Filing at a Glance

Company:	Encompass Indemnity Company
Product Name:	EI OTA
State:	Arkansas
TOI:	04.0 Homeowners
Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Filing Type:	Rate/Rule
Date Submitted:	12/20/2012
SERFF Tr Num:	ALSE-128821310
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	ER-2177: RATE FACTOR REVISIONS (OTA EDGE)
Effective Date Requested (New):	05/13/2013
Effective Date Requested (Renewal):	06/14/2013
Author(s):	Andi Colosi
Reviewer(s):	Becky Harrington (primary)
Disposition Date:	01/11/2013
Disposition Status:	Filed
Effective Date (New):	05/13/2013
Effective Date (Renewal):	06/14/2013

State Filing Description:

State: *Arkansas* **Filing Company:** *Encompass Indemnity Company*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *EI OTA*
Project Name/Number: *Rate Factor Revisions (OTA Edge)/1170667*

General Information

Project Name: Rate Factor Revisions (OTA Edge)
Project Number: 1170667
Reference Organization:
Reference Title:
Filing Status Changed: 01/11/2013
State Status Changed:
Created By: Celeste Vanduch
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Celeste Vanduch

Filing Description:

With this filing, Encompass Indemnity Company Other than Automobile insurance program is proposing an overall rate change of 5.0%. In order to achieve the overall rate level change, Encompass has revised the Dwelling Base Premiums, the Condo Base Rates, as well as the Building Additions and Alterations charge and the Building Ordinance Increased Costs charge. Please reference the Home Rate and Rule manuals for the proposed changes.

Encompass is targeting a new business effective date of May 13, 2013 and a renewal business effective date of June 14, 2013.

Effective Date:
New Business: 5/13/2013
Renewals: 6/14/2013

Company and Contact

Filing Contact Information

Andi Colosi, State Filings Project Manager
2775 Sanders Road
Suite A2-W
Northbrook, IL 60062

andi.colosi@allstate.com
847-402-5000 [Phone] 21839 [Ext]
847-402-9757 [FAX]

Filing Company Information

Encompass Indemnity Company
2775 Sanders Rd.
Suite A2-W
Northbrook, IL 60062
(847) 402-5000 ext. [Phone]

CoCode: 15130
Group Code: 8
Group Name: Allstate
FEIN Number: 59-2366357

State of Domicile: Illinois
Company Type: Property and Casualty
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$150.00
Retaliatory?	No
Fee Explanation:	Filing and review of independent rate filings - $100 Filing of an independent rule filings - $50

State: *Arkansas* **Filing Company:** *Encompass Indemnity Company*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *EI OTA*
Project Name/Number: *Rate Factor Revisions (OTA Edge)/1170667*

Per Company: No

Company	Amount	Date Processed	Transaction #
Encompass Indemnity Company	$150.00	12/20/2012	65929303

State: *Arkansas* **Filing Company:** *Encompass Indemnity Company*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *EI OTA*
Project Name/Number: *Rate Factor Revisions (OTA Edge)/1170667*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	01/11/2013	01/11/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	01/09/2013	01/09/2013
Pending Industry Response	Becky Harrington	01/02/2013	01/02/2013

Response Letters

Responded By	Created On	Date Submitted
Andi Colosi	01/11/2013	01/11/2013
Andi Colosi	01/07/2013	01/07/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Celeste Vanduch	12/20/2012	12/20/2012

State: *Arkansas* **Filing Company:** *Encompass Indemnity Company*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *EI OTA*
Project Name/Number: *Rate Factor Revisions (OTA Edge)/1170667*

Disposition

Disposition Date: 01/11/2013
Effective Date (New): 05/13/2013
Effective Date (Renewal): 06/14/2013
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 req'd):	Minimum % Change (where req'd):
Encompass Indemnity Company	41.400%	5.000%	$83,135	984	$1,662,700	7.700%	2.900%

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	NAIC loss cost data entry document	Filed	Yes
Supporting Document (revised)	Actuarial Support	Filed	Yes
Supporting Document	Actuarial Support		Yes
Rate (revised)	ManualHomeRates	Filed	Yes
Rate	ManualHomeRates		Yes
Rate	ManualHomeRules	Filed	Yes

State:	*Arkansas*	**Filing Company:**	*Encompass Indemnity Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*EI OTA*		
Project Name/Number:	*Rate Factor Revisions (OTA Edge)/1170667*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/09/2013
Submitted Date	01/09/2013
Respond By Date	

Dear Andi Colosi,

Introduction:

This will acknowledge receipt of the recent response.

Objection 1

Comments: The Private Passenger Auto reference is on page 9, Exhibit 1 of the ROE update Summary ER-2177 attachment.

Conclusion:

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

State:	*Arkansas*	**Filing Company:**	*Encompass Indemnity Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*EI OTA*		
Project Name/Number:	*Rate Factor Revisions (OTA Edge)/1170667*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/02/2013
Submitted Date	01/02/2013
Respond By Date	

Dear Andi Colosi,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- ManualHomeRates, Dwelling Base Premiums, Condo Base Rates (Rate)

Comments: Please explain the model year factor Motor Vehicle Rate pages submitted with this filing.

Objection 2

- Actuarial Support (Supporting Document)

Comments: Exhibit 1 references Private Passenger Auto. Please explain.

Conclusion:

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

State: Arkansas **Filing Company:** Encompass Indemnity Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: EI OTA
Project Name/Number: Rate Factor Revisions (OTA Edge)/1170667

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/11/2013
Submitted Date	01/11/2013

Dear Becky Harrington,

Introduction:

Response 1

Comments:

The Private Passenger Auto Exhibit 1 was inadvertently included with this filing. Please reference the revised attached ROE Update Summary Document.

Related Objection 1

Comments: The Private Passenger Auto reference is on page 9, Exhibit 1 of the ROE update Summary ER-2177 attachment.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Support
Comments:	
Attachment(s):	
02. OTA Indication Memo ER-2177.pdf 03. Indication Exhibits ER-2177.pdf 04. Attachment_A_Contingency Memo ER-2177.pdf 02. ROE Update Summary ER-2177.pdf	
Previous Version	
Satisfied - Item:	*Actuarial Support*
Comments:	
Attachment(s):	
02. OTA Indication Memo ER-2177.pdf *03. Indication Exhibits ER-2177.pdf* *04. Attachment_A_Contingency Memo ER-2177.pdf* *05. ROE Update Summary ER-2177.pdf*	

State: Arkansas **Filing Company:** Encompass Indemnity Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: EI OTA
Project Name/Number: Rate Factor Revisions (OTA Edge)/1170667

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Andi Colosi

State: Arkansas **Filing Company:** Encompass Indemnity Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: EI OTA
Project Name/Number: Rate Factor Revisions (OTA Edge)/1170667

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/07/2013
Submitted Date	01/07/2013

Dear Becky Harrington,

Introduction:

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

With regard to objection #2, we are unable to find a reference to Private Passenger Auto in our exhibit. Can you help point it out or let us know if maybe this was submitted in error?

Thanks!
Andi

Response 1

Comments:

The model year factor pages of the Motor Vehicle Rate pages were inadvertently included with this filing. Please reference the revised attached Home Rate pages

Related Objection 1

Applies To:

- ManualHomeRates, Dwelling Base Premiums, Condo Base Rates (Rate)

Comments: Please explain the model year factor Motor Vehicle Rate pages submitted with this filing.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

State: Arkansas **Filing Company:** Encompass Indemnity Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: EI OTA
Project Name/Number: Rate Factor Revisions (OTA Edge)/1170667

Rate/Rule Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #	Date Submitted
1	ManualHomeRates	Dwelling Base Premiums, Condo Base Rates	Replacement		01/07/2013 By: Andi Colosi
Previous Version					
1	*ManualHomeRates*	*Dwelling Base Premiums, Condo Base Rates*	*Replacement*		*12/20/2012* *By: Celeste Vanduch*

Response 2

Comments:

We apologize however, we are unable to find the reference to Private Passenger Auto.

Related Objection 2

Applies To:

- Actuarial Support (Supporting Document)

Comments: Exhibit 1 references Private Passenger Auto. Please explain.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Andi Colosi

Amendment Letter

Submitted Date: 12/20/2012

Comments:

With this filing amendment, we submit corrected versions (Excel and pdf) of the attached HPCS-Homeowners Premium Comparison Survey, as the initially submitted versions included our NAIC Group number in the NAIC Number field; our apologies for this oversight.

Thank you in advance for your time and cooperation.

*** Sent on behalf of Andi Colosi ***

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	
07. StateFilingForm_HO Survey FORM HPCS_ER2177_V1.xls 07. StateFilingForm_HO Survey FORM HPCS_ER2177_V1.pdf	
Previous Version	
Satisfied - Item:	*HPCS-Homeowners Premium Comparison Survey*
Comments:	
Attachment(s):	
07. StateFilingForm_HO Survey FORM HPCS_ER2177.xls *07. StateFilingForm_HO Survey FORM HPCS_ER2177.pdf*	

State: *Arkansas* **Filing Company:** *Encompass Indemnity Company*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *EI OTA*
Project Name/Number: *Rate Factor Revisions (OTA Edge)/1170667*

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 3.000%
Effective Date of Last Rate Revision: 01/17/2013
Filing Method of Last Filing: File & 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 req'd):	Minimum % Change (where req'd):
Encompass Indemnity Company	41.400%	5.000%	$83,135	984	$1,662,700	7.700%	2.900%

State: *Arkansas* **Filing Company:** *Encompass Indemnity Company*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *EI OTA*
Project Name/Number: *Rate Factor Revisions (OTA Edge)/1170667*

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 01/11/2013	ManualHomeRates	Dwelling Base Premiums, Condo Base Rates	Replacement		01. Home Rate Manual ER-2177.pdf
2	Filed 01/11/2013	ManualHomeRules	Building Additions and Alterations (Rule 16), Building Ordiance Increased Costs (Rule 15.D)	Replacement		11. Home Rule Manual ER-2177.pdf

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

CONDO RATE TABLES

TERRITORY	BASE RATE
301	166
302	166
303	166
304	166
305	166
306	166
307	166
309	166
310	166
311	166
312	166
313	166
314	166
315	166
316	166
318	166
319	166
320	166
321	166
322	166
323	166
324	166
325	166
326	166

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
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 301

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	998	998	998	998	1,027	1,037	1,055	1,103	1,473	1,473	981	981	981	981	1,008	1,017	1,031	1,042	1,473	1,473
40	1,117	1,117	1,117	1,117	1,149	1,160	1,180	1,232	1,640	1,640	1,099	1,099	1,099	1,099	1,128	1,138	1,154	1,165	1,640	1,640
50	1,236	1,236	1,236	1,236	1,270	1,282	1,304	1,361	1,806	1,806	1,215	1,215	1,215	1,215	1,247	1,259	1,276	1,288	1,806	1,806
60	1,353	1,353	1,353	1,353	1,390	1,404	1,427	1,489	1,970	1,970	1,331	1,331	1,331	1,331	1,366	1,378	1,396	1,410	1,970	1,970
70	1,472	1,472	1,472	1,472	1,511	1,526	1,551	1,618	2,136	2,136	1,448	1,448	1,448	1,448	1,485	1,498	1,518	1,533	2,136	2,136
75	1,531	1,531	1,531	1,531	1,572	1,587	1,613	1,682	2,218	2,218	1,506	1,506	1,506	1,506	1,544	1,558	1,579	1,594	2,218	2,218
80	1,591	1,591	1,591	1,591	1,633	1,649	1,676	1,747	2,303	2,303	1,565	1,565	1,565	1,565	1,605	1,619	1,641	1,656	2,303	2,303
85	1,649	1,649	1,649	1,649	1,693	1,709	1,737	1,811	2,384	2,384	1,623	1,623	1,623	1,623	1,664	1,678	1,701	1,717	2,384	2,384
90	1,708	1,708	1,708	1,708	1,754	1,770	1,799	1,875	2,467	2,467	1,681	1,681	1,681	1,681	1,723	1,738	1,761	1,778	2,467	2,467
95	1,767	1,767	1,767	1,767	1,814	1,832	1,861	1,940	2,550	2,550	1,739	1,739	1,739	1,739	1,783	1,799	1,822	1,839	2,550	2,550
100	1,827	1,827	1,827	1,827	1,875	1,893	1,923	2,004	2,633	2,633	1,798	1,798	1,798	1,798	1,843	1,859	1,883	1,901	2,633	2,633
105	1,886	1,886	1,886	1,886	1,935	1,954	1,985	2,068	2,715	2,715	1,856	1,856	1,856	1,856	1,902	1,919	1,944	1,962	2,715	2,715
110	1,945	1,945	1,945	1,945	1,996	2,015	2,047	2,132	2,798	2,798	1,914	1,914	1,914	1,914	1,962	1,979	2,004	2,023	2,798	2,798
115	2,000	2,000	2,000	2,000	2,052	2,071	2,104	2,191	2,868	2,868	1,969	1,969	1,969	1,969	2,017	2,035	2,061	2,080	2,868	2,868
120	2,054	2,054	2,054	2,054	2,107	2,126	2,160	2,248	2,936	2,936	2,022	2,022	2,022	2,022	2,071	2,089	2,115	2,135	2,936	2,936
125	2,109	2,109	2,109	2,109	2,163	2,182	2,217	2,306	3,005	3,005	2,077	2,077	2,077	2,077	2,127	2,145	2,172	2,191	3,005	3,005
130	2,164	2,164	2,164	2,164	2,219	2,239	2,274	2,365	3,075	3,075	2,132	2,132	2,132	2,132	2,183	2,201	2,228	2,248	3,075	3,075
140	2,284	2,284	2,284	2,284	2,341	2,362	2,398	2,492	3,230	3,230	2,250	2,250	2,250	2,250	2,303	2,322	2,350	2,371	3,230	3,230
150	2,405	2,405	2,405	2,405	2,464	2,486	2,523	2,622	3,387	3,387	2,370	2,370	2,370	2,370	2,425	2,445	2,474	2,496	3,387	3,387
160	2,567	2,567	2,567	2,567	2,629	2,652	2,691	2,794	3,600	3,600	2,530	2,530	2,530	2,530	2,587	2,608	2,639	2,662	3,600	3,600
170	2,722	2,722	2,722	2,722	2,787	2,811	2,852	2,960	3,804	3,804	2,683	2,683	2,683	2,683	2,743	2,765	2,798	2,821	3,804	3,804
175	2,767	2,767	2,767	2,767	2,833	2,857	2,899	3,008	3,863	3,863	2,728	2,728	2,728	2,728	2,789	2,811	2,844	2,868	3,863	3,863
180	2,813	2,813	2,813	2,813	2,879	2,903	2,946	3,056	3,921	3,921	2,773	2,773	2,773	2,773	2,835	2,857	2,890	2,915	3,921	3,921
190	2,908	2,908	2,908	2,908	2,977	3,002	3,045	3,158	4,044	4,044	2,867	2,867	2,867	2,867	2,931	2,954	2,988	3,013	4,044	4,044
200	3,063	3,063	3,063	3,063	3,133	3,158	3,203	3,319	4,228	4,228	3,021	3,021	3,021	3,021	3,086	3,109	3,144	3,170	4,228	4,228
220	3,380	3,380	3,380	3,380	3,454	3,481	3,527	3,649	4,604	4,604	3,336	3,336	3,336	3,336	3,405	3,429	3,466	3,493	4,604	4,604
240	3,694	3,694	3,694	3,694	3,772	3,800	3,850	3,980	4,993	4,993	3,647	3,647	3,647	3,647	3,720	3,746	3,785	3,813	4,993	4,993
250	3,849	3,849	3,849	3,849	3,930	3,959	4,010	4,144	5,188	5,188	3,801	3,801	3,801	3,801	3,876	3,903	3,943	3,973	5,188	5,188
275	4,221	4,221	4,221	4,221	4,307	4,338	4,393	4,536	5,656	5,656	4,169	4,169	4,169	4,169	4,249	4,278	4,321	4,353	5,656	5,656
300	4,525	4,525	4,525	4,525	4,617	4,651	4,710	4,864	6,066	6,066	4,469	4,469	4,469	4,469	4,555	4,586	4,632	4,666	6,066	6,066
325	4,810	4,810	4,810	4,810	4,910	4,947	5,010	5,176	6,474	6,474	4,750	4,750	4,750	4,750	4,843	4,877	4,927	4,963	6,474	6,474
350	5,133	5,133	5,133	5,133	5,240	5,279	5,347	5,526	6,918	6,918	5,068	5,068	5,068	5,068	5,168	5,204	5,258	5,297	6,918	6,918
375	5,455	5,455	5,455	5,455	5,569	5,611	5,684	5,874	7,363	7,363	5,386	5,386	5,386	5,386	5,493	5,531	5,588	5,630	7,363	7,363
400	5,776	5,776	5,776	5,776	5,898	5,943	6,020	6,223	7,806	7,806	5,703	5,703	5,703	5,703	5,817	5,858	5,918	5,963	7,806	7,806
425	6,095	6,095	6,095	6,095	6,225	6,273	6,355	6,572	8,262	8,262	6,017	6,017	6,017	6,017	6,139	6,182	6,247	6,295	8,262	8,262
450	6,413	6,413	6,413	6,413	6,552	6,602	6,690	6,921	8,724	8,724	6,330	6,330	6,330	6,330	6,459	6,505	6,575	6,626	8,724	8,724
475	6,730	6,730	6,730	6,730	6,877	6,931	7,024	7,270	9,185	9,185	6,641	6,641	6,641	6,641	6,779	6,828	6,901	6,955	9,185	9,185
500	7,046	7,046	7,046	7,046	7,202	7,260	7,358	7,618	9,647	9,647	6,953	6,953	6,953	6,953	7,098	7,150	7,228	7,286	9,647	9,647
600	8,316	8,316	8,316	8,316	8,506	8,576	8,697	9,015	11,496	11,496	8,201	8,201	8,201	8,201	8,379	8,443	8,538	8,608	11,496	11,496
700	9,584	9,584	9,584	9,584	9,810	9,892	10,035	10,411	13,344	13,344	9,449	9,449	9,449	9,449	9,659	9,734	9,847	9,930	13,344	13,344
750	10,218	10,218	10,218	10,218	10,461	10,551	10,704	11,109	14,269	14,269	10,073	10,073	10,073	10,073	10,299	10,380	10,502	10,591	14,269	14,269
800	10,853	10,853	10,853	10,853	11,114	11,209	11,374	11,808	15,194	15,194	10,697	10,697	10,697	10,697	10,940	11,027	11,157	11,253	15,194	15,194
850	11,487	11,487	11,487	11,487	11,765	11,866	12,042	12,505	16,117	16,117	11,320	11,320	11,320	11,320	11,579	11,672	11,811	11,913	16,117	16,117
900	12,122	12,122	12,122	12,122	12,417	12,525	12,712	13,204	17,042	17,042	11,945	11,945	11,945	11,945	12,220	12,319	12,466	12,575	17,042	17,042
EACH ADD'L																				
100,000	940	940	940	940	963	972	986	1,024	1,321	1,321	927	927	927	927	948	956	967	975	1,321	1,321

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 302

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	1,037	1,037	1,037	1,037	1,071	1,083	1,104	1,161	1,599	1,599	1,017	1,017	1,017	1,017	1,048	1,060	1,076	1,089	1,599	1,599
40	1,152	1,152	1,152	1,152	1,189	1,203	1,226	1,288	1,770	1,770	1,130	1,130	1,130	1,130	1,164	1,177	1,195	1,209	1,770	1,770
50	1,266	1,266	1,266	1,266	1,307	1,321	1,347	1,414	1,940	1,940	1,242	1,242	1,242	1,242	1,280	1,293	1,313	1,328	1,940	1,940
60	1,379	1,379	1,379	1,379	1,423	1,439	1,467	1,540	2,109	2,109	1,353	1,353	1,353	1,353	1,394	1,409	1,431	1,447	2,109	2,109
70	1,493	1,493	1,493	1,493	1,541	1,558	1,588	1,666	2,279	2,279	1,465	1,465	1,465	1,465	1,509	1,525	1,548	1,566	2,279	2,279
75	1,550	1,550	1,550	1,550	1,599	1,617	1,648	1,729	2,364	2,364	1,521	1,521	1,521	1,521	1,567	1,583	1,607	1,625	2,364	2,364
80	1,609	1,609	1,609	1,609	1,659	1,678	1,710	1,794	2,450	2,450	1,578	1,578	1,578	1,578	1,625	1,642	1,667	1,686	2,450	2,450
85	1,665	1,665	1,665	1,665	1,717	1,736	1,769	1,856	2,534	2,534	1,634	1,634	1,634	1,634	1,682	1,700	1,726	1,745	2,534	2,534
90	1,722	1,722	1,722	1,722	1,776	1,795	1,829	1,919	2,619	2,619	1,690	1,690	1,690	1,690	1,740	1,758	1,785	1,804	2,619	2,619
95	1,779	1,779	1,779	1,779	1,835	1,855	1,890	1,983	2,705	2,705	1,746	1,746	1,746	1,746	1,797	1,816	1,844	1,864	2,705	2,705
100	1,836	1,836	1,836	1,836	1,893	1,914	1,950	2,046	2,789	2,789	1,802	1,802	1,802	1,802	1,855	1,874	1,903	1,924	2,789	2,789
105	1,893	1,893	1,893	1,893	1,952	1,973	2,010	2,109	2,874	2,874	1,857	1,857	1,857	1,857	1,912	1,932	1,961	1,983	2,874	2,874
110	1,950	1,950	1,950	1,950	2,010	2,032	2,071	2,172	2,958	2,958	1,913	1,913	1,913	1,913	1,970	1,990	2,020	2,042	2,958	2,958
115	2,002	2,002	2,002	2,002	2,064	2,086	2,125	2,228	3,028	3,028	1,965	1,965	1,965	1,965	2,023	2,043	2,074	2,097	3,028	3,028
120	2,053	2,053	2,053	2,053	2,116	2,139	2,178	2,282	3,096	3,096	2,015	2,015	2,015	2,015	2,074	2,095	2,126	2,149	3,096	3,096
125	2,105	2,105	2,105	2,105	2,169	2,192	2,233	2,339	3,165	3,165	2,067	2,067	2,067	2,067	2,127	2,148	2,180	2,203	3,165	3,165
130	2,158	2,158	2,158	2,158	2,223	2,246	2,287	2,395	3,235	3,235	2,119	2,119	2,119	2,119	2,179	2,201	2,233	2,257	3,235	3,235
140	2,274	2,274	2,274	2,274	2,341	2,365	2,408	2,520	3,392	3,392	2,233	2,233	2,233	2,233	2,296	2,318	2,352	2,377	3,392	3,392
150	2,392	2,392	2,392	2,392	2,461	2,487	2,531	2,647	3,553	3,553	2,350	2,350	2,350	2,350	2,415	2,438	2,473	2,498	3,553	3,553
160	2,556	2,556	2,556	2,556	2,630	2,657	2,703	2,825	3,777	3,777	2,512	2,512	2,512	2,512	2,581	2,605	2,642	2,669	3,777	3,777
170	2,714	2,714	2,714	2,714	2,791	2,819	2,867	2,995	3,993	3,993	2,668	2,668	2,668	2,668	2,739	2,765	2,803	2,831	3,993	3,993
175	2,755	2,755	2,755	2,755	2,832	2,861	2,910	3,040	4,050	4,050	2,708	2,708	2,708	2,708	2,781	2,806	2,845	2,874	4,050	4,050
180	2,795	2,795	2,795	2,795	2,874	2,903	2,952	3,084	4,106	4,106	2,748	2,748	2,748	2,748	2,821	2,848	2,887	2,916	4,106	4,106
190	2,883	2,883	2,883	2,883	2,964	2,993	3,044	3,178	4,226	4,226	2,835	2,835	2,835	2,835	2,910	2,937	2,977	3,006	4,226	4,226
200	3,040	3,040	3,040	3,040	3,122	3,153	3,205	3,343	4,417	4,417	2,990	2,990	2,990	2,990	3,067	3,095	3,136	3,166	4,417	4,417
220	3,360	3,360	3,360	3,360	3,447	3,478	3,533	3,678	4,807	4,807	3,308	3,308	3,308	3,308	3,389	3,418	3,461	3,493	4,807	4,807
240	3,675	3,675	3,675	3,675	3,767	3,801	3,860	4,013	5,212	5,212	3,620	3,620	3,620	3,620	3,706	3,737	3,783	3,817	5,212	5,212
250	3,832	3,832	3,832	3,832	3,927	3,962	4,022	4,180	5,414	5,414	3,775	3,775	3,775	3,775	3,863	3,895	3,943	3,977	5,414	5,414
275	4,210	4,210	4,210	4,210	4,312	4,349	4,414	4,583	5,907	5,907	4,149	4,149	4,149	4,149	4,244	4,278	4,329	4,366	5,907	5,907
300	4,531	4,531	4,531	4,531	4,640	4,680	4,750	4,932	6,353	6,353	4,465	4,465	4,465	4,465	4,567	4,604	4,659	4,699	6,353	6,353
325	4,828	4,828	4,828	4,828	4,946	4,989	5,064	5,261	6,795	6,795	4,757	4,757	4,757	4,757	4,867	4,907	4,966	5,009	6,795	6,795
350	5,152	5,152	5,152	5,152	5,279	5,326	5,406	5,617	7,264	7,264	5,076	5,076	5,076	5,076	5,195	5,237	5,300	5,347	7,264	7,264
375	5,477	5,477	5,477	5,477	5,612	5,662	5,748	5,973	7,733	7,733	5,396	5,396	5,396	5,396	5,522	5,567	5,635	5,684	7,733	7,733
400	5,801	5,801	5,801	5,801	5,945	5,998	6,089	6,329	8,201	8,201	5,714	5,714	5,714	5,714	5,849	5,897	5,969	6,022	8,201	8,201
425	6,122	6,122	6,122	6,122	6,275	6,332	6,429	6,685	8,683	8,683	6,030	6,030	6,030	6,030	6,173	6,224	6,301	6,357	8,683	8,683
450	6,441	6,441	6,441	6,441	6,604	6,665	6,768	7,042	9,173	9,173	6,342	6,342	6,342	6,342	6,495	6,550	6,632	6,692	9,173	9,173
475	6,759	6,759	6,759	6,759	6,933	6,997	7,107	7,397	9,662	9,662	6,654	6,654	6,654	6,654	6,817	6,875	6,962	7,026	9,662	9,662
500	7,077	7,077	7,077	7,077	7,261	7,329	7,446	7,753	10,152	10,152	6,966	6,966	6,966	6,966	7,138	7,200	7,292	7,360	10,152	10,152
600	8,352	8,352	8,352	8,352	8,577	8,660	8,803	9,179	12,112	12,112	8,216	8,216	8,216	8,216	8,427	8,502	8,615	8,698	12,112	12,112
700	9,626	9,626	9,626	9,626	9,893	9,991	10,160	10,604	14,072	14,072	9,466	9,466	9,466	9,466	9,715	9,804	9,937	10,035	14,072	14,072
750	10,263	10,263	10,263	10,263	10,550	10,656	10,838	11,317	15,052	15,052	10,091	10,091	10,091	10,091	10,359	10,455	10,598	10,704	15,052	15,052
800	10,901	10,901	10,901	10,901	11,209	11,322	11,517	12,030	16,033	16,033	10,716	10,716	10,716	10,716	11,004	11,106	11,260	11,373	16,033	16,033
850	11,537	11,537	11,537	11,537	11,866	11,986	12,194	12,741	17,011	17,011	11,340	11,340	11,340	11,340	11,647	11,756	11,920	12,041	17,011	17,011
900	12,175	12,175	12,175	12,175	12,524	12,652	12,873	13,455	17,992	17,992	11,966	11,966	11,966	11,966	12,291	12,408	12,582	12,710	17,992	17,992
EACH ADD'L																				
100,000	886	886	886	886	913	923	940	985	1,336	1,336	870	870	870	870	895	904	918	928	1,336	1,336

