
325	1,899	1,981	2,011	2,063	2,199	3,261	3,261	1,850	1,927	1,954	1,995	2,025	3,261	3,261
350	2,027	2,115	2,147	2,203	2,349	3,489	3,489	1,975	2,056	2,086	2,130	2,162	3,489	3,489
375	2,155	2,249	2,283	2,342	2,498	3,717	3,717	2,099	2,186	2,217	2,264	2,299	3,717	3,717
400	2,282	2,382	2,419	2,482	2,648	3,944	3,944	2,223	2,316	2,349	2,399	2,435	3,944	3,944
425	2,408	2,515	2,554	2,621	2,798	4,181	4,181	2,344	2,444	2,479	2,532	2,571	4,181	4,181
450	2,533	2,647	2,688	2,760	2,949	4,425	4,425	2,465	2,571	2,609	2,665	2,707	4,425	4,425
475	2,657	2,778	2,822	2,899	3,100	4,667	4,667	2,585	2,698	2,738	2,798	2,842	4,667	4,667
500	2,782	2,910	2,956	3,037	3,250	4,911	4,911	2,705	2,824	2,867	2,931	2,978	4,911	4,911
600	3,280	3,436	3,494	3,593	3,853	5,883	5,883	3,187	3,332	3,384	3,463	3,520	5,883	5,883
700	3,779	3,963	4,031	4,148	4,456	6,856	6,856	3,668	3,840	3,902	3,994	4,062	6,856	6,856
750	4,028	4,227	4,300	4,426	4,757	7,343	7,343	3,909	4,094	4,161	4,260	4,333	7,343	7,343
800	4,277	4,491	4,569	4,704	5,059	7,830	7,830	4,150	4,348	4,420	4,526	4,604	7,830	7,830
850	4,526	4,754	4,837	4,981	5,360	8,316	8,316	4,390	4,602	4,678	4,791	4,875	8,316	8,316
900	4,776	5,017	5,106	5,259	5,662	8,803	8,803	4,631	4,856	4,937	5,058	5,146	8,803	8,803
EACH ADD'L 100,000	409	427	434	446	477	720	720	397	415	421	430	437	720	720



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 321**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	468	500	512	532	586	1,001	1,001	449	479	490	506	517	1,001	1,001
40	521	556	569	592	650	1,107	1,107	500	533	545	562	575	1,107	1,107
50	574	612	626	651	715	1,213	1,213	551	587	599	619	633	1,213	1,213
60	626	667	683	709	778	1,318	1,318	601	640	654	674	690	1,318	1,318
70	678	723	740	768	842	1,424	1,424	652	693	708	731	747	1,424	1,424
75	705	751	768	797	874	1,476	1,476	677	720	736	759	776	1,476	1,476
80	731	779	797	827	907	1,530	1,530	703	747	763	787	805	1,530	1,530
85	757	807	825	856	939	1,582	1,582	728	774	790	815	833	1,582	1,582
90	783	834	853	886	971	1,634	1,634	753	800	817	843	862	1,634	1,634
95	810	863	882	915	1,003	1,688	1,688	778	827	845	871	891	1,688	1,688
100	836	890	910	945	1,035	1,740	1,740	803	854	872	899	919	1,740	1,740
105	862	918	938	974	1,067	1,793	1,793	829	881	899	927	948	1,793	1,793
110	888	946	967	1,003	1,099	1,845	1,845	854	907	927	955	976	1,845	1,845
115	912	970	992	1,029	1,126	1,885	1,885	877	931	951	980	1,001	1,885	1,885
120	934	994	1,016	1,053	1,152	1,924	1,924	899	954	974	1,004	1,025	1,924	1,924
125	958	1,018	1,040	1,078	1,179	1,963	1,963	922	978	998	1,028	1,050	1,963	1,963
130	981	1,043	1,065	1,104	1,206	2,003	2,003	944	1,002	1,022	1,053	1,075	2,003	2,003
140	1,032	1,096	1,119	1,159	1,265	2,093	2,093	994	1,053	1,074	1,106	1,130	2,093	2,093
150	1,083	1,150	1,174	1,216	1,326	2,185	2,185	1,044	1,105	1,127	1,161	1,185	2,185	2,185
160	1,151	1,221	1,246	1,290	1,406	2,310	2,310	1,110	1,174	1,198	1,232	1,258	2,310	2,310
170	1,217	1,290	1,316	1,362	1,484	2,431	2,431	1,173	1,241	1,265	1,302	1,329	2,431	2,431
175	1,238	1,312	1,339	1,386	1,509	2,467	2,467	1,194	1,263	1,287	1,324	1,351	2,467	2,467
180	1,260	1,334	1,361	1,409	1,533	2,503	2,503	1,215	1,284	1,309	1,347	1,374	2,503	2,503
190	1,303	1,380	1,408	1,456	1,584	2,578	2,578	1,258	1,329	1,354	1,393	1,421	2,578	2,578
200	1,363	1,441	1,470	1,520	1,650	2,670	2,670	1,316	1,389	1,415	1,454	1,483	2,670	2,670
220	1,485	1,568	1,598	1,650	1,787	2,858	2,858	1,436	1,513	1,540	1,581	1,612	2,858	2,858
240	1,609	1,697	1,729	1,784	1,930	3,067	3,067	1,557	1,638	1,668	1,711	1,743	3,067	3,067
250	1,671	1,761	1,794	1,851	2,001	3,172	3,172	1,617	1,701	1,731	1,776	1,809	3,172	3,172
275	1,817	1,914	1,949	2,010	2,171	3,427	3,427	1,759	1,849	1,881	1,930	1,965	3,427	3,427
300	1,939	2,043	2,081	2,147	2,320	3,668	3,668	1,877	1,974	2,008	2,060	2,098	3,668	3,668
325	2,062	2,174	2,216	2,286	2,473	3,929	3,929	1,995	2,100	2,137	2,193	2,234	3,929	3,929
350	2,202	2,322	2,366	2,443	2,643	4,205	4,205	2,130	2,242	2,282	2,342	2,386	4,205	4,205
375	2,342	2,470	2,517	2,599	2,813	4,482	4,482	2,265	2,384	2,427	2,491	2,539	4,482	4,482
400	2,481	2,618	2,668	2,754	2,982	4,758	4,758	2,399	2,527	2,572	2,640	2,690	4,758	4,758
425	2,618	2,764	2,817	2,910	3,153	5,048	5,048	2,530	2,667	2,715	2,788	2,842	5,048	5,048
450	2,753	2,909	2,966	3,065	3,324	5,346	5,346	2,660	2,805	2,857	2,935	2,992	5,346	5,346
475	2,888	3,054	3,114	3,219	3,495	5,643	5,643	2,789	2,944	2,999	3,081	3,142	5,643	5,643
500	3,024	3,199	3,263	3,374	3,665	5,941	5,941	2,919	3,082	3,140	3,228	3,292	5,941	5,941
600	3,565	3,779	3,857	3,993	4,350	7,133	7,133	3,436	3,636	3,707	3,815	3,893	7,133	7,133
700	4,106	4,359	4,452	4,612	5,034	8,324	8,324	3,954	4,190	4,275	4,401	4,494	8,324	8,324
750	4,376	4,649	4,749	4,922	5,376	8,920	8,920	4,213	4,467	4,558	4,695	4,795	8,920	8,920
800	4,647	4,939	5,047	5,232	5,719	9,517	9,517	4,472	4,745	4,842	4,988	5,095	9,517	9,517
850	4,917	5,229	5,343	5,541	6,060	10,111	10,111	4,730	5,021	5,125	5,281	5,395	10,111	10,111
900	5,188	5,519	5,641	5,851	6,403	10,708	10,708	4,990	5,299	5,409	5,575	5,696	10,708	10,708
EACH ADD'L 100,000	418	444	453	469	512	845	845	403	427	435	448	457	845	845



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 322**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	487	520	532	553	609	1,041	1,041	467	498	509	526	538	1,041	1,041
40	542	578	592	615	676	1,151	1,151	520	554	566	584	598	1,151	1,151
50	596	636	651	676	743	1,261	1,261	573	610	623	643	658	1,261	1,261
60	651	694	710	737	809	1,370	1,370	625	665	679	701	717	1,370	1,370
70	705	752	769	798	876	1,480	1,480	677	721	736	759	777	1,480	1,480
75	733	781	798	829	909	1,534	1,534	704	749	765	789	806	1,534	1,534
80	760	810	828	860	943	1,590	1,590	730	777	793	818	837	1,590	1,590
85	787	839	857	890	976	1,644	1,644	756	804	821	847	866	1,644	1,644
90	814	867	887	920	1,009	1,699	1,699	782	832	850	876	896	1,699	1,699
95	842	897	917	951	1,043	1,755	1,755	809	860	878	906	926	1,755	1,755
100	869	925	946	982	1,076	1,809	1,809	835	888	907	935	955	1,809	1,809
105	896	954	976	1,012	1,109	1,864	1,864	861	916	935	964	985	1,864	1,864
110	923	983	1,005	1,043	1,142	1,918	1,918	888	943	963	993	1,015	1,918	1,918
115	948	1,008	1,031	1,069	1,170	1,959	1,959	911	968	988	1,019	1,041	1,959	1,959
120	971	1,033	1,056	1,095	1,198	2,000	2,000	934	992	1,012	1,043	1,066	2,000	2,000
125	996	1,058	1,081	1,121	1,226	2,041	2,041	958	1,016	1,037	1,069	1,092	2,041	2,041
130	1,020	1,084	1,107	1,147	1,254	2,082	2,082	982	1,041	1,062	1,094	1,118	2,082	2,082
140	1,073	1,139	1,163	1,205	1,315	2,175	2,175	1,033	1,095	1,117	1,150	1,174	2,175	2,175
150	1,126	1,195	1,220	1,264	1,378	2,271	2,271	1,085	1,149	1,172	1,206	1,232	2,271	2,271
160	1,197	1,269	1,295	1,341	1,462	2,401	2,401	1,153	1,221	1,245	1,281	1,307	2,401	2,401
170	1,265	1,341	1,368	1,416	1,542	2,527	2,527	1,219	1,290	1,315	1,353	1,381	2,527	2,527
175	1,287	1,364	1,392	1,441	1,568	2,565	2,565	1,241	1,313	1,338	1,377	1,405	2,565	2,565
180	1,309	1,387	1,415	1,464	1,594	2,602	2,602	1,263	1,335	1,361	1,400	1,428	2,602	2,602
190	1,355	1,434	1,464	1,514	1,646	2,680	2,680	1,307	1,381	1,408	1,448	1,477	2,680	2,680
200	1,417	1,498	1,528	1,580	1,715	2,775	2,775	1,368	1,444	1,471	1,512	1,542	2,775	2,775
220	1,544	1,630	1,661	1,715	1,858	2,971	2,971	1,493	1,572	1,601	1,644	1,675	2,971	2,971
240	1,673	1,764	1,797	1,855	2,006	3,188	3,188	1,618	1,703	1,733	1,779	1,812	3,188	3,188
250	1,737	1,831	1,865	1,924	2,080	3,297	3,297	1,681	1,768	1,799	1,846	1,880	3,297	3,297
275	1,889	1,989	2,026	2,090	2,257	3,562	3,562	1,829	1,922	1,956	2,006	2,043	3,562	3,562
300	2,016	2,124	2,163	2,231	2,411	3,813	3,813	1,951	2,052	2,088	2,142	2,181	3,813	3,813
325	2,144	2,260	2,303	2,377	2,571	4,084	4,084	2,074	2,183	2,221	2,280	2,322	4,084	4,084
350	2,289	2,414	2,460	2,539	2,747	4,371	4,371	2,214	2,331	2,372	2,435	2,481	4,371	4,371
375	2,434	2,568	2,617	2,701	2,924	4,659	4,659	2,354	2,479	2,523	2,590	2,639	4,659	4,659
400	2,579	2,721	2,773	2,863	3,100	4,946	4,946	2,494	2,626	2,674	2,745	2,797	4,946	4,946
425	2,721	2,873	2,928	3,024	3,277	5,247	5,247	2,630	2,772	2,822	2,898	2,954	5,247	5,247
450	2,862	3,024	3,083	3,186	3,455	5,557	5,557	2,765	2,916	2,970	3,051	3,110	5,557	5,557
475	3,002	3,174	3,237	3,346	3,632	5,866	5,866	2,899	3,060	3,117	3,203	3,266	5,866	5,866
500	3,143	3,325	3,392	3,507	3,810	6,176	6,176	3,034	3,204	3,264	3,355	3,422	6,176	6,176
600	3,705	3,928	4,010	4,151	4,521	7,414	7,414	3,572	3,780	3,854	3,965	4,047	7,414	7,414
700	4,268	4,531	4,627	4,794	5,233	8,653	8,653	4,110	4,356	4,443	4,575	4,671	8,653	8,653
750	4,549	4,833	4,937	5,116	5,588	9,272	9,272	4,379	4,644	4,738	4,880	4,984	9,272	9,272
800	4,831	5,134	5,246	5,438	5,944	9,892	9,892	4,649	4,932	5,033	5,185	5,296	9,892	9,892
850	5,112	5,435	5,554	5,759	6,299	10,511	10,511	4,917	5,220	5,328	5,489	5,608	10,511	10,511
900	5,393	5,737	5,864	6,082	6,655	11,131	11,131	5,187	5,508	5,623	5,795	5,921	11,131	11,131
EACH ADD'L 100,000	435	461	471	488	532	878	878	419	443	452	466	475	878	878