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 303

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	706	706	706	706	735	746	764	812	1,189	1,189	689	689	689	689	716	725	740	751	1,189	1,189
40	798	798	798	798	830	842	862	915	1,330	1,330	779	779	779	779	809	820	835	847	1,330	1,330
50	890	890	890	890	925	938	960	1,018	1,470	1,470	869	869	869	869	902	913	931	943	1,470	1,470
60	981	981	981	981	1,019	1,032	1,056	1,119	1,608	1,608	958	958	958	958	994	1,006	1,025	1,039	1,608	1,608
70	1,073	1,073	1,073	1,073	1,113	1,128	1,154	1,221	1,748	1,748	1,048	1,048	1,048	1,048	1,086	1,100	1,120	1,135	1,748	1,748
75	1,119	1,119	1,119	1,119	1,161	1,176	1,203	1,273	1,818	1,818	1,093	1,093	1,093	1,093	1,133	1,147	1,168	1,183	1,818	1,818
80	1,165	1,165	1,165	1,165	1,208	1,224	1,252	1,324	1,889	1,889	1,139	1,139	1,139	1,139	1,179	1,194	1,216	1,232	1,889	1,889
85	1,210	1,210	1,210	1,210	1,255	1,271	1,300	1,375	1,958	1,958	1,183	1,183	1,183	1,183	1,225	1,240	1,262	1,279	1,958	1,958
90	1,256	1,256	1,256	1,256	1,302	1,319	1,348	1,426	2,027	2,027	1,228	1,228	1,228	1,228	1,271	1,287	1,310	1,327	2,027	2,027
95	1,302	1,302	1,302	1,302	1,350	1,367	1,397	1,477	2,098	2,098	1,273	1,273	1,273	1,273	1,318	1,334	1,358	1,375	2,098	2,098
100	1,348	1,348	1,348	1,348	1,397	1,415	1,446	1,528	2,168	2,168	1,318	1,318	1,318	1,318	1,364	1,380	1,405	1,423	2,168	2,168
105	1,393	1,393	1,393	1,393	1,444	1,463	1,495	1,579	2,237	2,237	1,363	1,363	1,363	1,363	1,410	1,427	1,453	1,471	2,237	2,237
110	1,439	1,439	1,439	1,439	1,491	1,510	1,543	1,630	2,307	2,307	1,408	1,408	1,408	1,408	1,457	1,474	1,500	1,519	2,307	2,307
115	1,482	1,482	1,482	1,482	1,535	1,555	1,588	1,676	2,365	2,365	1,451	1,451	1,451	1,451	1,500	1,518	1,544	1,563	2,365	2,365
120	1,524	1,524	1,524	1,524	1,578	1,598	1,632	1,721	2,421	2,421	1,492	1,492	1,492	1,492	1,542	1,560	1,587	1,607	2,421	2,421
125	1,567	1,567	1,567	1,567	1,622	1,642	1,676	1,768	2,479	2,479	1,534	1,534	1,534	1,534	1,585	1,604	1,631	1,651	2,479	2,479
130	1,610	1,610	1,610	1,610	1,666	1,686	1,721	1,814	2,537	2,537	1,577	1,577	1,577	1,577	1,629	1,647	1,675	1,695	2,537	2,537
140	1,701	1,701	1,701	1,701	1,759	1,780	1,816	1,912	2,663	2,663	1,666	1,666	1,666	1,666	1,720	1,739	1,768	1,789	2,663	2,663
150	1,792	1,792	1,792	1,792	1,852	1,874	1,912	2,012	2,791	2,791	1,756	1,756	1,756	1,756	1,812	1,832	1,862	1,884	2,791	2,791
160	1,904	1,904	1,904	1,904	1,967	1,990	2,030	2,135	2,954	2,954	1,866	1,866	1,866	1,866	1,925	1,946	1,977	2,000	2,954	2,954
170	2,012	2,012	2,012	2,012	2,078	2,103	2,144	2,254	3,113	3,113	1,973	1,973	1,973	1,973	2,034	2,056	2,089	2,114	3,113	3,113
175	2,052	2,052	2,052	2,052	2,119	2,143	2,186	2,297	3,166	3,166	2,012	2,012	2,012	2,012	2,074	2,097	2,130	2,155	3,166	3,166
180	2,091	2,091	2,091	2,091	2,159	2,184	2,227	2,339	3,219	3,219	2,051	2,051	2,051	2,051	2,114	2,137	2,170	2,195	3,219	3,219
190	2,172	2,172	2,172	2,172	2,241	2,267	2,311	2,426	3,327	3,327	2,130	2,130	2,130	2,130	2,195	2,218	2,253	2,278	3,327	3,327
200	2,276	2,276	2,276	2,276	2,347	2,373	2,418	2,537	3,461	3,461	2,233	2,233	2,233	2,233	2,300	2,323	2,359	2,385	3,461	3,461
220	2,492	2,492	2,492	2,492	2,567	2,594	2,642	2,766	3,737	3,737	2,447	2,447	2,447	2,447	2,517	2,542	2,579	2,607	3,737	3,737
240	2,709	2,709	2,709	2,709	2,789	2,818	2,868	3,000	4,031	4,031	2,662	2,662	2,662	2,662	2,736	2,762	2,802	2,831	4,031	4,031
250	2,817	2,817	2,817	2,817	2,899	2,929	2,980	3,116	4,178	4,178	2,768	2,768	2,768	2,768	2,844	2,872	2,912	2,942	4,178	4,178
275	3,068	3,068	3,068	3,068	3,155	3,187	3,243	3,389	4,527	4,527	3,015	3,015	3,015	3,015	3,097	3,126	3,170	3,202	4,527	4,527
300	3,262	3,262	3,262	3,262	3,356	3,391	3,450	3,607	4,830	4,830	3,206	3,206	3,206	3,206	3,293	3,325	3,372	3,406	4,830	4,830
325	3,456	3,456	3,456	3,456	3,558	3,595	3,659	3,828	5,148	5,148	3,395	3,395	3,395	3,395	3,490	3,524	3,575	3,612	5,148	5,148
350	3,688	3,688	3,688	3,688	3,797	3,837	3,906	4,087	5,504	5,504	3,622	3,622	3,622	3,622	3,724	3,760	3,815	3,855	5,504	5,504
375	3,919	3,919	3,919	3,919	4,035	4,078	4,152	4,346	5,859	5,859	3,849	3,849	3,849	3,849	3,957	3,996	4,055	4,097	5,859	5,859
400	4,150	4,150	4,150	4,150	4,273	4,319	4,397	4,604	6,214	6,214	4,075	4,075	4,075	4,075	4,191	4,232	4,294	4,339	6,214	6,214
425	4,378	4,378	4,378	4,378	4,510	4,559	4,642	4,863	6,581	6,581	4,299	4,299	4,299	4,299	4,422	4,466	4,532	4,581	6,581	6,581
450	4,606	4,606	4,606	4,606	4,747	4,798	4,888	5,123	6,956	6,956	4,521	4,521	4,521	4,521	4,653	4,700	4,770	4,822	6,956	6,956
475	4,832	4,832	4,832	4,832	4,982	5,037	5,132	5,382	7,330	7,330	4,742	4,742	4,742	4,742	4,882	4,932	5,007	5,062	7,330	7,330
500	5,059	5,059	5,059	5,059	5,218	5,276	5,377	5,641	7,704	7,704	4,964	4,964	4,964	4,964	5,112	5,165	5,244	5,302	7,704	7,704
600	5,968	5,968	5,968	5,968	6,162	6,233	6,356	6,679	9,202	9,202	5,851	5,851	5,851	5,851	6,032	6,097	6,194	6,265	9,202	9,202
700	6,876	6,876	6,876	6,876	7,105	7,189	7,335	7,717	10,700	10,700	6,738	6,738	6,738	6,738	6,952	7,029	7,143	7,228	10,700	10,700
750	7,330	7,330	7,330	7,330	7,577	7,668	7,824	8,236	11,449	11,449	7,182	7,182	7,182	7,182	7,412	7,495	7,618	7,709	11,449	11,449
800	7,785	7,785	7,785	7,785	8,050	8,147	8,314	8,756	12,199	12,199	7,626	7,626	7,626	7,626	7,873	7,961	8,094	8,191	12,199	12,199
850	8,238	8,238	8,238	8,238	8,521	8,624	8,803	9,274	12,947	12,947	8,069	8,069	8,069	8,069	8,332	8,427	8,568	8,671	12,947	12,947
900	8,693	8,693	8,693	8,693	8,993	9,103	9,293	9,794	13,697	13,697	8,513	8,513	8,513	8,513	8,793	8,893	9,043	9,153	13,697	13,697
EACH ADD'L																				
100,000	752	752	752	752	776	784	799	838	1,139	1,139	738	738	738	738	760	768	780	788	1,139	1,139

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 304

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	530	530	530	530	556	566	582	626	969	969	514	514	514	514	539	547	560	570	969	969
40	593	593	593	593	622	633	651	699	1,076	1,076	576	576	576	576	603	613	627	638	1,076	1,076
50	656	656	656	656	688	700	720	772	1,183	1,183	638	638	638	638	667	678	693	705	1,183	1,183
60	719	719	719	719	753	766	787	844	1,289	1,289	699	699	699	699	730	742	759	772	1,289	1,289
70	782	782	782	782	819	833	856	917	1,396	1,396	760	760	760	760	795	807	825	839	1,396	1,396
75	814	814	814	814	852	866	890	954	1,449	1,449	791	791	791	791	827	839	858	872	1,449	1,449
80	846	846	846	846	885	900	925	990	1,504	1,504	822	822	822	822	859	872	892	906	1,504	1,504
85	877	877	877	877	918	933	958	1,026	1,556	1,556	852	852	852	852	890	904	924	939	1,556	1,556
90	908	908	908	908	950	966	992	1,063	1,609	1,609	883	883	883	883	922	936	957	973	1,609	1,609
95	940	940	940	940	983	999	1,027	1,099	1,663	1,663	914	914	914	914	955	969	991	1,007	1,663	1,663
100	972	972	972	972	1,016	1,033	1,061	1,135	1,716	1,716	945	945	945	945	986	1,001	1,024	1,040	1,716	1,716
105	1,003	1,003	1,003	1,003	1,049	1,066	1,095	1,172	1,770	1,770	975	975	975	975	1,018	1,034	1,057	1,074	1,770	1,770
110	1,035	1,035	1,035	1,035	1,082	1,099	1,129	1,208	1,823	1,823	1,006	1,006	1,006	1,006	1,050	1,066	1,090	1,107	1,823	1,823
115	1,064	1,064	1,064	1,064	1,112	1,129	1,160	1,240	1,865	1,865	1,035	1,035	1,035	1,035	1,080	1,096	1,120	1,137	1,865	1,865
120	1,092	1,092	1,092	1,092	1,141	1,158	1,189	1,271	1,907	1,907	1,062	1,062	1,062	1,062	1,108	1,124	1,149	1,167	1,907	1,907
125	1,121	1,121	1,121	1,121	1,170	1,188	1,220	1,303	1,949	1,949	1,091	1,091	1,091	1,091	1,137	1,154	1,179	1,197	1,949	1,949
130	1,150	1,150	1,150	1,150	1,200	1,219	1,251	1,335	1,991	1,991	1,119	1,119	1,119	1,119	1,166	1,183	1,209	1,227	1,991	1,991
140	1,212	1,212	1,212	1,212	1,264	1,283	1,317	1,404	2,086	2,086	1,180	1,180	1,180	1,180	1,229	1,247	1,273	1,292	2,086	2,086
150	1,275	1,275	1,275	1,275	1,329	1,349	1,384	1,474	2,182	2,182	1,242	1,242	1,242	1,242	1,293	1,311	1,338	1,358	2,182	2,182
160	1,356	1,356	1,356	1,356	1,413	1,434	1,470	1,566	2,310	2,310	1,322	1,322	1,322	1,322	1,375	1,394	1,423	1,444	2,310	2,310
170	1,434	1,434	1,434	1,434	1,494	1,516	1,554	1,654	2,434	2,434	1,398	1,398	1,398	1,398	1,454	1,474	1,504	1,526	2,434	2,434
175	1,460	1,460	1,460	1,460	1,521	1,543	1,582	1,683	2,473	2,473	1,424	1,424	1,424	1,424	1,481	1,501	1,531	1,553	2,473	2,473
180	1,486	1,486	1,486	1,486	1,547	1,570	1,609	1,711	2,510	2,510	1,449	1,449	1,449	1,449	1,506	1,527	1,558	1,580	2,510	2,510
190	1,539	1,539	1,539	1,539	1,602	1,625	1,665	1,770	2,589	2,589	1,501	1,501	1,501	1,501	1,560	1,581	1,613	1,636	2,589	2,589
200	1,613	1,613	1,613	1,613	1,678	1,702	1,743	1,850	2,690	2,690	1,575	1,575	1,575	1,575	1,635	1,657	1,689	1,713	2,690	2,690
220	1,767	1,767	1,767	1,767	1,835	1,860	1,903	2,016	2,898	2,898	1,726	1,726	1,726	1,726	1,790	1,812	1,846	1,871	2,898	2,898
240	1,921	1,921	1,921	1,921	1,993	2,019	2,065	2,185	3,122	3,122	1,878	1,878	1,878	1,878	1,945	1,969	2,005	2,031	3,122	3,122
250	1,997	1,997	1,997	1,997	2,071	2,099	2,146	2,269	3,234	3,234	1,953	1,953	1,953	1,953	2,022	2,047	2,084	2,111	3,234	3,234
275	2,178	2,178	2,178	2,178	2,257	2,286	2,337	2,469	3,504	3,504	2,130	2,130	2,130	2,130	2,204	2,231	2,270	2,300	3,504	3,504
300	2,324	2,324	2,324	2,324	2,410	2,441	2,495	2,637	3,748	3,748	2,273	2,273	2,273	2,273	2,353	2,381	2,424	2,455	3,748	3,748
325	2,469	2,469	2,469	2,469	2,561	2,595	2,653	2,807	4,006	4,006	2,413	2,413	2,413	2,413	2,499	2,530	2,576	2,610	4,006	4,006
350	2,635	2,635	2,635	2,635	2,734	2,770	2,833	2,998	4,285	4,285	2,575	2,575	2,575	2,575	2,668	2,701	2,750	2,787	4,285	4,285
375	2,801	2,801	2,801	2,801	2,906	2,945	3,012	3,189	4,564	4,564	2,737	2,737	2,737	2,737	2,836	2,871	2,924	2,963	4,564	4,564
400	2,966	2,966	2,966	2,966	3,079	3,120	3,191	3,379	4,842	4,842	2,899	2,899	2,899	2,899	3,004	3,041	3,098	3,139	4,842	4,842
425	3,130	3,130	3,130	3,130	3,250	3,294	3,370	3,570	5,132	5,132	3,058	3,058	3,058	3,058	3,170	3,210	3,270	3,314	5,132	5,132
450	3,293	3,293	3,293	3,293	3,421	3,468	3,549	3,762	5,428	5,428	3,216	3,216	3,216	3,216	3,335	3,378	3,442	3,489	5,428	5,428
475	3,454	3,454	3,454	3,454	3,591	3,641	3,727	3,954	5,724	5,724	3,373	3,373	3,373	3,373	3,500	3,545	3,613	3,663	5,724	5,724
500	3,617	3,617	3,617	3,617	3,761	3,814	3,905	4,145	6,020	6,020	3,530	3,530	3,530	3,530	3,665	3,713	3,785	3,838	6,020	6,020
600	4,266	4,266	4,266	4,266	4,442	4,507	4,618	4,912	7,204	7,204	4,160	4,160	4,160	4,160	4,324	4,383	4,471	4,536	7,204	7,204
700	4,914	4,914	4,914	4,914	5,123	5,199	5,331	5,679	8,389	8,389	4,789	4,789	4,789	4,789	4,984	5,053	5,158	5,234	8,389	8,389
750	5,239	5,239	5,239	5,239	5,464	5,546	5,688	6,062	8,982	8,982	5,104	5,104	5,104	5,104	5,314	5,389	5,501	5,583	8,982	8,982
800	5,564	5,564	5,564	5,564	5,804	5,893	6,045	6,446	9,575	9,575	5,419	5,419	5,419	5,419	5,644	5,724	5,845	5,933	9,575	9,575
850	5,888	5,888	5,888	5,888	6,145	6,239	6,401	6,829	10,166	10,166	5,734	5,734	5,734	5,734	5,973	6,059	6,187	6,281	10,166	10,166
900	6,213	6,213	6,213	6,213	6,485	6,585	6,758	7,213	10,759	10,759	6,049	6,049	6,049	6,049	6,304	6,395	6,531	6,631	10,759	10,759
EACH ADD'L																				
100,000	507	507	507	507	528	536	550	585	859	859	495	495	495	495	514	521	532	540	859	859

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 305

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	447	447	447	447	473	482	499	542	877	877	431	431	431	431	456	464	477	486	877	877
40	496	496	496	496	524	535	553	600	969	969	479	479	479	479	505	515	529	540	969	969
50	545	545	545	545	576	587	607	658	1,061	1,061	526	526	526	526	555	565	581	592	1,061	1,061
60	593	593	593	593	627	639	660	716	1,152	1,152	573	573	573	573	604	616	632	645	1,152	1,152
70	642	642	642	642	678	691	714	774	1,244	1,244	620	620	620	620	654	666	684	697	1,244	1,244
75	666	666	666	666	704	718	741	804	1,290	1,290	644	644	644	644	679	691	710	724	1,290	1,290
80	691	691	691	691	730	744	769	833	1,336	1,336	668	668	668	668	704	717	736	750	1,336	1,336
85	715	715	715	715	755	770	795	862	1,382	1,382	691	691	691	691	729	742	762	777	1,382	1,382
90	740	740	740	740	781	796	822	891	1,427	1,427	715	715	715	715	753	767	788	803	1,427	1,427
95	764	764	764	764	807	822	849	920	1,474	1,474	739	739	739	739	778	792	814	829	1,474	1,474
100	788	788	788	788	832	848	876	949	1,519	1,519	762	762	762	762	803	818	840	856	1,519	1,519
105	813	813	813	813	858	874	903	978	1,565	1,565	786	786	786	786	828	843	865	882	1,565	1,565
110	837	837	837	837	883	900	930	1,007	1,610	1,610	809	809	809	809	852	868	891	908	1,610	1,610
115	859	859	859	859	906	923	953	1,032	1,645	1,645	831	831	831	831	875	890	914	931	1,645	1,645
120	880	880	880	880	928	946	976	1,056	1,679	1,679	851	851	851	851	896	912	936	954	1,679	1,679
125	902	902	902	902	951	968	999	1,081	1,714	1,714	873	873	873	873	918	934	959	977	1,714	1,714
130	924	924	924	924	973	991	1,023	1,105	1,749	1,749	894	894	894	894	940	957	981	1,000	1,749	1,749
140	972	972	972	972	1,023	1,042	1,074	1,160	1,829	1,829	941	941	941	941	989	1,006	1,031	1,050	1,829	1,829
150	1,020	1,020	1,020	1,020	1,074	1,093	1,127	1,216	1,910	1,910	988	988	988	988	1,038	1,056	1,083	1,102	1,910	1,910
160	1,087	1,087	1,087	1,087	1,143	1,163	1,199	1,293	2,023	2,023	1,053	1,053	1,053	1,053	1,105	1,124	1,152	1,173	2,023	2,023
170	1,151	1,151	1,151	1,151	1,209	1,231	1,268	1,366	2,131	2,131	1,115	1,115	1,115	1,115	1,170	1,190	1,219	1,241	2,131	2,131
175	1,169	1,169	1,169	1,169	1,229	1,251	1,288	1,388	2,162	2,162	1,134	1,134	1,134	1,134	1,189	1,209	1,239	1,261	2,162	2,162
180	1,188	1,188	1,188	1,188	1,248	1,270	1,308	1,409	2,193	2,193	1,152	1,152	1,152	1,152	1,208	1,228	1,258	1,280	2,193	2,193
190	1,227	1,227	1,227	1,227	1,289	1,312	1,351	1,454	2,257	2,257	1,190	1,190	1,190	1,190	1,248	1,268	1,299	1,322	2,257	2,257
200	1,287	1,287	1,287	1,287	1,350	1,373	1,414	1,519	2,343	2,343	1,249	1,249	1,249	1,249	1,308	1,329	1,361	1,384	2,343	2,343
220	1,409	1,409	1,409	1,409	1,476	1,500	1,543	1,653	2,519	2,519	1,369	1,369	1,369	1,369	1,432	1,454	1,487	1,511	2,519	2,519
240	1,532	1,532	1,532	1,532	1,603	1,629	1,673	1,791	2,710	2,710	1,490	1,490	1,490	1,490	1,556	1,579	1,615	1,641	2,710	2,710
250	1,593	1,593	1,593	1,593	1,666	1,693	1,739	1,860	2,806	2,806	1,550	1,550	1,550	1,550	1,617	1,642	1,678	1,705	2,806	2,806
275	1,739	1,739	1,739	1,739	1,817	1,846	1,895	2,025	3,040	3,040	1,693	1,693	1,693	1,693	1,765	1,791	1,830	1,859	3,040	3,040
300	1,863	1,863	1,863	1,863	1,947	1,978	2,031	2,171	3,260	3,260	1,813	1,813	1,813	1,813	1,891	1,919	1,961	1,992	3,260	3,260
325	1,984	1,984	1,984	1,984	2,075	2,108	2,165	2,316	3,492	3,492	1,930	1,930	1,930	1,930	2,015	2,045	2,090	2,123	3,492	3,492
350	2,119	2,119	2,119	2,119	2,216	2,251	2,313	2,475	3,737	3,737	2,060	2,060	2,060	2,060	2,151	2,183	2,232	2,267	3,737	3,737
375	2,253	2,253	2,253	2,253	2,356	2,394	2,460	2,633	3,982	3,982	2,190	2,190	2,190	2,190	2,287	2,322	2,374	2,412	3,982	3,982
400	2,387	2,387	2,387	2,387	2,497	2,537	2,607	2,791	4,226	4,226	2,320	2,320	2,320	2,320	2,423	2,460	2,515	2,556	4,226	4,226
425	2,518	2,518	2,518	2,518	2,636	2,679	2,754	2,950	4,482	4,482	2,448	2,448	2,448	2,448	2,558	2,597	2,656	2,699	4,482	4,482
450	2,649	2,649	2,649	2,649	2,775	2,821	2,900	3,110	4,744	4,744	2,574	2,574	2,574	2,574	2,691	2,733	2,796	2,842	4,744	4,744
475	2,779	2,779	2,779	2,779	2,913	2,962	3,046	3,269	5,005	5,005	2,699	2,699	2,699	2,699	2,824	2,868	2,935	2,984	5,005	5,005
500	2,910	2,910	2,910	2,910	3,051	3,103	3,192	3,428	5,267	5,267	2,825	2,825	2,825	2,825	2,957	3,004	3,075	3,126	5,267	5,267
600	3,432	3,432	3,432	3,432	3,604	3,668	3,777	4,066	6,314	6,314	3,328	3,328	3,328	3,328	3,489	3,547	3,633	3,697	6,314	6,314
700	3,953	3,953	3,953	3,953	4,158	4,233	4,362	4,703	7,361	7,361	3,831	3,831	3,831	3,831	4,021	4,090	4,192	4,267	7,361	7,361
750	4,214	4,214	4,214	4,214	4,434	4,515	4,655	5,022	7,885	7,885	4,082	4,082	4,082	4,082	4,288	4,361	4,471	4,552	7,885	7,885
800	4,475	4,475	4,475	4,475	4,711	4,798	4,947	5,341	8,409	8,409	4,334	4,334	4,334	4,334	4,554	4,633	4,751	4,837	8,409	8,409
850	4,736	4,736	4,736	4,736	4,988	5,080	5,239	5,659	8,932	8,932	4,585	4,585	4,585	4,585	4,820	4,904	5,030	5,122	8,932	8,932
900	4,997	4,997	4,997	4,997	5,265	5,363	5,532	5,978	9,456	9,456	4,836	4,836	4,836	4,836	5,086	5,175	5,309	5,407	9,456	9,456
EACH ADD'L																				
100,000	383	383	383	383	404	411	424	459	728	728	371	371	371	371	390	397	407	415	728	728

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 306

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	608	608	608	608	636	646	664	710	1,074	1,074	591	591	591	591	617	627	640	651	1,074	1,074
40	690	690	690	690	721	732	751	803	1,203	1,203	671	671	671	671	700	710	726	737	1,203	1,203
50	772	772	772	772	805	818	839	895	1,332	1,332	752	752	752	752	783	794	811	823	1,332	1,332
60	853	853	853	853	889	902	925	986	1,459	1,459	831	831	831	831	865	877	895	908	1,459	1,459
70	934	934	934	934	974	988	1,013	1,078	1,587	1,587	911	911	911	911	947	961	980	994	1,587	1,587
75	975	975	975	975	1,016	1,031	1,056	1,124	1,651	1,651	951	951	951	951	989	1,002	1,023	1,037	1,651	1,651
80	1,016	1,016	1,016	1,016	1,058	1,074	1,100	1,170	1,716	1,716	991	991	991	991	1,030	1,044	1,065	1,081	1,716	1,716
85	1,057	1,057	1,057	1,057	1,100	1,116	1,143	1,215	1,779	1,779	1,031	1,031	1,031	1,031	1,071	1,085	1,107	1,123	1,779	1,779
90	1,097	1,097	1,097	1,097	1,142	1,159	1,187	1,261	1,843	1,843	1,071	1,071	1,071	1,071	1,112	1,127	1,150	1,166	1,843	1,843
95	1,138	1,138	1,138	1,138	1,185	1,202	1,231	1,308	1,907	1,907	1,111	1,111	1,111	1,111	1,154	1,169	1,192	1,209	1,907	1,907
100	1,179	1,179	1,179	1,179	1,227	1,244	1,274	1,353	1,971	1,971	1,151	1,151	1,151	1,151	1,195	1,211	1,235	1,252	1,971	1,971
105	1,220	1,220	1,220	1,220	1,269	1,287	1,318	1,399	2,035	2,035	1,191	1,191	1,191	1,191	1,236	1,253	1,277	1,295	2,035	2,035
110	1,261	1,261	1,261	1,261	1,311	1,330	1,361	1,445	2,099	2,099	1,231	1,231	1,231	1,231	1,278	1,294	1,320	1,338	2,099	2,099
115	1,299	1,299	1,299	1,299	1,350	1,369	1,402	1,487	2,151	2,151	1,269	1,269	1,269	1,269	1,316	1,333	1,359	1,378	2,151	2,151
120	1,337	1,337	1,337	1,337	1,389	1,408	1,441	1,527	2,203	2,203	1,305	1,305	1,305	1,305	1,354	1,371	1,397	1,416	2,203	2,203
125	1,375	1,375	1,375	1,375	1,428	1,447	1,481	1,569	2,256	2,256	1,343	1,343	1,343	1,343	1,393	1,410	1,437	1,456	2,256	2,256
130	1,413	1,413	1,413	1,413	1,467	1,487	1,521	1,610	2,308	2,308	1,381	1,381	1,381	1,381	1,431	1,449	1,476	1,496	2,308	2,308
140	1,493	1,493	1,493	1,493	1,549	1,570	1,605	1,698	2,422	2,422	1,460	1,460	1,460	1,460	1,512	1,531	1,559	1,579	2,422	2,422
150	1,574	1,574	1,574	1,574	1,632	1,653	1,690	1,786	2,539	2,539	1,539	1,539	1,539	1,539	1,593	1,613	1,641	1,663	2,539	2,539
160	1,669	1,669	1,669	1,669	1,730	1,752	1,791	1,892	2,684	2,684	1,633	1,633	1,633	1,633	1,689	1,710	1,740	1,762	2,684	2,684
170	1,762	1,762	1,762	1,762	1,826	1,849	1,890	1,996	2,825	2,825	1,724	1,724	1,724	1,724	1,784	1,805	1,837	1,860	2,825	2,825
175	1,799	1,799	1,799	1,799	1,864	1,887	1,928	2,036	2,875	2,875	1,760	1,760	1,760	1,760	1,821	1,842	1,874	1,898	2,875	2,875
180	1,835	1,835	1,835	1,835	1,901	1,925	1,966	2,075	2,924	2,924	1,796	1,796	1,796	1,796	1,857	1,879	1,912	1,936	2,924	2,924
190	1,909	1,909	1,909	1,909	1,976	2,001	2,043	2,155	3,025	3,025	1,869	1,869	1,869	1,869	1,932	1,954	1,987	2,012	3,025	3,025
200	1,997	1,997	1,997	1,997	2,066	2,091	2,134	2,249	3,141	3,141	1,956	1,956	1,956	1,956	2,020	2,043	2,077	2,102	3,141	3,141
220	2,180	2,180	2,180	2,180	2,252	2,279	2,325	2,445	3,382	3,382	2,137	2,137	2,137	2,137	2,204	2,228	2,264	2,291	3,382	3,382
240	2,365	2,365	2,365	2,365	2,442	2,470	2,518	2,646	3,642	3,642	2,319	2,319	2,319	2,319	2,391	2,416	2,455	2,483	3,642	3,642
250	2,457	2,457	2,457	2,457	2,536	2,565	2,615	2,747	3,772	3,772	2,410	2,410	2,410	2,410	2,484	2,510	2,549	2,578	3,772	3,772
275	2,669	2,669	2,669	2,669	2,753	2,785	2,838	2,979	4,079	4,079	2,618	2,618	2,618	2,618	2,697	2,725	2,768	2,799	4,079	4,079
300	2,829	2,829	2,829	2,829	2,920	2,953	3,011	3,162	4,343	4,343	2,775	2,775	2,775	2,775	2,859	2,890	2,935	2,968	4,343	4,343
325	2,993	2,993	2,993	2,993	3,091	3,127	3,190	3,353	4,628	4,628	2,935	2,935	2,935	2,935	3,026	3,059	3,108	3,144	4,628	4,628
350	3,194	3,194	3,194	3,194	3,299	3,338	3,404	3,580	4,948	4,948	3,131	3,131	3,131	3,131	3,229	3,264	3,317	3,355	4,948	4,948
375	3,394	3,394	3,394	3,394	3,506	3,548	3,619	3,806	5,268	5,268	3,326	3,326	3,326	3,326	3,431	3,469	3,525	3,566	5,268	5,268
400	3,594	3,594	3,594	3,594	3,713	3,757	3,833	4,032	5,588	5,588	3,522	3,522	3,522	3,522	3,634	3,674	3,733	3,777	5,588	5,588
425	3,792	3,792	3,792	3,792	3,919	3,966	4,047	4,260	5,919	5,919	3,715	3,715	3,715	3,715	3,834	3,877	3,940	3,987	5,919	5,919
450	3,988	3,988	3,988	3,988	4,125	4,175	4,261	4,488	6,259	6,259	3,907	3,907	3,907	3,907	4,034	4,079	4,147	4,197	6,259	6,259
475	4,184	4,184	4,184	4,184	4,329	4,382	4,474	4,715	6,597	6,597	4,098	4,098	4,098	4,098	4,233	4,281	4,353	4,406	6,597	6,597
500	4,381	4,381	4,381	4,381	4,534	4,590	4,687	4,943	6,935	6,935	4,289	4,289	4,289	4,289	4,432	4,483	4,559	4,616	6,935	6,935
600	5,166	5,166	5,166	5,166	5,354	5,422	5,541	5,854	8,290	8,290	5,054	5,054	5,054	5,054	5,229	5,291	5,385	5,454	8,290	8,290
700	5,952	5,952	5,952	5,952	6,173	6,255	6,395	6,764	9,645	9,645	5,819	5,819	5,819	5,819	6,026	6,099	6,210	6,291	9,645	9,645
750	6,345	6,345	6,345	6,345	6,583	6,671	6,822	7,220	10,323	10,323	6,202	6,202	6,202	6,202	6,424	6,504	6,623	6,711	10,323	10,323
800	6,738	6,738	6,738	6,738	6,994	7,088	7,250	7,676	11,002	11,002	6,584	6,584	6,584	6,584	6,823	6,909	7,036	7,130	11,002	11,002
850	7,130	7,130	7,130	7,130	7,403	7,503	7,676	8,131	11,678	11,678	6,966	6,966	6,966	6,966	7,221	7,312	7,449	7,549	11,678	11,678
900	7,523	7,523	7,523	7,523	7,813	7,920	8,103	8,587	12,357	12,357	7,349	7,349	7,349	7,349	7,620	7,717	7,862	7,968	12,357	12,357
EACH ADD'L																				
100,000	678	678	678	678	700	708	723	760	1,052	1,052	664	664	664	664	685	693	704	712	1,052	1,052