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 323**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	444	474	485	504	555	948	948	426	454	464	479	490	948	948
40	494	527	539	560	616	1,049	1,049	474	505	516	533	545	1,049	1,049
50	544	580	593	616	677	1,149	1,149	522	556	568	586	599	1,149	1,149
60	593	632	647	672	737	1,248	1,248	569	606	619	639	653	1,248	1,248
70	643	685	701	727	798	1,349	1,349	617	657	671	692	708	1,349	1,349
75	668	711	728	755	828	1,398	1,398	641	682	697	719	735	1,398	1,398
80	693	738	755	784	859	1,449	1,449	666	708	723	746	762	1,449	1,449
85	717	764	781	811	889	1,499	1,499	689	733	749	772	789	1,499	1,499
90	742	791	808	839	920	1,548	1,548	713	758	774	799	816	1,548	1,548
95	767	817	835	867	950	1,599	1,599	737	784	800	825	844	1,599	1,599
100	792	843	862	895	980	1,649	1,649	761	809	826	852	871	1,649	1,649
105	817	870	889	923	1,011	1,698	1,698	785	834	852	879	898	1,698	1,698
110	842	896	916	950	1,041	1,748	1,748	809	860	878	905	925	1,748	1,748
115	864	919	939	974	1,067	1,786	1,786	831	882	901	928	949	1,786	1,786
120	885	942	962	998	1,092	1,823	1,823	852	904	923	951	972	1,823	1,823
125	907	965	985	1,022	1,117	1,860	1,860	873	926	945	974	995	1,860	1,860
130	930	988	1,009	1,046	1,143	1,898	1,898	895	949	968	997	1,019	1,898	1,898
140	978	1,038	1,060	1,098	1,199	1,983	1,983	941	998	1,018	1,048	1,070	1,983	1,983
150	1,026	1,089	1,112	1,152	1,256	2,070	2,070	989	1,047	1,068	1,099	1,122	2,070	2,070
160	1,091	1,157	1,181	1,222	1,332	2,188	2,188	1,051	1,113	1,135	1,167	1,192	2,188	2,188
170	1,153	1,222	1,247	1,291	1,406	2,303	2,303	1,111	1,176	1,199	1,233	1,259	2,303	2,303
175	1,173	1,243	1,269	1,313	1,429	2,338	2,338	1,131	1,196	1,220	1,255	1,280	2,338	2,338
180	1,193	1,264	1,290	1,335	1,452	2,371	2,371	1,151	1,217	1,240	1,276	1,302	2,371	2,371
190	1,235	1,307	1,334	1,380	1,500	2,442	2,442	1,191	1,259	1,283	1,319	1,346	2,442	2,442
200	1,291	1,365	1,393	1,440	1,563	2,529	2,529	1,247	1,316	1,341	1,378	1,405	2,529	2,529
220	1,407	1,485	1,514	1,563	1,693	2,708	2,708	1,360	1,433	1,459	1,498	1,527	2,708	2,708
240	1,525	1,607	1,638	1,690	1,828	2,906	2,906	1,475	1,552	1,580	1,621	1,652	2,906	2,906
250	1,583	1,668	1,700	1,754	1,896	3,005	3,005	1,532	1,611	1,640	1,683	1,714	3,005	3,005
275	1,721	1,813	1,846	1,904	2,057	3,247	3,247	1,667	1,752	1,782	1,828	1,862	3,247	3,247
300	1,837	1,935	1,971	2,034	2,197	3,475	3,475	1,778	1,870	1,903	1,952	1,988	3,475	3,475
325	1,954	2,060	2,099	2,166	2,343	3,722	3,722	1,890	1,989	2,025	2,078	2,117	3,722	3,722
350	2,086	2,200	2,242	2,314	2,504	3,984	3,984	2,018	2,124	2,162	2,219	2,261	3,984	3,984
375	2,218	2,340	2,385	2,462	2,665	4,246	4,246	2,145	2,259	2,300	2,360	2,405	4,246	4,246
400	2,350	2,480	2,527	2,609	2,825	4,508	4,508	2,273	2,394	2,437	2,501	2,549	4,508	4,508
425	2,480	2,618	2,669	2,756	2,987	4,782	4,782	2,397	2,526	2,572	2,641	2,692	4,782	4,782
450	2,609	2,756	2,810	2,903	3,149	5,065	5,065	2,520	2,658	2,707	2,780	2,835	5,065	5,065
475	2,736	2,893	2,950	3,050	3,311	5,346	5,346	2,642	2,789	2,841	2,919	2,977	5,346	5,346
500	2,864	3,030	3,091	3,196	3,473	5,629	5,629	2,765	2,920	2,975	3,058	3,119	5,629	5,629
600	3,377	3,580	3,654	3,783	4,121	6,757	6,757	3,255	3,445	3,512	3,614	3,688	6,757	6,757
700	3,890	4,129	4,217	4,369	4,769	7,886	7,886	3,746	3,970	4,050	4,169	4,257	7,886	7,886
750	4,146	4,404	4,499	4,663	5,093	8,451	8,451	3,991	4,232	4,318	4,447	4,542	8,451	8,451
800	4,403	4,679	4,781	4,956	5,418	9,016	9,016	4,237	4,495	4,587	4,726	4,827	9,016	9,016
850	4,659	4,954	5,062	5,249	5,741	9,579	9,579	4,481	4,757	4,855	5,003	5,111	9,579	9,579
900	4,915	5,229	5,344	5,543	6,066	10,144	10,144	4,727	5,020	5,124	5,281	5,396	10,144	10,144
EACH ADD'L 100,000	396	420	429	445	485	800	800	381	404	412	424	433	800	800



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 324**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	473	506	517	538	592	1,012	1,012	454	484	495	511	523	1,012	1,012
40	527	562	575	598	657	1,119	1,119	505	539	550	568	581	1,119	1,119
50	580	619	633	657	722	1,226	1,226	557	593	606	625	639	1,226	1,226
60	633	674	690	716	786	1,332	1,332	607	647	660	681	697	1,332	1,332
70	686	731	747	776	851	1,439	1,439	659	701	716	738	755	1,439	1,439
75	712	759	776	806	884	1,492	1,492	684	728	743	767	784	1,492	1,492
80	739	787	805	836	917	1,546	1,546	710	755	771	795	813	1,546	1,546
85	765	815	834	865	949	1,599	1,599	735	782	799	824	842	1,599	1,599
90	792	843	862	895	981	1,652	1,652	761	809	826	852	871	1,652	1,652
95	818	872	891	925	1,014	1,706	1,706	786	836	854	880	900	1,706	1,706
100	845	900	920	954	1,046	1,759	1,759	812	863	881	909	929	1,759	1,759
105	871	928	948	984	1,078	1,812	1,812	837	890	909	937	958	1,812	1,812
110	898	956	977	1,014	1,110	1,865	1,865	863	917	936	965	987	1,865	1,865
115	921	980	1,002	1,039	1,138	1,905	1,905	886	941	961	990	1,012	1,905	1,905
120	944	1,004	1,026	1,064	1,164	1,944	1,944	908	964	984	1,014	1,036	1,944	1,944
125	968	1,029	1,051	1,090	1,191	1,984	1,984	931	988	1,009	1,039	1,061	1,984	1,984
130	992	1,054	1,076	1,115	1,219	2,024	2,024	954	1,012	1,033	1,064	1,087	2,024	2,024
140	1,043	1,107	1,131	1,171	1,279	2,115	2,115	1,004	1,064	1,086	1,118	1,141	2,115	2,115
150	1,095	1,162	1,186	1,228	1,340	2,208	2,208	1,055	1,117	1,139	1,173	1,197	2,208	2,208
160	1,163	1,234	1,259	1,304	1,421	2,334	2,334	1,121	1,187	1,210	1,245	1,271	2,334	2,334
170	1,230	1,303	1,330	1,377	1,499	2,456	2,456	1,186	1,254	1,279	1,316	1,342	2,456	2,456
175	1,251	1,326	1,353	1,400	1,525	2,493	2,493	1,207	1,276	1,301	1,338	1,366	2,493	2,493
180	1,273	1,348	1,376	1,424	1,549	2,529	2,529	1,228	1,298	1,323	1,361	1,388	2,529	2,529
190	1,317	1,394	1,423	1,472	1,601	2,605	2,605	1,271	1,343	1,369	1,407	1,436	2,605	2,605
200	1,377	1,456	1,485	1,536	1,668	2,698	2,698	1,330	1,404	1,430	1,470	1,499	2,698	2,698
220	1,501	1,584	1,615	1,667	1,806	2,888	2,888	1,451	1,529	1,556	1,598	1,629	2,888	2,888
240	1,626	1,715	1,747	1,803	1,950	3,099	3,099	1,573	1,656	1,685	1,729	1,762	3,099	3,099
250	1,689	1,780	1,813	1,871	2,022	3,206	3,206	1,634	1,719	1,749	1,795	1,828	3,206	3,206
275	1,836	1,934	1,970	2,031	2,194	3,463	3,463	1,778	1,869	1,901	1,950	1,986	3,463	3,463
300	1,960	2,064	2,103	2,169	2,344	3,707	3,707	1,897	1,994	2,029	2,082	2,120	3,707	3,707
325	2,084	2,197	2,239	2,311	2,499	3,971	3,971	2,016	2,122	2,160	2,216	2,258	3,971	3,971
350	2,225	2,347	2,391	2,468	2,671	4,250	4,250	2,152	2,266	2,306	2,367	2,412	4,250	4,250
375	2,366	2,496	2,544	2,626	2,842	4,530	4,530	2,288	2,410	2,453	2,518	2,565	4,530	4,530
400	2,507	2,645	2,696	2,783	3,013	4,808	4,808	2,424	2,553	2,599	2,668	2,719	4,808	4,808
425	2,646	2,793	2,847	2,940	3,186	5,101	5,101	2,557	2,695	2,744	2,817	2,871	5,101	5,101
450	2,782	2,940	2,997	3,097	3,359	5,403	5,403	2,688	2,835	2,887	2,966	3,024	5,403	5,403
475	2,919	3,086	3,147	3,253	3,531	5,703	5,703	2,819	2,975	3,030	3,114	3,175	5,703	5,703
500	3,055	3,232	3,297	3,409	3,704	6,004	6,004	2,949	3,114	3,173	3,262	3,327	6,004	6,004
600	3,602	3,819	3,898	4,035	4,395	7,208	7,208	3,472	3,674	3,747	3,855	3,934	7,208	7,208
700	4,149	4,405	4,499	4,661	5,087	8,412	8,412	3,996	4,234	4,320	4,447	4,541	8,412	8,412
750	4,423	4,698	4,799	4,974	5,433	9,014	9,014	4,257	4,514	4,606	4,744	4,845	9,014	9,014
800	4,696	4,991	5,100	5,287	5,779	9,617	9,617	4,519	4,795	4,893	5,041	5,149	9,617	9,617
850	4,969	5,284	5,400	5,599	6,124	10,218	10,218	4,780	5,074	5,179	5,337	5,452	10,218	10,218
900	5,243	5,578	5,700	5,912	6,470	10,821	10,821	5,042	5,354	5,466	5,633	5,756	10,821	10,821
EACH ADD'L 100,000	422	448	458	474	517	854	854	407	431	440	453	462	854	854



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 325**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	480	513	525	546	600	1,026	1,026	460	491	502	518	530	1,026	1,026
40	534	570	584	606	666	1,135	1,135	513	546	558	576	590	1,135	1,135
50	588	628	642	667	732	1,244	1,244	565	601	614	634	648	1,244	1,244
60	642	684	700	727	798	1,351	1,351	616	656	670	691	707	1,351	1,351
70	695	741	758	787	863	1,459	1,459	668	711	726	749	766	1,459	1,459
75	722	770	787	817	896	1,513	1,513	694	738	754	778	795	1,513	1,513
80	750	799	817	848	930	1,568	1,568	720	766	782	807	825	1,568	1,568
85	776	827	845	878	962	1,622	1,622	746	793	810	835	854	1,622	1,622
90	803	855	874	908	995	1,675	1,675	772	820	838	864	883	1,675	1,675
95	830	884	904	938	1,028	1,730	1,730	798	848	866	893	913	1,730	1,730
100	857	913	933	968	1,061	1,784	1,784	824	875	894	922	942	1,784	1,784
105	884	941	962	998	1,094	1,838	1,838	849	903	922	951	971	1,838	1,838
110	911	969	991	1,028	1,126	1,891	1,891	875	930	950	979	1,001	1,891	1,891
115	935	994	1,016	1,054	1,154	1,932	1,932	899	954	974	1,004	1,026	1,932	1,932
120	958	1,019	1,041	1,080	1,181	1,972	1,972	921	978	998	1,029	1,051	1,972	1,972
125	982	1,044	1,066	1,105	1,209	2,013	2,013	945	1,002	1,023	1,054	1,077	2,013	2,013
130	1,006	1,069	1,092	1,131	1,236	2,053	2,053	968	1,027	1,048	1,079	1,102	2,053	2,053
140	1,058	1,123	1,147	1,188	1,297	2,145	2,145	1,019	1,079	1,101	1,134	1,158	2,145	2,145
150	1,111	1,178	1,203	1,246	1,359	2,240	2,240	1,070	1,133	1,156	1,190	1,214	2,240	2,240
160	1,180	1,251	1,277	1,323	1,441	2,368	2,368	1,137	1,204	1,228	1,263	1,289	2,368	2,368
170	1,247	1,322	1,349	1,397	1,521	2,491	2,491	1,202	1,272	1,297	1,334	1,362	2,491	2,491
175	1,269	1,345	1,373	1,420	1,546	2,529	2,529	1,224	1,294	1,320	1,357	1,385	2,529	2,529
180	1,291	1,367	1,396	1,444	1,571	2,566	2,566	1,245	1,317	1,342	1,380	1,408	2,566	2,566
190	1,336	1,414	1,443	1,493	1,623	2,642	2,642	1,289	1,362	1,388	1,428	1,456	2,642	2,642
200	1,397	1,477	1,507	1,558	1,692	2,736	2,736	1,349	1,424	1,450	1,491	1,520	2,736	2,736
220	1,522	1,607	1,638	1,691	1,832	2,930	2,930	1,472	1,551	1,579	1,621	1,652	2,930	2,930
240	1,649	1,739	1,772	1,829	1,978	3,144	3,144	1,596	1,679	1,709	1,754	1,787	3,144	3,144
250	1,713	1,805	1,839	1,897	2,051	3,252	3,252	1,657	1,744	1,774	1,820	1,854	3,252	3,252
275	1,862	1,961	1,998	2,060	2,226	3,513	3,513	1,803	1,895	1,928	1,978	2,014	3,513	3,513
300	1,988	2,094	2,133	2,200	2,378	3,760	3,760	1,924	2,023	2,059	2,112	2,151	3,760	3,760
325	2,114	2,229	2,271	2,344	2,535	4,027	4,027	2,045	2,152	2,191	2,248	2,290	4,027	4,027
350	2,257	2,380	2,426	2,504	2,709	4,310	4,310	2,183	2,298	2,339	2,401	2,446	4,310	4,310
375	2,400	2,532	2,580	2,663	2,883	4,594	4,594	2,321	2,444	2,488	2,554	2,602	4,594	4,594
400	2,543	2,683	2,734	2,823	3,057	4,877	4,877	2,459	2,590	2,636	2,706	2,758	4,877	4,877
425	2,683	2,833	2,888	2,982	3,231	5,174	5,174	2,594	2,733	2,783	2,858	2,913	5,174	5,174
450	2,822	2,982	3,040	3,141	3,407	5,480	5,480	2,727	2,875	2,929	3,008	3,067	5,480	5,480
475	2,961	3,130	3,192	3,300	3,582	5,784	5,784	2,859	3,017	3,074	3,158	3,220	5,784	5,784
500	3,099	3,279	3,344	3,458	3,757	6,090	6,090	2,992	3,159	3,219	3,309	3,374	6,090	6,090
600	3,654	3,873	3,954	4,093	4,458	7,311	7,311	3,522	3,727	3,800	3,910	3,990	7,311	7,311
700	4,208	4,468	4,563	4,727	5,160	8,532	8,532	4,053	4,295	4,381	4,511	4,606	8,532	8,532
750	4,486	4,765	4,868	5,045	5,511	9,143	9,143	4,318	4,579	4,672	4,812	4,914	9,143	9,143
800	4,763	5,063	5,173	5,362	5,861	9,754	9,754	4,584	4,863	4,963	5,113	5,223	9,754	9,754
850	5,040	5,360	5,477	5,679	6,212	10,364	10,364	4,849	5,147	5,253	5,413	5,530	10,364	10,364
900	5,318	5,657	5,782	5,997	6,563	10,976	10,976	5,114	5,431	5,544	5,714	5,839	10,976	10,976
EACH ADD'L 100,000	428	455	464	481	525	866	866	413	437	446	459	469	866	866



**ARKANSAS USP PORTFOLIO  
ENCOMPASS INDEMNITY COMPANY  
HOME RATE PAGES**

**DWELLING BASE PREMIUMS  
TERRITORY 326**

AMOUNT (\$000)	FRAME							MASONRY						
	1-4	5	6	7	8	9	10	1-4	5	6	7	8	9	10
30	609	650	665	692	761	1,301	1,301	584	622	636	657	672	1,301	1,301
40	677	723	740	769	845	1,439	1,439	650	693	708	731	747	1,439	1,439
50	746	795	814	845	928	1,576	1,576	716	762	779	804	822	1,576	1,576
60	813	867	887	921	1,011	1,712	1,712	781	831	849	876	896	1,712	1,712
70	882	940	961	998	1,095	1,850	1,850	847	901	920	949	971	1,850	1,850
75	916	976	998	1,036	1,136	1,918	1,918	880	936	956	986	1,008	1,918	1,918
80	950	1,012	1,035	1,075	1,178	1,988	1,988	913	971	992	1,023	1,046	1,988	1,988
85	984	1,048	1,072	1,112	1,220	2,056	2,056	945	1,005	1,027	1,059	1,082	2,056	2,056
90	1,018	1,084	1,109	1,151	1,261	2,124	2,124	978	1,040	1,062	1,095	1,120	2,124	2,124
95	1,052	1,121	1,146	1,189	1,303	2,193	2,193	1,011	1,075	1,098	1,132	1,157	2,193	2,193
100	1,086	1,157	1,183	1,227	1,345	2,261	2,261	1,044	1,110	1,133	1,169	1,194	2,261	2,261
105	1,120	1,193	1,219	1,265	1,386	2,329	2,329	1,077	1,144	1,169	1,205	1,232	2,329	2,329
110	1,154	1,229	1,256	1,303	1,428	2,398	2,398	1,110	1,179	1,204	1,241	1,269	2,398	2,398
115	1,185	1,261	1,288	1,336	1,463	2,449	2,449	1,139	1,210	1,235	1,273	1,301	2,449	2,449
120	1,214	1,291	1,320	1,368	1,497	2,500	2,500	1,168	1,240	1,266	1,304	1,332	2,500	2,500
125	1,244	1,323	1,352	1,401	1,532	2,551	2,551	1,197	1,271	1,297	1,336	1,365	2,551	2,551
130	1,275	1,355	1,384	1,434	1,567	2,603	2,603	1,227	1,301	1,328	1,368	1,397	2,603	2,603
140	1,341	1,424	1,454	1,506	1,644	2,719	2,719	1,291	1,368	1,396	1,437	1,468	2,719	2,719
150	1,408	1,494	1,525	1,580	1,723	2,839	2,839	1,356	1,436	1,465	1,508	1,539	2,839	2,839
160	1,496	1,586	1,619	1,677	1,827	3,001	3,001	1,442	1,526	1,556	1,601	1,634	3,001	3,001
170	1,581	1,676	1,710	1,770	1,928	3,158	3,158	1,524	1,613	1,644	1,691	1,726	3,158	3,158
175	1,609	1,705	1,740	1,801	1,960	3,206	3,206	1,552	1,641	1,673	1,721	1,756	3,206	3,206
180	1,637	1,734	1,769	1,830	1,992	3,252	3,252	1,578	1,669	1,701	1,750	1,785	3,252	3,252
190	1,694	1,793	1,829	1,892	2,058	3,349	3,349	1,634	1,727	1,760	1,810	1,846	3,349	3,349
200	1,771	1,873	1,910	1,975	2,144	3,469	3,469	1,710	1,805	1,839	1,890	1,927	3,469	3,469
220	1,930	2,037	2,076	2,144	2,322	3,714	3,714	1,866	1,966	2,001	2,055	2,094	3,714	3,714
240	2,091	2,205	2,246	2,318	2,508	3,985	3,985	2,023	2,129	2,167	2,224	2,265	3,985	3,985
250	2,171	2,288	2,331	2,405	2,600	4,122	4,122	2,101	2,210	2,249	2,308	2,351	4,122	4,122
275	2,361	2,486	2,533	2,612	2,821	4,453	4,453	2,286	2,403	2,445	2,507	2,553	4,453	4,453
300	2,520	2,654	2,704	2,789	3,014	4,766	4,766	2,439	2,565	2,609	2,677	2,726	4,766	4,766
325	2,680	2,825	2,879	2,971	3,213	5,105	5,105	2,593	2,728	2,777	2,850	2,903	5,105	5,105
350	2,861	3,017	3,075	3,174	3,434	5,464	5,464	2,768	2,913	2,965	3,044	3,101	5,464	5,464
375	3,043	3,209	3,271	3,376	3,655	5,824	5,824	2,942	3,098	3,154	3,237	3,298	5,824	5,824
400	3,224	3,401	3,466	3,579	3,875	6,183	6,183	3,117	3,283	3,342	3,431	3,496	6,183	6,183
425	3,402	3,591	3,661	3,781	4,096	6,559	6,559	3,288	3,465	3,528	3,623	3,692	6,559	6,559
450	3,578	3,780	3,854	3,982	4,319	6,947	6,947	3,456	3,645	3,712	3,814	3,888	6,947	6,947
475	3,753	3,968	4,047	4,183	4,541	7,333	7,333	3,624	3,825	3,896	4,004	4,082	7,333	7,333
500	3,929	4,156	4,240	4,384	4,763	7,720	7,720	3,792	4,005	4,080	4,194	4,277	7,720	7,720
600	4,632	4,910	5,012	5,188	5,652	9,268	9,268	4,465	4,725	4,817	4,956	5,058	9,268	9,268
700	5,335	5,664	5,784	5,993	6,541	10,816	10,816	5,138	5,444	5,554	5,719	5,839	10,816	10,816
750	5,687	6,041	6,171	6,395	6,985	11,590	11,590	5,474	5,805	5,923	6,100	6,230	11,590	11,590
800	6,038	6,418	6,557	6,798	7,430	12,365	12,365	5,811	6,165	6,291	6,481	6,620	12,365	12,365
850	6,389	6,794	6,943	7,199	7,874	13,138	13,138	6,146	6,524	6,659	6,862	7,010	13,138	13,138
900	6,741	7,172	7,329	7,602	8,319	13,913	13,913	6,483	6,885	7,028	7,243	7,401	13,913	13,913
EACH ADD'L 100,000	543	576	589	610	665	1,098	1,098	523	554	565	582	594	1,098	1,098

**ARKANSAS  
ENCOMPASS INDEMNITY COMPANY  
HOME RULES**

Credit Report Reorders

In the event it is necessary to reorder any credit report(s) other than for those reasons listed in Section 2, all credit reports needed to assign the proper Rating Tier will be reordered.