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 307

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	529	529	529	529	560	571	590	641	1,034	1,034	511	511	511	511	540	550	565	576	1,034	1,034
40	595	595	595	595	628	641	662	717	1,151	1,151	575	575	575	575	606	617	634	646	1,151	1,151
50	660	660	660	660	697	710	733	794	1,266	1,266	638	638	638	638	672	685	703	716	1,266	1,266
60	725	725	725	725	764	779	804	869	1,381	1,381	701	701	701	701	738	751	771	785	1,381	1,381
70	790	790	790	790	833	848	875	946	1,497	1,497	765	765	765	765	804	818	840	855	1,497	1,497
75	823	823	823	823	867	883	911	984	1,554	1,554	796	796	796	796	837	852	874	890	1,554	1,554
80	856	856	856	856	901	918	947	1,022	1,613	1,613	828	828	828	828	871	886	909	925	1,613	1,613
85	888	888	888	888	935	952	982	1,060	1,670	1,670	860	860	860	860	903	919	943	960	1,670	1,670
90	920	920	920	920	969	986	1,017	1,098	1,727	1,727	891	891	891	891	936	953	977	995	1,727	1,727
95	953	953	953	953	1,003	1,021	1,053	1,136	1,786	1,786	923	923	923	923	970	986	1,011	1,030	1,786	1,786
100	986	986	986	986	1,037	1,056	1,089	1,174	1,843	1,843	955	955	955	955	1,003	1,020	1,046	1,065	1,843	1,843
105	1,018	1,018	1,018	1,018	1,071	1,091	1,124	1,212	1,900	1,900	986	986	986	986	1,036	1,053	1,080	1,099	1,900	1,900
110	1,051	1,051	1,051	1,051	1,105	1,125	1,160	1,250	1,958	1,958	1,018	1,018	1,018	1,018	1,069	1,087	1,114	1,134	1,958	1,958
115	1,081	1,081	1,081	1,081	1,136	1,156	1,191	1,284	2,003	2,003	1,047	1,047	1,047	1,047	1,099	1,118	1,145	1,165	2,003	2,003
120	1,110	1,110	1,110	1,110	1,166	1,187	1,222	1,316	2,048	2,048	1,076	1,076	1,076	1,076	1,128	1,147	1,175	1,196	2,048	2,048
125	1,140	1,140	1,140	1,140	1,197	1,218	1,254	1,349	2,093	2,093	1,105	1,105	1,105	1,105	1,159	1,178	1,206	1,227	2,093	2,093
130	1,169	1,169	1,169	1,169	1,228	1,249	1,286	1,383	2,138	2,138	1,135	1,135	1,135	1,135	1,189	1,208	1,237	1,259	2,138	2,138
140	1,233	1,233	1,233	1,233	1,293	1,315	1,354	1,454	2,239	2,239	1,197	1,197	1,197	1,197	1,253	1,273	1,303	1,325	2,239	2,239
150	1,297	1,297	1,297	1,297	1,360	1,383	1,422	1,527	2,341	2,341	1,259	1,259	1,259	1,259	1,318	1,339	1,370	1,393	2,341	2,341
160	1,377	1,377	1,377	1,377	1,443	1,467	1,509	1,618	2,475	2,475	1,337	1,337	1,337	1,337	1,399	1,421	1,454	1,478	2,475	2,475
170	1,454	1,454	1,454	1,454	1,523	1,549	1,593	1,708	2,605	2,605	1,413	1,413	1,413	1,413	1,477	1,500	1,535	1,560	2,605	2,605
175	1,483	1,483	1,483	1,483	1,552	1,578	1,622	1,739	2,648	2,648	1,441	1,441	1,441	1,441	1,506	1,529	1,564	1,590	2,648	2,648
180	1,510	1,510	1,510	1,510	1,581	1,607	1,652	1,770	2,689	2,689	1,468	1,468	1,468	1,468	1,534	1,558	1,593	1,619	2,689	2,689
190	1,567	1,567	1,567	1,567	1,640	1,666	1,712	1,833	2,775	2,775	1,524	1,524	1,524	1,524	1,591	1,616	1,652	1,678	2,775	2,775
200	1,639	1,639	1,639	1,639	1,713	1,741	1,788	1,912	2,878	2,878	1,594	1,594	1,594	1,594	1,664	1,689	1,726	1,753	2,878	2,878
220	1,788	1,788	1,788	1,788	1,866	1,895	1,944	2,074	3,089	3,089	1,741	1,741	1,741	1,741	1,814	1,840	1,879	1,908	3,089	3,089
240	1,938	1,938	1,938	1,938	2,021	2,052	2,104	2,242	3,321	3,321	1,889	1,889	1,889	1,889	1,966	1,994	2,035	2,066	3,321	3,321
250	2,013	2,013	2,013	2,013	2,099	2,130	2,184	2,326	3,437	3,437	1,962	1,962	1,962	1,962	2,042	2,070	2,113	2,144	3,437	3,437
275	2,188	2,188	2,188	2,188	2,280	2,313	2,371	2,524	3,714	3,714	2,133	2,133	2,133	2,133	2,218	2,249	2,295	2,328	3,714	3,714
300	2,327	2,327	2,327	2,327	2,425	2,461	2,523	2,687	3,966	3,966	2,268	2,268	2,268	2,268	2,359	2,392	2,441	2,478	3,966	3,966
325	2,468	2,468	2,468	2,468	2,574	2,613	2,680	2,857	4,238	4,238	2,404	2,404	2,404	2,404	2,503	2,539	2,592	2,631	4,238	4,238
350	2,634	2,634	2,634	2,634	2,748	2,790	2,862	3,052	4,533	4,533	2,566	2,566	2,566	2,566	2,672	2,710	2,767	2,809	4,533	4,533
375	2,800	2,800	2,800	2,800	2,922	2,966	3,044	3,246	4,829	4,829	2,727	2,727	2,727	2,727	2,841	2,881	2,942	2,987	4,829	4,829
400	2,966	2,966	2,966	2,966	3,095	3,143	3,225	3,441	5,125	5,125	2,888	2,888	2,888	2,888	3,009	3,052	3,117	3,164	5,125	5,125
425	3,129	3,129	3,129	3,129	3,267	3,318	3,406	3,636	5,433	5,433	3,046	3,046	3,046	3,046	3,175	3,221	3,290	3,341	5,433	5,433
450	3,291	3,291	3,291	3,291	3,439	3,493	3,586	3,832	5,750	5,750	3,203	3,203	3,203	3,203	3,341	3,390	3,463	3,518	5,750	5,750
475	3,453	3,453	3,453	3,453	3,610	3,667	3,766	4,028	6,065	6,065	3,359	3,359	3,359	3,359	3,505	3,557	3,636	3,693	6,065	6,065
500	3,615	3,615	3,615	3,615	3,781	3,842	3,947	4,223	6,381	6,381	3,515	3,515	3,515	3,515	3,670	3,725	3,808	3,869	6,381	6,381
600	4,262	4,262	4,262	4,262	4,465	4,540	4,668	5,006	7,645	7,645	4,141	4,141	4,141	4,141	4,330	4,398	4,499	4,573	7,645	7,645
700	4,910	4,910	4,910	4,910	5,150	5,238	5,390	5,790	8,909	8,909	4,766	4,766	4,766	4,766	4,990	5,070	5,190	5,278	8,909	8,909
750	5,234	5,234	5,234	5,234	5,492	5,587	5,751	6,181	9,541	9,541	5,079	5,079	5,079	5,079	5,320	5,406	5,535	5,630	9,541	9,541
800	5,558	5,558	5,558	5,558	5,835	5,936	6,112	6,574	10,174	10,174	5,392	5,392	5,392	5,392	5,650	5,743	5,881	5,983	10,174	10,174
850	5,881	5,881	5,881	5,881	6,177	6,285	6,472	6,965	10,805	10,805	5,704	5,704	5,704	5,704	5,980	6,078	6,226	6,334	10,805	10,805
900	6,205	6,205	6,205	6,205	6,519	6,635	6,833	7,357	11,438	11,438	6,017	6,017	6,017	6,017	6,310	6,415	6,572	6,687	11,438	11,438
EACH ADD'L																				
100,000	531	531	531	531	555	564	579	620	936	936	516	516	516	516	539	547	559	568	936	936

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 308

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	529	529	529	529	560	571	590	641	1,034	1,034	511	511	511	511	540	550	565	576	1,034	1,034
40	595	595	595	595	628	641	662	717	1,151	1,151	575	575	575	575	606	617	634	646	1,151	1,151
50	660	660	660	660	697	710	733	794	1,266	1,266	638	638	638	638	672	685	703	716	1,266	1,266
60	725	725	725	725	764	779	804	869	1,381	1,381	701	701	701	701	738	751	771	785	1,381	1,381
70	790	790	790	790	833	848	875	946	1,497	1,497	765	765	765	765	804	818	840	855	1,497	1,497
75	823	823	823	823	867	883	911	984	1,554	1,554	796	796	796	796	837	852	874	890	1,554	1,554
80	856	856	856	856	901	918	947	1,022	1,613	1,613	828	828	828	828	871	886	909	925	1,613	1,613
85	888	888	888	888	935	952	982	1,060	1,670	1,670	860	860	860	860	903	919	943	960	1,670	1,670
90	920	920	920	920	969	986	1,017	1,098	1,727	1,727	891	891	891	891	936	953	977	995	1,727	1,727
95	953	953	953	953	1,003	1,021	1,053	1,136	1,786	1,786	923	923	923	923	970	986	1,011	1,030	1,786	1,786
100	986	986	986	986	1,037	1,056	1,089	1,174	1,843	1,843	955	955	955	955	1,003	1,020	1,046	1,065	1,843	1,843
105	1,018	1,018	1,018	1,018	1,071	1,091	1,124	1,212	1,900	1,900	986	986	986	986	1,036	1,053	1,080	1,099	1,900	1,900
110	1,051	1,051	1,051	1,051	1,105	1,125	1,160	1,250	1,958	1,958	1,018	1,018	1,018	1,018	1,069	1,087	1,114	1,134	1,958	1,958
115	1,081	1,081	1,081	1,081	1,136	1,156	1,191	1,284	2,003	2,003	1,047	1,047	1,047	1,047	1,099	1,118	1,145	1,165	2,003	2,003
120	1,110	1,110	1,110	1,110	1,166	1,187	1,222	1,316	2,048	2,048	1,076	1,076	1,076	1,076	1,128	1,147	1,175	1,196	2,048	2,048
125	1,140	1,140	1,140	1,140	1,197	1,218	1,254	1,349	2,093	2,093	1,105	1,105	1,105	1,105	1,159	1,178	1,206	1,227	2,093	2,093
130	1,169	1,169	1,169	1,169	1,228	1,249	1,286	1,383	2,138	2,138	1,135	1,135	1,135	1,135	1,189	1,208	1,237	1,259	2,138	2,138
140	1,233	1,233	1,233	1,233	1,293	1,315	1,354	1,454	2,239	2,239	1,197	1,197	1,197	1,197	1,253	1,273	1,303	1,325	2,239	2,239
150	1,297	1,297	1,297	1,297	1,360	1,383	1,422	1,527	2,341	2,341	1,259	1,259	1,259	1,259	1,318	1,339	1,370	1,393	2,341	2,341
160	1,377	1,377	1,377	1,377	1,443	1,467	1,509	1,618	2,475	2,475	1,337	1,337	1,337	1,337	1,399	1,421	1,454	1,478	2,475	2,475
170	1,454	1,454	1,454	1,454	1,523	1,549	1,593	1,708	2,605	2,605	1,413	1,413	1,413	1,413	1,477	1,500	1,535	1,560	2,605	2,605
175	1,483	1,483	1,483	1,483	1,552	1,578	1,622	1,739	2,648	2,648	1,441	1,441	1,441	1,441	1,506	1,529	1,564	1,590	2,648	2,648
180	1,510	1,510	1,510	1,510	1,581	1,607	1,652	1,770	2,689	2,689	1,468	1,468	1,468	1,468	1,534	1,558	1,593	1,619	2,689	2,689
190	1,567	1,567	1,567	1,567	1,640	1,666	1,712	1,833	2,775	2,775	1,524	1,524	1,524	1,524	1,591	1,616	1,652	1,678	2,775	2,775
200	1,639	1,639	1,639	1,639	1,713	1,741	1,788	1,912	2,878	2,878	1,594	1,594	1,594	1,594	1,664	1,689	1,726	1,753	2,878	2,878
220	1,788	1,788	1,788	1,788	1,866	1,895	1,944	2,074	3,089	3,089	1,741	1,741	1,741	1,741	1,814	1,840	1,879	1,908	3,089	3,089
240	1,938	1,938	1,938	1,938	2,021	2,052	2,104	2,242	3,321	3,321	1,889	1,889	1,889	1,889	1,966	1,994	2,035	2,066	3,321	3,321
250	2,013	2,013	2,013	2,013	2,099	2,130	2,184	2,326	3,437	3,437	1,962	1,962	1,962	1,962	2,042	2,070	2,113	2,144	3,437	3,437
275	2,188	2,188	2,188	2,188	2,280	2,313	2,371	2,524	3,714	3,714	2,133	2,133	2,133	2,133	2,218	2,249	2,295	2,328	3,714	3,714
300	2,327	2,327	2,327	2,327	2,425	2,461	2,523	2,687	3,966	3,966	2,268	2,268	2,268	2,268	2,359	2,392	2,441	2,478	3,966	3,966
325	2,468	2,468	2,468	2,468	2,574	2,613	2,680	2,857	4,238	4,238	2,404	2,404	2,404	2,404	2,503	2,539	2,592	2,631	4,238	4,238
350	2,634	2,634	2,634	2,634	2,748	2,790	2,862	3,052	4,533	4,533	2,566	2,566	2,566	2,566	2,672	2,710	2,767	2,809	4,533	4,533
375	2,800	2,800	2,800	2,800	2,922	2,966	3,044	3,246	4,829	4,829	2,727	2,727	2,727	2,727	2,841	2,881	2,942	2,987	4,829	4,829
400	2,966	2,966	2,966	2,966	3,095	3,143	3,225	3,441	5,125	5,125	2,888	2,888	2,888	2,888	3,009	3,052	3,117	3,164	5,125	5,125
425	3,129	3,129	3,129	3,129	3,267	3,318	3,406	3,636	5,433	5,433	3,046	3,046	3,046	3,046	3,175	3,221	3,290	3,341	5,433	5,433
450	3,291	3,291	3,291	3,291	3,439	3,493	3,586	3,832	5,750	5,750	3,203	3,203	3,203	3,203	3,341	3,390	3,463	3,518	5,750	5,750
475	3,453	3,453	3,453	3,453	3,610	3,667	3,766	4,028	6,065	6,065	3,359	3,359	3,359	3,359	3,505	3,557	3,636	3,693	6,065	6,065
500	3,615	3,615	3,615	3,615	3,781	3,842	3,947	4,223	6,381	6,381	3,515	3,515	3,515	3,515	3,670	3,725	3,808	3,869	6,381	6,381
600	4,262	4,262	4,262	4,262	4,465	4,540	4,668	5,006	7,645	7,645	4,141	4,141	4,141	4,141	4,330	4,398	4,499	4,573	7,645	7,645
700	4,910	4,910	4,910	4,910	5,150	5,238	5,390	5,790	8,909	8,909	4,766	4,766	4,766	4,766	4,990	5,070	5,190	5,278	8,909	8,909
750	5,234	5,234	5,234	5,234	5,492	5,587	5,751	6,181	9,541	9,541	5,079	5,079	5,079	5,079	5,320	5,406	5,535	5,630	9,541	9,541
800	5,558	5,558	5,558	5,558	5,835	5,936	6,112	6,574	10,174	10,174	5,392	5,392	5,392	5,392	5,650	5,743	5,881	5,983	10,174	10,174
850	5,881	5,881	5,881	5,881	6,177	6,285	6,472	6,965	10,805	10,805	5,704	5,704	5,704	5,704	5,980	6,078	6,226	6,334	10,805	10,805
900	6,205	6,205	6,205	6,205	6,519	6,635	6,833	7,357	11,438	11,438	6,017	6,017	6,017	6,017	6,310	6,415	6,572	6,687	11,438	11,438
EACH ADD'L																				
100,000	531	531	531	531	555	564	579	620	936	936	516	516	516	516	539	547	559	568	936	936

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 309

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	804	804	804	804	890	921	976	1,119	2,235	2,235	752	752	752	752	833	861	904	936	2,235	2,235
40	906	906	906	906	1,000	1,035	1,095	1,252	2,481	2,481	849	849	849	849	937	969	1,016	1,051	2,481	2,481
50	1,007	1,007	1,007	1,007	1,110	1,148	1,214	1,385	2,726	2,726	945	945	945	945	1,042	1,076	1,128	1,165	2,726	2,726
60	1,108	1,108	1,108	1,108	1,219	1,260	1,331	1,517	2,967	2,967	1,041	1,041	1,041	1,041	1,145	1,182	1,238	1,279	2,967	2,967
70	1,209	1,209	1,209	1,209	1,329	1,373	1,450	1,650	3,212	3,212	1,137	1,137	1,137	1,137	1,249	1,289	1,349	1,394	3,212	3,212
75	1,260	1,260	1,260	1,260	1,384	1,430	1,509	1,716	3,333	3,333	1,185	1,185	1,185	1,185	1,301	1,343	1,405	1,451	3,333	3,333
80	1,311	1,311	1,311	1,311	1,440	1,487	1,569	1,783	3,457	3,457	1,234	1,234	1,234	1,234	1,354	1,397	1,461	1,509	3,457	3,457
85	1,361	1,361	1,361	1,361	1,494	1,543	1,627	1,849	3,577	3,577	1,281	1,281	1,281	1,281	1,405	1,450	1,516	1,565	3,577	3,577
90	1,411	1,411	1,411	1,411	1,549	1,599	1,686	1,915	3,698	3,698	1,329	1,329	1,329	1,329	1,457	1,503	1,572	1,622	3,698	3,698
95	1,463	1,463	1,463	1,463	1,604	1,656	1,746	1,982	3,822	3,822	1,378	1,378	1,378	1,378	1,510	1,557	1,628	1,680	3,822	3,822
100	1,513	1,513	1,513	1,513	1,659	1,712	1,805	2,048	3,943	3,943	1,426	1,426	1,426	1,426	1,562	1,610	1,683	1,737	3,943	3,943
105	1,564	1,564	1,564	1,564	1,714	1,769	1,864	2,114	4,064	4,064	1,474	1,474	1,474	1,474	1,614	1,664	1,739	1,794	4,064	4,064
110	1,614	1,614	1,614	1,614	1,768	1,825	1,923	2,180	4,185	4,185	1,522	1,522	1,522	1,522	1,666	1,717	1,794	1,851	4,185	4,185
115	1,659	1,659	1,659	1,659	1,816	1,873	1,972	2,234	4,274	4,274	1,564	1,564	1,564	1,564	1,711	1,763	1,842	1,899	4,274	4,274
120	1,702	1,702	1,702	1,702	1,862	1,920	2,021	2,287	4,361	4,361	1,606	1,606	1,606	1,606	1,755	1,808	1,888	1,947	4,361	4,361
125	1,746	1,746	1,746	1,746	1,909	1,968	2,071	2,341	4,449	4,449	1,649	1,649	1,649	1,649	1,801	1,855	1,936	1,995	4,449	4,449
130	1,791	1,791	1,791	1,791	1,956	2,016	2,121	2,395	4,537	4,537	1,692	1,692	1,692	1,692	1,846	1,901	1,983	2,044	4,537	4,537
140	1,886	1,886	1,886	1,886	2,057	2,119	2,228	2,513	4,736	4,736	1,783	1,783	1,783	1,783	1,943	2,000	2,085	2,148	4,736	4,736
150	1,981	1,981	1,981	1,981	2,159	2,224	2,337	2,633	4,941	4,941	1,875	1,875	1,875	1,875	2,041	2,100	2,189	2,254	4,941	4,941
160	2,098	2,098	2,098	2,098	2,284	2,353	2,471	2,783	5,211	5,211	1,986	1,986	1,986	1,986	2,160	2,222	2,316	2,384	5,211	5,211
170	2,211	2,211	2,211	2,211	2,407	2,479	2,603	2,929	5,473	5,473	2,094	2,094	2,094	2,094	2,277	2,342	2,440	2,511	5,473	5,473
175	2,254	2,254	2,254	2,254	2,452	2,525	2,650	2,980	5,557	5,557	2,135	2,135	2,135	2,135	2,320	2,386	2,485	2,558	5,557	5,557
180	2,296	2,296	2,296	2,296	2,496	2,570	2,697	3,031	5,637	5,637	2,175	2,175	2,175	2,175	2,363	2,429	2,530	2,603	5,637	5,637
190	2,381	2,381	2,381	2,381	2,587	2,662	2,792	3,134	5,805	5,805	2,258	2,258	2,258	2,258	2,450	2,518	2,621	2,696	5,805	5,805
200	2,481	2,481	2,481	2,481	2,692	2,769	2,903	3,254	5,993	5,993	2,355	2,355	2,355	2,355	2,551	2,622	2,727	2,804	5,993	5,993
220	2,689	2,689	2,689	2,689	2,911	2,992	3,132	3,501	6,378	6,378	2,557	2,557	2,557	2,557	2,763	2,837	2,948	3,029	6,378	6,378
240	2,906	2,906	2,906	2,906	3,141	3,227	3,376	3,768	6,824	6,824	2,765	2,765	2,765	2,765	2,985	3,063	3,180	3,267	6,824	6,824
250	3,014	3,014	3,014	3,014	3,257	3,345	3,499	3,902	7,049	7,049	2,869	2,869	2,869	2,869	3,095	3,176	3,297	3,386	7,049	7,049
275	3,267	3,267	3,267	3,267	3,526	3,621	3,786	4,218	7,592	7,592	3,111	3,111	3,111	3,111	3,353	3,440	3,569	3,664	7,592	7,592
300	3,471	3,471	3,471	3,471	3,750	3,852	4,028	4,493	8,117	8,117	3,303	3,303	3,303	3,303	3,564	3,657	3,796	3,898	8,117	8,117
325	3,686	3,686	3,686	3,686	3,987	4,097	4,288	4,789	8,702	8,702	3,505	3,505	3,505	3,505	3,786	3,886	4,037	4,147	8,702	8,702
350	3,937	3,937	3,937	3,937	4,260	4,378	4,583	5,121	9,320	9,320	3,743	3,743	3,743	3,743	4,044	4,152	4,314	4,432	9,320	9,320
375	4,188	4,188	4,188	4,188	4,533	4,659	4,878	5,453	9,940	9,940	3,981	3,981	3,981	3,981	4,303	4,418	4,590	4,717	9,940	9,940
400	4,438	4,438	4,438	4,438	4,805	4,940	5,172	5,784	10,557	10,557	4,218	4,218	4,218	4,218	4,560	4,683	4,866	5,001	10,557	10,557
425	4,692	4,692	4,692	4,692	5,084	5,228	5,476	6,129	11,222	11,222	4,457	4,457	4,457	4,457	4,823	4,953	5,149	5,293	11,222	11,222
450	4,949	4,949	4,949	4,949	5,367	5,520	5,785	6,482	11,917	11,917	4,698	4,698	4,698	4,698	5,088	5,228	5,437	5,590	11,917	11,917
475	5,205	5,205	5,205	5,205	5,649	5,812	6,093	6,833	12,607	12,607	4,938	4,938	4,938	4,938	5,353	5,501	5,723	5,886	12,607	12,607
500	5,461	5,461	5,461	5,461	5,931	6,104	6,402	7,186	13,301	13,301	5,179	5,179	5,179	5,179	5,618	5,775	6,010	6,182	13,301	13,301
600	6,486	6,486	6,486	6,486	7,061	7,272	7,637	8,595	16,074	16,074	6,141	6,141	6,141	6,141	6,678	6,870	7,157	7,368	16,074	16,074
700	7,511	7,511	7,511	7,511	8,191	8,441	8,871	10,005	18,846	18,846	7,103	7,103	7,103	7,103	7,738	7,965	8,305	8,554	18,846	18,846
750	8,024	8,024	8,024	8,024	8,757	9,026	9,489	10,710	20,234	20,234	7,585	7,585	7,585	7,585	8,269	8,513	8,879	9,148	20,234	20,234
800	8,538	8,538	8,538	8,538	9,323	9,610	10,108	11,416	21,622	21,622	8,066	8,066	8,066	8,066	8,799	9,061	9,453	9,741	21,622	21,622
850	9,049	9,049	9,049	9,049	9,887	10,194	10,724	12,120	23,006	23,006	8,547	8,547	8,547	8,547	9,328	9,608	10,026	10,333	23,006	23,006
900	9,563	9,563	9,563	9,563	10,453	10,779	11,342	12,826	24,395	24,395	9,029	9,029	9,029	9,029	9,859	10,156	10,601	10,927	24,395	24,395
EACH ADD'L																				
100,000	836	836	836	836	905	930	974	1,088	1,983	1,983	795	795	795	795	859	882	916	942	1,983	1,983

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 310

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	679	679	679	679	765	796	850	992	2,100	2,100	628	628	628	628	708	736	779	810	2,100	2,100
40	759	759	759	759	853	887	946	1,103	2,322	2,322	703	703	703	703	790	821	868	903	2,322	2,322
50	838	838	838	838	941	978	1,043	1,213	2,544	2,544	777	777	777	777	872	906	958	995	2,544	2,544
60	917	917	917	917	1,027	1,068	1,138	1,323	2,762	2,762	850	850	850	850	954	990	1,046	1,086	2,762	2,762
70	996	996	996	996	1,115	1,159	1,234	1,433	2,984	2,984	924	924	924	924	1,036	1,075	1,135	1,179	2,984	2,984
75	1,035	1,035	1,035	1,035	1,159	1,204	1,282	1,488	3,093	3,093	961	961	961	961	1,077	1,118	1,179	1,225	3,093	3,093
80	1,076	1,076	1,076	1,076	1,203	1,250	1,331	1,544	3,205	3,205	999	999	999	999	1,118	1,161	1,225	1,271	3,205	3,205
85	1,115	1,115	1,115	1,115	1,246	1,295	1,378	1,598	3,314	3,314	1,035	1,035	1,035	1,035	1,159	1,203	1,268	1,317	3,314	3,314
90	1,154	1,154	1,154	1,154	1,290	1,340	1,426	1,653	3,424	3,424	1,072	1,072	1,072	1,072	1,199	1,245	1,313	1,363	3,424	3,424
95	1,194	1,194	1,194	1,194	1,334	1,386	1,475	1,709	3,536	3,536	1,110	1,110	1,110	1,110	1,241	1,288	1,358	1,409	3,536	3,536
100	1,233	1,233	1,233	1,233	1,378	1,431	1,523	1,764	3,645	3,645	1,146	1,146	1,146	1,146	1,282	1,330	1,402	1,455	3,645	3,645
105	1,273	1,273	1,273	1,273	1,422	1,476	1,571	1,819	3,755	3,755	1,183	1,183	1,183	1,183	1,322	1,372	1,446	1,501	3,755	3,755
110	1,312	1,312	1,312	1,312	1,465	1,521	1,618	1,874	3,864	3,864	1,220	1,220	1,220	1,220	1,363	1,414	1,491	1,547	3,864	3,864
115	1,346	1,346	1,346	1,346	1,501	1,558	1,657	1,917	3,941	3,941	1,252	1,252	1,252	1,252	1,397	1,449	1,527	1,584	3,941	3,941
120	1,378	1,378	1,378	1,378	1,537	1,595	1,695	1,959	4,017	4,017	1,283	1,283	1,283	1,283	1,431	1,484	1,563	1,621	4,017	4,017
125	1,412	1,412	1,412	1,412	1,572	1,631	1,733	2,002	4,094	4,094	1,315	1,315	1,315	1,315	1,465	1,519	1,599	1,658	4,094	4,094
130	1,445	1,445	1,445	1,445	1,609	1,669	1,772	2,045	4,171	4,171	1,347	1,347	1,347	1,347	1,500	1,554	1,636	1,696	4,171	4,171
140	1,518	1,518	1,518	1,518	1,687	1,750	1,857	2,140	4,347	4,347	1,416	1,416	1,416	1,416	1,574	1,631	1,716	1,778	4,347	4,347
150	1,591	1,591	1,591	1,591	1,768	1,832	1,944	2,238	4,529	4,529	1,485	1,485	1,485	1,485	1,650	1,709	1,797	1,862	4,529	4,529
160	1,685	1,685	1,685	1,685	1,871	1,939	2,056	2,365	4,775	4,775	1,574	1,574	1,574	1,574	1,747	1,809	1,901	1,969	4,775	4,775
170	1,777	1,777	1,777	1,777	1,971	2,042	2,165	2,489	5,014	5,014	1,660	1,660	1,660	1,660	1,841	1,906	2,003	2,074	5,014	5,014
175	1,808	1,808	1,808	1,808	2,005	2,077	2,201	2,529	5,086	5,086	1,690	1,690	1,690	1,690	1,874	1,939	2,037	2,110	5,086	5,086
180	1,839	1,839	1,839	1,839	2,038	2,111	2,237	2,569	5,156	5,156	1,719	1,719	1,719	1,719	1,905	1,972	2,071	2,144	5,156	5,156
190	1,902	1,902	1,902	1,902	2,106	2,181	2,310	2,650	5,301	5,301	1,780	1,780	1,780	1,780	1,970	2,038	2,140	2,215	5,301	5,301
200	1,980	1,980	1,980	1,980	2,189	2,266	2,398	2,747	5,466	5,466	1,855	1,855	1,855	1,855	2,050	2,120	2,224	2,301	5,466	5,466
220	2,141	2,141	2,141	2,141	2,361	2,441	2,581	2,947	5,803	5,803	2,009	2,009	2,009	2,009	2,214	2,288	2,397	2,478	5,803	5,803
240	2,311	2,311	2,311	2,311	2,544	2,629	2,777	3,166	6,199	6,199	2,171	2,171	2,171	2,171	2,388	2,466	2,583	2,668	6,199	6,199
250	2,395	2,395	2,395	2,395	2,635	2,724	2,876	3,276	6,399	6,399	2,251	2,251	2,251	2,251	2,475	2,555	2,675	2,764	6,399	6,399
275	2,595	2,595	2,595	2,595	2,853	2,947	3,110	3,540	6,889	6,889	2,441	2,441	2,441	2,441	2,681	2,767	2,896	2,990	6,889	6,889
300	2,766	2,766	2,766	2,766	3,043	3,144	3,319	3,781	7,378	7,378	2,600	2,600	2,600	2,600	2,858	2,950	3,089	3,190	7,378	7,378
325	2,945	2,945	2,945	2,945	3,244	3,354	3,543	4,041	7,924	7,924	2,766	2,766	2,766	2,766	3,045	3,145	3,294	3,403	7,924	7,924
350	3,148	3,148	3,148	3,148	3,468	3,586	3,789	4,323	8,491	8,491	2,955	2,955	2,955	2,955	3,255	3,361	3,522	3,639	8,491	8,491
375	3,350	3,350	3,350	3,350	3,692	3,818	4,035	4,606	9,059	9,059	3,144	3,144	3,144	3,144	3,464	3,578	3,750	3,875	9,059	9,059
400	3,552	3,552	3,552	3,552	3,916	4,050	4,281	4,888	9,625	9,625	3,333	3,333	3,333	3,333	3,673	3,795	3,977	4,110	9,625	9,625
425	3,757	3,757	3,757	3,757	4,146	4,289	4,535	5,183	10,239	10,239	3,524	3,524	3,524	3,524	3,887	4,017	4,211	4,354	10,239	10,239
450	3,965	3,965	3,965	3,965	4,380	4,532	4,795	5,487	10,881	10,881	3,716	3,716	3,716	3,716	4,104	4,242	4,449	4,602	10,881	10,881
475	4,172	4,172	4,172	4,172	4,613	4,775	5,054	5,789	11,520	11,520	3,908	3,908	3,908	3,908	4,319	4,466	4,687	4,848	11,520	11,520
500	4,380	4,380	4,380	4,380	4,847	5,018	5,314	6,092	12,161	12,161	4,100	4,100	4,100	4,100	4,535	4,691	4,925	5,096	12,161	12,161
600	5,210	5,210	5,210	5,210	5,781	5,991	6,352	7,304	14,726	14,726	4,868	4,868	4,868	4,868	5,401	5,591	5,876	6,086	14,726	14,726
700	6,041	6,041	6,041	6,041	6,716	6,963	7,391	8,516	17,291	17,291	5,636	5,636	5,636	5,636	6,266	6,491	6,828	7,076	17,291	17,291
750	6,456	6,456	6,456	6,456	7,183	7,450	7,910	9,122	18,575	18,575	6,020	6,020	6,020	6,020	6,699	6,941	7,304	7,571	18,575	18,575
800	6,872	6,872	6,872	6,872	7,651	7,937	8,430	9,729	19,859	19,859	6,404	6,404	6,404	6,404	7,132	7,391	7,781	8,067	19,859	19,859
850	7,286	7,286	7,286	7,286	8,118	8,422	8,949	10,334	21,139	21,139	6,788	6,788	6,788	6,788	7,564	7,841	8,256	8,561	21,139	21,139
900	7,702	7,702	7,702	7,702	8,585	8,909	9,469	10,941	22,423	22,423	7,172	7,172	7,172	7,172	7,997	8,291	8,733	9,057	22,423	22,423
EACH ADD'L																				
100,000	643	643	643	643	711	736	779	893	1,781	1,781	602	602	602	602	665	688	722	747	1,781	1,781