New credit report(s) will be obtained for all applicable insureds on the policy at the time of the reorder according to the policy regarding ordering of credit reports that is in effect for Encompass Indemnity Company at the time of the reorder, and the applicable Property Rating Tier will be assigned based upon the resulting Insurance Score from the reordered credit report.

E. Package Discount

The Package Discount factors are incorporated into the Property Rating Tier Factors:

For USP Package policies, apply the appropriate Package Property Rating Tier Factor from the rate pages to the base premium.

F. Coverage Options

(1) To increase coverage to Elite, or reduce coverage to Special Value or Special, apply the following adjustments:

(a) Elite Coverage Option

Apply a factor of 1.25.

(b) Deluxe Coverage Option

No rate adjustments are necessary.

(c) Special Coverage Option

Apply the appropriate factor from the table below:

	<u>Home</u>	<u>Renter/Condo</u>
With Replacement Cost on Personal Property	<del>-95</del> <u>0.998</u>	<del>-95</del> <u>0.998</u>
Without Replacement Cost on Personal Property	<del>-80</del> <u>0.840</u>	<del>-65</del> <u>0.683</u>

(d) Special Value Coverage Option

Apply the appropriate factor from the table below:

	<u>Dwelling</u>	<u>Renter/Condo</u>
With Replacement Cost on Personal Property	<del>-90</del> <u>0.945</u>	<del>-90</del> <u>0.945</u>
Without Replacement Cost on Personal Property	<del>-77</del> <u>0.809</u>	<del>-63</del> <u>0.662</u>

(2) For Personal Property Plus under Special Value, Special and Deluxe, apply the factor found in rule 21.C. to the corresponding residence premium.

**Note:** These adjustments do not apply to the premiums for residences rented to others.

**D. Building Ordinance Increased Costs**

For Elite and Deluxe, coverage is automatically included at no additional charge for additional expenses incurred from ordinances or laws which regulate construction, repair or demolition of property provided loss is from a covered peril. Coverage is provided up to 10% of the residence value, if actual damage and ordinance or law expenses exceed the limit of liability.

For Special Value and Special, this coverage may be included for an additional premium as follows:

Dwellings - Apply a factor of 1.10  
Renters/Condos - Charge ~~\$3~~-3.30

**E. Builder's Risk and Theft of Building Materials Coverage**

For an additional premium, coverage will be provided up to a limit of \$20,000 for loss caused by theft of building materials while located on the insured premises, provided that the material is or will become a permanent portion of the completed building. The coverage provided by this endorsement automatically ceases upon occupancy.

This coverage applies only while the dwelling is under construction. The dwelling must be insured at its full replacement value. The premium for this endorsement is a flat \$95 charge.

**F. Home Day Care Operations**

The policy may be endorsed to provide liability coverage on a home day care business located in the dwelling or property and liability coverages in another structure on the residence premises. The premium for 1 through 3 persons, other than insureds, receiving day care service shall be as follows:

**(1) Property Coverage:**

If the business is located in another structure, charge \$5 per \$1,000 of Replacement Value of Structure and contents.

**(2) Liability Coverage:**

The liability limit for this coverage must equal the basic liability limit of the policy. The following rates apply.

For each of the liability limits shown below, \$5,000 Medical Expenses Coverage is included for all product levels except Special Value which has a \$1,000 limit.

\$100,000 Per Occurrence	\$300,000 Per Occurrence	\$500,000 Per Occurrence
\$100,000 Annual Aggregate	\$300,000 Annual Aggregate	\$500,000 Annual Aggregate
\$119	\$152	\$168

**Note:** For Special Value, if this coverage is purchased, Personal Injury Coverage (Rule 2G) must also be purchased.

**G. HomeWork Supplement**

Coverage may be extended to insureds who operate a small business out of their residence. The premium charge for this coverage is \$175 per endorsement. Refer to endorsement for specific coverages and exclusions.

This coverage may be extended to cover the interests of Additional Insureds for a premium charge of \$10 each.

If Personal Umbrella Coverage applies to a policy which also includes the HomeWork Supplement, charge the additional premium per insured for the HomeWork Supplement shown in the Personal Umbrella Coverage Section of this manual.

**Note:** For Special Value, if this coverage is purchased, Personal Injury Coverage (Rule 2G) must also be purchased.

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**SECTION: UNIVERSAL SECURITY POLICY PORTFOLIO:  
ENCOMPASS INDEMNITY COMPANY  
HOME RULES**

**EFFECTIVE:** April 30, 2012 New  
May 31, 2012 Renewal  
**PAGE NO:** 16-1-Arkansas

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## **16. BUILDING ADDITIONS AND ALTERATIONS**

For condominiums or residences rented to the insured—coverage is automatically included at limits equal to 10% of the personal property limit. For each additional \$1,000 of replacement cost of the addition or alteration, charge \$~~3~~-3.30.

**ARKANSAS  
ENCOMPASS INDEMNITY COMPANY  
DWELLING FIRE RULES**

## 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.

	<u>Frame</u>	<u>Masonry</u>
Secondary Seasonal	<del>0.732</del> <u>0.722</u>	<del>0.777</del> <u>0.766</u>
Secondary Non-Seasonal	<del>0.777</del> <u>0.766</u>	<del>0.796</del> <u>0.785</u>
Primary	<del>0.777</del> <u>0.766</u>	<del>0.796</del> <u>0.785</u>

#### (2) Additional Contents Factor

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

<u>Terr.</u>	<u>% of Dwelling Value for Contents Coverage</u>				
	<u>10%</u>	<u>20%</u>	<u>30%</u>	<u>40%</u>	<u>50%</u>
Entire State	INC	<del>0.094</del> <u>0.090</u>	<del>0.174</del> <u>0.172</u>	<del>0.238</del> <u>0.235</u>	<del>0.274</del> <u>0.270</u>

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:	<del>+0.094</del> <u>0.089</u>
Three Family Dwellings:	<del>+0.274</del> <u>0.268</u>
Four Family Dwellings:	<del>+0.366</del> <u>0.358</u>

### B. Condominiums and Cooperatives

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

<u>Territory</u>	<u>Contents Coverage Amount</u>			
	<u>\$5,000—\$10,000</u>		<u>Over \$10,000</u>	
	<u>Seasonal</u>	<u>Non-Seasonal</u>	<u>Seasonal</u>	<u>Non-Seasonal</u>
Entire State	<del>0.677</del> <u>0.663</u>	<del>0.567</del> <u>0.555</u>	<del>1.234</del> <u>1.208</u>	<del>1.425</del> <u>1.101</u>

NAIC Number: 008-15130  
 Company Name: Encompass Indemnity Company  
 Contact Person: Rebecca Rodey  
 Telephone No.: 847-402-8830  
 Email Address: rrode@allstate.com  
 Effective Date: 4/30/2012

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

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

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

**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	\$778.00	\$803.00	\$863.00	\$897.00	\$1,101.00	\$1,144.00	\$1,158.00	\$1,272.00	\$875.00	\$910.00	\$1,287.00	\$1,316.00	\$941.00	\$959.00	\$941.00	\$971.00	\$843.00	\$866.00
	\$120,000	\$1,001.00	\$1,032.00	\$1,095.00	\$1,137.00	\$1,400.00	\$1,454.00	\$1,459.00	\$1,599.00	\$1,110.00	\$1,154.00	\$1,677.00	\$1,713.00	\$1,195.00	\$1,216.00	\$1,214.00	\$1,250.00	\$1,080.00	\$1,109.00
	\$160,000	\$1,237.00	\$1,273.00	\$1,345.00	\$1,394.00	\$1,721.00	\$1,785.00	\$1,765.00	\$1,928.00	\$1,364.00	\$1,414.00	\$2,090.00	\$2,132.00	\$1,481.00	\$1,507.00	\$1,501.00	\$1,544.00	\$1,337.00	\$1,371.00
6	\$80,000	\$830.00	\$858.00	\$934.00	\$974.00	\$1,194.00	\$1,244.00	\$1,398.00	\$1,529.00	\$947.00	\$988.00	\$1,348.00	\$1,381.00	\$979.00	\$999.00	\$1,005.00	\$1,039.00	\$892.00	\$919.00
	\$120,000	\$1,066.00	\$1,101.00	\$1,184.00	\$1,233.00	\$1,515.00	\$1,578.00	\$1,754.00	\$1,919.00	\$1,201.00	\$1,251.00	\$1,752.00	\$1,794.00	\$1,241.00	\$1,265.00	\$1,292.00	\$1,336.00	\$1,141.00	\$1,175.00
	\$160,000	\$1,312.00	\$1,354.00	\$1,449.00	\$1,507.00	\$1,855.00	\$1,929.00	\$2,111.00	\$2,302.00	\$1,470.00	\$1,528.00	\$2,178.00	\$2,227.00	\$1,535.00	\$1,564.00	\$1,592.00	\$1,643.00	\$1,408.00	\$1,447.00
9	\$80,000	\$1,486.00	\$1,486.00	\$1,843.00	\$1,843.00	\$2,362.00	\$2,362.00	\$4,412.00	\$4,412.00	\$1,869.00	\$1,869.00	\$2,116.00	\$2,116.00	\$1,446.00	\$1,446.00	\$1,804.00	\$1,804.00	\$1,516.00	\$1,516.00
	\$120,000	\$1,879.00	\$1,879.00	\$2,310.00	\$2,310.00	\$2,963.00	\$2,963.00	\$5,490.00	\$5,490.00	\$2,343.00	\$2,343.00	\$2,703.00	\$2,703.00	\$1,819.00	\$1,819.00	\$2,282.00	\$2,282.00	\$1,915.00	\$1,915.00
	\$160,000	\$2,265.00	\$2,265.00	\$2,768.00	\$2,768.00	\$3,550.00	\$3,550.00	\$6,485.00	\$6,485.00	\$2,808.00	\$2,808.00	\$3,291.00	\$3,291.00	\$2,212.00	\$2,212.00	\$2,753.00	\$2,753.00	\$2,314.00	\$2,314.00

**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																		
	\$15,000																		
	\$25,000	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00
6	\$5,000																		
	\$15,000																		
	\$25,000	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00
9	\$5,000																		
	\$15,000																		
	\$25,000	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00

**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	\$531.00	\$535.00	\$587.00	\$596.00	\$747.00	\$758.00	\$785.00	\$841.00	\$595.00	\$605.00	\$872.00	\$870.00	\$640.00	\$637.00	\$640.00	\$644.00	\$574.00	\$576.00
	\$120,000	\$680.00	\$684.00	\$743.00	\$753.00	\$947.00	\$960.00	\$986.00	\$1,055.00	\$753.00	\$764.00	\$1,132.00	\$1,129.00	\$810.00	\$804.00	\$822.00	\$827.00	\$733.00	\$735.00
	\$160,000	\$838.00	\$842.00	\$910.00	\$921.00	\$1,162.00	\$1,176.00	\$1,191.00	\$1,269.00	\$923.00	\$934.00	\$1,408.00	\$1,403.00	\$1,001.00	\$994.00	\$1,014.00	\$1,019.00	\$904.00	\$906.00
6	\$80,000	\$565.00	\$571.00	\$635.00	\$647.00	\$809.00	\$823.00	\$945.00	\$1,009.00	\$644.00	\$656.00	\$912.00	\$912.00	\$665.00	\$663.00	\$682.00	\$689.00	\$607.00	\$611.00
	\$120,000	\$723.00	\$729.00	\$802.00	\$816.00	\$1,024.00	\$1,041.00	\$1,184.00	\$1,263.00	\$813.00	\$827.00	\$1,182.00	\$1,182.00	\$840.00	\$837.00	\$875.00	\$883.00	\$773.00	\$778.00
	\$160,000	\$888.00	\$895.00	\$980.00	\$994.00	\$1,251.00	\$1,270.00	\$1,423.00	\$1,514.00	\$994.00	\$1,008.00	\$1,467.00	\$1,465.00	\$1,037.00	\$1,032.00	\$1,076.00	\$1,083.00	\$952.00	\$955.00
9	\$80,000	\$1,004.00	\$981.00	\$1,244.00	\$1,214.00	\$1,591.00	\$1,553.00	\$2,963.00	\$2,892.00	\$1,261.00	\$1,231.00	\$1,426.00	\$1,392.00	\$977.00	\$955.00	\$1,217.00	\$1,188.00	\$1,025.00	\$1,001.00
	\$120,000	\$1,267.00	\$1,237.00	\$1,556.00	\$1,519.00	\$1,993.00	\$1,945.00	\$3,684.00	\$3,596.00	\$1,578.00	\$1,541.00	\$1,819.00	\$1,776.00	\$1,227.00	\$1,198.00	\$1,537.00	\$1,501.00	\$1,291.00	\$1,261.00
	\$160,000	\$1,525.00	\$1,489.00	\$1,862.00	\$1,818.00	\$2,386.00	\$2,329.00	\$4,350.00	\$4,245.00	\$1,889.00	\$1,844.00	\$2,212.00	\$2,159.00	\$1,490.00	\$1,455.00	\$1,852.00	\$1,808.00	\$1,558.00	\$1,521.00

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

**HO3 and HO4 only**

Fire Extinguisher		%	Deadbolt Lock		%
Burglar Alarm	3-5	%	Window Locks		%
Smoke Alarm	2-5	%	\$1,000 Deductible	2	%
			Other (specify)		%
			Maximum Credit Allowed		%

**EARTHQUAKE INSURANCE**

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

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

### NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # **ER-1911**

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.	<b>ENCOMPASS INDEMNITY COMPANY</b>	B.	<b>008-15130</b>

		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.	<b>Homeowners 4.0</b>	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
<b>Homeowners</b>	<b>33.6%</b>	<b>6.9%</b>					
<b>Dwelling Fire</b>	<b>55.7%</b>	<b>6.9%</b>					
<b>Condo/Renter</b>	<b>64.7%</b>	<b>7.2%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>35.2%</b>	<b>6.9%</b>					

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
<b>2006</b>	<b>1,494</b>	<b>N/A</b>	<b>N/A</b>	<b>1,767</b>	<b>1,132</b>	<b>64.1%</b>	<b>49.4%</b>
<b>2007</b>	<b>1,655</b>	<b>N/A</b>	<b>N/A</b>	<b>2,073</b>	<b>1,881</b>	<b>90.7%</b>	<b>50.3%</b>
<b>2008</b>	<b>1,692</b>	<b>0.0%</b>	<b>6/5/08</b>	<b>2,155</b>	<b>3,330</b>	<b>154.6%</b>	<b>78.9%</b>
<b>2009</b>	<b>1,435</b>	<b>N/A</b>	<b>N/A</b>	<b>2,106</b>	<b>1,703</b>	<b>80.8%</b>	<b>62.4%</b>
<b>2010</b>	<b>1,017</b>	<b>0.0%</b>	<b>5/2/11</b>	<b>1,820</b>	<b>855</b>	<b>47.0%</b>	<b>60.0%</b>

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>15.2%</b>
B. General Expense	<b>7.8%</b>
C. Taxes, License & Fees	<b>3.1%</b>
D. Underwriting Profit & Contingencies	<b>8.9%</b>
E. Other(Debt Provision)	<b>1.4%</b>
<b>F. TOTAL</b>	<b>36.4%</b>

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. +15.7% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 320

10. -18.2% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 318

Encompass Insurance Group  
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Exhibit 1

Summary of Changes

<u>Coverage</u>	Encompass Insurance Group Written Premium At CRL	Encompass Insurance Group Indicated	Encompass Indemnity Company Written Premium At CRL	Encompass Indemnity Company Selected
Home	\$2,094,070	33.6%	\$1,406,198	6.9%
Dwelling Fire	88,093	55.7%	34,633	6.9%
Condo/Renters	54,006	64.7%	34,195	7.2%
<b>Total Other Than Automobile</b>	<b>2,236,169</b>	<b>35.2%</b>	<b>1,475,026</b>	<b>6.9%</b>

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Exhibit 2.A.1

Development of Statewide Rate Level Indication - Home

1)	Current Fixed Expense Ratio ( Exhibit 10.A )	8.7 %
2)	Three Year Average Earned Premium	\$1,575.10
3)	Current Dollar Provision for Fixed Expense = [ (1) x (2) ]	\$137.03
4)	Factor to Adjust for Subsequent Change in Fixed Expense ( Exhibit 10.B )	1.068
5)	Indicated Provision for Fixed Expense = [ (3) x (4) ]	\$146.35
6)	Variable Expense and Profit Ratio ( Exhibit 11 )	27.7 %
7)	Home Non-Cat Indicated Provision for Loss and LAE ( Exhibit 4.1 )	\$1,182.55
8)	Complement of Credibility = [ (Exhibit 2.C, Column 5) x (15) ]	\$0.00
9)	Credibility ( Exhibit 2.C )	100.0 %
9)	Indicated Provision for Loss and LAE = [ (7) x [1 + (8)] ]	\$1,524.31
10)	Indicated Average Premium = [ (9) + (5) ] / [ 1 - (6) ]	\$2,310.73
11)	Projected Average Earned Premium at Current Rates ( Exhibit 3.1 )	\$1,729.59
12)	Indicated Rate Level Change = [ (10) / (11) - 1 ]	33.6 %

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Exhibit 2.A.2

Development of Statewide Rate Level Indication - Dwelling Fire

1)	Current Fixed Expense Ratio ( Exhibit 10.A )	8.7 %
2)	Three Year Average Earned Premium	\$1,045.36
3)	Current Dollar Provision for Fixed Expense = [ (1) x (2) ]	\$90.95
4)	Factor to Adjust for Subsequent Change in Fixed Expense ( Exhibit 10.B )	1.068
5)	Indicated Provision for Fixed Expense = [ (3) x (4) ]	\$97.13
6)	Variable Expense and Profit Ratio ( Exhibit 11 )	27.7 %
7)	Dwelling Fire Non-Cat Indicated Provision for Loss and LAE ( Exhibit 4.2 )	\$621.30
7)	Dwelling Fire Non-Cat Indicated Provision for Loss and LAE = { [ Exhibit 2.A.1 (7) ] x [ Exhibit 2.B ] }	\$895.19
10)	Credibility Weighted Non-Cat Indicated Provision for Loss and LAE = [ (7) x (9) ] + [ (8) x [ 1 - (9) ] ]	\$895.19
9)	Indicated Provision for Loss and LAE = [ (7) x [ 1 + (8) ] ]	\$1,153.90
10)	Indicated Average Premium = [ (9) + (5) ] / [ 1 - (6) ]	\$1,730.33
11)	Projected Average Earned Premium at Current Rates ( Exhibit 3.1 )	\$1,111.33
12)	Indicated Rate Level Change = [ (10) / (11) - 1 ]	55.7 %

Encompass Insurance Group  
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Exhibit 2.A.3

Development of Statewide Rate Level Indication - Condo/Renters

1)	Current Fixed Expense Ratio ( Exhibit 10.A )	8.7 %
2)	Three Year Average Earned Premium	\$450.32
3)	Current Dollar Provision for Fixed Expense = [ (1) x (2) ]	\$39.18
4)	Factor to Adjust for Subsequent Change in Fixed Expense ( Exhibit 10.B )	1.068
5)	Indicated Provision for Fixed Expense = [ (3) x (4) ]	\$41.84
6)	Variable Expense and Profit Ratio ( Exhibit 11 )	27.7 %
7)	Condo/Renters Non-Cat Indicated Provision for Loss and LAE ( Exhibit 4.3 )	\$365.47
7)	Condo/Renters Non-Cat Indicated Provision for Loss and LAE = { [ Exhibit 2.A.1 (7) ] x [ Exhibit 2.B ] }	\$419.81
10)	Credibility Weighted Non-Cat Indicated Provision for Loss and LAE = [ (7) x (9) ] + [ (8) x [ 1 - (9) ] ]	\$419.81
9)	Indicated Provision for Loss and LAE = [ (7) x [ 1 + (8) ] ]	\$541.14
10)	Indicated Average Premium = [ (9) + (5) ] / [ 1 - (6) ]	\$806.33
11)	Projected Average Earned Premium at Current Rates ( Exhibit 3.1 )	\$489.64
12)	Indicated Rate Level Change = [ (10) / (11) - 1 ]	64.7 %

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Dwelling Fire vs. Homeowners Non-Cat Loss + ALAE Pure Premium Relativities

<b>Year Ending</b>	<b>Homeowners Pure Premium</b>	<b>Dwelling Fire Pure Premium</b>	<b>Relativity</b>
2003 Q1	516	121	0.234
2004 Q1	397	383	0.964
2005 Q1	229	727	3.177
2006 Q1	336	909	2.702
2007 Q1	536	157	0.293
2008 Q1	1127	682	0.605
2009 Q1	856	650	0.759
2010 Q1	1047	362	0.346
2011 Q1	741	79	0.106
		Straight Average	1.021
		Weighted Average	0.757
		<b>Selected Ratio</b>	<b>0.757</b>

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Condo/Renters vs. Homeowners Non-Cat Loss + ALAE Pure Premium Relativities

<b>Year Ending</b>	<b>Homeowners Pure Premium</b>	<b>Condo/Renters Pure Premium</b>	<b>Relativity</b>
2003 Q1	516	115	0.223
2004 Q1	397	118	0.298
2005 Q1	229	3	0.012
2006 Q1	336	120	0.355
2007 Q1	536	504	0.941
2008 Q1	1127	98	0.087
2009 Q1	856	729	0.851
2010 Q1	1047	24	0.023
2011 Q1	741	77	0.104
		Straight Average	0.321
		Weighted Average	0.355
		<b>Selected Ratio</b>	<b>0.355</b>

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Exhibit 3.1

Development of Projected Average Earned Premium at Current Rates - Home

	(1)	(2)	(3) (Exhibit 5.A)	(4) = (2) x (3)	(5) = (4) / (1)	(6)
Fiscal Year <u>Ending</u>	<u>Earned Exposures</u>	<u>Earned Premium at Current Rates</u>	<u>Factor to Adjust to Projected Premium Level</u>	<u>Projected Earned Premium at Current Rates</u>	<u>Projected Average Earned Premium at Current Rates</u>	<u>Experience Weights</u>
3/31/2011	1,459	\$2,457,136	1.027	\$2,523,479	\$1,729.59	100 %
					(7) Projected Average Earned Premium At Current Rates \$1,729.59	

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 3.2

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 <u>Ending</u>	<u>Earned Exposures</u>	<u>Earned Premium at Current Rates</u>	<u>Factor to Adjust to Projected Premium Level</u>	<u>Projected Earned Premium at Current Rates</u>	<u>Projected Average Earned Premium at Current Rates</u>	<u>Experience Year Weights</u>
3/31/2011	96	\$106,688	1.000	\$106,688	\$1,111.33	100 %
					(7) Projected Average Earned Premium At Current Rates \$1,111.33	

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 3.3

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 <u>Ending</u>	<u>Earned Exposures</u>	<u>Earned Premium at Current Rates</u>	<u>Factor to Adjust to Projected Premium Level</u>	<u>Projected Earned Premium at Current Rates</u>	<u>Projected Average Earned Premium at Current Rates</u>	<u>Experience Year Weights</u>
3/31/2011	139	\$66,271	1.027	\$68,060	\$489.64	100 %
					(7) Projected Average Earned Premium At Current Rates \$489.64	