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 311

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	623	623	623	623	668	685	713	788	1,373	1,373	596	596	596	596	638	653	676	692	1,373	1,373
40	697	697	697	697	746	764	796	878	1,522	1,522	667	667	667	667	713	730	754	773	1,522	1,522
50	770	770	770	770	824	844	878	968	1,670	1,670	737	737	737	737	788	806	833	853	1,670	1,670
60	842	842	842	842	901	922	959	1,057	1,816	1,816	807	807	807	807	862	881	911	932	1,816	1,816
70	916	916	916	916	979	1,002	1,041	1,146	1,965	1,965	878	878	878	878	937	958	989	1,012	1,965	1,965
75	952	952	952	952	1,017	1,041	1,082	1,191	2,038	2,038	913	913	913	913	974	996	1,028	1,052	2,038	2,038
80	989	989	989	989	1,057	1,081	1,124	1,236	2,113	2,113	949	949	949	949	1,012	1,034	1,068	1,093	2,113	2,113
85	1,025	1,025	1,025	1,025	1,095	1,120	1,165	1,281	2,186	2,186	983	983	983	983	1,048	1,072	1,107	1,132	2,186	2,186
90	1,062	1,062	1,062	1,062	1,134	1,160	1,205	1,325	2,260	2,260	1,019	1,019	1,019	1,019	1,086	1,110	1,146	1,172	2,260	2,260
95	1,099	1,099	1,099	1,099	1,173	1,200	1,247	1,370	2,335	2,335	1,054	1,054	1,054	1,054	1,123	1,148	1,185	1,212	2,335	2,335
100	1,135	1,135	1,135	1,135	1,211	1,239	1,288	1,415	2,408	2,408	1,089	1,089	1,089	1,089	1,160	1,186	1,224	1,252	2,408	2,408
105	1,171	1,171	1,171	1,171	1,250	1,279	1,329	1,460	2,481	2,481	1,124	1,124	1,124	1,124	1,198	1,224	1,263	1,292	2,481	2,481
110	1,208	1,208	1,208	1,208	1,289	1,318	1,370	1,504	2,555	2,555	1,159	1,159	1,159	1,159	1,235	1,262	1,302	1,332	2,555	2,555
115	1,241	1,241	1,241	1,241	1,323	1,353	1,405	1,542	2,610	2,610	1,191	1,191	1,191	1,191	1,268	1,295	1,337	1,367	2,610	2,610
120	1,272	1,272	1,272	1,272	1,356	1,387	1,440	1,579	2,665	2,665	1,222	1,222	1,222	1,222	1,300	1,328	1,370	1,401	2,665	2,665
125	1,305	1,305	1,305	1,305	1,390	1,421	1,475	1,617	2,721	2,721	1,254	1,254	1,254	1,254	1,333	1,362	1,404	1,435	2,721	2,721
130	1,338	1,338	1,338	1,338	1,424	1,456	1,511	1,654	2,776	2,776	1,286	1,286	1,286	1,286	1,367	1,395	1,439	1,470	2,776	2,776
140	1,409	1,409	1,409	1,409	1,498	1,531	1,588	1,737	2,902	2,902	1,355	1,355	1,355	1,355	1,438	1,468	1,513	1,546	2,902	2,902
150	1,480	1,480	1,480	1,480	1,573	1,607	1,666	1,821	3,031	3,031	1,424	1,424	1,424	1,424	1,511	1,542	1,589	1,623	3,031	3,031
160	1,573	1,573	1,573	1,573	1,671	1,707	1,769	1,932	3,204	3,204	1,514	1,514	1,514	1,514	1,606	1,638	1,687	1,723	3,204	3,204
170	1,663	1,663	1,663	1,663	1,765	1,803	1,868	2,039	3,371	3,371	1,601	1,601	1,601	1,601	1,697	1,731	1,782	1,820	3,371	3,371
175	1,692	1,692	1,692	1,692	1,796	1,834	1,900	2,073	3,422	3,422	1,630	1,630	1,630	1,630	1,727	1,761	1,813	1,851	3,422	3,422
180	1,721	1,721	1,721	1,721	1,826	1,865	1,931	2,106	3,472	3,472	1,658	1,658	1,658	1,658	1,756	1,791	1,844	1,882	3,472	3,472
190	1,781	1,781	1,781	1,781	1,889	1,929	1,997	2,176	3,575	3,575	1,717	1,717	1,717	1,717	1,817	1,853	1,907	1,946	3,575	3,575
200	1,864	1,864	1,864	1,864	1,975	2,015	2,085	2,269	3,704	3,704	1,798	1,798	1,798	1,798	1,901	1,938	1,993	2,034	3,704	3,704
220	2,036	2,036	2,036	2,036	2,152	2,194	2,267	2,461	3,968	3,968	1,966	1,966	1,966	1,966	2,074	2,113	2,171	2,213	3,968	3,968
240	2,209	2,209	2,209	2,209	2,332	2,377	2,455	2,661	4,261	4,261	2,135	2,135	2,135	2,135	2,250	2,291	2,353	2,398	4,261	4,261
250	2,296	2,296	2,296	2,296	2,422	2,469	2,549	2,760	4,409	4,409	2,220	2,220	2,220	2,220	2,338	2,380	2,444	2,490	4,409	4,409
275	2,500	2,500	2,500	2,500	2,636	2,686	2,772	2,999	4,766	4,766	2,419	2,419	2,419	2,419	2,545	2,591	2,659	2,709	4,766	4,766
300	2,669	2,669	2,669	2,669	2,815	2,869	2,961	3,205	5,103	5,103	2,582	2,582	2,582	2,582	2,718	2,767	2,840	2,893	5,103	5,103
325	2,838	2,838	2,838	2,838	2,996	3,054	3,154	3,417	5,466	5,466	2,744	2,744	2,744	2,744	2,891	2,944	3,022	3,080	5,466	5,466
350	3,031	3,031	3,031	3,031	3,200	3,262	3,369	3,651	5,850	5,850	2,929	2,929	2,929	2,929	3,087	3,143	3,228	3,290	5,850	5,850
375	3,223	3,223	3,223	3,223	3,403	3,470	3,584	3,886	6,236	6,236	3,114	3,114	3,114	3,114	3,283	3,343	3,434	3,500	6,236	6,236
400	3,414	3,414	3,414	3,414	3,607	3,677	3,799	4,120	6,620	6,620	3,299	3,299	3,299	3,299	3,479	3,543	3,639	3,709	6,620	6,620
425	3,606	3,606	3,606	3,606	3,811	3,886	4,016	4,358	7,026	7,026	3,483	3,483	3,483	3,483	3,674	3,743	3,845	3,920	7,026	7,026
450	3,797	3,797	3,797	3,797	4,016	4,096	4,235	4,600	7,446	7,446	3,665	3,665	3,665	3,665	3,870	3,943	4,052	4,133	7,446	7,446
475	3,987	3,987	3,987	3,987	4,220	4,305	4,452	4,840	7,865	7,865	3,848	3,848	3,848	3,848	4,065	4,142	4,259	4,344	7,865	7,865
500	4,178	4,178	4,178	4,178	4,424	4,514	4,670	5,081	8,284	8,284	4,030	4,030	4,030	4,030	4,260	4,342	4,465	4,555	8,284	8,284
600	4,941	4,941	4,941	4,941	5,242	5,353	5,543	6,046	9,963	9,963	4,760	4,760	4,760	4,760	5,041	5,142	5,292	5,403	9,963	9,963
700	5,704	5,704	5,704	5,704	6,060	6,190	6,416	7,010	11,641	11,641	5,490	5,490	5,490	5,490	5,822	5,941	6,119	6,250	11,641	11,641
750	6,085	6,085	6,085	6,085	6,469	6,610	6,853	7,492	12,481	12,481	5,855	5,855	5,855	5,855	6,213	6,341	6,533	6,674	12,481	12,481
800	6,467	6,467	6,467	6,467	6,878	7,029	7,290	7,975	13,321	13,321	6,220	6,220	6,220	6,220	6,604	6,741	6,947	7,098	13,321	13,321
850	6,848	6,848	6,848	6,848	7,287	7,448	7,725	8,456	14,159	14,159	6,585	6,585	6,585	6,585	6,994	7,140	7,360	7,521	14,159	14,159
900	7,230	7,230	7,230	7,230	7,696	7,867	8,162	8,939	14,999	14,999	6,950	6,950	6,950	6,950	7,385	7,541	7,774	7,945	14,999	14,999
EACH ADD'L																				
100,000	588	588	588	588	624	637	660	720	1,189	1,189	566	566	566	566	600	612	630	643	1,189	1,189

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 312

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	484	484	484	484	525	539	565	631	1,153	1,153	460	460	460	460	498	511	531	546	1,153	1,153
40	537	537	537	537	581	597	625	699	1,272	1,272	511	511	511	511	552	567	589	605	1,272	1,272
50	590	590	590	590	638	655	686	766	1,392	1,392	561	561	561	561	606	622	646	663	1,392	1,392
60	642	642	642	642	694	713	746	833	1,509	1,509	610	610	610	610	659	676	702	722	1,509	1,509
70	694	694	694	694	750	771	806	900	1,629	1,629	660	660	660	660	713	731	760	780	1,629	1,629
75	720	720	720	720	778	800	836	933	1,688	1,688	685	685	685	685	740	759	788	809	1,688	1,688
80	747	747	747	747	807	829	867	967	1,748	1,748	711	711	711	711	767	787	817	839	1,748	1,748
85	773	773	773	773	835	858	897	1,000	1,807	1,807	735	735	735	735	793	814	845	868	1,807	1,807
90	799	799	799	799	863	886	927	1,034	1,866	1,866	760	760	760	760	820	842	874	897	1,866	1,866
95	825	825	825	825	891	916	957	1,068	1,927	1,927	786	786	786	786	847	869	902	927	1,927	1,927
100	851	851	851	851	919	944	987	1,101	1,986	1,986	810	810	810	810	874	897	931	956	1,986	1,986
105	877	877	877	877	947	973	1,017	1,134	2,045	2,045	835	835	835	835	901	924	959	985	2,045	2,045
110	904	904	904	904	976	1,002	1,048	1,168	2,104	2,104	860	860	860	860	928	952	988	1,014	2,104	2,104
115	926	926	926	926	1,000	1,026	1,073	1,195	2,147	2,147	882	882	882	882	951	975	1,012	1,039	2,147	2,147
120	948	948	948	948	1,023	1,050	1,097	1,221	2,189	2,189	904	904	904	904	973	998	1,035	1,063	2,189	2,189
125	971	971	971	971	1,047	1,075	1,122	1,249	2,232	2,232	926	926	926	926	996	1,022	1,059	1,087	2,232	2,232
130	994	994	994	994	1,071	1,099	1,148	1,276	2,276	2,276	948	948	948	948	1,020	1,045	1,084	1,112	2,276	2,276
140	1,044	1,044	1,044	1,044	1,124	1,153	1,204	1,337	2,375	2,375	996	996	996	996	1,071	1,097	1,137	1,166	2,375	2,375
150	1,095	1,095	1,095	1,095	1,178	1,209	1,261	1,399	2,477	2,477	1,046	1,046	1,046	1,046	1,123	1,151	1,192	1,222	2,477	2,477
160	1,165	1,165	1,165	1,165	1,252	1,284	1,340	1,485	2,618	2,618	1,113	1,113	1,113	1,113	1,194	1,223	1,267	1,299	2,618	2,618
170	1,232	1,232	1,232	1,232	1,324	1,357	1,415	1,567	2,755	2,755	1,178	1,178	1,178	1,178	1,263	1,293	1,339	1,372	2,755	2,755
175	1,252	1,252	1,252	1,252	1,345	1,379	1,437	1,591	2,794	2,794	1,197	1,197	1,197	1,197	1,283	1,314	1,360	1,394	2,794	2,794
180	1,272	1,272	1,272	1,272	1,365	1,399	1,459	1,615	2,831	2,831	1,215	1,215	1,215	1,215	1,303	1,334	1,381	1,415	2,831	2,831
190	1,313	1,313	1,313	1,313	1,409	1,444	1,504	1,664	2,911	2,911	1,255	1,255	1,255	1,255	1,345	1,377	1,425	1,460	2,911	2,911
200	1,374	1,374	1,374	1,374	1,472	1,508	1,570	1,734	3,013	3,013	1,315	1,315	1,315	1,315	1,407	1,439	1,488	1,525	3,013	3,013
220	1,499	1,499	1,499	1,499	1,602	1,640	1,706	1,878	3,221	3,221	1,437	1,437	1,437	1,437	1,534	1,568	1,620	1,657	3,221	3,221
240	1,626	1,626	1,626	1,626	1,736	1,776	1,846	2,029	3,455	3,455	1,561	1,561	1,561	1,561	1,663	1,700	1,754	1,795	3,455	3,455
250	1,690	1,690	1,690	1,690	1,803	1,844	1,916	2,104	3,573	3,573	1,622	1,622	1,622	1,622	1,727	1,765	1,822	1,863	3,573	3,573
275	1,842	1,842	1,842	1,842	1,963	2,008	2,084	2,286	3,861	3,861	1,769	1,769	1,769	1,769	1,882	1,923	1,983	2,028	3,861	3,861
300	1,974	1,974	1,974	1,974	2,104	2,152	2,234	2,451	4,143	4,143	1,896	1,896	1,896	1,896	2,017	2,061	2,126	2,173	4,143	4,143
325	2,104	2,104	2,104	2,104	2,245	2,296	2,385	2,619	4,446	4,446	2,020	2,020	2,020	2,020	2,151	2,198	2,268	2,320	4,446	4,446
350	2,248	2,248	2,248	2,248	2,398	2,454	2,549	2,800	4,760	4,760	2,157	2,157	2,157	2,157	2,298	2,348	2,424	2,479	4,760	4,760
375	2,391	2,391	2,391	2,391	2,552	2,611	2,713	2,982	5,076	5,076	2,294	2,294	2,294	2,294	2,445	2,498	2,579	2,638	5,076	5,076
400	2,534	2,534	2,534	2,534	2,705	2,768	2,877	3,162	5,390	5,390	2,431	2,431	2,431	2,431	2,591	2,648	2,734	2,797	5,390	5,390
425	2,677	2,677	2,677	2,677	2,859	2,926	3,042	3,347	5,724	5,724	2,567	2,567	2,567	2,567	2,738	2,798	2,890	2,957	5,724	5,724
450	2,819	2,819	2,819	2,819	3,014	3,085	3,209	3,534	6,071	6,071	2,702	2,702	2,702	2,702	2,884	2,949	3,046	3,118	6,071	6,071
475	2,961	2,961	2,961	2,961	3,168	3,244	3,375	3,721	6,416	6,416	2,836	2,836	2,836	2,836	3,030	3,099	3,202	3,278	6,416	6,416
500	3,102	3,102	3,102	3,102	3,322	3,403	3,542	3,908	6,762	6,762	2,971	2,971	2,971	2,971	3,176	3,249	3,359	3,439	6,762	6,762
600	3,671	3,671	3,671	3,671	3,939	4,038	4,208	4,655	8,146	8,146	3,510	3,510	3,510	3,510	3,760	3,850	3,984	4,083	8,146	8,146
700	4,239	4,239	4,239	4,239	4,557	4,673	4,874	5,403	9,530	9,530	4,049	4,049	4,049	4,049	4,345	4,451	4,609	4,726	9,530	9,530
750	4,523	4,523	4,523	4,523	4,865	4,991	5,207	5,777	10,222	10,222	4,318	4,318	4,318	4,318	4,637	4,751	4,922	5,048	10,222	10,222
800	4,808	4,808	4,808	4,808	5,174	5,309	5,541	6,151	10,915	10,915	4,588	4,588	4,588	4,588	4,930	5,052	5,235	5,370	10,915	10,915
850	5,092	5,092	5,092	5,092	5,482	5,626	5,873	6,525	11,606	11,606	4,857	4,857	4,857	4,857	5,222	5,352	5,548	5,691	11,606	11,606
900	5,376	5,376	5,376	5,376	5,791	5,944	6,207	6,899	12,299	12,299	5,127	5,127	5,127	5,127	5,514	5,653	5,861	6,013	12,299	12,299
EACH ADD'L																				
100,000	412	412	412	412	444	456	477	530	948	948	393	393	393	393	423	434	450	462	948	948

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 313

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	731	731	731	731	845	886	959	1,148	2,627	2,627	663	663	663	663	769	807	864	905	2,627	2,627
40	810	810	810	810	935	981	1,060	1,269	2,896	2,896	735	735	735	735	852	893	956	1,002	2,896	2,896
50	889	889	889	889	1,025	1,075	1,162	1,389	3,165	3,165	807	807	807	807	934	980	1,048	1,098	3,165	3,165
60	966	966	966	966	1,114	1,168	1,262	1,508	3,430	3,430	878	878	878	878	1,016	1,065	1,139	1,193	3,430	3,430
70	1,045	1,045	1,045	1,045	1,204	1,263	1,363	1,629	3,698	3,698	950	950	950	950	1,098	1,151	1,231	1,289	3,698	3,698
75	1,084	1,084	1,084	1,084	1,249	1,309	1,414	1,688	3,831	3,831	985	985	985	985	1,139	1,194	1,276	1,337	3,831	3,831
80	1,124	1,124	1,124	1,124	1,295	1,357	1,465	1,750	3,967	3,967	1,022	1,022	1,022	1,022	1,181	1,238	1,323	1,386	3,967	3,967
85	1,163	1,163	1,163	1,163	1,339	1,404	1,515	1,809	4,099	4,099	1,057	1,057	1,057	1,057	1,222	1,280	1,368	1,433	4,099	4,099
90	1,202	1,202	1,202	1,202	1,384	1,450	1,565	1,868	4,232	4,232	1,093	1,093	1,093	1,093	1,262	1,323	1,414	1,481	4,232	4,232
95	1,242	1,242	1,242	1,242	1,429	1,498	1,617	1,929	4,368	4,368	1,129	1,129	1,129	1,129	1,304	1,367	1,460	1,529	4,368	4,368
100	1,281	1,281	1,281	1,281	1,474	1,545	1,667	1,989	4,500	4,500	1,165	1,165	1,165	1,165	1,345	1,409	1,506	1,577	4,500	4,500
105	1,320	1,320	1,320	1,320	1,518	1,591	1,717	2,048	4,633	4,633	1,200	1,200	1,200	1,200	1,386	1,452	1,552	1,624	4,633	4,633
110	1,359	1,359	1,359	1,359	1,563	1,638	1,767	2,108	4,765	4,765	1,236	1,236	1,236	1,236	1,427	1,495	1,597	1,672	4,765	4,765
115	1,390	1,390	1,390	1,390	1,598	1,674	1,805	2,152	4,854	4,854	1,265	1,265	1,265	1,265	1,459	1,528	1,632	1,708	4,854	4,854
120	1,420	1,420	1,420	1,420	1,632	1,709	1,843	2,195	4,943	4,943	1,293	1,293	1,293	1,293	1,491	1,561	1,667	1,744	4,943	4,943
125	1,451	1,451	1,451	1,451	1,666	1,745	1,881	2,239	5,032	5,032	1,322	1,322	1,322	1,322	1,523	1,595	1,702	1,781	5,032	5,032
130	1,483	1,483	1,483	1,483	1,701	1,781	1,919	2,283	5,121	5,121	1,352	1,352	1,352	1,352	1,555	1,628	1,737	1,817	5,121	5,121
140	1,552	1,552	1,552	1,552	1,779	1,862	2,005	2,383	5,329	5,329	1,416	1,416	1,416	1,416	1,627	1,703	1,816	1,899	5,329	5,329
150	1,623	1,623	1,623	1,623	1,858	1,945	2,094	2,486	5,545	5,545	1,482	1,482	1,482	1,482	1,701	1,780	1,898	1,984	5,545	5,545
160	1,718	1,718	1,718	1,718	1,966	2,057	2,213	2,626	5,843	5,843	1,570	1,570	1,570	1,570	1,801	1,883	2,007	2,098	5,843	5,843
170	1,811	1,811	1,811	1,811	2,070	2,165	2,329	2,761	6,132	6,132	1,655	1,655	1,655	1,655	1,897	1,984	2,113	2,208	6,132	6,132
175	1,840	1,840	1,840	1,840	2,102	2,198	2,365	2,802	6,215	6,215	1,682	1,682	1,682	1,682	1,927	2,015	2,146	2,242	6,215	6,215
180	1,868	1,868	1,868	1,868	2,133	2,231	2,399	2,842	6,295	6,295	1,708	1,708	1,708	1,708	1,956	2,045	2,178	2,275	6,295	6,295
190	1,926	1,926	1,926	1,926	2,199	2,298	2,471	2,924	6,463	6,463	1,763	1,763	1,763	1,763	2,017	2,108	2,244	2,344	6,463	6,463
200	2,001	2,001	2,001	2,001	2,280	2,382	2,559	3,024	6,654	6,654	1,833	1,833	1,833	1,833	2,094	2,187	2,327	2,429	6,654	6,654
220	2,154	2,154	2,154	2,154	2,447	2,555	2,741	3,229	7,042	7,042	1,978	1,978	1,978	1,978	2,252	2,350	2,496	2,604	7,042	7,042
240	2,318	2,318	2,318	2,318	2,630	2,744	2,941	3,460	7,509	7,509	2,132	2,132	2,132	2,132	2,422	2,526	2,682	2,796	7,509	7,509
250	2,401	2,401	2,401	2,401	2,722	2,839	3,042	3,577	7,746	7,746	2,208	2,208	2,208	2,208	2,508	2,615	2,775	2,893	7,746	7,746
275	2,599	2,599	2,599	2,599	2,943	3,069	3,287	3,860	8,330	8,330	2,393	2,393	2,393	2,393	2,714	2,828	3,000	3,126	8,330	8,330
300	2,779	2,779	2,779	2,779	3,149	3,284	3,518	4,134	8,936	8,936	2,558	2,558	2,558	2,558	2,903	3,026	3,210	3,346	8,936	8,936
325	2,970	2,970	2,970	2,970	3,369	3,515	3,768	4,433	9,616	9,616	2,731	2,731	2,731	2,731	3,103	3,236	3,436	3,582	9,616	9,616
350	3,177	3,177	3,177	3,177	3,605	3,762	4,033	4,746	10,309	10,309	2,920	2,920	2,920	2,920	3,320	3,462	3,676	3,833	10,309	10,309
375	3,384	3,384	3,384	3,384	3,841	4,009	4,298	5,060	11,005	11,005	3,109	3,109	3,109	3,109	3,536	3,689	3,917	4,085	11,005	11,005
400	3,590	3,590	3,590	3,590	4,076	4,255	4,563	5,373	11,697	11,697	3,298	3,298	3,298	3,298	3,752	3,914	4,157	4,336	11,697	11,697
425	3,802	3,802	3,802	3,802	4,321	4,511	4,840	5,705	12,454	12,454	3,491	3,491	3,491	3,491	3,975	4,148	4,408	4,598	12,454	12,454
450	4,018	4,018	4,018	4,018	4,572	4,775	5,126	6,049	13,249	13,249	3,686	3,686	3,686	3,686	4,203	4,387	4,664	4,867	13,249	13,249
475	4,233	4,233	4,233	4,233	4,821	5,037	5,410	6,391	14,041	14,041	3,880	3,880	3,880	3,880	4,429	4,625	4,919	5,135	14,041	14,041
500	4,449	4,449	4,449	4,449	5,072	5,300	5,695	6,734	14,836	14,836	4,075	4,075	4,075	4,075	4,656	4,864	5,176	5,404	14,836	14,836
600	5,311	5,311	5,311	5,311	6,073	6,353	6,835	8,106	18,013	18,013	4,854	4,854	4,854	4,854	5,565	5,819	6,200	6,480	18,013	18,013
700	6,173	6,173	6,173	6,173	7,074	7,405	7,975	9,477	21,191	21,191	5,633	5,633	5,633	5,633	6,474	6,774	7,225	7,555	21,191	21,191
750	6,605	6,605	6,605	6,605	7,576	7,931	8,546	10,164	22,782	22,782	6,023	6,023	6,023	6,023	6,928	7,252	7,737	8,093	22,782	22,782
800	7,037	7,037	7,037	7,037	8,077	8,458	9,117	10,851	24,372	24,372	6,413	6,413	6,413	6,413	7,383	7,730	8,250	8,632	24,372	24,372
850	7,467	7,467	7,467	7,467	8,577	8,984	9,686	11,535	25,959	25,959	6,802	6,802	6,802	6,802	7,837	8,207	8,762	9,168	25,959	25,959
900	7,899	7,899	7,899	7,899	9,078	9,510	10,257	12,222	27,550	27,550	7,192	7,192	7,192	7,192	8,292	8,685	9,275	9,707	27,550	27,550
EACH ADD'L																				
100,000	627	627	627	627	718	752	810	962	2,147	2,147	573	573	573	573	658	688	734	767	2,147	2,147

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 314

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	527	527	527	527	557	568	588	638	1,030	1,030	509	509	509	509	537	547	562	573	1,030	1,030
40	592	592	592	592	626	638	659	714	1,146	1,146	573	573	573	573	604	615	631	643	1,146	1,146
50	658	658	658	658	694	707	730	790	1,261	1,261	636	636	636	636	670	682	700	713	1,261	1,261
60	722	722	722	722	761	775	800	866	1,375	1,375	698	698	698	698	735	748	768	782	1,375	1,375
70	787	787	787	787	829	845	871	942	1,490	1,490	762	762	762	762	801	815	836	852	1,490	1,490
75	819	819	819	819	863	879	907	980	1,548	1,548	793	793	793	793	834	848	870	886	1,548	1,548
80	852	852	852	852	897	914	943	1,018	1,606	1,606	825	825	825	825	867	882	905	921	1,606	1,606
85	884	884	884	884	931	948	978	1,055	1,663	1,663	856	856	856	856	900	915	939	956	1,663	1,663
90	916	916	916	916	965	982	1,013	1,093	1,720	1,720	888	888	888	888	933	949	973	990	1,720	1,720
95	949	949	949	949	999	1,017	1,049	1,132	1,778	1,778	919	919	919	919	966	982	1,007	1,025	1,778	1,778
100	982	982	982	982	1,033	1,052	1,084	1,169	1,835	1,835	951	951	951	951	999	1,016	1,041	1,060	1,835	1,835
105	1,014	1,014	1,014	1,014	1,067	1,086	1,119	1,207	1,893	1,893	982	982	982	982	1,032	1,049	1,075	1,095	1,893	1,893
110	1,046	1,046	1,046	1,046	1,101	1,120	1,155	1,245	1,950	1,950	1,014	1,014	1,014	1,014	1,064	1,082	1,110	1,129	1,950	1,950
115	1,076	1,076	1,076	1,076	1,131	1,151	1,186	1,278	1,995	1,995	1,043	1,043	1,043	1,043	1,094	1,113	1,140	1,161	1,995	1,995
120	1,105	1,105	1,105	1,105	1,161	1,182	1,217	1,311	2,039	2,039	1,071	1,071	1,071	1,071	1,124	1,142	1,170	1,191	2,039	2,039
125	1,135	1,135	1,135	1,135	1,192	1,213	1,249	1,344	2,084	2,084	1,101	1,101	1,101	1,101	1,154	1,173	1,201	1,222	2,084	2,084
130	1,165	1,165	1,165	1,165	1,222	1,244	1,280	1,377	2,129	2,129	1,130	1,130	1,130	1,130	1,184	1,203	1,232	1,253	2,129	2,129
140	1,228	1,228	1,228	1,228	1,288	1,310	1,348	1,448	2,229	2,229	1,192	1,192	1,192	1,192	1,248	1,268	1,298	1,320	2,229	2,229
150	1,292	1,292	1,292	1,292	1,354	1,377	1,416	1,520	2,332	2,332	1,254	1,254	1,254	1,254	1,312	1,333	1,364	1,387	2,332	2,332
160	1,371	1,371	1,371	1,371	1,437	1,461	1,502	1,612	2,465	2,465	1,332	1,332	1,332	1,332	1,393	1,415	1,448	1,472	2,465	2,465
170	1,448	1,448	1,448	1,448	1,517	1,542	1,586	1,700	2,594	2,594	1,407	1,407	1,407	1,407	1,471	1,494	1,529	1,554	2,594	2,594
175	1,476	1,476	1,476	1,476	1,546	1,571	1,616	1,732	2,637	2,637	1,435	1,435	1,435	1,435	1,500	1,523	1,558	1,583	2,637	2,637
180	1,504	1,504	1,504	1,504	1,575	1,600	1,645	1,762	2,678	2,678	1,462	1,462	1,462	1,462	1,528	1,551	1,586	1,612	2,678	2,678
190	1,561	1,561	1,561	1,561	1,633	1,659	1,705	1,825	2,764	2,764	1,517	1,517	1,517	1,517	1,585	1,609	1,645	1,671	2,764	2,764
200	1,632	1,632	1,632	1,632	1,706	1,733	1,780	1,904	2,866	2,866	1,588	1,588	1,588	1,588	1,657	1,682	1,719	1,746	2,866	2,866
220	1,780	1,780	1,780	1,780	1,858	1,887	1,936	2,066	3,077	3,077	1,734	1,734	1,734	1,734	1,806	1,832	1,871	1,900	3,077	3,077
240	1,930	1,930	1,930	1,930	2,013	2,043	2,096	2,233	3,307	3,307	1,881	1,881	1,881	1,881	1,958	1,985	2,027	2,057	3,307	3,307
250	2,005	2,005	2,005	2,005	2,090	2,121	2,175	2,317	3,422	3,422	1,954	1,954	1,954	1,954	2,033	2,062	2,104	2,135	3,422	3,422
275	2,179	2,179	2,179	2,179	2,270	2,303	2,361	2,513	3,699	3,699	2,124	2,124	2,124	2,124	2,209	2,240	2,285	2,319	3,699	3,699
300	2,317	2,317	2,317	2,317	2,415	2,451	2,513	2,676	3,950	3,950	2,258	2,258	2,258	2,258	2,350	2,382	2,431	2,467	3,950	3,950
325	2,458	2,458	2,458	2,458	2,563	2,602	2,669	2,845	4,220	4,220	2,394	2,394	2,394	2,394	2,493	2,528	2,581	2,620	4,220	4,220
350	2,623	2,623	2,623	2,623	2,737	2,778	2,850	3,039	4,514	4,514	2,555	2,555	2,555	2,555	2,661	2,699	2,756	2,797	4,514	4,514
375	2,788	2,788	2,788	2,788	2,910	2,954	3,031	3,233	4,809	4,809	2,716	2,716	2,716	2,716	2,829	2,869	2,930	2,974	4,809	4,809
400	2,953	2,953	2,953	2,953	3,082	3,130	3,211	3,426	5,103	5,103	2,876	2,876	2,876	2,876	2,996	3,039	3,104	3,151	5,103	5,103
425	3,116	3,116	3,116	3,116	3,254	3,304	3,391	3,621	5,410	5,410	3,034	3,034	3,034	3,034	3,162	3,208	3,277	3,327	5,410	5,410
450	3,278	3,278	3,278	3,278	3,425	3,478	3,571	3,816	5,726	5,726	3,190	3,190	3,190	3,190	3,327	3,376	3,449	3,503	5,726	5,726
475	3,439	3,439	3,439	3,439	3,595	3,652	3,751	4,011	6,039	6,039	3,345	3,345	3,345	3,345	3,491	3,543	3,621	3,678	6,039	6,039
500	3,600	3,600	3,600	3,600	3,765	3,826	3,930	4,206	6,354	6,354	3,500	3,500	3,500	3,500	3,655	3,710	3,792	3,853	6,354	6,354
600	4,245	4,245	4,245	4,245	4,447	4,521	4,649	4,986	7,613	7,613	4,123	4,123	4,123	4,123	4,312	4,379	4,480	4,554	7,613	7,613
700	4,889	4,889	4,889	4,889	5,128	5,216	5,367	5,765	8,872	8,872	4,746	4,746	4,746	4,746	4,969	5,049	5,168	5,256	8,872	8,872
750	5,212	5,212	5,212	5,212	5,469	5,564	5,727	6,156	9,502	9,502	5,058	5,058	5,058	5,058	5,298	5,384	5,512	5,607	9,502	9,502
800	5,535	5,535	5,535	5,535	5,811	5,912	6,086	6,546	10,132	10,132	5,369	5,369	5,369	5,369	5,627	5,719	5,857	5,958	10,132	10,132
850	5,857	5,857	5,857	5,857	6,151	6,259	6,445	6,936	10,760	10,760	5,680	5,680	5,680	5,680	5,955	6,053	6,200	6,308	10,760	10,760
900	6,180	6,180	6,180	6,180	6,492	6,607	6,805	7,326	11,390	11,390	5,992	5,992	5,992	5,992	6,284	6,388	6,544	6,659	11,390	11,390
EACH ADD'L																				
100,000	529	529	529	529	553	562	577	617	932	932	514	514	514	514	537	545	557	566	932	932