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Exhibit 4

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 Loss and LAE	Projected Average Non-Cat Loss and LAE	Experience Year Weights
3/31/2007	2,483	\$1,258,732	\$1,429,920	1.24	1.299	\$2,303,258	\$927.61	20 %
3/31/2008	2,310	1,529,527	1,737,543	1.24	1.249	\$2,691,037	\$1,164.95	20
3/31/2009	2,103	1,299,144	1,475,828	1.24	1.201	\$2,197,862	\$1,045.11	20
3/31/2010	1,797	1,751,026	1,989,166	1.24	1.155	\$2,848,884	\$1,585.36	20
3/31/2011	1,459	1,110,158	1,261,139	1.24	1.110	\$1,735,832	\$1,189.74	20
							\$1,182.55	

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

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Arkansas

Exhibit 5.A

Calculation of Premium & AIY Trend Factors

<u>Coverage</u>	Selected Annual Premium Impacts	Selected Annual AIY Impacts
	<u>Projected</u>	<u>Projected</u>
Home	1.00%	3.5%
Dwelling Fire	0.00%	8.0%
Condo/Renters	1.00%	6.0%

	Calculation of Premium Trend Period	Calculation of AIY Trend Period
	<u>Current Year</u>	<u>Current Year</u>
1) Average Earned Date of Proposed Policy Period	5/31/2013	5/31/2013
2) Mid-Point of Current Year's Experience Period	9/30/2010	9/30/2010
3) Experience Period Ended	3/31/2011	3/31/2011
4) Midpoint of Experience Period	9/30/2010	9/30/2010
5) Historical: Number of Years from (4) to (2)	0.000	0.000
6) Projected: Number of Years from (2) to (1)	2.666	2.666

<u>Coverage</u>	Factor to Adjust to Projected Premium Level	Factor to Adjust to Projected AIY Level
	<u>Current Year</u>	<u>Current Year</u>
Home	1.027	1.096
Dwelling Fire	1.000	1.228
Condo/Renters	1.027	1.168

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

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Exhibit 5.B.1

Premium Trends - Homeowners

Year Ending	Average Written Premium @ CRL	Annual % Change	Exponential Curve of Best Fit (\$)		
			20 pt.	12 pt.	6 pt.
09/06	\$1,751.64	3.2 %	1,711.43		
12/06	1,742.91	0.7	1,708.49		
03/07	1,750.37	0.5	1,705.55		
06/07	1,717.28	-1.6	1,702.62		
09/07	1,684.30	-3.8	1,699.70		
12/07	1,681.38	-3.5	1,696.78		
03/08	1,647.12	-5.9	1,693.87		
06/08	1,681.38	-2.1	1,690.96		
09/08	1,659.38	-1.5	1,688.05	1,649.77	
12/08	1,650.00	-1.9	1,685.15	1,653.18	
03/09	1,647.34	0.0	1,682.26	1,656.59	
06/09	1,655.93	-1.5	1,679.37	1,660.00	
09/09	1,663.75	0.3	1,676.49	1,663.43	
12/09	1,678.41	1.7	1,673.61	1,666.86	
03/10	1,670.85	1.4	1,670.73	1,670.30	1,667.08
06/10	1,664.93	0.5	1,667.86	1,673.74	1,671.48
09/10	1,669.73	0.4	1,665.00	1,677.19	1,675.89
12/10	1,690.15	0.7	1,662.14	1,680.65	1,680.32
03/11	1,691.17	1.2	1,659.28	1,684.12	1,684.75
06/11	1,681.98	1.0	1,656.43	1,687.59	1,689.20
<b>Regression</b>			<b>20 pt.</b>	<b>12 pt.</b>	<b>6 pt.</b>
Avg Annual Percent Change Based on Best Fit:			-0.7 %	0.8 %	1.1 %

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 5.B.2

Premium Trends - Dwelling Fire

Year Ending	Average Written Premium @ CRL	Annual % Change	Exponential Curve of Best Fit (\$)		
			20 pt.	12 pt.	6 pt.
09/06	1,023.29	4.3 %	1080.81		
12/06	1,014.62	1.4	1080.23		
03/07	1,048.84	3.2	1079.65		
06/07	1,073.47	5.8	1079.07		
09/07	1,117.38	9.2	1078.49		
12/07	1,092.32	7.7	1077.91		
03/08	1,079.20	2.9	1077.33		
06/08	1,148.17	7.0	1076.75		
09/08	1,059.40	-5.2	1076.17	1123.06	
12/08	1,135.36	3.9	1075.59	1114.41	
03/09	1,100.52	2.0	1075.01	1105.82	
06/09	1,088.60	-5.2	1074.43	1097.30	
09/09	1,109.29	4.7	1073.85	1088.85	
12/09	1,092.94	-3.7	1073.27	1080.46	
03/10	1,132.79	2.9	1072.70	1072.13	1124.47
06/10	1,117.88	2.7	1072.12	1063.87	1096.37
09/10	1,068.51	-3.7	1071.54	1055.67	1068.97
12/10	987.80	-9.6	1070.97	1047.53	1042.26
03/11	1,010.15	-10.8	1070.39	1039.46	1016.21
06/11	1,024.34	-8.4	1069.81	1031.45	990.82
<b>Regression</b>			<b>20 pt.</b>	<b>12 pt.</b>	<b>6 pt.</b>
Avg Annual Percent Change Based on Best Fit:			-0.2 %	-3.0 %	-9.6 %

Encompass Insurance Group  
Other Than Automobile  
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Exhibit 5.B.3

Premium Trends - Condo/Renters

Year Ending	Average Written Premium @ CRL	Annual % Change	Exponential Curve of Best Fit (\$)		
			20 pt.	12 pt.	6 pt.
09/06	\$606.38	-16.2 %	542.26		
12/06	572.37	-20.0	536.85		
03/07	535.94	-20.6	531.49		
06/07	551.45	-10.9	526.18		
09/07	517.31	-14.7	520.92		
12/07	500.12	-12.6	515.72		
03/08	493.28	-8.0	510.57		
06/08	481.06	-12.8	505.47		
09/08	457.33	-11.6	500.43	459.33	
12/08	459.47	-8.1	495.43	461.12	
03/09	467.06	-5.3	490.48	462.92	
06/09	460.48	-4.3	485.58	464.72	
09/09	477.02	4.3	480.73	466.52	
12/09	457.58	-0.4	475.93	468.34	
03/10	477.85	2.3	471.18	470.16	473.43
06/10	470.02	2.1	466.47	471.99	474.25
09/10	462.56	-3.0	461.81	473.83	475.07
12/10	497.23	8.7	457.20	475.67	475.89
03/11	468.04	-2.1	452.64	477.52	476.71
06/11	477.93	1.7	448.12	479.38	477.54
<b>Regression</b>			<b>20 pt.</b>	<b>12 pt.</b>	<b>6 pt.</b>
Avg Annual Percent Change Based on Best Fit:			-3.9 %	1.6 %	0.7 %

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 5.C.1

AIY Trends - Homeowners

Year Ending	AIY	Annual % Change	Exponential Curve of Best Fit		
			20 pt.	12 pt.	6 pt.
09/06	257.86	14.5 %	260.45		
12/06	260.30	9.5	262.82		
03/07	264.26	7.8	265.21		
06/07	269.13	7.1	267.62		
09/07	268.92	4.3	270.05		
12/07	274.08	5.3	272.50		
03/08	275.36	4.2	274.98		
06/08	280.48	4.2	277.48		
09/08	283.29	5.3	280.00	281.70	
12/08	284.02	3.6	282.55	283.96	
03/09	283.52	3.0	285.11	286.24	
06/09	288.62	2.9	287.70	288.54	
09/09	290.45	2.5	290.32	290.86	
12/09	295.12	3.9	292.96	293.20	
03/10	295.52	4.2	295.62	295.56	295.26
06/10	296.62	2.8	298.30	297.94	297.72
09/10	300.51	3.5	301.01	300.33	300.21
12/10	302.99	2.7	303.75	302.75	302.71
03/11	306.92	3.9	306.51	305.18	305.23
06/11	306.36	3.3	309.30	307.63	307.78
<b>Regression</b>			<b>20 pt.</b>	<b>12 pt.</b>	<b>6 pt.</b>
Avg Annual Percent Change Based on Best Fit:			3.7 %	3.3 %	3.4 %

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 5.C.2

AIY Trends - Dwelling Fire

Year Ending	AIY	Annual % Change	Exponential Curve of Best Fit		
			20 pt.	12 pt.	6 pt.
09/06	141.46	14.0 %	149.41		
12/06	140.64	23.6	152.24		
03/07	152.65	12.7	155.13		
06/07	161.59	16.1	158.08		
09/07	172.20	1.0	161.08		
12/07	173.87	4.0	164.13		
03/08	172.02	1.8	167.25		
06/08	187.64	-5.7	170.42		
09/08	173.96	5.7	173.65	170.09	
12/08	180.83	2.1	176.95	173.65	
03/09	175.15	7.6	180.31	177.29	
06/09	176.90	12.8	183.73	181.01	
09/09	183.79	7.7	187.22	184.80	
12/09	184.61	5.3	190.77	188.68	
03/10	188.48	11.9	194.39	192.63	187.49
06/10	199.62	14.3	198.08	196.67	193.49
09/10	197.92	0.0	201.84	200.79	199.69
12/10	194.47	0.0	205.67	205.00	206.09
03/11	210.90	0.0	209.57	209.29	212.69
06/11	228.20	0.0	213.55	213.68	219.50
<b>Regression</b>			<b>20 pt.</b>	<b>12 pt.</b>	<b>6 pt.</b>
Avg Annual Percent Change Based on Best Fit:			7.8 %	8.7 %	13.4 %

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 5.C.3

AIY Trends - Condo/Renters

Year Ending	AIY	Annual % Change	Exponential Curve of Best Fit		
			20 pt.	12 pt.	6 pt.
09/06	66.74	-6.7 %	60.96		
12/06	64.83	-9.1	61.31		
03/07	61.01	-15.2	61.67		
06/07	63.72	-4.2	62.03		
09/07	63.51	-4.8	62.39		
12/07	61.63	-4.9	62.75		
03/08	61.52	0.8	63.12		
06/08	61.69	-3.2	63.48		
09/08	58.67	-7.6	63.85	59.24	
12/08	59.89	-2.8	64.23	60.30	
03/09	62.63	1.8	64.60	61.39	
06/09	61.41	-0.5	64.97	62.49	
09/09	65.03	10.8	65.35	63.61	
12/09	63.64	6.3	65.73	64.75	
03/10	66.73	6.6	66.12	65.92	66.59
06/10	67.00	9.1	66.50	67.10	67.55
09/10	67.94	4.5	66.89	68.31	68.53
12/10	72.23	13.5	67.28	69.53	69.52
03/11	68.53	2.7	67.67	70.78	70.53
06/11	71.92	7.3	68.06	72.06	71.55
<b>Regression</b>			<b>20 pt.</b>	<b>12 pt.</b>	<b>6 pt.</b>
Avg Annual Percent Change Based on Best Fit:			2.3 %	7.4 %	5.9 %

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Exhibit 6.1.a

Incurred Loss + ALAE Development Factors - Home Limited

**CUMULATIVE EXPERIENCE TRIANGLE**

DEVELOPMENT PERIOD	2Q2001	2Q2002	2Q2003	2Q2004	2Q2005	2Q2006	2Q2007	2Q2008	2Q2009	2Q2010
	1Q2002	1Q2003	1Q2004	1Q2005	1Q2006	1Q2007	1Q2008	1Q2009	1Q2010	1Q2011
15 MONTHS	2,022	1,696	1,186	981	749	1,221	1,440	1,250	1,570	999
27 MONTHS	2,040	1,802	1,217	1,050	788	1,246	1,491	1,263	1,679	
39 MONTHS	2,123	1,736	1,203	1,050	788	1,237	1,503	1,267		
51 MONTHS	2,079	1,736	1,203	1,053	788	1,237	1,507			
63 MONTHS	2,063	1,736	1,203	1,053	788	1,248				
75 MONTHS	2,063	1,736	1,203	1,053	788					
87 MONTHS	2,063	1,736	1,203	1,053						
99 MONTHS	2,063	1,736	1,203							
111 MONTHS	2,063	1,736								
123 MONTHS	2,063									

**AGE TO AGE FACTORS**

DEVELOPMENT PERIOD	2Q2001	2Q2002	2Q2003	2Q2004	2Q2005	2Q2006	2Q2007	2Q2008	2Q2009
	1Q2002	1Q2003	1Q2004	1Q2005	1Q2006	1Q2007	1Q2008	1Q2009	1Q2010
15 To 27	1.009	1.062	1.026	1.070	1.052	1.020	1.035	1.010	1.069
27 To 39	1.041	0.963	0.988	1.000	1.000	0.993	1.008	1.003	
39 To 51	0.979	1.000	1.000	1.002	1.000	1.000	1.002		
51 To 63	0.992	1.000	1.000	1.000	1.000	1.009			
63 To 75	1.000	1.000	1.000	1.000	1.000				
75 To 87	1.000	1.000	1.000	1.000					
87 To 99	1.000	1.000	1.000						
99 To 111	1.000	1.000							
111 To 123	1.000								

**MEAN AGE TO AGE FACTORS**

DEVELOPMENT PERIOD	Selected Countrywide	Selected	Factor To Ultimate
	15 To 27	1.066	1.066
27 To 39	1.017	1.017	1.043
39 To 51	1.010	1.010	1.025
51 To 63	1.006	1.006	1.015
63 To 75	1.004	1.004	1.009
75 To 87	1.002	1.002	1.005
87 To 99	1.001	1.001	1.003
99 To 111	1.001	1.001	1.002
111 To 123	1.001	1.001	1.001

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Exhibit 6.1.b

Incurred Loss + ALAE Development Factors - Home Unlimited

**CUMULATIVE EXPERIENCE TRIANGLE**

DEVELOPMENT PERIOD	2Q2001	2Q2002	2Q2003	2Q2004	2Q2005	2Q2006	2Q2007	2Q2008	2Q2009	2Q2010
	1Q2002	1Q2003	1Q2004	1Q2005	1Q2006	1Q2007	1Q2008	1Q2009	1Q2010	1Q2011
15 MONTHS	2,200	1,734	1,204	2,190	769	1,229	2,338	1,735	1,690	1,066
27 MONTHS	2,218	1,840	1,236	2,206	819	1,253	2,526	1,740	1,837	
39 MONTHS	2,301	1,774	1,221	2,022	819	1,245	2,538	1,745		
51 MONTHS	2,256	1,778	1,222	2,174	819	1,245	2,542			
63 MONTHS	2,240	1,778	1,222	2,174	819	1,255				
75 MONTHS	2,240	1,778	1,222	2,174	819					
87 MONTHS	2,240	1,778	1,222	2,174						
99 MONTHS	2,240	1,778	1,222							
111 MONTHS	2,240	1,778								
123 MONTHS	2,240									

**AGE TO AGE FACTORS**

DEVELOPMENT PERIOD	2Q2001	2Q2002	2Q2003	2Q2004	2Q2005	2Q2006	2Q2007	2Q2008	2Q2009
	1Q2002	1Q2003	1Q2004	1Q2005	1Q2006	1Q2007	1Q2008	1Q2009	1Q2010
15 To 27	1.008	1.061	1.026	1.007	1.066	1.020	1.080	1.003	1.087
27 To 39	1.037	0.964	0.988	0.917	1.000	0.993	1.005	1.002	
39 To 51	0.981	1.002	1.000	1.075	1.000	1.000	1.001		
51 To 63	0.993	1.000	1.000	1.000	1.000	1.008			
63 To 75	1.000	1.000	1.000	1.000	1.000				
75 To 87	1.000	1.000	1.000	1.000					
87 To 99	1.000	1.000	1.000						
99 To 111	1.000	1.000							
111 To 123	1.000								

**MEAN AGE TO AGE FACTORS**

DEVELOPMENT PERIOD	Selected		Factor To Ultimate
	Countrywide	Selected	
15 To 27	1.074	1.074	1.135
27 To 39	1.017	1.017	1.057
39 To 51	1.014	1.014	1.040
51 To 63	1.009	1.009	1.025
63 To 75	1.010	1.010	1.016
75 To 87	1.002	1.002	1.006
87 To 99	1.001	1.001	1.004
99 To 111	1.001	1.001	1.003
111 To 123	1.002	1.002	1.002

Encompass Insurance Group  
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Exhibit 7

Excess Loss Provision

**Homeowners**

<u>Experience</u> <u>Period</u>	<u>Ultimate Total Ex- Cat Losses +</u> <u>ALAE</u>	<u>Ultimate Limited Ex-Cat Losses +</u> <u>ALAE</u>	<u>Total / Limited</u>
03/01-03/02	2,240	2,063	1.09
03/02-03/03	1,782	1,738	1.03
03/03-03/04	1,225	1,205	1.02
03/04-03/05	2,183	1,056	2.07
03/05-03/06	824	792	1.04
03/06-03/07	1,275	1,259	1.01
03/07-03/08	2,606	1,530	1.70
03/08-03/09	1,814	1,299	1.40
03/09-03/10	1,942	1,750	1.11
03/10-03/11	1,211	1,111	1.09
	Weighted Average		1.24
	Straight Average		1.25
	<b>Selected</b>		<b>1.24</b>

Encompass Insurance Group  
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Exhibit 8.A

Calculation of Pure Premium Trend Factor

	<u>Selected Annual Pure Premium Impacts</u>	
<u>Coverage</u>	<u>Historical</u>	<u>Projected</u>
Home	4.00%	4.00%

	<u>Calculation of Trend Period</u>				
	<u>4th Prior Year</u>	<u>3rd Prior Year</u>	<u>2nd Prior Year</u>	<u>1st Prior Year</u>	<u>Current Year</u>
1) Loss Trend Projection Date	5/31/2013	5/31/2013	5/31/2013	5/31/2013	5/31/2013
2) Mid-Point of Current Year's Experience Period	9/30/2010	9/30/2010	9/30/2010	9/30/2010	9/30/2010
3) Experience Period Ended	3/31/2007	3/31/2008	3/31/2009	3/31/2010	3/31/2011
4) Midpoint of Experience Period	9/30/2006	9/30/2007	9/30/2008	9/30/2009	9/30/2010
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)	2.666	2.666	2.666	2.666	2.666

	<u>Factor to Adjust Losses for Pure Premium Trend</u>				
<u>Coverage</u>	<u>4th Prior Year</u>	<u>3rd Prior Year</u>	<u>2nd Prior Year</u>	<u>1st Prior Year</u>	<u>Current Year</u>
Home	1.299	1.249	1.201	1.155	1.110

(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)

Encompass Insurance Group  
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Exhibit 8.B

Pure Premium Loss Trends - Homeowners

Year Ending	Actual Paid Pure Premium	Annual % Change	Exponential Curve of Best Fit (\$)		
			20 pt.	12 pt.	6 pt.
09/05	\$317.08	-24.6 %			
12/05	348.54	39.9			
03/06	385.66	-33.7			
06/06	427.79	0.9			
09/06	526.96	66.2	498.29		
12/06	477.40	37.0	513.67		
03/07	468.17	21.4	529.54		
06/07	546.71	27.8	545.89		
09/07	431.19	-18.2	562.74		
12/07	529.19	10.9	580.12		
03/08	526.67	12.5	598.03		
06/08	690.44	26.3	616.49		
09/08	727.23	68.7	635.53	806.52	
12/08	802.57	51.7	655.15	802.36	
03/09	895.42	70.0	675.38	798.22	
06/09	721.96	4.6	696.24	794.11	
09/09	827.80	13.8	717.74	790.01	
12/09	842.76	5.0	739.90	785.94	
03/10	803.77	-10.2	762.74	781.88	800.14
06/10	882.88	22.3	786.29	777.85	786.96
09/10	741.58	-10.4	810.57	773.84	774.01
12/10	635.77	-24.6	835.60	769.85	761.27
03/11	753.25	-6.3	861.40	765.88	748.73
06/11	811.74	-8.1	888.00	761.93	736.41
<b>Regression</b>			<b>20 pt.</b>	<b>12 pt.</b>	<b>6 pt.</b>
Avg Annual Percent Change Based on Best Fit:			12.9 %	-2.0 %	-6.4 %

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**NON-MODELED CATASTROPHE FACTOR**

(1)	(2)	(3)	(4)	(5)	(6)	
<b>ACCIDENT YEAR</b>	<b>EX-CAT INCURRED LOSS+ALAE</b>	<b>CATASTROPHE INCURRED LOSS+ALAE*</b>	<b>STATE CATASTROPHE FACTOR</b>	<b>COUNTRYWIDE CATASTROPHE FACTOR</b>	<b>RELATIVITIES</b>	
1988	#	1,579,834	37,017	0.023	0.056	0.411
1989	#	1,849,550	1,388,113	0.751	0.145	5.179
1990	#	1,008,317	351,471	0.349	0.216	1.616
1991	#	1,454,400	205,277	0.141	0.300	0.470
1992	#	903,216	26,211	0.029	0.167	0.174
1993	#	1,189,006	23,921	0.020	0.241	0.083
1994	#	802,038	63,772	0.080	0.379	0.211
1995	9	1,538,192	129,161	0.084	0.143	0.587
1996	8	1,616,672	1,115,444	0.690	0.492	1.402
1997	7	2,006,585	1,070,468	0.533	0.125	4.264
1998	6	1,309,287	284,965	0.218	0.421	0.518
1999	5	1,624,429	2,583,898	1.591	0.173	9.197
2000	4	2,353,497	1,040,216	0.442	0.128	3.453
2001	3	2,474,959	46,576	0.019	0.078	0.244
2002	2	1,920,755	191,548	0.100	0.156	0.641
2003	1	1,337,002	422,683	0.316	0.192	1.646
2004		2,092,108	77,354	0.037	0.152	0.243
2005		872,261	20,617	0.024	0.118	0.203
2006		1,162,639	426,593	0.367	0.181	2.028
2007		2,414,756	48,328	0.020	0.193	0.104
2008		2,160,792	1,429,890	0.662	0.217	3.051
2009		1,766,718	903,687	0.512	0.202	2.535
2010		849,659	492,408	0.580	0.350	1.657
(7) Average Relativity					1.736	
(8) Standard Deviation					2.172	
(9) Credibility					0.772	
(10) Credibility Weighted Relativity					1.568	
(11) Countrywide Selected Catastrophe Factor					0.184	
(12) ARKANSAS Catastrophe Factor					0.289	

\*Actual hurricane losses available in historical data are included in column (3) since Encompass has removed the Modeled Hurricane Provision from the

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Exhibit 10.A

Summary of Expense Provisions

	<u>Percent Fixed</u>	<u>Expense Provision</u>
General Expense	100 %	7.8 %
Other Acquisition	100	0.7
Licenses and Fees	100	0.2
ULAE	0	13.6
Commissions	0	14.5
Taxes †	0	2.9
Contingency Provision	0	1.0
Profit Provision	0	7.9
Debt Provision	0	1.4

† State Taxes - Does not include Federal Income Tax

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Exhibit 10.B

Factor to Adjust for Subsequent Change in Fixed Expense\*

1) Average Earned Date of Experience Period	6/30/2009
2) Average Earned Date of Proposed Policy Period	5/31/2013
3) Number of Years from (1) to (2)	3.918
4) Selected Annual Impact	1.70%
5) Factor to Adjust for Subsequent Change in Fixed Expense = [ 1 + (4) ] ^ (3)	1.068