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 315

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	475	475	475	475	498	507	522	561	868	868	461	461	461	461	483	491	502	511	868	868
40	532	532	532	532	558	567	584	627	964	964	516	516	516	516	540	549	562	571	964	964
50	588	588	588	588	617	627	645	692	1,060	1,060	571	571	571	571	598	607	621	632	1,060	1,060
60	644	644	644	644	675	686	706	757	1,155	1,155	626	626	626	626	655	665	680	691	1,155	1,155
70	701	701	701	701	734	746	767	822	1,251	1,251	681	681	681	681	712	723	740	752	1,251	1,251
75	729	729	729	729	763	776	798	855	1,299	1,299	709	709	709	709	741	752	769	782	1,299	1,299
80	758	758	758	758	793	806	829	888	1,347	1,347	737	737	737	737	770	782	799	812	1,347	1,347
85	786	786	786	786	822	836	859	920	1,395	1,395	764	764	764	764	798	810	828	842	1,395	1,395
90	814	814	814	814	852	866	889	952	1,442	1,442	791	791	791	791	827	839	858	872	1,442	1,442
95	842	842	842	842	881	896	920	985	1,491	1,491	819	819	819	819	855	868	888	902	1,491	1,491
100	871	871	871	871	911	925	951	1,018	1,538	1,538	847	847	847	847	884	897	917	932	1,538	1,538
105	899	899	899	899	940	955	981	1,050	1,586	1,586	874	874	874	874	913	926	947	962	1,586	1,586
110	927	927	927	927	970	985	1,012	1,083	1,633	1,633	902	902	902	902	941	955	977	992	1,633	1,633
115	953	953	953	953	996	1,012	1,039	1,111	1,671	1,671	927	927	927	927	967	982	1,003	1,019	1,671	1,671
120	978	978	978	978	1,022	1,038	1,066	1,139	1,709	1,709	952	952	952	952	993	1,008	1,029	1,046	1,709	1,709
125	1,004	1,004	1,004	1,004	1,049	1,065	1,093	1,168	1,747	1,747	977	977	977	977	1,019	1,034	1,056	1,073	1,747	1,747
130	1,030	1,030	1,030	1,030	1,075	1,092	1,121	1,196	1,785	1,785	1,003	1,003	1,003	1,003	1,045	1,060	1,083	1,100	1,785	1,785
140	1,086	1,086	1,086	1,086	1,133	1,150	1,180	1,258	1,869	1,869	1,058	1,058	1,058	1,058	1,102	1,117	1,141	1,158	1,869	1,869
150	1,142	1,142	1,142	1,142	1,191	1,209	1,240	1,321	1,955	1,955	1,113	1,113	1,113	1,113	1,159	1,175	1,199	1,217	1,955	1,955
160	1,215	1,215	1,215	1,215	1,266	1,285	1,318	1,403	2,070	2,070	1,184	1,184	1,184	1,184	1,232	1,249	1,275	1,294	2,070	2,070
170	1,285	1,285	1,285	1,285	1,339	1,359	1,393	1,483	2,181	2,181	1,253	1,253	1,253	1,253	1,303	1,321	1,348	1,368	2,181	2,181
175	1,309	1,309	1,309	1,309	1,363	1,383	1,418	1,508	2,216	2,216	1,276	1,276	1,276	1,276	1,327	1,345	1,372	1,392	2,216	2,216
180	1,332	1,332	1,332	1,332	1,387	1,407	1,442	1,534	2,250	2,250	1,299	1,299	1,299	1,299	1,350	1,368	1,396	1,416	2,250	2,250
190	1,379	1,379	1,379	1,379	1,436	1,457	1,492	1,586	2,320	2,320	1,346	1,346	1,346	1,346	1,398	1,417	1,445	1,466	2,320	2,320
200	1,446	1,446	1,446	1,446	1,504	1,525	1,562	1,658	2,411	2,411	1,411	1,411	1,411	1,411	1,465	1,485	1,513	1,535	2,411	2,411
220	1,583	1,583	1,583	1,583	1,644	1,667	1,705	1,806	2,597	2,597	1,547	1,547	1,547	1,547	1,604	1,624	1,654	1,677	2,597	2,597
240	1,721	1,721	1,721	1,721	1,786	1,810	1,850	1,958	2,797	2,797	1,683	1,683	1,683	1,683	1,743	1,764	1,797	1,820	2,797	2,797
250	1,790	1,790	1,790	1,790	1,856	1,881	1,923	2,034	2,898	2,898	1,750	1,750	1,750	1,750	1,812	1,834	1,867	1,892	2,898	2,898
275	1,952	1,952	1,952	1,952	2,023	2,049	2,094	2,213	3,140	3,140	1,909	1,909	1,909	1,909	1,975	1,999	2,035	2,061	3,140	3,140
300	2,083	2,083	2,083	2,083	2,159	2,187	2,236	2,364	3,359	3,359	2,037	2,037	2,037	2,037	2,108	2,134	2,172	2,200	3,359	3,359
325	2,212	2,212	2,212	2,212	2,295	2,325	2,378	2,515	3,590	3,590	2,163	2,163	2,163	2,163	2,240	2,267	2,309	2,339	3,590	3,590
350	2,361	2,361	2,361	2,361	2,450	2,482	2,539	2,686	3,840	3,840	2,308	2,308	2,308	2,308	2,391	2,420	2,465	2,497	3,840	3,840
375	2,510	2,510	2,510	2,510	2,605	2,639	2,699	2,857	4,090	4,090	2,453	2,453	2,453	2,453	2,541	2,573	2,620	2,655	4,090	4,090
400	2,658	2,658	2,658	2,658	2,759	2,796	2,860	3,028	4,339	4,339	2,598	2,598	2,598	2,598	2,692	2,726	2,776	2,813	4,339	4,339
425	2,805	2,805	2,805	2,805	2,913	2,952	3,020	3,200	4,599	4,599	2,740	2,740	2,740	2,740	2,841	2,877	2,931	2,970	4,599	4,599
450	2,951	2,951	2,951	2,951	3,066	3,108	3,180	3,372	4,865	4,865	2,882	2,882	2,882	2,882	2,989	3,027	3,085	3,127	4,865	4,865
475	3,096	3,096	3,096	3,096	3,218	3,263	3,340	3,543	5,129	5,129	3,023	3,023	3,023	3,023	3,136	3,177	3,238	3,283	5,129	5,129
500	3,241	3,241	3,241	3,241	3,370	3,418	3,499	3,715	5,395	5,395	3,163	3,163	3,163	3,163	3,284	3,327	3,392	3,439	5,395	5,395
600	3,823	3,823	3,823	3,823	3,981	4,039	4,139	4,402	6,456	6,456	3,728	3,728	3,728	3,728	3,875	3,928	4,007	4,065	6,456	6,456
700	4,404	4,404	4,404	4,404	4,591	4,659	4,778	5,089	7,518	7,518	4,292	4,292	4,292	4,292	4,466	4,529	4,622	4,691	7,518	7,518
750	4,695	4,695	4,695	4,695	4,896	4,970	5,098	5,433	8,049	8,049	4,574	4,574	4,574	4,574	4,762	4,829	4,930	5,004	8,049	8,049
800	4,986	4,986	4,986	4,986	5,202	5,281	5,417	5,777	8,580	8,580	4,857	4,857	4,857	4,857	5,058	5,130	5,238	5,317	8,580	8,580
850	5,276	5,276	5,276	5,276	5,507	5,591	5,737	6,120	9,110	9,110	5,138	5,138	5,138	5,138	5,353	5,430	5,545	5,629	9,110	9,110
900	5,568	5,568	5,568	5,568	5,812	5,902	6,057	6,464	9,642	9,642	5,421	5,421	5,421	5,421	5,649	5,731	5,853	5,942	9,642	9,642
EACH ADD'L																				
100,000	455	455	455	455	474	481	492	524	770	770	443	443	443	443	461	467	477	484	770	770

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 316

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	486	486	486	486	514	524	542	589	950	950	470	470	470	470	496	505	519	529	950	950
40	547	547	547	547	577	589	608	659	1,057	1,057	528	528	528	528	557	567	582	594	1,057	1,057
50	607	607	607	607	640	652	673	729	1,164	1,164	587	587	587	587	618	629	646	658	1,164	1,164
60	666	666	666	666	702	715	738	799	1,269	1,269	644	644	644	644	678	690	708	721	1,269	1,269
70	726	726	726	726	765	779	804	869	1,375	1,375	703	703	703	703	739	752	771	786	1,375	1,375
75	756	756	756	756	796	811	837	904	1,428	1,428	732	732	732	732	769	783	803	818	1,428	1,428
80	786	786	786	786	828	843	870	939	1,482	1,482	761	761	761	761	800	814	835	850	1,482	1,482
85	816	816	816	816	859	875	902	974	1,534	1,534	790	790	790	790	830	844	866	882	1,534	1,534
90	846	846	846	846	890	906	935	1,009	1,587	1,587	819	819	819	819	860	875	897	914	1,587	1,587
95	876	876	876	876	922	938	968	1,044	1,641	1,641	848	848	848	848	891	906	929	946	1,641	1,641
100	906	906	906	906	953	970	1,000	1,079	1,693	1,693	877	877	877	877	921	937	961	978	1,693	1,693
105	936	936	936	936	984	1,002	1,033	1,114	1,746	1,746	906	906	906	906	952	968	992	1,010	1,746	1,746
110	965	965	965	965	1,015	1,034	1,065	1,149	1,799	1,799	935	935	935	935	982	999	1,024	1,042	1,799	1,799
115	993	993	993	993	1,044	1,062	1,095	1,179	1,841	1,841	962	962	962	962	1,010	1,027	1,052	1,071	1,841	1,841
120	1,020	1,020	1,020	1,020	1,071	1,090	1,123	1,209	1,881	1,881	989	989	989	989	1,037	1,054	1,080	1,099	1,881	1,881
125	1,047	1,047	1,047	1,047	1,100	1,119	1,152	1,240	1,923	1,923	1,015	1,015	1,015	1,015	1,065	1,082	1,108	1,128	1,923	1,923
130	1,075	1,075	1,075	1,075	1,128	1,148	1,181	1,270	1,965	1,965	1,042	1,042	1,042	1,042	1,092	1,110	1,137	1,156	1,965	1,965
140	1,133	1,133	1,133	1,133	1,188	1,209	1,244	1,336	2,057	2,057	1,100	1,100	1,100	1,100	1,151	1,170	1,198	1,218	2,057	2,057
150	1,192	1,192	1,192	1,192	1,249	1,270	1,307	1,403	2,151	2,151	1,157	1,157	1,157	1,157	1,211	1,230	1,259	1,280	2,151	2,151
160	1,265	1,265	1,265	1,265	1,326	1,348	1,386	1,487	2,274	2,274	1,229	1,229	1,229	1,229	1,285	1,305	1,336	1,358	2,274	2,274
170	1,336	1,336	1,336	1,336	1,400	1,423	1,463	1,569	2,394	2,394	1,298	1,298	1,298	1,298	1,358	1,379	1,410	1,434	2,394	2,394
175	1,362	1,362	1,362	1,362	1,426	1,450	1,491	1,598	2,433	2,433	1,324	1,324	1,324	1,324	1,384	1,405	1,437	1,461	2,433	2,433
180	1,388	1,388	1,388	1,388	1,453	1,477	1,518	1,626	2,471	2,471	1,349	1,349	1,349	1,349	1,409	1,431	1,464	1,487	2,471	2,471
190	1,440	1,440	1,440	1,440	1,507	1,531	1,573	1,684	2,550	2,550	1,400	1,400	1,400	1,400	1,462	1,484	1,518	1,542	2,550	2,550
200	1,506	1,506	1,506	1,506	1,574	1,599	1,643	1,756	2,644	2,644	1,465	1,465	1,465	1,465	1,529	1,551	1,586	1,611	2,644	2,644
220	1,643	1,643	1,643	1,643	1,714	1,741	1,786	1,906	2,839	2,839	1,600	1,600	1,600	1,600	1,667	1,691	1,726	1,753	2,839	2,839
240	1,781	1,781	1,781	1,781	1,857	1,885	1,933	2,060	3,051	3,051	1,735	1,735	1,735	1,735	1,806	1,832	1,870	1,898	3,051	3,051
250	1,850	1,850	1,850	1,850	1,928	1,957	2,007	2,138	3,158	3,158	1,803	1,803	1,803	1,803	1,876	1,902	1,941	1,970	3,158	3,158
275	2,010	2,010	2,010	2,010	2,094	2,125	2,179	2,319	3,413	3,413	1,960	1,960	1,960	1,960	2,038	2,066	2,108	2,139	3,413	3,413
300	2,138	2,138	2,138	2,138	2,228	2,261	2,319	2,469	3,644	3,644	2,084	2,084	2,084	2,084	2,168	2,198	2,243	2,276	3,644	3,644
325	2,268	2,268	2,268	2,268	2,365	2,401	2,463	2,625	3,894	3,894	2,209	2,209	2,209	2,209	2,300	2,333	2,381	2,417	3,894	3,894
350	2,420	2,420	2,420	2,420	2,525	2,563	2,630	2,804	4,165	4,165	2,357	2,357	2,357	2,357	2,455	2,490	2,542	2,581	4,165	4,165
375	2,573	2,573	2,573	2,573	2,685	2,726	2,796	2,983	4,437	4,437	2,506	2,506	2,506	2,506	2,610	2,647	2,703	2,744	4,437	4,437
400	2,725	2,725	2,725	2,725	2,844	2,888	2,963	3,161	4,709	4,709	2,653	2,653	2,653	2,653	2,765	2,804	2,864	2,907	4,709	4,709
425	2,875	2,875	2,875	2,875	3,002	3,049	3,129	3,341	4,992	4,992	2,799	2,799	2,799	2,799	2,917	2,960	3,023	3,070	4,992	4,992
450	3,024	3,024	3,024	3,024	3,160	3,209	3,295	3,521	5,283	5,283	2,943	2,943	2,943	2,943	3,069	3,114	3,182	3,232	5,283	5,283
475	3,173	3,173	3,173	3,173	3,317	3,369	3,461	3,701	5,572	5,572	3,086	3,086	3,086	3,086	3,221	3,269	3,341	3,393	5,572	5,572
500	3,321	3,321	3,321	3,321	3,474	3,530	3,626	3,880	5,863	5,863	3,230	3,230	3,230	3,230	3,372	3,423	3,499	3,555	5,863	5,863
600	3,916	3,916	3,916	3,916	4,103	4,171	4,289	4,600	7,024	7,024	3,804	3,804	3,804	3,804	3,978	4,041	4,134	4,202	7,024	7,024
700	4,511	4,511	4,511	4,511	4,732	4,812	4,952	5,320	8,185	8,185	4,379	4,379	4,379	4,379	4,585	4,658	4,768	4,849	8,185	8,185
750	4,809	4,809	4,809	4,809	5,046	5,133	5,284	5,680	8,767	8,767	4,666	4,666	4,666	4,666	4,888	4,967	5,086	5,173	8,767	8,767
800	5,107	5,107	5,107	5,107	5,361	5,454	5,616	6,040	9,348	9,348	4,954	4,954	4,954	4,954	5,191	5,276	5,404	5,497	9,348	9,348
850	5,404	5,404	5,404	5,404	5,675	5,775	5,947	6,399	9,928	9,928	5,241	5,241	5,241	5,241	5,494	5,585	5,720	5,820	9,928	9,928
900	5,702	5,702	5,702	5,702	5,990	6,096	6,279	6,759	10,509	10,509	5,529	5,529	5,529	5,529	5,798	5,894	6,038	6,144	10,509	10,509
EACH ADD'L																				
100,000	488	488	488	488	510	518	532	570	860	860	474	474	474	474	495	503	514	522	860	860

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 317

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	486	486	486	486	514	524	542	589	950	950	470	470	470	470	496	505	519	529	950	950
40	547	547	547	547	577	589	608	659	1,057	1,057	528	528	528	528	557	567	582	594	1,057	1,057
50	607	607	607	607	640	652	673	729	1,164	1,164	587	587	587	587	618	629	646	658	1,164	1,164
60	666	666	666	666	702	715	738	799	1,269	1,269	644	644	644	644	678	690	708	721	1,269	1,269
70	726	726	726	726	765	779	804	869	1,375	1,375	703	703	703	703	739	752	771	786	1,375	1,375
75	756	756	756	756	796	811	837	904	1,428	1,428	732	732	732	732	769	783	803	818	1,428	1,428
80	786	786	786	786	828	843	870	939	1,482	1,482	761	761	761	761	800	814	835	850	1,482	1,482
85	816	816	816	816	859	875	902	974	1,534	1,534	790	790	790	790	830	844	866	882	1,534	1,534
90	846	846	846	846	890	906	935	1,009	1,587	1,587	819	819	819	819	860	875	897	914	1,587	1,587
95	876	876	876	876	922	938	968	1,044	1,641	1,641	848	848	848	848	891	906	929	946	1,641	1,641
100	906	906	906	906	953	970	1,000	1,079	1,693	1,693	877	877	877	877	921	937	961	978	1,693	1,693
105	936	936	936	936	984	1,002	1,033	1,114	1,746	1,746	906	906	906	906	952	968	992	1,010	1,746	1,746
110	965	965	965	965	1,015	1,034	1,065	1,149	1,799	1,799	935	935	935	935	982	999	1,024	1,042	1,799	1,799
115	993	993	993	993	1,044	1,062	1,095	1,179	1,841	1,841	962	962	962	962	1,010	1,027	1,052	1,071	1,841	1,841
120	1,020	1,020	1,020	1,020	1,071	1,090	1,123	1,209	1,881	1,881	989	989	989	989	1,037	1,054	1,080	1,099	1,881	1,881
125	1,047	1,047	1,047	1,047	1,100	1,119	1,152	1,240	1,923	1,923	1,015	1,015	1,015	1,015	1,065	1,082	1,108	1,128	1,923	1,923
130	1,075	1,075	1,075	1,075	1,128	1,148	1,181	1,270	1,965	1,965	1,042	1,042	1,042	1,042	1,092	1,110	1,137	1,156	1,965	1,965
140	1,133	1,133	1,133	1,133	1,188	1,209	1,244	1,336	2,057	2,057	1,100	1,100	1,100	1,100	1,151	1,170	1,198	1,218	2,057	2,057
150	1,192	1,192	1,192	1,192	1,249	1,270	1,307	1,403	2,151	2,151	1,157	1,157	1,157	1,157	1,211	1,230	1,259	1,280	2,151	2,151
160	1,265	1,265	1,265	1,265	1,326	1,348	1,386	1,487	2,274	2,274	1,229	1,229	1,229	1,229	1,285	1,305	1,336	1,358	2,274	2,274
170	1,336	1,336	1,336	1,336	1,400	1,423	1,463	1,569	2,394	2,394	1,298	1,298	1,298	1,298	1,358	1,379	1,410	1,434	2,394	2,394
175	1,362	1,362	1,362	1,362	1,426	1,450	1,491	1,598	2,433	2,433	1,324	1,324	1,324	1,324	1,384	1,405	1,437	1,461	2,433	2,433
180	1,388	1,388	1,388	1,388	1,453	1,477	1,518	1,626	2,471	2,471	1,349	1,349	1,349	1,349	1,409	1,431	1,464	1,487	2,471	2,471
190	1,440	1,440	1,440	1,440	1,507	1,531	1,573	1,684	2,550	2,550	1,400	1,400	1,400	1,400	1,462	1,484	1,518	1,542	2,550	2,550
200	1,506	1,506	1,506	1,506	1,574	1,599	1,643	1,756	2,644	2,644	1,465	1,465	1,465	1,465	1,529	1,551	1,586	1,611	2,644	2,644
220	1,643	1,643	1,643	1,643	1,714	1,741	1,786	1,906	2,839	2,839	1,600	1,600	1,600	1,600	1,667	1,691	1,726	1,753	2,839	2,839
240	1,781	1,781	1,781	1,781	1,857	1,885	1,933	2,060	3,051	3,051	1,735	1,735	1,735	1,735	1,806	1,832	1,870	1,898	3,051	3,051
250	1,850	1,850	1,850	1,850	1,928	1,957	2,007	2,138	3,158	3,158	1,803	1,803	1,803	1,803	1,876	1,902	1,941	1,970	3,158	3,158
275	2,010	2,010	2,010	2,010	2,094	2,125	2,179	2,319	3,413	3,413	1,960	1,960	1,960	1,960	2,038	2,066	2,108	2,139	3,413	3,413
300	2,138	2,138	2,138	2,138	2,228	2,261	2,319	2,469	3,644	3,644	2,084	2,084	2,084	2,084	2,168	2,198	2,243	2,276	3,644	3,644
325	2,268	2,268	2,268	2,268	2,365	2,401	2,463	2,625	3,894	3,894	2,209	2,209	2,209	2,209	2,300	2,333	2,381	2,417	3,894	3,894
350	2,420	2,420	2,420	2,420	2,525	2,563	2,630	2,804	4,165	4,165	2,357	2,357	2,357	2,357	2,455	2,490	2,542	2,581	4,165	4,165
375	2,573	2,573	2,573	2,573	2,685	2,726	2,796	2,983	4,437	4,437	2,506	2,506	2,506	2,506	2,610	2,647	2,703	2,744	4,437	4,437
400	2,725	2,725	2,725	2,725	2,844	2,888	2,963	3,161	4,709	4,709	2,653	2,653	2,653	2,653	2,765	2,804	2,864	2,907	4,709	4,709
425	2,875	2,875	2,875	2,875	3,002	3,049	3,129	3,341	4,992	4,992	2,799	2,799	2,799	2,799	2,917	2,960	3,023	3,070	4,992	4,992
450	3,024	3,024	3,024	3,024	3,160	3,209	3,295	3,521	5,283	5,283	2,943	2,943	2,943	2,943	3,069	3,114	3,182	3,232	5,283	5,283
475	3,173	3,173	3,173	3,173	3,317	3,369	3,461	3,701	5,572	5,572	3,086	3,086	3,086	3,086	3,221	3,269	3,341	3,393	5,572	5,572
500	3,321	3,321	3,321	3,321	3,474	3,530	3,626	3,880	5,863	5,863	3,230	3,230	3,230	3,230	3,372	3,423	3,499	3,555	5,863	5,863
600	3,916	3,916	3,916	3,916	4,103	4,171	4,289	4,600	7,024	7,024	3,804	3,804	3,804	3,804	3,978	4,041	4,134	4,202	7,024	7,024
700	4,511	4,511	4,511	4,511	4,732	4,812	4,952	5,320	8,185	8,185	4,379	4,379	4,379	4,379	4,585	4,658	4,768	4,849	8,185	8,185
750	4,809	4,809	4,809	4,809	5,046	5,133	5,284	5,680	8,767	8,767	4,666	4,666	4,666	4,666	4,888	4,967	5,086	5,173	8,767	8,767
800	5,107	5,107	5,107	5,107	5,361	5,454	5,616	6,040	9,348	9,348	4,954	4,954	4,954	4,954	5,191	5,276	5,404	5,497	9,348	9,348
850	5,404	5,404	5,404	5,404	5,675	5,775	5,947	6,399	9,928	9,928	5,241	5,241	5,241	5,241	5,494	5,585	5,720	5,820	9,928	9,928
900	5,702	5,702	5,702	5,702	5,990	6,096	6,279	6,759	10,509	10,509	5,529	5,529	5,529	5,529	5,798	5,894	6,038	6,144	10,509	10,509
EACH ADD'L																				
100,000	488	488	488	488	510	518	532	570	860	860	474	474	474	474	495	503	514	522	860	860

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 318

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	544	544	544	544	561	568	579	609	838	838	533	533	533	533	550	556	564	571	838	838
40	604	604	604	604	624	631	643	675	928	928	592	592	592	592	611	617	627	634	928	928
50	664	664	664	664	685	693	706	742	1,017	1,017	651	651	651	651	671	678	689	696	1,017	1,017
60	723	723	723	723	746	755	769	807	1,106	1,106	710	710	710	710	731	739	750	759	1,106	1,106
70	783	783	783	783	808	817	833	874	1,195	1,195	768	768	768	768	791	800	812	821	1,195	1,195
75	813	813	813	813	839	848	864	907	1,239	1,239	798	798	798	798	822	830	843	852	1,239	1,239
80	843	843	843	843	870	880	896	941	1,285	1,285	828	828	828	828	852	861	874	884	1,285	1,285
85	873	873	873	873	900	910	928	973	1,329	1,329	857	857	857	857	882	891	905	915	1,329	1,329
90	903	903	903	903	931	941	959	1,006	1,373	1,373	886	886	886	886	912	922	936	946	1,373	1,373
95	933	933	933	933	962	973	991	1,040	1,418	1,418	915	915	915	915	943	952	967	977	1,418	1,418
100	963	963	963	963	993	1,004	1,023	1,073	1,462	1,462	945	945	945	945	973	983	998	1,009	1,462	1,462
105	992	992	992	992	1,023	1,035	1,054	1,106	1,507	1,507	974	974	974	974	1,003	1,013	1,028	1,040	1,507	1,507
110	1,022	1,022	1,022	1,022	1,054	1,066	1,086	1,139	1,551	1,551	1,003	1,003	1,003	1,003	1,033	1,043	1,059	1,071	1,551	1,551
115	1,050	1,050	1,050	1,050	1,082	1,094	1,114	1,168	1,588	1,588	1,030	1,030	1,030	1,030	1,061	1,071	1,087	1,099	1,588	1,588
120	1,076	1,076	1,076	1,076	1,109	1,121	1,142	1,197	1,623	1,623	1,057	1,057	1,057	1,057	1,087	1,098	1,115	1,127	1,623	1,623
125	1,104	1,104	1,104	1,104	1,137	1,150	1,171	1,226	1,660	1,660	1,084	1,084	1,084	1,084	1,115	1,126	1,143	1,155	1,660	1,660
130	1,131	1,131	1,131	1,131	1,165	1,178	1,199	1,256	1,696	1,696	1,111	1,111	1,111	1,111	1,143	1,154	1,171	1,183	1,696	1,696
140	1,192	1,192	1,192	1,192	1,227	1,240	1,263	1,321	1,778	1,778	1,171	1,171	1,171	1,171	1,204	1,216	1,233	1,246	1,778	1,778
150	1,254	1,254	1,254	1,254	1,291	1,304	1,327	1,388	1,863	1,863	1,232	1,232	1,232	1,232	1,266	1,278	1,297	1,310	1,863	1,863
160	1,340	1,340	1,340	1,340	1,379	1,393	1,417	1,481	1,981	1,981	1,317	1,317	1,317	1,317	1,353	1,366	1,385	1,399	1,981	1,981
170	1,423	1,423	1,423	1,423	1,463	1,478	1,503	1,571	2,094	2,094	1,399	1,399	1,399	1,399	1,436	1,450	1,470	1,485	2,094	2,094
175	1,444	1,444	1,444	1,444	1,485	1,500	1,526	1,594	2,124	2,124	1,420	1,420	1,420	1,420	1,458	1,472	1,492	1,507	2,124	2,124
180	1,466	1,466	1,466	1,466	1,507	1,522	1,548	1,617	2,153	2,153	1,441	1,441	1,441	1,441	1,479	1,493	1,514	1,529	2,153	2,153
190	1,512	1,512	1,512	1,512	1,554	1,569	1,596	1,667	2,216	2,216	1,486	1,486	1,486	1,486	1,526	1,540	1,561	1,576	2,216	2,216
200	1,594	1,594	1,594	1,594	1,637	1,653	1,680	1,753	2,316	2,316	1,568	1,568	1,568	1,568	1,608	1,623	1,644	1,660	2,316	2,316
220	1,762	1,762	1,762	1,762	1,807	1,824	1,853	1,929	2,520	2,520	1,734	1,734	1,734	1,734	1,777	1,792	1,815	1,832	2,520	2,520
240	1,927	1,927	1,927	1,927	1,975	1,993	2,024	2,104	2,733	2,733	1,898	1,898	1,898	1,898	1,943	1,959	1,983	2,001	2,733	2,733
250	2,009	2,009	2,009	2,009	2,059	2,077	2,109	2,192	2,839	2,839	1,979	1,979	1,979	1,979	2,026	2,042	2,067	2,086	2,839	2,839
275	2,208	2,208	2,208	2,208	2,261	2,281	2,314	2,403	3,097	3,097	2,176	2,176	2,176	2,176	2,225	2,243	2,270	2,289	3,097	3,097
300	2,376	2,376	2,376	2,376	2,433	2,454	2,490	2,586	3,331	3,331	2,341	2,341	2,341	2,341	2,395	2,414	2,443	2,464	3,331	3,331
325	2,531	2,531	2,531	2,531	2,593	2,616	2,655	2,758	3,563	3,563	2,494	2,494	2,494	2,494	2,552	2,573	2,604	2,626	3,563	3,563
350	2,702	2,702	2,702	2,702	2,768	2,792	2,835	2,945	3,809	3,809	2,662	2,662	2,662	2,662	2,724	2,746	2,779	2,804	3,809	3,809
375	2,872	2,872	2,872	2,872	2,943	2,969	3,014	3,132	4,055	4,055	2,829	2,829	2,829	2,829	2,895	2,919	2,955	2,981	4,055	4,055
400	3,042	3,042	3,042	3,042	3,117	3,145	3,193	3,319	4,300	4,300	2,996	2,996	2,996	2,996	3,067	3,092	3,130	3,157	4,300	4,300
425	3,210	3,210	3,210	3,210	3,290	3,320	3,371	3,505	4,553	4,553	3,162	3,162	3,162	3,162	3,237	3,264	3,304	3,333	4,553	4,553
450	3,377	3,377	3,377	3,377	3,463	3,495	3,549	3,692	4,810	4,810	3,325	3,325	3,325	3,325	3,406	3,434	3,477	3,509	4,810	4,810
475	3,544	3,544	3,544	3,544	3,635	3,669	3,727	3,879	5,066	5,066	3,489	3,489	3,489	3,489	3,574	3,605	3,650	3,684	5,066	5,066
500	3,711	3,711	3,711	3,711	3,807	3,843	3,904	4,065	5,323	5,323	3,653	3,653	3,653	3,653	3,743	3,775	3,824	3,859	5,323	5,323
600	4,379	4,379	4,379	4,379	4,498	4,541	4,616	4,813	6,351	6,351	4,308	4,308	4,308	4,308	4,419	4,458	4,517	4,561	6,351	6,351
700	5,047	5,047	5,047	5,047	5,187	5,239	5,327	5,560	7,378	7,378	4,963	4,963	4,963	4,963	5,094	5,141	5,211	5,262	7,378	7,378
750	5,381	5,381	5,381	5,381	5,532	5,587	5,683	5,934	7,892	7,892	5,291	5,291	5,291	5,291	5,432	5,482	5,557	5,612	7,892	7,892
800	5,716	5,716	5,716	5,716	5,877	5,936	6,039	6,308	8,407	8,407	5,619	5,619	5,619	5,619	5,770	5,823	5,904	5,963	8,407	8,407
850	6,049	6,049	6,049	6,049	6,222	6,285	6,394	6,681	8,920	8,920	5,946	5,946	5,946	5,946	6,107	6,164	6,250	6,314	8,920	8,920
900	6,384	6,384	6,384	6,384	6,567	6,634	6,750	7,055	9,434	9,434	6,274	6,274	6,274	6,274	6,445	6,506	6,597	6,665	9,434	9,434
EACH ADD'L																				
100,000	465	465	465	465	479	484	493	517	701	701	456	456	456	456	469	474	481	486	701	701

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 319

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	471	471	471	471	498	508	525	570	921	921	455	455	455	455	480	489	503	513	921	921
40	530	530	530	530	559	570	589	639	1,024	1,024	512	512	512	512	540	550	564	575	1,024	1,024
50	588	588	588	588	620	632	653	707	1,128	1,128	568	568	568	568	599	609	626	638	1,128	1,128
60	645	645	645	645	680	693	715	774	1,229	1,229	624	624	624	624	657	669	686	699	1,229	1,229
70	704	704	704	704	741	755	779	842	1,333	1,333	681	681	681	681	716	729	748	761	1,333	1,333
75	733	733	733	733	772	786	811	876	1,384	1,384	709	709	709	709	746	759	778	792	1,384	1,384
80	762	762	762	762	802	817	843	910	1,436	1,436	738	738	738	738	775	789	809	824	1,436	1,436
85	790	790	790	790	832	848	874	944	1,487	1,487	765	765	765	765	804	818	839	854	1,487	1,487
90	819	819	819	819	863	878	906	977	1,538	1,538	794	794	794	794	834	848	870	885	1,538	1,538
95	849	849	849	849	893	909	938	1,012	1,590	1,590	822	822	822	822	863	878	900	917	1,590	1,590
100	878	878	878	878	923	940	969	1,046	1,641	1,641	850	850	850	850	893	908	931	948	1,641	1,641
105	907	907	907	907	954	971	1,001	1,079	1,692	1,692	878	878	878	878	922	938	962	979	1,692	1,692
110	936	936	936	936	984	1,002	1,032	1,113	1,743	1,743	906	906	906	906	952	968	992	1,010	1,743	1,743
115	962	962	962	962	1,011	1,029	1,061	1,143	1,784	1,784	933	933	933	933	979	995	1,020	1,038	1,784	1,784
120	988	988	988	988	1,038	1,057	1,088	1,172	1,823	1,823	958	958	958	958	1,005	1,021	1,046	1,065	1,823	1,823
125	1,015	1,015	1,015	1,015	1,066	1,084	1,116	1,201	1,863	1,863	984	984	984	984	1,032	1,049	1,074	1,093	1,863	1,863
130	1,041	1,041	1,041	1,041	1,093	1,112	1,145	1,231	1,904	1,904	1,010	1,010	1,010	1,010	1,058	1,076	1,102	1,121	1,904	1,904
140	1,098	1,098	1,098	1,098	1,152	1,171	1,205	1,295	1,993	1,993	1,066	1,066	1,066	1,066	1,116	1,134	1,160	1,180	1,993	1,993
150	1,155	1,155	1,155	1,155	1,211	1,231	1,266	1,359	2,085	2,085	1,121	1,121	1,121	1,121	1,173	1,192	1,220	1,240	2,085	2,085
160	1,226	1,226	1,226	1,226	1,285	1,306	1,343	1,441	2,204	2,204	1,191	1,191	1,191	1,191	1,245	1,265	1,294	1,316	2,204	2,204
170	1,295	1,295	1,295	1,295	1,356	1,379	1,418	1,520	2,319	2,319	1,258	1,258	1,258	1,258	1,315	1,336	1,367	1,389	2,319	2,319
175	1,320	1,320	1,320	1,320	1,382	1,405	1,444	1,548	2,357	2,357	1,283	1,283	1,283	1,283	1,341	1,361	1,393	1,415	2,357	2,357
180	1,345	1,345	1,345	1,345	1,408	1,431	1,471	1,576	2,394	2,394	1,307	1,307	1,307	1,307	1,366	1,387	1,418	1,441	2,394	2,394
190	1,395	1,395	1,395	1,395	1,460	1,484	1,525	1,632	2,471	2,471	1,357	1,357	1,357	1,357	1,417	1,438	1,471	1,494	2,471	2,471
200	1,459	1,459	1,459	1,459	1,525	1,550	1,592	1,702	2,562	2,562	1,420	1,420	1,420	1,420	1,481	1,503	1,536	1,561	2,562	2,562
220	1,592	1,592	1,592	1,592	1,661	1,687	1,731	1,847	2,751	2,751	1,550	1,550	1,550	1,550	1,615	1,638	1,673	1,698	2,751	2,751
240	1,726	1,726	1,726	1,726	1,800	1,827	1,874	1,997	2,956	2,956	1,682	1,682	1,682	1,682	1,751	1,775	1,812	1,839	2,956	2,956
250	1,793	1,793	1,793	1,793	1,869	1,897	1,945	2,071	3,060	3,060	1,747	1,747	1,747	1,747	1,818	1,843	1,881	1,909	3,060	3,060
275	1,948	1,948	1,948	1,948	2,030	2,059	2,111	2,247	3,307	3,307	1,899	1,899	1,899	1,899	1,975	2,002	2,043	2,073	3,307	3,307
300	2,072	2,072	2,072	2,072	2,159	2,191	2,247	2,393	3,531	3,531	2,019	2,019	2,019	2,019	2,101	2,130	2,174	2,206	3,531	3,531
325	2,197	2,197	2,197	2,197	2,292	2,327	2,386	2,544	3,773	3,773	2,141	2,141	2,141	2,141	2,229	2,260	2,308	2,342	3,773	3,773
350	2,345	2,345	2,345	2,345	2,447	2,484	2,548	2,717	4,036	4,036	2,284	2,284	2,284	2,284	2,379	2,413	2,464	2,501	4,036	4,036
375	2,493	2,493	2,493	2,493	2,601	2,641	2,710	2,891	4,300	4,300	2,428	2,428	2,428	2,428	2,529	2,565	2,619	2,659	4,300	4,300
400	2,641	2,641	2,641	2,641	2,756	2,798	2,871	3,063	4,563	4,563	2,571	2,571	2,571	2,571	2,679	2,717	2,775	2,817	4,563	4,563
425	2,786	2,786	2,786	2,786	2,909	2,954	3,032	3,237	4,837	4,837	2,712	2,712	2,712	2,712	2,827	2,868	2,930	2,975	4,837	4,837
450	2,931	2,931	2,931	2,931	3,062	3,110	3,193	3,412	5,119	5,119	2,852	2,852	2,852	2,852	2,974	3,018	3,084	3,132	5,119	5,119
475	3,074	3,074	3,074	3,074	3,214	3,265	3,353	3,586	5,400	5,400	2,991	2,991	2,991	2,991	3,121	3,167	3,237	3,288	5,400	5,400
500	3,218	3,218	3,218	3,218	3,366	3,420	3,514	3,760	5,681	5,681	3,130	3,130	3,130	3,130	3,268	3,317	3,391	3,445	5,681	5,681
600	3,795	3,795	3,795	3,795	3,976	4,042	4,156	4,458	6,807	6,807	3,687	3,687	3,687	3,687	3,855	3,915	4,006	4,072	6,807	6,807
700	4,371	4,371	4,371	4,371	4,585	4,663	4,799	5,155	7,932	7,932	4,243	4,243	4,243	4,243	4,443	4,514	4,621	4,699	7,932	7,932
750	4,660	4,660	4,660	4,660	4,890	4,974	5,120	5,504	8,495	8,495	4,522	4,522	4,522	4,522	4,737	4,813	4,928	5,013	8,495	8,495
800	4,949	4,949	4,949	4,949	5,195	5,286	5,442	5,853	9,059	9,059	4,801	4,801	4,801	4,801	5,031	5,113	5,236	5,327	9,059	9,059
850	5,236	5,236	5,236	5,236	5,499	5,596	5,762	6,201	9,621	9,621	5,079	5,079	5,079	5,079	5,324	5,412	5,543	5,640	9,621	9,621
900	5,525	5,525	5,525	5,525	5,805	5,907	6,084	6,550	10,184	10,184	5,357	5,357	5,357	5,357	5,618	5,711	5,851	5,954	10,184	10,184
EACH ADD'L																				
100,000	473	473	473	473	494	502	516	552	833	833	460	460	460	460	480	487	498	506	833	833

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 320

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	434	434	434	434	458	467	483	525	847	847	419	419	419	419	442	450	462	472	847	847
40	487	487	487	487	514	524	542	587	942	942	471	471	471	471	496	505	519	529	942	942
50	541	541	541	541	570	581	600	650	1,037	1,037	523	523	523	523	551	561	575	586	1,037	1,037
60	594	594	594	594	626	638	658	712	1,131	1,131	574	574	574	574	604	615	631	643	1,131	1,131
70	647	647	647	647	682	694	716	774	1,226	1,226	626	626	626	626	659	670	688	700	1,226	1,226
75	674	674	674	674	710	723	746	806	1,273	1,273	652	652	652	652	686	698	716	729	1,273	1,273
80	701	701	701	701	738	752	775	837	1,321	1,321	678	678	678	678	713	726	744	758	1,321	1,321
85	727	727	727	727	765	779	804	868	1,367	1,367	704	704	704	704	740	753	772	786	1,367	1,367
90	754	754	754	754	793	808	833	899	1,414	1,414	730	730	730	730	767	780	800	814	1,414	1,414
95	780	780	780	780	821	836	862	930	1,462	1,462	756	756	756	756	794	808	828	843	1,462	1,462
100	807	807	807	807	849	865	891	962	1,509	1,509	782	782	782	782	821	835	856	872	1,509	1,509
105	834	834	834	834	877	893	920	993	1,556	1,556	808	808	808	808	848	863	884	900	1,556	1,556
110	860	860	860	860	905	921	950	1,024	1,603	1,603	834	834	834	834	875	890	912	929	1,603	1,603
115	885	885	885	885	930	947	976	1,051	1,640	1,640	858	858	858	858	900	915	938	954	1,640	1,640
120	909	909	909	909	955	972	1,001	1,078	1,677	1,677	881	881	881	881	924	939	962	979	1,677	1,677
125	933	933	933	933	980	997	1,027	1,105	1,714	1,714	905	905	905	905	949	964	988	1,005	1,714	1,714
130	958	958	958	958	1,005	1,023	1,053	1,132	1,751	1,751	929	929	929	929	974	989	1,013	1,031	1,751	1,751
140	1,010	1,010	1,010	1,010	1,059	1,077	1,108	1,191	1,833	1,833	980	980	980	980	1,026	1,043	1,067	1,085	1,833	1,833
150	1,062	1,062	1,062	1,062	1,113	1,132	1,165	1,250	1,917	1,917	1,031	1,031	1,031	1,031	1,079	1,096	1,122	1,141	1,917	1,917
160	1,127	1,127	1,127	1,127	1,181	1,201	1,235	1,325	2,027	2,027	1,095	1,095	1,095	1,095	1,145	1,163	1,190	1,210	2,027	2,027
170	1,191	1,191	1,191	1,191	1,248	1,268	1,304	1,398	2,133	2,133	1,157	1,157	1,157	1,157	1,210	1,229	1,257	1,278	2,133	2,133
175	1,214	1,214	1,214	1,214	1,271	1,292	1,329	1,424	2,168	2,168	1,180	1,180	1,180	1,180	1,233	1,252	1,281	1,302	2,168	2,168
180	1,237	1,237	1,237	1,237	1,295	1,316	1,353	1,449	2,202	2,202	1,202	1,202	1,202	1,202	1,256	1,275	1,304	1,326	2,202	2,202
190	1,283	1,283	1,283	1,283	1,343	1,365	1,402	1,501	2,273	2,273	1,248	1,248	1,248	1,248	1,303	1,323	1,353	1,374	2,273	2,273
200	1,342	1,342	1,342	1,342	1,403	1,425	1,464	1,565	2,357	2,357	1,306	1,306	1,306	1,306	1,362	1,383	1,413	1,435	2,357	2,357
220	1,464	1,464	1,464	1,464	1,528	1,551	1,592	1,699	2,530	2,530	1,426	1,426	1,426	1,426	1,485	1,507	1,539	1,562	2,530	2,530
240	1,587	1,587	1,587	1,587	1,655	1,680	1,723	1,836	2,719	2,719	1,547	1,547	1,547	1,547	1,610	1,633	1,667	1,691	2,719	2,719
250	1,649	1,649	1,649	1,649	1,719	1,744	1,789	1,905	2,814	2,814	1,607	1,607	1,607	1,607	1,672	1,695	1,730	1,756	2,814	2,814
275	1,792	1,792	1,792	1,792	1,867	1,894	1,942	2,067	3,041	3,041	1,747	1,747	1,747	1,747	1,817	1,842	1,879	1,907	3,041	3,041
300	1,905	1,905	1,905	1,905	1,986	2,015	2,066	2,201	3,248	3,248	1,857	1,857	1,857	1,857	1,932	1,959	1,999	2,029	3,248	3,248
325	2,021	2,021	2,021	2,021	2,108	2,140	2,195	2,340	3,470	3,470	1,969	1,969	1,969	1,969	2,050	2,079	2,122	2,154	3,470	3,470
350	2,157	2,157	2,157	2,157	2,250	2,285	2,344	2,499	3,712	3,712	2,101	2,101	2,101	2,101	2,188	2,219	2,266	2,300	3,712	3,712
375	2,293	2,293	2,293	2,293	2,393	2,429	2,492	2,658	3,955	3,955	2,233	2,233	2,233	2,233	2,326	2,359	2,409	2,446	3,955	3,955
400	2,429	2,429	2,429	2,429	2,535	2,573	2,641	2,817	4,196	4,196	2,365	2,365	2,365	2,365	2,464	2,499	2,552	2,591	4,196	4,196
425	2,562	2,562	2,562	2,562	2,676	2,717	2,789	2,977	4,449	4,449	2,494	2,494	2,494	2,494	2,600	2,638	2,694	2,736	4,449	4,449
450	2,695	2,695	2,695	2,695	2,816	2,860	2,937	3,138	4,708	4,708	2,623	2,623	2,623	2,623	2,736	2,776	2,836	2,880	4,708	4,708
475	2,828	2,828	2,828	2,828	2,956	3,003	3,084	3,298	4,966	4,966	2,751	2,751	2,751	2,751	2,870	2,913	2,977	3,024	4,966	4,966
500	2,960	2,960	2,960	2,960	3,096	3,146	3,232	3,458	5,225	5,225	2,878	2,878	2,878	2,878	3,005	3,051	3,119	3,168	5,225	5,225
600	3,490	3,490	3,490	3,490	3,656	3,717	3,823	4,100	6,260	6,260	3,391	3,391	3,391	3,391	3,546	3,601	3,684	3,745	6,260	6,260
700	4,021	4,021	4,021	4,021	4,217	4,289	4,413	4,741	7,295	7,295	3,903	3,903	3,903	3,903	4,086	4,152	4,250	4,322	7,295	7,295
750	4,286	4,286	4,286	4,286	4,497	4,575	4,709	5,062	7,813	7,813	4,159	4,159	4,159	4,159	4,356	4,427	4,533	4,610	7,813	7,813
800	4,551	4,551	4,551	4,551	4,778	4,861	5,005	5,383	8,331	8,331	4,415	4,415	4,415	4,415	4,627	4,702	4,816	4,899	8,331	8,331
850	4,816	4,816	4,816	4,816	5,058	5,147	5,300	5,703	8,848	8,848	4,671	4,671	4,671	4,671	4,897	4,977	5,098	5,187	8,848	8,848
900	5,081	5,081	5,081	5,081	5,339	5,433	5,596	6,024	9,366	9,366	4,927	4,927	4,927	4,927	5,167	5,253	5,381	5,476	9,366	9,366
EACH ADD'L																				
100,000	435	435	435	435	455	462	475	508	766	766	423	423	423	423	441	448	458	465	766	766

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 321

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	498	498	498	498	532	544	566	622	1,064	1,064	477	477	477	477	509	520	537	550	1,064	1,064
40	554	554	554	554	591	605	629	691	1,177	1,177	531	531	531	531	566	579	597	611	1,177	1,177
50	610	610	610	610	650	665	691	759	1,289	1,289	585	585	585	585	623	637	657	672	1,289	1,289
60	665	665	665	665	709	725	753	827	1,400	1,400	639	639	639	639	680	694	717	733	1,400	1,400
70	721	721	721	721	768	786	816	895	1,513	1,513	692	692	692	692	737	753	776	794	1,513	1,513
75	749	749	749	749	798	816	847	929	1,568	1,568	719	719	719	719	765	782	806	824	1,568	1,568
80	777	777	777	777	828	847	879	964	1,626	1,626	746	746	746	746	794	811	836	855	1,626	1,626
85	805	805	805	805	857	876	910	997	1,681	1,681	773	773	773	773	822	840	866	885	1,681	1,681
90	832	832	832	832	887	906	941	1,031	1,737	1,737	800	800	800	800	850	869	896	916	1,737	1,737
95	860	860	860	860	916	937	972	1,066	1,793	1,793	827	827	827	827	879	898	926	946	1,793	1,793
100	888	888	888	888	946	967	1,004	1,100	1,849	1,849	854	854	854	854	907	927	956	977	1,849	1,849
105	916	916	916	916	975	997	1,035	1,134	1,905	1,905	880	880	880	880	936	956	985	1,007	1,905	1,905
110	944	944	944	944	1,005	1,027	1,066	1,168	1,961	1,961	907	907	907	907	964	985	1,015	1,037	1,961	1,961
115	969	969	969	969	1,031	1,054	1,093	1,196	2,003	2,003	932	932	932	932	989	1,010	1,041	1,064	2,003	2,003
120	993	993	993	993	1,056	1,079	1,119	1,224	2,044	2,044	955	955	955	955	1,014	1,035	1,066	1,090	2,044	2,044
125	1,018	1,018	1,018	1,018	1,082	1,105	1,146	1,253	2,086	2,086	979	979	979	979	1,039	1,060	1,092	1,116	2,086	2,086
130	1,043	1,043	1,043	1,043	1,108	1,132	1,173	1,281	2,128	2,128	1,003	1,003	1,003	1,003	1,064	1,086	1,119	1,142	2,128	2,128
140	1,096	1,096	1,096	1,096	1,164	1,189	1,232	1,344	2,224	2,224	1,056	1,056	1,056	1,056	1,119	1,141	1,175	1,200	2,224	2,224
150	1,151	1,151	1,151	1,151	1,221	1,247	1,292	1,409	2,322	2,322	1,109	1,109	1,109	1,109	1,175	1,198	1,233	1,259	2,322	2,322
160	1,223	1,223	1,223	1,223	1,297	1,324	1,371	1,494	2,454	2,454	1,179	1,179	1,179	1,179	1,248	1,272	1,309	1,336	2,454	2,454
170	1,293	1,293	1,293	1,293	1,370	1,399	1,448	1,577	2,582	2,582	1,246	1,246	1,246	1,246	1,319	1,344	1,383	1,412	2,582	2,582
175	1,316	1,316	1,316	1,316	1,394	1,423	1,472	1,603	2,622	2,622	1,269	1,269	1,269	1,269	1,342	1,368	1,407	1,436	2,622	2,622
180	1,338	1,338	1,338	1,338	1,418	1,447	1,497	1,629	2,660	2,660	1,291	1,291	1,291	1,291	1,365	1,391	1,431	1,460	2,660	2,660
190	1,385	1,385	1,385	1,385	1,466	1,496	1,547	1,683	2,739	2,739	1,336	1,336	1,336	1,336	1,412	1,439	1,480	1,510	2,739	2,739
200	1,448	1,448	1,448	1,448	1,531	1,562	1,615	1,753	2,837	2,837	1,398	1,398	1,398	1,398	1,476	1,504	1,545	1,576	2,837	2,837
220	1,578	1,578	1,578	1,578	1,666	1,698	1,753	1,899	3,037	3,037	1,526	1,526	1,526	1,526	1,607	1,636	1,680	1,712	3,037	3,037
240	1,710	1,710	1,710	1,710	1,803	1,837	1,896	2,051	3,259	3,259	1,654	1,654	1,654	1,654	1,741	1,772	1,818	1,852	3,259	3,259
250	1,775	1,775	1,775	1,775	1,871	1,906	1,967	2,126	3,371	3,371	1,718	1,718	1,718	1,718	1,807	1,839	1,887	1,922	3,371	3,371
275	1,931	1,931	1,931	1,931	2,033	2,071	2,136	2,307	3,641	3,641	1,869	1,869	1,869	1,869	1,965	1,999	2,050	2,088	3,641	3,641
300	2,060	2,060	2,060	2,060	2,171	2,211	2,281	2,465	3,898	3,898	1,994	1,994	1,994	1,994	2,097	2,134	2,189	2,229	3,898	3,898
325	2,191	2,191	2,191	2,191	2,310	2,354	2,429	2,628	4,175	4,175	2,120	2,120	2,120	2,120	2,231	2,271	2,330	2,374	4,175	4,175
350	2,340	2,340	2,340	2,340	2,467	2,514	2,595	2,808	4,468	4,468	2,263	2,263	2,263	2,263	2,382	2,425	2,489	2,536	4,468	4,468
375	2,488	2,488	2,488	2,488	2,624	2,674	2,761	2,988	4,762	4,762	2,406	2,406	2,406	2,406	2,533	2,579	2,647	2,697	4,762	4,762
400	2,636	2,636	2,636	2,636	2,781	2,834	2,926	3,168	5,056	5,056	2,549	2,549	2,549	2,549	2,684	2,733	2,805	2,859	5,056	5,056
425	2,782	2,782	2,782	2,782	2,937	2,993	3,091	3,350	5,364	5,364	2,689	2,689	2,689	2,689	2,833	2,885	2,962	3,019	5,364	5,364
450	2,926	2,926	2,926	2,926	3,091	3,151	3,256	3,532	5,681	5,681	2,826	2,826	2,826	2,826	2,981	3,036	3,118	3,179	5,681	5,681
475	3,069	3,069	3,069	3,069	3,245	3,309	3,420	3,713	5,996	5,996	2,964	2,964	2,964	2,964	3,128	3,186	3,274	3,338	5,996	5,996
500	3,213	3,213	3,213	3,213	3,399	3,467	3,585	3,895	6,313	6,313	3,101	3,101	3,101	3,101	3,275	3,337	3,430	3,498	6,313	6,313
600	3,788	3,788	3,788	3,788	4,015	4,098	4,242	4,622	7,578	7,578	3,651	3,651	3,651	3,651	3,863	3,939	4,053	4,136	7,578	7,578
700	4,362	4,362	4,362	4,362	4,631	4,730	4,900	5,348	8,844	8,844	4,201	4,201	4,201	4,201	4,452	4,542	4,676	4,775	8,844	8,844
750	4,650	4,650	4,650	4,650	4,940	5,046	5,229	5,712	9,478	9,478	4,476	4,476	4,476	4,476	4,747	4,843	4,988	5,094	9,478	9,478
800	4,938	4,938	4,938	4,938	5,248	5,362	5,559	6,076	10,111	10,111	4,751	4,751	4,751	4,751	5,041	5,145	5,300	5,414	10,111	10,111
850	5,225	5,225	5,225	5,225	5,556	5,677	5,887	6,439	10,743	10,743	5,026	5,026	5,026	5,026	5,335	5,446	5,611	5,732	10,743	10,743
900	5,513	5,513	5,513	5,513	5,864	5,993	6,216	6,803	11,377	11,377	5,301	5,301	5,301	5,301	5,630	5,747	5,923	6,052	11,377	11,377
EACH ADD'L																				
100,000	444	444	444	444	471	481	499	544	898	898	428	428	428	428	453	462	476	486	898	898

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 322

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	517	517	517	517	553	566	588	647	1,106	1,106	496	496	496	496	529	541	559	572	1,106	1,106
40	576	576	576	576	615	629	653	718	1,223	1,223	552	552	552	552	589	602	621	635	1,223	1,223
50	634	634	634	634	676	692	719	789	1,340	1,340	608	608	608	608	648	662	683	699	1,340	1,340
60	691	691	691	691	737	754	783	860	1,456	1,456	664	664	664	664	707	722	745	762	1,456	1,456
70	749	749	749	749	799	817	848	931	1,573	1,573	720	720	720	720	766	782	807	825	1,573	1,573
75	778	778	778	778	830	848	881	966	1,631	1,631	748	748	748	748	796	813	838	857	1,631	1,631
80	808	808	808	808	861	880	914	1,002	1,690	1,690	776	776	776	776	825	843	870	889	1,690	1,690
85	836	836	836	836	891	911	946	1,037	1,747	1,747	804	804	804	804	855	873	900	920	1,747	1,747
90	865	865	865	865	922	942	978	1,072	1,805	1,805	831	831	831	831	884	903	931	952	1,805	1,805
95	895	895	895	895	953	974	1,011	1,108	1,865	1,865	860	860	860	860	914	933	962	984	1,865	1,865
100	923	923	923	923	983	1,005	1,043	1,143	1,922	1,922	887	887	887	887	943	963	993	1,015	1,922	1,922
105	952	952	952	952	1,014	1,037	1,076	1,179	1,980	1,980	915	915	915	915	973	993	1,024	1,047	1,980	1,980
110	981	981	981	981	1,045	1,068	1,108	1,214	2,038	2,038	943	943	943	943	1,002	1,024	1,055	1,079	2,038	2,038
115	1,007	1,007	1,007	1,007	1,072	1,095	1,136	1,244	2,082	2,082	968	968	968	968	1,029	1,050	1,082	1,106	2,082	2,082
120	1,032	1,032	1,032	1,032	1,098	1,122	1,163	1,273	2,125	2,125	993	993	993	993	1,054	1,076	1,109	1,133	2,125	2,125
125	1,058	1,058	1,058	1,058	1,125	1,149	1,191	1,302	2,169	2,169	1,018	1,018	1,018	1,018	1,080	1,102	1,136	1,160	2,169	2,169
130	1,084	1,084	1,084	1,084	1,152	1,176	1,219	1,332	2,213	2,213	1,043	1,043	1,043	1,043	1,106	1,129	1,163	1,188	2,213	2,213
140	1,140	1,140	1,140	1,140	1,210	1,236	1,280	1,398	2,312	2,312	1,098	1,098	1,098	1,098	1,163	1,187	1,222	1,248	2,312	2,312
150	1,197	1,197	1,197	1,197	1,270	1,297	1,343	1,464	2,414	2,414	1,153	1,153	1,153	1,153	1,221	1,245	1,282	1,309	2,414	2,414
160	1,272	1,272	1,272	1,272	1,348	1,377	1,425	1,553	2,551	2,551	1,226	1,226	1,226	1,226	1,297	1,323	1,361	1,389	2,551	2,551
170	1,344	1,344	1,344	1,344	1,425	1,454	1,505	1,639	2,685	2,685	1,296	1,296	1,296	1,296	1,371	1,398	1,438	1,467	2,685	2,685
175	1,368	1,368	1,368	1,368	1,449	1,479	1,531	1,667	2,726	2,726	1,319	1,319	1,319	1,319	1,395	1,422	1,463	1,493	2,726	2,726
180	1,391	1,391	1,391	1,391	1,474	1,504	1,556	1,693	2,765	2,765	1,342	1,342	1,342	1,342	1,419	1,446	1,487	1,518	2,765	2,765
190	1,440	1,440	1,440	1,440	1,524	1,555	1,609	1,750	2,847	2,847	1,389	1,389	1,389	1,389	1,468	1,496	1,538	1,569	2,847	2,847
200	1,505	1,505	1,505	1,505	1,592	1,624	1,679	1,823	2,949	2,949	1,453	1,453	1,453	1,453	1,534	1,563	1,606	1,638	2,949	2,949
220	1,641	1,641	1,641	1,641	1,732	1,765	1,823	1,974	3,157	3,157	1,586	1,586	1,586	1,586	1,671	1,701	1,747	1,780	3,157	3,157
240	1,778	1,778	1,778	1,778	1,874	1,910	1,971	2,132	3,388	3,388	1,720	1,720	1,720	1,720	1,810	1,842	1,890	1,926	3,388	3,388
250	1,846	1,846	1,846	1,846	1,945	1,982	2,045	2,211	3,504	3,504	1,786	1,786	1,786	1,786	1,879	1,912	1,962	1,998	3,504	3,504
275	2,007	2,007	2,007	2,007	2,114	2,153	2,221	2,398	3,785	3,785	1,943	1,943	1,943	1,943	2,043	2,078	2,132	2,171	3,785	3,785
300	2,142	2,142	2,142	2,142	2,257	2,299	2,371	2,562	4,052	4,052	2,073	2,073	2,073	2,073	2,180	2,218	2,276	2,318	4,052	4,052
325	2,278	2,278	2,278	2,278	2,402	2,447	2,526	2,732	4,340	4,340	2,204	2,204	2,204	2,204	2,319	2,361	2,423	2,468	4,340	4,340
350	2,432	2,432	2,432	2,432	2,565	2,614	2,698	2,919	4,645	4,645	2,353	2,353	2,353	2,353	2,477	2,521	2,587	2,636	4,645	4,645
375	2,587	2,587	2,587	2,587	2,728	2,780	2,870	3,107	4,951	4,951	2,501	2,501	2,501	2,501	2,634	2,681	2,752	2,804	4,951	4,951
400	2,741	2,741	2,741	2,741	2,891	2,947	3,042	3,294	5,256	5,256	2,650	2,650	2,650	2,650	2,791	2,841	2,917	2,972	5,256	5,256
425	2,892	2,892	2,892	2,892	3,053	3,112	3,214	3,482	5,576	5,576	2,795	2,795	2,795	2,795	2,946	2,999	3,080	3,139	5,576	5,576
450	3,041	3,041	3,041	3,041	3,213	3,276	3,385	3,672	5,906	5,906	2,938	2,938	2,938	2,938	3,099	3,156	3,242	3,305	5,906	5,906
475	3,191	3,191	3,191	3,191	3,373	3,440	3,556	3,860	6,234	6,234	3,081	3,081	3,081	3,081	3,251	3,312	3,404	3,471	6,234	6,234
500	3,340	3,340	3,340	3,340	3,533	3,604	3,727	4,049	6,563	6,563	3,224	3,224	3,224	3,224	3,404	3,469	3,565	3,636	6,563	6,563
600	3,938	3,938	3,938	3,938	4,174	4,261	4,411	4,805	7,879	7,879	3,796	3,796	3,796	3,796	4,016	4,095	4,214	4,300	7,879	7,879
700	4,535	4,535	4,535	4,535	4,815	4,917	5,094	5,560	9,195	9,195	4,368	4,368	4,368	4,368	4,628	4,722	4,861	4,964	9,195	9,195
750	4,834	4,834	4,834	4,834	5,135	5,246	5,437	5,938	9,853	9,853	4,654	4,654	4,654	4,654	4,935	5,035	5,186	5,296	9,853	9,853
800	5,133	5,133	5,133	5,133	5,456	5,574	5,779	6,317	10,512	10,512	4,940	4,940	4,940	4,940	5,241	5,349	5,510	5,628	10,512	10,512
850	5,432	5,432	5,432	5,432	5,776	5,902	6,120	6,694	11,169	11,169	5,225	5,225	5,225	5,225	5,547	5,661	5,833	5,960	11,169	11,169
900	5,731	5,731	5,731	5,731	6,097	6,231	6,463	7,072	11,828	11,828	5,512	5,512	5,512	5,512	5,853	5,975	6,158	6,292	11,828	11,828
EACH ADD'L																				
100,000	462	462	462	462	490	500	518	566	933	933	445	445	445	445	471	481	495	505	933	933