\* For Calendar Years 2008-2010

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Exhibit 11

**Investment Income**

Calculation of Present Value, as of the Average Earning Date  
of a Policy year, of all Income and Outgo @ 2.6%\*  
force of interest, given an Operating Profit of 7.0%  
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 @ 2.6%	Discounted Payments
1	25.7%	25.7%	0.70	1.008	25.9%
2	78.6%	52.9%	1.40	0.990	52.4%
3	89.8%	11.2%	2.40	0.964	10.8%
4	93.9%	4.1%	3.50	0.937	3.8%
5	96.3%	2.4%	4.50	0.913	2.2%
Subsequent	100.0%	3.7%	6.90	0.858	3.2%
Total		100.0%			98.3%
Expected Losses and Loss Expense Ratio					63.6%
Present Value of Loss and Loss Expense Payments					62.5%
General Expense		7.8%	0.75	1.007	7.9%
Other Acquisition		0.7%	0.63	1.010	0.7%
Taxes		2.9%	0.63	1.010	2.9%
Commissions		14.5%	0.58	1.011	14.7%
Debt Provision		1.4%	1.00	1.000	1.4%
Profit Provision		7.9%	1.00	1.000	7.9%
Contingency Provision		1.0%	1.00	1.000	1.0%
Licenses and Fees		0.2%	0.63	1.010	0.2%
Total Present Value of Outgo					99.2%
Premiums		100.0%	0.57	1.011	101.1%
Difference, Present Value of Income Less Present Value of Outgo					1.9%

\*Discount rate from Investments Department forecast

\*\*exp (0.026 x (timing of profit being earned - timing of cash flow))

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Non-Modeled Catastrophe Adjustments in Detail  
Expense and Profit Provision

**SUMMARY OF CHANGES AND SUMMARY EXHIBITS**

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

<b><u>Coverage</u></b>	<b>Encompass Insurance Group Written Premium @ <u>CRL</u></b>	<b>Encompass Insurance Group Indicated Rate <u>Level</u> <u>Change</u></b>	<b>Encompass Indemnity Company Written Premium @ <u>CRL</u></b>	<b>Encompass Indemnity Company Proposed Rate <u>Level</u> <u>Change</u></b>
Home	\$2,094,070	33.6%	\$1,406,198	6.9%
Dwelling Fire	88,093	55.7%	34,633	6.9%
Condo/Renters	54,006	64.7%	34,195	7.2%
<b>Overall</b>	<b>\$2,236,169</b>	<b>35.2%</b>	<b>\$1,475,026</b>	<b>6.9%</b>

Please note that although Encompass believes our methodologies are appropriate and justified, in this filing we have calculated the indicated rate level change with several adjustments as requested by the Arkansas Department of Insurance. The contingency provision was capped at 1.0%, and the indication was calculated without the Retained Risk Provision. The Hurricane Provision for Loss and LAE was also removed, and actual historical hurricane losses were included in the development of the Non-Modeled CAT provision.

The filing contains the following revisions:

**Rate Factor Revisions**

Encompass Indemnity Company proposes the following revisions to the Other Than Automobile program in the state of Arkansas. The overall impact is 6.9% after accounting for the changes described below:

- **Condo Base Rates**  
With this filing, Encompass is proposing revisions to the Condo Base Rates in order to reach the desired overall impact. Please refer to the Condo Rate Tables section of the Home Rate Pages for the revised base rates.
- **Maximum Deductible Credits**  
With this filing, Encompass is proposing revisions to the Maximum Deductible Factors in order to reach the desired overall impact. Please refer to the Deductible Factors & Maximum Credits section of the Home Rate Pages for the revised factors.
- **Package Tier Factors**  
With this filing, Encompass is proposing a revision to the Package Tier Factors. Please refer to the Rating Tier Factors section of the Home Rate Pages for the revised factors. For information supporting this revision, please refer to pages 1-2 of **Attachment A**.

- **Dwelling Base Premiums**  
With this filing, Encompass is proposing a revision to the Dwelling Base Premiums in order to reach the desired overall impact. In addition to achieving overall targets, a targeted territorial base rate revision is being made in a select territory as described in pages 5-6 of **Attachment A**. Please refer to the Dwelling Base Premiums section of the Home Rate Pages for the revised rates.
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**OVERVIEW OF HOMEOWNERS INDICATION METHODOLOGY**

**Exhibits 1 - 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 the present rates to pay for Encompass' 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, Encompass is calculating the Non Cat Indicated Provision for Loss and LAE for the Dwelling Fire and Condo/Renters Indications using a relativity based on the Non Cat Indicated Provision for Loss and LAE for the Homeowners Indication. Encompass believes that by applying a relativity to the Homeowners Non Cat Indicated Provision for Loss and LAE, Encompass can still reflect differences in the Dwelling Fire or Condo/Renters Pure Premium (i.e. trends) while having the advantage of applying this to a more stable base being the Homeowners data. Nine years of Dwelling Fire or Condo/Renters Unlimited Pure Premiums to Homeowners Unlimited Pure Premiums has been reviewed and a relativity has been selected based off of this. The data to support the relativity selection is shown in **Exhibit 2.B**. The selected relativity is then applied to the Homeowners Non Cat Indicated Provision for Loss and LAE to develop a Dwelling Fire or Condo/Renters Non Cat Indicated Provision for Loss and LAE. Please refer to **Exhibit 2.A** for more info on the relativity method of the Dwelling Fire and Condo/Renters indications.

The statewide rate level indication is based on data from five rolling accident years for Homeowners with losses ending March 31, 2011, evaluated as of June 30, 2011.

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. The number of years needed to determine the rate level indication for each coverage 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 coverage was completed using a k value of 0.10 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 coverage 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

Encompass uses an updated methodology that assumes that exposures are written uniformly by quarter, 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 is referred to as "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. As the statewide rate level indication is developed using a Pure Premium methodology, only the latest year of premium is used as a basis for determining the indicated rate level change, which eliminates the need for historical annual premium trends. Prospective annual premium trends are still selected to account for expected 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. Because of limited Arkansas specific historical data, Countrywide 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 account for the expected exposure to 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 Group data has been considered in the selection of the excess loss provision. 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 are adjusted to account for expected differences 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 is applied.

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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**. Please note that Encompass has 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. Encompass determines the ULAE provision using expense data in combined-lines form.

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 its non-earthquake catastrophe exposure, Encompass develops a long-term relativity of each state to the countrywide catastrophe factor based on all years 1988 and beyond. Encompass then applies this relativity to a countrywide catastrophe factor based on more recent data. By using this approach, Encompass is 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).

Encompass applies 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 Encompass has in the state's average relativity. In order to develop the credibility, Encompass considers 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.A** displays the development of the total Homeowners non-modeled catastrophe factor of 28.9% 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.

Encompass determines the general and other acquisition expense provisions using data in combined-lines form. 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 Standard 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.

#### **Licenses and Fees**

A provision for licenses and fees that do not vary by premium size is determined by taking the arithmetic average ratio of these licenses and fees from the latest three calendar years in Arkansas. The provision for licenses and fees is considered, along with the general and other acquisition expense provisions, to be a fixed expense.

#### **Commission and Brokerage Expense and Taxes**

The proposed commission and brokerage expense provision has been developed from the actual calendar year 2010 commission and brokerage incurred expense ratio in Arkansas. The provision for taxes reflects 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. The provisions are shown in **Exhibit 11**.

Contingency Provision

Encompass selected a 1% contingency provision. Please see **Attachment B** for further explanation.

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 Standard 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.

Please refer to the attached documented titled “The Development of the Underwriting Profit Provision” for more information.

**ATTACHMENT C**

**Rating Plan Revisions**

Support for Package Factor Revisions

With this filing, Encompass is proposing revisions to the Package Rating Tier Factors. These revisions are based on a loss ratio analysis of 5 years of Arkansas specific data which demonstrates that package customers have a lower loss ratio relativity when compared to segment customers. Page 2 of Attachment C includes five years of loss ratio information for Arkansas specific data for both package and segment customers.

Encompass Insurance Group  
Other Than Automobile  
Arkansas

Loss Ratio Analysis: Package Factor Support  
Based on Encompass Group Data  
Accident Year 2Q2006-1Q2011

	(1)	(2)	(3)=(1)/(2)	(4)	(5)=(4)-1	(6)
Package/ Segment	Ex-CAT Limited Developed Incurred Losses Plus ALAE	Earned Premium @ CRL	Loss Ratio	Loss Ratio Relativity to Segment	Supportable Percent Change	Selected Percent Change
Package	\$ 4,497,222	\$ 12,628,343	35.6%	0.86	-14.2%	-5.0%
Segment	\$ 1,965,840	\$ 4,736,860	41.5%	1.00	0.0%	0.0%

Support for Product Type Factor Revisions

With this filing, Encompass is proposing product type factor revisions. These revisions are based on a loss ratio analysis of 5 years of Arkansas specific data which demonstrates that Special and Special Value coverages have a higher loss ratio relativity when compared to the Elite and Deluxe coverage types. Page 4 of Attachment C includes five years of loss ratio information for Arkansas specific data by these product type groupings.

Encompass Indemnity Company  
Other Than Automobile  
Arkansas

Loss Ratio Analysis: Product Type Factor Support  
Based on Encompass Edge Data  
Accident Year 2Q2006-1Q2011

Coverage Option	(1) Ex-CAT Limited Developed Incurred Losses Plus ALAE	(2) Earned Premium @ CRL	(3)=(1)/(2) Total Loss Ratio	(4) Loss Ratio Relativity to Elite/Deluxe	(5)=(4)-1 Supportable Percent Change	(6) Selected Percent Change
Elite/Deluxe	\$ 2,232,278	\$ 5,710,499	39.1%	1.00	0.0%	0.0%
Special/Special Value	\$ 2,124,114	\$ 4,154,995	51.1%	1.31	30.8%	5.0%

Support for Territorial Revisions

With this filing, Encompass is proposing a territorial base rate revision for Territory 318. This competitive territorial base rate revision is based on a comparison to Allstate base rate relativities. Page 6 of Attachment C includes five years of loss ratio information for Arkansas specific data for the targeted territory as well as the remainder of the state. Please note that Encompass does not consider a loss ratio analysis at the territory level to be fully credible. As such, the support for the proposed changes is solely based on competitive information and business decisions.

Encompass Indemnity Company  
Other Than Automobile  
Arkansas

Loss Ratio Analysis: Territorial Relativity Support  
Based on Encompass Edge Data  
Accident Year 2Q2006-1Q2011

Territory	(1) Ex-CAT Limited Developed Incurred Losses Plus ALAE	(2) Earned Premium @ CRL	(3)=(1)/(2) Total Loss Ratio	(4) Loss Ratio Relativity to Remainder of State	(5)=(4)-1 Supportable Percent Change	(6) Selected Percent Change
318	\$ 187,230	\$ 372,040	50.3%	1.10	9.7%	-20.0%
Remainder of State	\$ 3,950,529	\$ 8,610,654	45.9%	1.00	0.0%	0.0%

Encompass Insurance Group  
Other Than Automobile  
Arkansas

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**II. Homeowner Statewide Rate Level Indications**

Overview of Homeowners Indication Methodology  
Development of Statewide Rate Level Indication  
Adjustments to Premium  
Adjustments to Non-Catastrophe Losses  
Non-Modeled Catastrophe Adjustments in Detail  
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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. Encompass determines the ULAE provision using expense data in combined-lines form.

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 its non-earthquake catastrophe exposure, Encompass develops a long-term relativity of each state to the countrywide catastrophe factor based on all years 1988 and beyond. Encompass then applies this relativity to a countrywide catastrophe factor based on more recent data. By using this approach, Encompass is 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).

Encompass applies 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 Encompass has in the state's average relativity. In order to develop the credibility, Encompass considers 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.A** displays the development of the total Homeowners non-modeled catastrophe factor of 28.9% 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.

Encompass determines the general and other acquisition expense provisions using data in combined-lines form. 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 Standard 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.

#### **Licenses and Fees**

A provision for licenses and fees that do not vary by premium size is determined by taking the arithmetic average ratio of these licenses and fees from the latest three calendar years in Arkansas. The provision for licenses and fees is considered, along with the general and other acquisition expense provisions, to be a fixed expense.

#### **Commission and Brokerage Expense and Taxes**

The proposed commission and brokerage expense provision has been developed from the actual calendar year 2010 commission and brokerage incurred expense ratio in Arkansas. The provision for taxes reflects 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. The provisions are shown in **Exhibit 11**.

Contingency Provision

Encompass selected a 1% contingency provision. Please see **Attachment B** for further explanation.

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 Standard 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.

Please refer to the attached documented titled “The Development of the Underwriting Profit Provision” for more information.