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 323

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	472	472	472	472	504	516	536	590	1,008	1,008	452	452	452	452	483	493	509	521	1,008	1,008
40	525	525	525	525	560	573	596	655	1,115	1,115	504	504	504	504	537	549	566	579	1,115	1,115
50	578	578	578	578	617	631	655	720	1,222	1,222	555	555	555	555	591	604	623	637	1,222	1,222
60	630	630	630	630	672	688	714	784	1,327	1,327	605	605	605	605	644	658	679	695	1,327	1,327
70	683	683	683	683	728	745	773	849	1,434	1,434	656	656	656	656	698	713	736	752	1,434	1,434
75	710	710	710	710	756	774	803	881	1,487	1,487	682	682	682	682	725	741	764	781	1,487	1,487
80	737	737	737	737	785	803	833	914	1,541	1,541	708	708	708	708	753	769	793	811	1,541	1,541
85	763	763	763	763	813	831	862	945	1,593	1,593	733	733	733	733	779	796	821	839	1,593	1,593
90	789	789	789	789	840	859	892	978	1,646	1,646	758	758	758	758	806	823	849	868	1,646	1,646
95	816	816	816	816	869	888	922	1,010	1,700	1,700	784	784	784	784	833	851	878	897	1,700	1,700
100	842	842	842	842	897	917	951	1,042	1,753	1,753	809	809	809	809	860	878	906	926	1,753	1,753
105	868	868	868	868	925	945	981	1,075	1,806	1,806	835	835	835	835	887	906	934	955	1,806	1,806
110	895	895	895	895	953	974	1,010	1,107	1,859	1,859	860	860	860	860	914	933	962	983	1,859	1,859
115	918	918	918	918	977	999	1,036	1,134	1,899	1,899	883	883	883	883	938	958	987	1,009	1,899	1,899
120	941	941	941	941	1,001	1,023	1,061	1,160	1,938	1,938	905	905	905	905	961	981	1,011	1,033	1,938	1,938
125	965	965	965	965	1,025	1,048	1,086	1,188	1,978	1,978	928	928	928	928	985	1,005	1,036	1,058	1,978	1,978
130	988	988	988	988	1,050	1,073	1,112	1,215	2,018	2,018	951	951	951	951	1,009	1,029	1,060	1,083	2,018	2,018
140	1,039	1,039	1,039	1,039	1,103	1,127	1,168	1,274	2,108	2,108	1,001	1,001	1,001	1,001	1,061	1,082	1,114	1,138	2,108	2,108
150	1,091	1,091	1,091	1,091	1,158	1,182	1,224	1,335	2,201	2,201	1,051	1,051	1,051	1,051	1,113	1,136	1,169	1,193	2,201	2,201
160	1,160	1,160	1,160	1,160	1,230	1,255	1,300	1,416	2,326	2,326	1,118	1,118	1,118	1,118	1,183	1,206	1,241	1,267	2,326	2,326
170	1,226	1,226	1,226	1,226	1,299	1,326	1,372	1,495	2,448	2,448	1,182	1,182	1,182	1,182	1,250	1,275	1,311	1,338	2,448	2,448
175	1,247	1,247	1,247	1,247	1,322	1,349	1,396	1,520	2,485	2,485	1,203	1,203	1,203	1,203	1,272	1,297	1,334	1,361	2,485	2,485
180	1,269	1,269	1,269	1,269	1,344	1,371	1,419	1,544	2,521	2,521	1,224	1,224	1,224	1,224	1,294	1,319	1,356	1,384	2,521	2,521
190	1,313	1,313	1,313	1,313	1,390	1,418	1,467	1,595	2,596	2,596	1,267	1,267	1,267	1,267	1,339	1,364	1,403	1,431	2,596	2,596
200	1,373	1,373	1,373	1,373	1,452	1,481	1,531	1,662	2,689	2,689	1,325	1,325	1,325	1,325	1,399	1,425	1,465	1,494	2,689	2,689
220	1,496	1,496	1,496	1,496	1,579	1,609	1,662	1,800	2,879	2,879	1,446	1,446	1,446	1,446	1,524	1,551	1,593	1,623	2,879	2,879
240	1,621	1,621	1,621	1,621	1,709	1,741	1,797	1,944	3,089	3,089	1,568	1,568	1,568	1,568	1,650	1,680	1,724	1,756	3,089	3,089
250	1,683	1,683	1,683	1,683	1,774	1,807	1,865	2,016	3,195	3,195	1,629	1,629	1,629	1,629	1,713	1,744	1,789	1,822	3,195	3,195
275	1,830	1,830	1,830	1,830	1,927	1,963	2,025	2,187	3,452	3,452	1,772	1,772	1,772	1,772	1,863	1,895	1,944	1,979	3,452	3,452
300	1,953	1,953	1,953	1,953	2,058	2,096	2,162	2,336	3,695	3,695	1,890	1,890	1,890	1,890	1,988	2,023	2,075	2,113	3,695	3,695
325	2,077	2,077	2,077	2,077	2,190	2,232	2,303	2,491	3,958	3,958	2,010	2,010	2,010	2,010	2,115	2,153	2,209	2,250	3,958	3,958
350	2,218	2,218	2,218	2,218	2,339	2,384	2,460	2,662	4,236	4,236	2,145	2,145	2,145	2,145	2,258	2,299	2,359	2,404	4,236	4,236
375	2,359	2,359	2,359	2,359	2,488	2,535	2,617	2,833	4,515	4,515	2,281	2,281	2,281	2,281	2,402	2,445	2,510	2,557	4,515	4,515
400	2,499	2,499	2,499	2,499	2,637	2,687	2,774	3,004	4,793	4,793	2,416	2,416	2,416	2,416	2,545	2,591	2,659	2,710	4,793	4,793
425	2,637	2,637	2,637	2,637	2,784	2,838	2,931	3,175	5,085	5,085	2,549	2,549	2,549	2,549	2,686	2,735	2,808	2,862	5,085	5,085
450	2,773	2,773	2,773	2,773	2,930	2,988	3,087	3,348	5,385	5,385	2,679	2,679	2,679	2,679	2,826	2,878	2,956	3,014	5,385	5,385
475	2,909	2,909	2,909	2,909	3,076	3,137	3,242	3,520	5,684	5,684	2,809	2,809	2,809	2,809	2,965	3,020	3,104	3,165	5,684	5,684
500	3,045	3,045	3,045	3,045	3,222	3,286	3,398	3,692	5,984	5,984	2,940	2,940	2,940	2,940	3,104	3,163	3,251	3,316	5,984	5,984
600	3,591	3,591	3,591	3,591	3,806	3,885	4,022	4,381	7,184	7,184	3,461	3,461	3,461	3,461	3,662	3,734	3,842	3,921	7,184	7,184
700	4,136	4,136	4,136	4,136	4,390	4,484	4,645	5,070	8,384	8,384	3,983	3,983	3,983	3,983	4,221	4,305	4,433	4,526	8,384	8,384
750	4,408	4,408	4,408	4,408	4,683	4,783	4,957	5,415	8,985	8,985	4,243	4,243	4,243	4,243	4,500	4,591	4,729	4,829	8,985	8,985
800	4,681	4,681	4,681	4,681	4,975	5,083	5,269	5,760	9,585	9,585	4,504	4,504	4,504	4,504	4,779	4,877	5,024	5,132	9,585	9,585
850	4,953	4,953	4,953	4,953	5,267	5,382	5,581	6,104	10,185	10,185	4,765	4,765	4,765	4,765	5,058	5,162	5,319	5,434	10,185	10,185
900	5,226	5,226	5,226	5,226	5,559	5,682	5,893	6,449	10,785	10,785	5,026	5,026	5,026	5,026	5,337	5,448	5,615	5,737	10,785	10,785
EACH ADD'L																				
100,000	421	421	421	421	447	456	473	516	851	851	406	406	406	406	430	438	451	461	851	851

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 324

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	503	503	503	503	538	550	572	629	1,076	1,076	483	483	483	483	515	526	543	556	1,076	1,076
40	560	560	560	560	598	612	636	699	1,190	1,190	537	537	537	537	573	585	604	618	1,190	1,190
50	616	616	616	616	658	673	699	768	1,303	1,303	592	592	592	592	630	644	665	680	1,303	1,303
60	672	672	672	672	717	733	762	836	1,416	1,416	646	646	646	646	687	702	725	741	1,416	1,416
70	729	729	729	729	777	795	825	905	1,530	1,530	700	700	700	700	745	761	785	803	1,530	1,530
75	757	757	757	757	807	825	857	939	1,586	1,586	727	727	727	727	774	790	815	833	1,586	1,586
80	786	786	786	786	837	856	889	974	1,644	1,644	755	755	755	755	803	820	846	865	1,644	1,644
85	813	813	813	813	867	886	920	1,008	1,700	1,700	782	782	782	782	831	849	876	895	1,700	1,700
90	842	842	842	842	896	917	951	1,043	1,756	1,756	809	809	809	809	860	878	906	926	1,756	1,756
95	870	870	870	870	927	947	983	1,078	1,813	1,813	836	836	836	836	889	908	936	957	1,813	1,813
100	898	898	898	898	956	978	1,015	1,112	1,870	1,870	863	863	863	863	918	937	966	988	1,870	1,870
105	926	926	926	926	986	1,008	1,046	1,146	1,926	1,926	890	890	890	890	946	966	996	1,018	1,926	1,926
110	954	954	954	954	1,016	1,039	1,078	1,181	1,982	1,982	917	917	917	917	975	996	1,026	1,049	1,982	1,982
115	980	980	980	980	1,042	1,065	1,105	1,210	2,025	2,025	942	942	942	942	1,000	1,021	1,053	1,076	2,025	2,025
120	1,004	1,004	1,004	1,004	1,068	1,091	1,131	1,238	2,067	2,067	966	966	966	966	1,025	1,046	1,078	1,102	2,067	2,067
125	1,029	1,029	1,029	1,029	1,094	1,118	1,159	1,267	2,109	2,109	990	990	990	990	1,051	1,072	1,105	1,128	2,109	2,109
130	1,054	1,054	1,054	1,054	1,120	1,144	1,186	1,296	2,152	2,152	1,015	1,015	1,015	1,015	1,076	1,098	1,131	1,155	2,152	2,152
140	1,109	1,109	1,109	1,109	1,177	1,202	1,245	1,359	2,248	2,248	1,068	1,068	1,068	1,068	1,131	1,154	1,188	1,213	2,248	2,248
150	1,164	1,164	1,164	1,164	1,235	1,261	1,306	1,424	2,347	2,347	1,121	1,121	1,121	1,121	1,188	1,211	1,247	1,273	2,347	2,347
160	1,237	1,237	1,237	1,237	1,312	1,339	1,386	1,511	2,481	2,481	1,192	1,192	1,192	1,192	1,262	1,287	1,324	1,351	2,481	2,481
170	1,307	1,307	1,307	1,307	1,386	1,414	1,464	1,594	2,611	2,611	1,260	1,260	1,260	1,260	1,333	1,359	1,399	1,427	2,611	2,611
175	1,330	1,330	1,330	1,330	1,410	1,439	1,489	1,621	2,651	2,651	1,283	1,283	1,283	1,283	1,357	1,383	1,423	1,452	2,651	2,651
180	1,353	1,353	1,353	1,353	1,433	1,463	1,513	1,647	2,689	2,689	1,305	1,305	1,305	1,305	1,380	1,407	1,447	1,476	2,689	2,689
190	1,400	1,400	1,400	1,400	1,483	1,513	1,565	1,702	2,769	2,769	1,351	1,351	1,351	1,351	1,428	1,455	1,496	1,526	2,769	2,769
200	1,464	1,464	1,464	1,464	1,548	1,579	1,633	1,773	2,868	2,868	1,414	1,414	1,414	1,414	1,492	1,520	1,562	1,593	2,868	2,868
220	1,596	1,596	1,596	1,596	1,684	1,717	1,773	1,920	3,071	3,071	1,543	1,543	1,543	1,543	1,625	1,655	1,699	1,731	3,071	3,071
240	1,729	1,729	1,729	1,729	1,823	1,857	1,917	2,073	3,295	3,295	1,672	1,672	1,672	1,672	1,760	1,792	1,839	1,873	3,295	3,295
250	1,795	1,795	1,795	1,795	1,892	1,927	1,989	2,150	3,408	3,408	1,737	1,737	1,737	1,737	1,827	1,860	1,908	1,944	3,408	3,408
275	1,952	1,952	1,952	1,952	2,056	2,094	2,160	2,333	3,682	3,682	1,890	1,890	1,890	1,890	1,987	2,021	2,073	2,111	3,682	3,682
300	2,083	2,083	2,083	2,083	2,195	2,236	2,306	2,492	3,941	3,941	2,016	2,016	2,016	2,016	2,120	2,158	2,213	2,254	3,941	3,941
325	2,216	2,216	2,216	2,216	2,336	2,380	2,456	2,657	4,221	4,221	2,144	2,144	2,144	2,144	2,256	2,296	2,356	2,400	4,221	4,221
350	2,366	2,366	2,366	2,366	2,495	2,542	2,624	2,839	4,518	4,518	2,288	2,288	2,288	2,288	2,409	2,452	2,516	2,564	4,518	4,518
375	2,516	2,516	2,516	2,516	2,654	2,704	2,792	3,022	4,816	4,816	2,433	2,433	2,433	2,433	2,562	2,608	2,677	2,727	4,816	4,816
400	2,665	2,665	2,665	2,665	2,812	2,866	2,959	3,204	5,112	5,112	2,577	2,577	2,577	2,577	2,714	2,763	2,837	2,891	5,112	5,112
425	2,813	2,813	2,813	2,813	2,969	3,027	3,126	3,387	5,423	5,423	2,719	2,719	2,719	2,719	2,865	2,917	2,995	3,053	5,423	5,423
450	2,958	2,958	2,958	2,958	3,125	3,187	3,292	3,571	5,744	5,744	2,858	2,858	2,858	2,858	3,014	3,070	3,153	3,214	5,744	5,744
475	3,103	3,103	3,103	3,103	3,281	3,346	3,458	3,754	6,063	6,063	2,997	2,997	2,997	2,997	3,162	3,222	3,310	3,375	6,063	6,063
500	3,248	3,248	3,248	3,248	3,436	3,505	3,625	3,938	6,383	6,383	3,136	3,136	3,136	3,136	3,311	3,374	3,468	3,537	6,383	6,383
600	3,830	3,830	3,830	3,830	4,060	4,144	4,290	4,673	7,663	7,663	3,692	3,692	3,692	3,692	3,906	3,983	4,098	4,182	7,663	7,663
700	4,411	4,411	4,411	4,411	4,683	4,783	4,955	5,408	8,943	8,943	4,248	4,248	4,248	4,248	4,502	4,592	4,728	4,828	8,943	8,943
750	4,702	4,702	4,702	4,702	4,995	5,102	5,288	5,776	9,583	9,583	4,526	4,526	4,526	4,526	4,799	4,897	5,044	5,151	9,583	9,583
800	4,993	4,993	4,993	4,993	5,307	5,422	5,621	6,144	10,224	10,224	4,804	4,804	4,804	4,804	5,097	5,202	5,359	5,474	10,224	10,224
850	5,283	5,283	5,283	5,283	5,618	5,741	5,953	6,511	10,863	10,863	5,082	5,082	5,082	5,082	5,395	5,506	5,674	5,796	10,863	10,863
900	5,574	5,574	5,574	5,574	5,930	6,060	6,286	6,879	11,504	11,504	5,361	5,361	5,361	5,361	5,693	5,811	5,989	6,120	11,504	11,504
EACH ADD'L																				
100,000	449	449	449	449	477	487	504	550	908	908	433	433	433	433	458	467	481	491	908	908

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 325

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	510	510	510	510	545	558	580	638	1,090	1,090	489	489	489	489	522	533	551	563	1,090	1,090
40	568	568	568	568	606	620	644	708	1,206	1,206	545	545	545	545	580	593	612	626	1,206	1,206
50	625	625	625	625	667	682	708	778	1,321	1,321	600	600	600	600	639	653	674	689	1,321	1,321
60	682	682	682	682	727	743	772	847	1,435	1,435	654	654	654	654	697	712	734	751	1,435	1,435
70	739	739	739	739	787	805	836	917	1,550	1,550	710	710	710	710	755	771	796	813	1,550	1,550
75	767	767	767	767	818	836	868	952	1,607	1,607	737	737	737	737	784	801	826	845	1,607	1,607
80	796	796	796	796	848	868	901	988	1,666	1,666	765	765	765	765	814	831	857	876	1,666	1,666
85	824	824	824	824	878	898	932	1,022	1,723	1,723	792	792	792	792	842	860	887	907	1,723	1,723
90	853	853	853	853	909	929	964	1,057	1,780	1,780	820	820	820	820	871	890	918	938	1,780	1,780
95	882	882	882	882	939	960	996	1,092	1,838	1,838	847	847	847	847	901	920	949	970	1,838	1,838
100	910	910	910	910	969	991	1,028	1,127	1,895	1,895	875	875	875	875	930	950	979	1,001	1,895	1,895
105	939	939	939	939	1,000	1,022	1,060	1,162	1,952	1,952	902	902	902	902	959	979	1,010	1,032	1,952	1,952
110	967	967	967	967	1,030	1,053	1,092	1,196	2,009	2,009	930	930	930	930	988	1,009	1,040	1,063	2,009	2,009
115	993	993	993	993	1,056	1,080	1,120	1,226	2,052	2,052	955	955	955	955	1,014	1,035	1,067	1,090	2,052	2,052
120	1,017	1,017	1,017	1,017	1,082	1,106	1,147	1,254	2,095	2,095	979	979	979	979	1,039	1,061	1,093	1,117	2,095	2,095
125	1,043	1,043	1,043	1,043	1,109	1,133	1,174	1,284	2,138	2,138	1,003	1,003	1,003	1,003	1,065	1,087	1,119	1,144	2,138	2,138
130	1,068	1,068	1,068	1,068	1,135	1,160	1,202	1,313	2,181	2,181	1,028	1,028	1,028	1,028	1,091	1,113	1,146	1,171	2,181	2,181
140	1,124	1,124	1,124	1,124	1,193	1,218	1,262	1,378	2,279	2,279	1,082	1,082	1,082	1,082	1,147	1,170	1,204	1,230	2,279	2,279
150	1,180	1,180	1,180	1,180	1,252	1,278	1,324	1,444	2,379	2,379	1,136	1,136	1,136	1,136	1,204	1,228	1,264	1,290	2,379	2,379
160	1,253	1,253	1,253	1,253	1,329	1,357	1,405	1,531	2,515	2,515	1,208	1,208	1,208	1,208	1,279	1,304	1,342	1,370	2,515	2,515
170	1,325	1,325	1,325	1,325	1,404	1,433	1,484	1,616	2,646	2,646	1,277	1,277	1,277	1,277	1,351	1,378	1,417	1,447	2,646	2,646
175	1,348	1,348	1,348	1,348	1,429	1,458	1,509	1,643	2,687	2,687	1,300	1,300	1,300	1,300	1,375	1,402	1,442	1,471	2,687	2,687
180	1,371	1,371	1,371	1,371	1,453	1,482	1,534	1,669	2,725	2,725	1,323	1,323	1,323	1,323	1,398	1,426	1,466	1,496	2,725	2,725
190	1,419	1,419	1,419	1,419	1,503	1,533	1,586	1,725	2,807	2,807	1,369	1,369	1,369	1,369	1,447	1,475	1,516	1,547	2,807	2,807
200	1,484	1,484	1,484	1,484	1,569	1,601	1,655	1,797	2,907	2,907	1,433	1,433	1,433	1,433	1,512	1,541	1,583	1,615	2,907	2,907
220	1,617	1,617	1,617	1,617	1,707	1,740	1,797	1,946	3,112	3,112	1,563	1,563	1,563	1,563	1,647	1,677	1,722	1,755	3,112	3,112
240	1,752	1,752	1,752	1,752	1,847	1,882	1,943	2,101	3,340	3,340	1,695	1,695	1,695	1,695	1,784	1,816	1,863	1,898	3,340	3,340
250	1,819	1,819	1,819	1,819	1,917	1,953	2,016	2,179	3,454	3,454	1,761	1,761	1,761	1,761	1,852	1,885	1,934	1,970	3,454	3,454
275	1,978	1,978	1,978	1,978	2,084	2,122	2,189	2,364	3,731	3,731	1,915	1,915	1,915	1,915	2,013	2,049	2,101	2,140	3,731	3,731
300	2,111	2,111	2,111	2,111	2,224	2,266	2,337	2,526	3,994	3,994	2,044	2,044	2,044	2,044	2,149	2,187	2,243	2,285	3,994	3,994
325	2,246	2,246	2,246	2,246	2,368	2,412	2,490	2,693	4,278	4,278	2,172	2,172	2,172	2,172	2,286	2,327	2,388	2,433	4,278	4,278
350	2,398	2,398	2,398	2,398	2,529	2,577	2,659	2,878	4,579	4,579	2,319	2,319	2,319	2,319	2,441	2,485	2,550	2,598	4,579	4,579
375	2,550	2,550	2,550	2,550	2,689	2,741	2,829	3,062	4,880	4,880	2,466	2,466	2,466	2,466	2,596	2,643	2,713	2,764	4,880	4,880
400	2,701	2,701	2,701	2,701	2,850	2,905	2,999	3,247	5,181	5,181	2,612	2,612	2,612	2,612	2,751	2,801	2,875	2,929	5,181	5,181
425	2,850	2,850	2,850	2,850	3,009	3,067	3,168	3,433	5,496	5,496	2,755	2,755	2,755	2,755	2,903	2,956	3,036	3,094	5,496	5,496
450	2,998	2,998	2,998	2,998	3,167	3,230	3,337	3,619	5,821	5,821	2,896	2,896	2,896	2,896	3,054	3,111	3,196	3,258	5,821	5,821
475	3,145	3,145	3,145	3,145	3,325	3,391	3,505	3,805	6,144	6,144	3,037	3,037	3,037	3,037	3,205	3,265	3,355	3,421	6,144	6,144
500	3,292	3,292	3,292	3,292	3,483	3,553	3,673	3,991	6,469	6,469	3,178	3,178	3,178	3,178	3,356	3,419	3,515	3,584	6,469	6,469
600	3,881	3,881	3,881	3,881	4,114	4,200	4,348	4,736	7,766	7,766	3,742	3,742	3,742	3,742	3,959	4,037	4,153	4,239	7,766	7,766
700	4,470	4,470	4,470	4,470	4,746	4,847	5,022	5,481	9,063	9,063	4,305	4,305	4,305	4,305	4,562	4,654	4,792	4,893	9,063	9,063
750	4,765	4,765	4,765	4,765	5,062	5,171	5,359	5,854	9,712	9,712	4,587	4,587	4,587	4,587	4,864	4,963	5,111	5,220	9,712	9,712
800	5,060	5,060	5,060	5,060	5,378	5,495	5,696	6,226	10,362	10,362	4,869	4,869	4,869	4,869	5,166	5,272	5,431	5,548	10,362	10,362
850	5,354	5,354	5,354	5,354	5,693	5,818	6,033	6,598	11,009	11,009	5,151	5,151	5,151	5,151	5,467	5,580	5,750	5,874	11,009	11,009
900	5,649	5,649	5,649	5,649	6,010	6,142	6,370	6,971	11,659	11,659	5,433	5,433	5,433	5,433	5,769	5,890	6,070	6,202	11,659	11,659
EACH ADD'L																				
100,000	455	455	455	455	483	493	511	557	920	920	438	438	438	438	464	474	488	498	920	920

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 326

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	647	647	647	647	691	707	735	809	1,382	1,382	620	620	620	620	662	676	698	715	1,382	1,382
40	720	720	720	720	768	786	817	898	1,529	1,529	691	691	691	691	736	752	776	794	1,529	1,529
50	792	792	792	792	845	865	898	987	1,675	1,675	761	761	761	761	810	828	854	874	1,675	1,675
60	864	864	864	864	922	943	979	1,075	1,820	1,820	830	830	830	830	883	903	931	952	1,820	1,820
70	937	937	937	937	999	1,021	1,060	1,163	1,966	1,966	900	900	900	900	958	978	1,009	1,032	1,966	1,966
75	973	973	973	973	1,037	1,061	1,101	1,208	2,039	2,039	935	935	935	935	994	1,016	1,048	1,071	2,039	2,039
80	1,010	1,010	1,010	1,010	1,076	1,100	1,142	1,252	2,113	2,113	970	970	970	970	1,032	1,054	1,087	1,111	2,113	2,113
85	1,046	1,046	1,046	1,046	1,114	1,139	1,182	1,296	2,185	2,185	1,005	1,005	1,005	1,005	1,068	1,091	1,125	1,150	2,185	2,185
90	1,082	1,082	1,082	1,082	1,152	1,178	1,223	1,340	2,257	2,257	1,039	1,039	1,039	1,039	1,105	1,129	1,164	1,190	2,257	2,257
95	1,118	1,118	1,118	1,118	1,191	1,218	1,264	1,385	2,331	2,331	1,075	1,075	1,075	1,075	1,143	1,167	1,203	1,230	2,331	2,331
100	1,154	1,154	1,154	1,154	1,229	1,257	1,304	1,429	2,403	2,403	1,109	1,109	1,109	1,109	1,179	1,204	1,242	1,269	2,403	2,403
105	1,191	1,191	1,191	1,191	1,268	1,296	1,345	1,473	2,476	2,476	1,144	1,144	1,144	1,144	1,216	1,242	1,281	1,309	2,476	2,476
110	1,227	1,227	1,227	1,227	1,306	1,335	1,385	1,517	2,548	2,548	1,179	1,179	1,179	1,179	1,253	1,280	1,319	1,348	2,548	2,548
115	1,259	1,259	1,259	1,259	1,340	1,369	1,420	1,555	2,603	2,603	1,211	1,211	1,211	1,211	1,286	1,313	1,353	1,383	2,603	2,603
120	1,290	1,290	1,290	1,290	1,372	1,402	1,454	1,591	2,657	2,657	1,241	1,241	1,241	1,241	1,318	1,345	1,386	1,416	2,657	2,657
125	1,323	1,323	1,323	1,323	1,406	1,436	1,489	1,628	2,711	2,711	1,273	1,273	1,273	1,273	1,350	1,378	1,420	1,450	2,711	2,711
130	1,355	1,355	1,355	1,355	1,440	1,471	1,524	1,665	2,766	2,766	1,304	1,304	1,304	1,304	1,383	1,411	1,454	1,485	2,766	2,766
140	1,425	1,425	1,425	1,425	1,513	1,545	1,601	1,747	2,890	2,890	1,372	1,372	1,372	1,372	1,454	1,484	1,528	1,560	2,890	2,890
150	1,496	1,496	1,496	1,496	1,587	1,621	1,679	1,831	3,017	3,017	1,441	1,441	1,441	1,441	1,527	1,557	1,603	1,636	3,017	3,017
160	1,590	1,590	1,590	1,590	1,686	1,721	1,782	1,942	3,190	3,190	1,532	1,532	1,532	1,532	1,622	1,654	1,702	1,737	3,190	3,190
170	1,680	1,680	1,680	1,680	1,781	1,818	1,882	2,049	3,356	3,356	1,620	1,620	1,620	1,620	1,714	1,747	1,798	1,835	3,356	3,356
175	1,710	1,710	1,710	1,710	1,812	1,849	1,914	2,083	3,407	3,407	1,649	1,649	1,649	1,649	1,744	1,778	1,829	1,866	3,407	3,407
180	1,739	1,739	1,739	1,739	1,842	1,880	1,945	2,117	3,457	3,457	1,677	1,677	1,677	1,677	1,774	1,808	1,860	1,897	3,457	3,457
190	1,800	1,800	1,800	1,800	1,906	1,944	2,011	2,187	3,560	3,560	1,737	1,737	1,737	1,737	1,835	1,870	1,923	1,962	3,560	3,560
200	1,882	1,882	1,882	1,882	1,990	2,030	2,099	2,279	3,687	3,687	1,817	1,817	1,817	1,817	1,918	1,954	2,008	2,048	3,687	3,687
220	2,051	2,051	2,051	2,051	2,165	2,207	2,279	2,468	3,947	3,947	1,983	1,983	1,983	1,983	2,089	2,127	2,184	2,225	3,947	3,947
240	2,222	2,222	2,222	2,222	2,343	2,387	2,464	2,665	4,235	4,235	2,150	2,150	2,150	2,150	2,262	2,303	2,363	2,407	4,235	4,235
250	2,307	2,307	2,307	2,307	2,432	2,477	2,556	2,764	4,381	4,381	2,233	2,233	2,233	2,233	2,349	2,390	2,453	2,498	4,381	4,381
275	2,509	2,509	2,509	2,509	2,643	2,692	2,776	2,998	4,732	4,732	2,429	2,429	2,429	2,429	2,554	2,598	2,665	2,714	4,732	4,732
300	2,678	2,678	2,678	2,678	2,821	2,874	2,964	3,203	5,066	5,066	2,592	2,592	2,592	2,592	2,726	2,773	2,845	2,897	5,066	5,066
325	2,848	2,848	2,848	2,848	3,003	3,059	3,157	3,415	5,426	5,426	2,755	2,755	2,755	2,755	2,900	2,951	3,029	3,085	5,426	5,426
350	3,041	3,041	3,041	3,041	3,207	3,268	3,373	3,650	5,807	5,807	2,941	2,941	2,941	2,941	3,096	3,152	3,235	3,295	5,807	5,807
375	3,234	3,234	3,234	3,234	3,411	3,476	3,588	3,884	6,190	6,190	3,127	3,127	3,127	3,127	3,293	3,352	3,441	3,506	6,190	6,190
400	3,426	3,426	3,426	3,426	3,615	3,684	3,803	4,118	6,571	6,571	3,313	3,313	3,313	3,313	3,489	3,552	3,646	3,715	6,571	6,571
425	3,615	3,615	3,615	3,615	3,817	3,890	4,018	4,353	6,971	6,971	3,494	3,494	3,494	3,494	3,682	3,749	3,850	3,924	6,971	6,971
450	3,802	3,802	3,802	3,802	4,017	4,096	4,232	4,590	7,383	7,383	3,673	3,673	3,673	3,673	3,874	3,946	4,053	4,132	7,383	7,383
475	3,989	3,989	3,989	3,989	4,217	4,301	4,445	4,826	7,793	7,793	3,852	3,852	3,852	3,852	4,065	4,141	4,255	4,339	7,793	7,793
500	4,175	4,175	4,175	4,175	4,417	4,506	4,659	5,062	8,204	8,204	4,030	4,030	4,030	4,030	4,256	4,337	4,457	4,546	8,204	8,204
600	4,923	4,923	4,923	4,923	5,218	5,327	5,514	6,007	9,850	9,850	4,745	4,745	4,745	4,745	5,021	5,120	5,268	5,376	9,850	9,850
700	5,670	5,670	5,670	5,670	6,019	6,147	6,369	6,951	11,495	11,495	5,460	5,460	5,460	5,460	5,786	5,903	6,078	6,206	11,495	11,495
750	6,044	6,044	6,044	6,044	6,420	6,558	6,797	7,424	12,318	12,318	5,818	5,818	5,818	5,818	6,169	6,295	6,483	6,621	12,318	12,318
800	6,418	6,418	6,418	6,418	6,821	6,969	7,224	7,897	13,142	13,142	6,175	6,175	6,175	6,175	6,552	6,686	6,888	7,036	13,142	13,142
850	6,791	6,791	6,791	6,791	7,221	7,379	7,651	8,369	13,963	13,963	6,532	6,532	6,532	6,532	6,934	7,077	7,293	7,450	13,963	13,963
900	7,165	7,165	7,165	7,165	7,622	7,790	8,079	8,841	14,787	14,787	6,890	6,890	6,890	6,890	7,317	7,470	7,698	7,866	14,787	14,787
EACH ADD'L																				
100,000	577	577	577	577	613	626	648	707	1,167	1,167	556	556	556	556	589	601	619	632	1,167	1,167

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 $3.55

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.

16. BUILDING ADDITIONS AND ALTERATIONS

For condominiums or residences rented to the insured with Special, Special Value, or Dwelling Fire coverage—coverage is automatically included at separate limits equal to 10% of the tangible personal property limit. For each additional $1,000 of replacement cost of the addition or alteration, charge $3.55.

For condominiums or residences rented to the insured with Elite or Deluxe coverage—coverage is automatically included in the property location limits as 10% of the tangible personal property limit. For each additional $1,000 of replacement cost of the addition or alteration, charge $3.55.

Supporting Document Schedules

		Item Status:	**Status Date:**
Satisfied - Item:	H-1 Homeowners Abstract	Filed	01/11/2013
Comments:			
Attachment(s):			
08. H-1 ER-2117.pdf 09. StateFilingForm_H-1_Response To Question 5_ER2177.pdf			

		Item Status:	**Status Date:**
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	01/11/2013
Comments:			
Attachment(s):			
07. StateFilingForm_HO Survey FORM HPCS_ER2177_V1.xls 07. StateFilingForm_HO Survey FORM HPCS_ER2177_V1.pdf			

		Item Status:	**Status Date:**
Satisfied - Item:	NAIC loss cost data entry document	Filed	01/11/2013
Comments:			
Attachment(s):			
06. StateFilingForm_FORM RF-1 Rate Filing Abstract_ER2177.pdf			

		Item Status:	**Status Date:**
Satisfied - Item:	Actuarial Support	Filed	01/11/2013
Comments:			
Attachment(s):			
02. OTA Indication Memo ER-2177.pdf 03. Indication Exhibits ER-2177.pdf 04. Attachment_A_Contingency Memo ER-2177.pdf 02. ROE Update Summary ER-2177.pdf			

Reset Form

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

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

Company Name: Encompass Indemnity Company

NAIC # (including group #): 15130 (008)

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

N/A

2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.

Agents can use any of the most current automated residential cost estimators available form Marshall & Swift or BOECKH. The majority of agents use BOECKH and its impact generally understates the costs by approximately 10% on average.

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.

100% insurance to value (ITV) is required. Agents submit acceptable documentation estimating the replacement value of the home. If the agent is unable to provide an estimate, then an inspection is ordered to determine the accurate replacement value.

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.

Historically, Encompass has utilized the Marshall & Swift Inflation Guard Factors which are published every 6 months. The percent increase will range from 2% to 4%.

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

a. Fire Extinguisher	0-2 %
b. Burglar Alarm	3-5 %
c. Smoke Alarm	2-5 %
d. Insured who has both homeowners and auto with your company	24 %
e. Deadbolt Locks	0-2 %
f. Window or Door Locks	0 %
g. Other (specify)	8-13 %
	%
	%

6. Are there any areas in the State of Arkansas In which your company will not write homeowners insurance? If so, state the areas and explain reason for not writing.

N/A

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

Form	Premium Volume
Homeowners	$1,575,471
Condo/Renter	$31,160
Dwelling Fire	$56,069

8. Do you write homeower risks which have aluminum, steel or vinyl siding? ☒ Yes ☐ No

9. Is there a surcharge on risks with wood heat? No

If yes, state the surcharge N/A

Does the surcharge apply to conventional fire places? No

If yes, state the surcharge N/A

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

akinq@allstate.com Digitally signed by akinq@allstate.com DN: cn=akinq@allstate.com Date: 2012.12.18 15:55:46 -06'00'

Signature

Andrew King

Printed Name

Technician Analyst

Title

847-402-5218

Telephone Number

akinq@allstate.com

Email address

AID PC H-1 (1/06)

Encompass Indemnity Company
Other Than Automobile
Arkansas

Form H-1 Homeowners Abstract Response

5. Specify the percentage given for credit or discounts for the following:
f. Other (Specify)

As indicated on Form H-1 Homeowners Abstract, Encompass Indemnity Company is providing an 8-13% discount on eligible homes that have an *Automatic Sprinkler System*.

NAIC Number:	15130
Company Name:	Encompass Indemnity Company
Contact Person:	Andrew King
Telephone No.:	847-402-5812
Email Address:	akinq@allstate.com
Effective Date:	5/13/2013

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*
3	*$80,000*	$825.00	$852.00	$916.00	$952.00	$1,168.00	$1,215.00	$1,229.00	$1,348.00	$927.00	$964.00	$1,366.00	$1,397.00	$1,001.00	$1,019.00	$998.00	$1,029.00	$895.00	$919.00
	$120,000	$1,063.00	$1,096.00	$1,163.00	$1,208.00	$1,486.00	$1,543.00	$1,547.00	$1,696.00	$1,178.00	$1,223.00	$1,780.00	$1,818.00	$1,270.00	$1,292.00	$1,286.00	$1,326.00	$1,147.00	$1,177.00
	$160,000	$1,314.00	$1,352.00	$1,428.00	$1,481.00	$1,827.00	$1,895.00	$1,872.00	$2,045.00	$1,447.00	$1,500.00	$2,219.00	$2,263.00	$1,575.00	$1,602.00	$1,592.00	$1,638.00	$1,419.00	$1,455.00
6	*$80,000*	$882.00	$912.00	$992.00	$1,034.00	$1,266.00	$1,320.00	$1,482.00	$1,622.00	$1,005.00	$1,048.00	$1,431.00	$1,466.00	$1,040.00	$1,062.00	$1,065.00	$1,102.00	$947.00	$975.00
	$120,000	$1,131.00	$1,170.00	$1,257.00	$1,310.00	$1,608.00	$1,675.00	$1,861.00	$2,035.00	$1,275.00	$1,327.00	$1,860.00	$1,904.00	$1,318.00	$1,345.00	$1,370.00	$1,416.00	$1,212.00	$1,248.00
	$160,000	$1,394.00	$1,439.00	$1,540.00	$1,601.00	$1,970.00	$2,049.00	$2,239.00	$2,443.00	$1,560.00	$1,622.00	$2,313.00	$2,364.00	$1,632.00	$1,664.00	$1,690.00	$1,744.00	$1,495.00	$1,537.00
9	*$80,000*	$1,580.00	$1,580.00	$1,958.00	$1,958.00	$2,509.00	$2,509.00	$4,683.00	$4,683.00	$1,984.00	$1,984.00	$2,246.00	$2,246.00	$1,537.00	$1,537.00	$1,914.00	$1,914.00	$1,610.00	$1,610.00
	$120,000	$1,997.00	$1,997.00	$2,455.00	$2,455.00	$3,147.00	$3,147.00	$5,828.00	$5,828.00	$2,487.00	$2,487.00	$2,870.00	$2,870.00	$1,934.00	$1,934.00	$2,422.00	$2,422.00	$2,035.00	$2,035.00
	$160,000	$2,408.00	$2,408.00	$2,940.00	$2,940.00	$3,772.00	$3,772.00	$6,884.00	$6,884.00	$2,980.00	$2,980.00	$3,495.00	$3,495.00	$2,354.00	$2,354.00	$2,921.00	$2,921.00	$2,458.00	$2,458.00

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	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00
6	*$5,000*																		
	$15,000																		
	$25,000	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00
9	*$5,000*																		
	$15,000																		
	$25,000	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00

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*	$562.00	$567.00	$623.00	$632.00	$791.00	$804.00	$832.00	$891.00	$631.00	$640.00	$924.00	$922.00	$680.00	$676.00	$678.00	$683.00	$609.00	$611.00
	$120,000	$722.00	$726.00	$788.00	$799.00	$1,004.00	$1,018.00	$1,045.00	$1,118.00	$799.00	$809.00	$1,201.00	$1,197.00	$860.00	$854.00	$871.00	$876.00	$777.00	$779.00
	$160,000	$890.00	$893.00	$966.00	$978.00	$1,233.00	$1,248.00	$1,262.00	$1,346.00	$978.00	$990.00	$1,495.00	$1,488.00	$1,064.00	$1,056.00	$1,076.00	$1,080.00	$959.00	$961.00
6	*$80,000*	$600.00	$606.00	$674.00	$686.00	$857.00	$873.00	$1,002.00	$1,069.00	$682.00	$695.00	$967.00	$968.00	$706.00	$704.00	$722.00	$730.00	$644.00	$647.00
	$120,000	$767.00	$775.00	$851.00	$866.00	$1,086.00	$1,104.00	$1,255.00	$1,339.00	$863.00	$877.00	$1,255.00	$1,254.00	$892.00	$889.00	$926.00	$935.00	$821.00	$825.00
	$160,000	$943.00	$950.00	$1,040.00	$1,056.00	$1,328.00	$1,348.00	$1,508.00	$1,606.00	$1,054.00	$1,069.00	$1,558.00	$1,554.00	$1,102.00	$1,097.00	$1,141.00	$1,149.00	$1,010.00	$1,014.00
9	*$80,000*	$1,067.00	$1,042.00	$1,321.00	$1,289.00	$1,689.00	$1,649.00	$3,144.00	$3,069.00	$1,338.00	$1,306.00	$1,513.00	$1,477.00	$1,039.00	$1,014.00	$1,291.00	$1,260.00	$1,087.00	$1,062.00
	$120,000	$1,346.00	$1,315.00	$1,653.00	$1,613.00	$2,116.00	$2,065.00	$3,910.00	$3,816.00	$1,675.00	$1,635.00	$1,930.00	$1,884.00	$1,304.00	$1,273.00	$1,631.00	$1,592.00	$1,372.00	$1,339.00
	$160,000	$1,621.00	$1,583.00	$1,978.00	$1,930.00	$2,534.00	$2,474.00	$4,617.00	$4,506.00	$2,004.00	$1,956.00	$2,349.00	$2,293.00	$1,585.00	$1,547.00	$1,965.00	$1,918.00	$1,655.00	$1,616.00

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

HO3 and HO4 only

Fire Extinguisher		%	*Deadbolt Lock*		%
Burglar Alarm	*3 to 5*	%	*Window Locks*		%
Smoke Alarm	*2 to 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 covera

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? NO *(yes or no)*

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

	Zone	Brick	Frame
WHAT IS YOUR PRICE PER $1,000 OF COVERAGE?	Highest Risk	$	$
	Lowest Risk	$	$

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	**ER-2177**

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

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

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	**Homeowners 4.0**	**B.**	**N/A**

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Homeowners	**39.8%**	**5.0%**					
Dwelling Fire	**89.5%**	**5.0%**					
Condo/Renters	**21.2%**	**4.9%**					
TOTAL OVERALL EFFECT	**41.4%**	**5.0%**					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	**1,655**	**N/A**	**N/A**	**2021**	**1796**	**88.8%**	**52.9%**
2008	**1,692**	**N/A**	**N/A**	**2155**	**3330**	**154.6%**	**78.9%**
2009	**1,435**	**N/A**	**N/A**	**2106**	**1703**	**80.8%**	**62.4%**
2010	**1,017**	**N/A**	**N/A**	**1820**	**856**	**47.0%**	**60.0%**
2011	**953**	**N/A**	**N/A**	**1530**	**2354**	**153.9%**	**77.3%**

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**15.5%**
B. General Expense	**8.4%**
C. Taxes, License & Fees	**3.1%**
D. Underwriting Profit & Contingencies	**8.9%**
E. Other (Debt Provision)	**1.4%**
F. TOTAL	**37.3%**

8. **N** Apply Lost Cost Factors to Future filings? (Y or N)
9. **7.7%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 320
10. _____ Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Encompass Indemnity Company
Other Than Automobile
Arkansas

TABLE OF CONTENTS

I. Summary of Changes and Summary Exhibits

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
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.

Coverage	Encompass Insurance Group Written Premium At CRL	Encompass Insurance Group Indicated Rate Level Change	Encompass Indemnity Company Written Premium at CRL	Encompass Indemnity Company Selected Rate Level Change
Home	$2,093,825	39.8%	$1,575,471	5.0%
Dwelling Fire	$85,465	89.5%	$56,069	5.0%
Condo/Renters	$40,684	21.2%	$31,160	4.9%
Total Other Than Automobile	**$2,219,974**	**41.4%**	**$1,662,700**	**5.0%**

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 with past filings. 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 (referred to in the CAT adjustments section of this memo).
The filing contains the following revisions:

Home Rate Manual

Dwelling Base Premiums
In order to achieve the overall rate level change, Encompass has revised the Dwelling Base Premiums. Please reference the Home Rate Manual for the revised rates.

Condo Base Rates
In order to achieve the overall rate level change, Encompass has revised the Condo Base Rates with this filing. Please reference the Home Rate Manual for the revise rates.

Home Rules Manual

Building Additions and Alterations
In order to achieve the overall rate level change, the charge for Building Additions and Alterations has been revised with this filing. Please reference Rule 16 of the Home Rules Manual for the revised rate.

Building Ordinance Increased Costs
In order to achieve the overall rate level change, Encompass has revised the charge for Building Ordinance Increased Costs. Please reference Rule 15.D of the Home Rules Manual for the revised rate.

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.

Encompass has run a combined company pure premium Other Than Automobile indication which represents the rate need for the state of Arkansas as a whole. The statewide rate level indication has been developed using combined data elements from Encompass Indemnity Company and Encompass Insurance Company of America.

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. Ten 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, Dwelling Fire, and Condo/Renters with losses ending **March 31, 2012**, evaluated as of **June 30, 2012**.

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 10.0% and a P value of 90.0%; these parameters reflect the desire that the observed pure premium should be within k 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 because of limited Arkansas specific historical data. 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, Dwelling Fire, and Condo/Renters. 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 are estimated by multiplying losses capped at $100,000 per claim by a limited loss development factor and then by an excess loss factor. Encompass Insurance Group data has been considered in the selection of the excess loss provision. The excess loss factor is the selected ratio of ultimate unlimited losses to ultimate limited losses. The selected excess loss factor for each line 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** and Industry trend data is included in **Exhibit 8.C.** 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 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 4**.

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-hurricane, 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.

Encompass typically uses this methodology to account for Non-Modeled Catastrophes and then accounts for Modeled Catastrophes through a separate provision. Given previous concerns of the Arkansas Department of Insurance, Encompass has removed the Hurricane Provision for Loss and LAE and included actual historical hurricane loss experience with the development of the catastrophe factor.

Exhibit 9.A displays the development of the total Homeowners non-modeled catastrophe factor of 33.9% 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, combined-lines, 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. Line specific adjustments to other acquisition expenses are made, such as the reduction by the amount of installment fees collected and the adjustment for premiums written off.

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.

Fixed Expense 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 to general expenses, other acquisition expenses, and licenses and fees. **Exhibit 10.B** shows the derivation of the Factor to Adjust for Subsequent Change in Fixed Expense.

Commission and Brokerage Expense and Taxes

The proposed commission and brokerage expense provision has been developed from the actual calendar year 2011 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 reference **Attachment A** for further information.

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.

Encompass Insurance Group
Other Than Automobile
Arkansas

Table of Contents

Exhibit 1 -	Summary of Changes
Exhibit 2 -	Rate Level Indication
	2.A - Development of Rate Level Indication
	2.B - Pure Premium Relativities
Exhibit 3 -	Development of Projected Average Earned Premium at Current Rates
Exhibit 4 -	Development of Non-Cat Provision for Loss and LAE

Adjustments to Earned Premiums

Exhibit 5 -	Premium Trends
	5.A - Calculation of Premium Trend Factors
	5.B - Premium Trend Data

Adjustments to Incurred Losses

Exhibit 6 -	Incurred Loss + ALAE Development Factors
Exhibit 7 -	Excess Loss Provision
Exhibit 8 -	Loss Trends
	8.A - Calculation of Loss Trend Factors
	8.B - Loss Trend Data
	8.C - Industry Loss Trend Data
Exhibit 9 -	Determination of Catastrophe Load

Expenses, Profit & Debt

Exhibit 10 -	Expenses
	10.A - Summary of Expense Provisions
	10.B - Factor to Adjust for Subsequent Change in Fixed Expense
Exhibit 11 -	Summary of Profit and Debt Provisions

Exhibit 1

Encompass Insurance Group
Other Than Automobile
Arkansas

Summary of Changes

Coverage	Encompass Insurance Group Written Premium At CRL	Encompass Insurance Group Indicated Rate Level Change	Encompass Indemnity Company Written Premium at CRL	Encompass Indemnity Company Selected Rate Level Change
Home	$2,093,825	39.8%	$1,575,471	5.0%
Dwelling Fire	$85,465	89.5%	$56,069	5.0%
Condo/Renters	$40,684	21.2%	$31,160	4.9%
Total Other Than Automobile	**$2,219,974**	**41.4%**	**$1,662,700**	**5.0%**

Exhibit 2.A.1

Encompass Insurance Group
Other Than Automobile
Arkansas

Development of Statewide Rate Level Indication - Home

1)	Current Fixed Expense Ratio (Exhibit 10.A)	9.5 %
2)	Three Year Average Earned Premium	$1,622.54
3)	Current Dollar Provision for Fixed Expense = [(1) x (2)]	$154.14
4)	Factor to Adjust for Subsequent Change in Fixed Expense (Exhibit 10.B)	1.094
5)	Indicated Provision for Fixed Expense = [(3) x (4)]	$168.63
6)	Variable Expense and Profit Ratio (Exhibit 11)	27.8 %
7)	Home Non-Cat Indicated Provision for Loss and LAE (Exhibit 4.1)	$1,210.48
8)	Average Non-Modeled Catastrophe Factor (Exhibit 9.A)	0.339
9)	Indicated Provision for Loss and LAE = [(7) x [1 + (8)]]	$1,620.83
10)	Indicated Average Premium = [(9) + (5)] / [1 - (6)]	$2,478.48
11)	Projected Average Earned Premium at Current Rates (Exhibit 3.1)	$1,772.76
12)	Indicated Rate Level Change = [(10) / (11) -1]	39.8 %

Encompass Insurance Group
Other Than Automobile
Arkansas

Development of Statewide Rate Level Indication - Dwelling Fire

1)	Current Fixed Expense Ratio (Exhibit 10.A)	9.5 %
2)	Three Year Average Earned Premium	$1,054.14
3)	Current Dollar Provision for Fixed Expense = [(1) x (2)]	$100.14
4)	Factor to Adjust for Subsequent Change in Fixed Expense (Exhibit 10.B)	1.094
5)	Indicated Provision for Fixed Expense = [(3) x (4)]	$109.55
6)	Variable Expense and Profit Ratio (Exhibit 11)	27.8 %
7)	Dwelling Fire Non-Cat Indicated Provision for Loss and LAE = { [Exhibit 2.A.1 (7)] x [Exhibit 2.B] }	$907.86
8)	Average Non-Modeled Catastrophe Factor (Exhibit 9.A)	0.339
9)	Indicated Provision for Loss and LAE = [(7) x [1 + (8)]]	$1,215.62
10)	Indicated Average Premium = [(9) + (5)] / [1 - (6)]	$1,835.42
11)	Projected Average Earned Premium at Current Rates (Exhibit 3.2)	$968.31
12)	Indicated Rate Level Change = [(10) / (11) -1]	89.5 %

Encompass Insurance Group
Other Than Automobile
Arkansas

Development of Statewide Rate Level Indication - Condo/Renters

1)	Current Fixed Expense Ratio (Exhibit 10.A)	9.5 %
2)	Three Year Average Earned Premium	$460.39
3)	Current Dollar Provision for Fixed Expense = [(1) x (2)]	$43.74
4)	Factor to Adjust for Subsequent Change in Fixed Expense (Exhibit 10.B)	1.094
5)	Indicated Provision for Fixed Expense = [(3) x (4)]	$47.85
6)	Variable Expense and Profit Ratio (Exhibit 11)	27.8 %
7)	Condo/Renters Non-Cat Indicated Provision for Loss and LAE = { [Exhibit 2.A.1 (7)] x [Exhibit 2.B] }	$266.31
8)	Average Non-Modeled Catastrophe Factor (Exhibit 9.A)	0.339
9)	Indicated Provision for Loss and LAE = [(7) x [1 + (8)]]	$356.59
10)	Indicated Average Premium = [(9) + (5)] / [1 - (6)]	$560.17
11)	Projected Average Earned Premium at Current Rates (Exhibit 3.3)	$462.26
12)	Indicated Rate Level Change = [(10) / (11) -1]	21.2 %

Encompass Insurance Group
Other Than Automobile
Arkansas

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

Year Ending	Homeowners Pure Premium	Dwelling Fire Pure Premium	Relativity
2003 Q1	523	316	0.603
2004 Q1	410	280	0.682
2005 Q1	227	717	3.157
2006 Q1	337	914	2.714
2007 Q1	515	158	0.306
2008 Q1	1140	688	0.604
2009 Q1	865	656	0.758
2010 Q1	1085	382	0.352
2011 Q1	779	109	0.140
2012 Q1	684	159	0.232
		Straight Average	0.955
		Weighted Average	0.756
		Selected Ratio	**0.750**

Encompass Insurance Group
Other Than Automobile
Arkansas

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

Year Ending	Homeowners Pure Premium	Condo/Renters Pure Premium	Relativity
2003 Q1	523	115	0.220
2004 Q1	410	119	0.290
2005 Q1	227	3	0.012
2006 Q1	337	121	0.359
2007 Q1	515	9	0.018
2008 Q1	1140	100	0.087
2009 Q1	865	692	0.800
2010 Q1	1085	21	0.019
2011 Q1	779	82	0.105
2012 Q1	684	21	0.030
		Straight Average	0.194
		Weighted Average	0.234
		Selected Ratio	**0.220**

Exhibit 3.1

Encompass Insurance Group
Other Than Automobile
Arkansas

Development of Projected Average Earned Premium at Current Rates - Home

	(1)	(2)	(3)	(4)	(5)	(6)
			(Exhibit 5.A)	**= (2) x (3)**	**= (4) / (1)**	
Fiscal Year Ending	Earned Exposures	Earned Premium at Current Rates	Factor to Adjust to Projected Premium Level	Projected Earned Premium at Current Rates	Projected Average Earned Premium at Current Rates	Experience Weights
3/31/2012	1,239	$2,196,447	1.000	$2,196,447	$1,772.76	100 %

(7) Projected Average Earned Premium At Current Rates $1,772.76

Exhibit 3.2

Encompass Insurance Group
Other Than Automobile
Arkansas

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

	(1)	(2)	(3) **(Exhibit 5.A)**	(4) **= (2) x (3)**	(5) **= (4) / (1)**	(6)
Fiscal Year Ending	Earned Exposures	Earned Premium at Current Rates	Factor to Adjust to Projected Premium Level	Projected Earned Premium at Current Rates	Projected Average Earned Premium at Current Rates	Experience Year Weights
3/31/2012	89	$93,572	0.921	$86,180	$968.31	100 %

(7) Projected Average Earned Premium At Current Rates $968.31

Exhibit 3.3

Encompass Insurance Group
Other Than Automobile
Arkansas

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

	(1)	(2)	(3) **(Exhibit 5.A)**	(4) **= (2) x (3)**	(5) **= (4) / (1)**	(6)
Fiscal Year Ending	Earned Exposures	Earned Premium at Current Rates	Factor to Adjust to Projected Premium Level	Projected Earned Premium at Current Rates	Projected Average Earned Premium at Current Rates	Experience Year Weights
3/31/2012	104	$50,766	0.947	$48,075	$462.26	100 %
	(7) Projected Average Earned Premium At Current Rates				$462.26	

Exhibit 4.1

Encompass Insurance Group
Other Than Automobile
Arkansas

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
				= (2) x (1 + (3))	**(Exhibit 7)**	**(Exhibit 8.A)**	**= (4) x (5) x (6)**	**= (7) / (1)**	
Fiscal Year Ending	Earned Exposures	Developed Limited Non-Cat Losses and ALAE	ULAE Provision	Developed Limited Non-Cat Losses and LAE	Excess Loss Provision	Factor to Adjust Losses for Pure Premium Trend	Projected Ultimate Non-Cat Losses and LAE	Projected Average Non-Cat Loss and LAE	Experience Year Weights
3/31/2008	2,310	$1,520,485	0.138	$1,730,312	1.22	1.301	$2,746,386	$1,188.91	20 %
3/31/2009	2,103	1,285,456	0.138	1,462,849	1.22	1.251	$2,232,629	$1,061.64	20
3/31/2010	1,797	1,754,994	0.138	1,997,183	1.22	1.203	$2,931,186	$1,631.16	20
3/31/2011	1,459	1,054,520	0.138	1,200,044	1.22	1.156	$1,692,446	$1,160.00	20
3/31/2012	1,239	811,121	0.138	923,056	1.22	1.112	$1,252,255	$1,010.70	20
		(10) Non-Cat Indicated Provision for Loss and LAE						$1,210.48	

Exhibit 5.A

Encompass Insurance Group
Other Than Automobile
Arkansas

Calculation of Premium Trend Factors

Coverage	Selected Annual Premium Impacts Projected
Home	0.0%
Dwelling Fire	-3.0%
Condo/Renters	-2.0%

	Calculation of Premium Trend Period Current Year
1) Average Earned Date of Proposed Policy Period	6/14/2014
2) Mid-Point of Current Year's Experience Period	9/30/2011
3) Experience Period Ended	3/31/2012
4) Midpoint of Experience Period	9/30/2011
5) Historical: Number of Years from (4) to (2)	0.000
6) Projected: Number of Years from (2) to (1)	2.704

Coverage	Factor to Adjust to Projected Premium Level Current Year
Home	1.000
Dwelling Fire	0.921
Condo/Renters	0.947

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

Exhibit 5.B.1

Encompass Insurance Group
Other Than Automobile
Arkansas

Premium Trends - Homeowners

Year Ending	Average Written Premium @ CRL	Annual % Change	Exponential Curve of Best Fit ($) 20 pt.	12 pt.	6 pt.
09/07	$1,821.55	-3.9 %	1,802.87		
12/07	1,818.39	-3.5	1,802.97		
03/08	1,781.33	-5.9	1,803.06		
06/08	1,818.38	-2.1	1,803.16		
09/08	1,794.65	-1.5	1,803.25		
12/08	1,784.40	-1.9	1,803.35		
03/09	1,781.64	0.0	1,803.45		
06/09	1,790.90	-1.5	1,803.54		
09/09	1,799.36	0.3	1,803.64	1,811.98	
12/09	1,815.21	1.7	1,803.74	1,811.09	
03/10	1,807.03	1.4	1,803.83	1,810.20	
06/10	1,800.60	0.5	1,803.93	1,809.31	
09/10	1,805.79	0.4	1,804.02	1,808.42	
12/10	1,827.89	0.7	1,804.12	1,807.54	
03/11	1,829.00	1.2	1,804.22	1,806.65	1,819.46
06/11	1,819.07	1.0	1,804.31	1,805.76	1,813.62
09/11	1,806.47	0.0	1,804.41	1,804.88	1,807.80
12/11	1,774.90	-2.9	1,804.50	1,803.99	1,802.01
03/12	1,786.16	-2.3	1,804.60	1,803.11	1,796.23
06/12	1,814.41	-0.3	1,804.70	1,802.22	1,790.46

Regression	20 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	0.0 %	-0.2 %	-1.3 %

Exhibit 5.B.2

Encompass Insurance Group
Other Than Automobile
Arkansas

Premium Trends - Dwelling Fire

Year Ending	Average Written Premium @ CRL	Annual % Change	Exponential Curve of Best Fit ($) 20 pt.	12 pt.	6 pt.
09/07	1,208.44	9.2 %	1232.96		
12/07	1,181.33	7.7	1224.26		
03/08	1,167.14	2.9	1215.62		
06/08	1,241.77	7.0	1207.04		
09/08	1,145.68	-5.2	1198.52		
12/08	1,227.87	3.9	1190.06		
03/09	1,190.17	2.0	1181.66		
06/09	1,177.28	-5.2	1173.32		
09/09	1,199.67	4.7	1165.04	1216.74	
12/09	1,181.98	-3.7	1156.81	1199.95	
03/10	1,225.08	2.9	1148.65	1183.39	
06/10	1,208.97	2.7	1140.54	1167.06	
09/10	1,155.60	-3.7	1132.49	1150.95	
12/10	1,068.28	-9.6	1124.50	1135.07	
03/11	1,092.48	-10.8	1116.56	1119.40	1123.69
06/11	1,107.83	-8.4	1108.68	1103.95	1107.66
09/11	1,125.37	-2.6	1100.86	1088.72	1091.87
12/11	1,102.71	3.2	1093.09	1073.70	1076.29
03/12	1,062.06	-2.8	1085.37	1058.88	1060.95
06/12	1,017.44	-8.2	1077.71	1044.27	1045.82

Regression	20 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-2.8 %	-5.4 %	-5.6 %

Exhibit 5.B.3

Encompass Insurance Group
Other Than Automobile
Arkansas

Premium Trends - Condo/Renters

Year Ending	Average Written Premium @ CRL	Annual % Change	Exponential Curve of Best Fit ($) 20 pt.	12 pt.	6 pt.
09/07	$559.81	-14.6 %	535.97		
12/07	541.03	-12.6	532.70		
03/08	533.62	-7.9	529.45		
06/08	520.57	-12.7	526.21		
09/08	494.83	-11.6	523.00		
12/08	497.37	-8.1	519.81		
03/09	505.45	-5.3	516.64		
06/09	498.27	-4.3	513.48		
09/09	516.35	4.4	510.35	524.45	
12/09	495.14	-0.5	507.23	519.42	
03/10	517.12	2.3	504.14	514.44	
06/10	508.43	2.0	501.06	509.51	
09/10	500.11	-3.2	498.00	504.62	
12/10	537.69	8.6	494.96	499.79	
03/11	505.64	-2.2	491.94	494.99	512.96
06/11	516.60	1.6	488.94	490.25	500.72
09/11	499.35	-0.2	485.95	485.55	488.78
12/11	448.35	-16.6	482.99	480.89	477.12
03/12	469.09	-7.2	480.04	476.28	465.74
06/12	462.32	-10.5	477.11	471.72	454.63

Regression	20 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-2.4 %	-3.8 %	-9.2 %

Exhibit 6.1.a

Encompass Insurance Group
Other Than Automobile
Arkansas

Incurred Loss + ALAE Development Factors - Home Limited

Fiscal Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
3/31/1999									609,582	609,582
3/31/2000								1,549,817	1,555,196	1,555,196
3/31/2001							2,475,533	2,475,533	2,475,533	2,475,533
3/31/2002						2,062,508	2,062,508	2,062,508	2,062,508	2,062,508
3/31/2003					1,736,131	1,736,131	1,736,131	1,736,131	1,736,131	1,736,131
3/31/2004				1,202,996	1,202,996	1,202,996	1,202,996	1,202,996	1,202,996	
3/31/2005			1,050,057	1,052,540	1,052,540	1,052,540	1,052,540	1,052,540		
3/31/2006		787,651	787,651	787,651	787,651	787,651	787,651			
3/31/2007	1,221,203	1,245,676	1,236,943	1,236,932	1,247,504	1,247,603				
3/31/2008	1,440,372	1,490,986	1,503,215	1,506,922	1,506,922					
3/31/2009	1,250,471	1,263,211	1,267,456	1,267,706						
3/31/2010	1,602,019	1,710,435	1,715,537							
3/31/2011	999,241	1,013,962								
3/31/2012	731,397									

Link Ratios

Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
4th Prior	1.020	1.000	1.002	1.000	1.000	1.000	1.000	1.003	1.000
3rd Prior	1.035	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2nd Prior	1.010	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1st Prior	1.068	1.003	1.002	1.009	1.000	1.000	1.000	1.000	1.000
Latest	1.015	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Yr Mean Ex-HiLo	1.023	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Volume Weighted 5 Yr Mean	1.032	1.002	1.001	1.002	1.000	1.000	1.000	1.001	1.000
Volume Weighted 4 Yr Mean	1.035	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.000
Volume Weighted 3 Yr Mean	1.035	1.005	1.001	1.003	1.000	1.000	1.000	1.000	1.000
Average:	1.030	1.001	1.001	1.002	1.000	1.000	1.000	1.001	1.000
Selected Countrywide:	1.067	1.016	1.009	1.005	1.004	1.002	1.001	1.001	1.001

Loss Development Period (months):	15 - 123	27 - 123	39 - 123	51 - 123	63 - 123	75 - 123	87 - 123	99 - 123	111 - 123
Loss Development Factor:	1.109	1.040	1.023	1.014	1.009	1.005	1.003	1.002	1.001

Exhibit 6.1.b

Encompass Insurance Group
Other Than Automobile
Arkansas

Incurred Loss + ALAE Development Factors - Home Unlimited

Fiscal Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
3/31/1999									609,582	609,582
3/31/2000								1,585,847	1,591,227	1,591,227
3/31/2001							2,485,533	2,485,533	2,485,533	2,485,533
3/31/2002						2,240,158	2,240,158	2,240,158	2,240,158	2,240,158
3/31/2003					1,777,961	1,777,961	1,777,961	1,777,961	1,777,961	1,777,961
3/31/2004				1,221,500	1,221,500	1,221,500	1,221,500	1,221,500	1,221,500	
3/31/2005			2,022,485	2,174,121	2,174,121	2,174,121	2,174,121	2,174,121		
3/31/2006		818,924	818,924	818,924	818,924	818,924	818,924			
3/31/2007	1,228,840	1,253,313	1,244,581	1,244,570	1,255,141	1,255,240				
3/31/2008	2,337,735	2,525,760	2,537,988	2,541,696	2,541,696					
3/31/2009	1,734,828	1,740,317	1,744,562	1,744,812						
3/31/2010	1,721,955	1,868,763	1,873,865							
3/31/2011	1,066,172	1,080,893								
3/31/2012	734,698									

Link Ratios

Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
4th Prior	1.020	1.000	1.075	1.000	1.000	1.000	1.000	1.003	1.000
3rd Prior	1.080	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2nd Prior	1.003	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1st Prior	1.085	1.002	1.001	1.008	1.000	1.000	1.000	1.000	1.000
Latest	1.014	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Yr Mean Ex-HiLo	1.038	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Volume Weighted 5 Yr Mean	1.047	1.002	1.019	1.001	1.000	1.000	1.000	1.001	1.000
Volume Weighted 4 Yr Mean	1.052	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.000
Volume Weighted 3 Yr Mean	1.037	1.004	1.001	1.002	1.000	1.000	1.000	1.000	1.000
Average:	1.040	1.001	1.015	1.002	1.000	1.000	1.000	1.001	1.000
Selected Countrywide:	1.070	1.016	1.012	1.008	1.010	1.003	1.001	1.001	1.001

Loss Development Period (months):	15 - 123	27 - 123	39 - 123	51 - 123	63 - 123	75 - 123	87 - 123	99 - 123	111 - 123
Loss Development Factor:	1.127	1.053	1.036	1.024	1.016	1.006	1.003	1.002	1.001

Encompass Insurance Group
Other Than Automobile
Arkansas

Excess Loss Provision

HOMEOWNERS

Fiscal Accident Year Ending	Ultimate Total Ex-Cat Losses + ALAE	Ultimate Limited Ex-Cat Losses + ALAE	Total/Limited
3/31/2003	1,777,961	1,736,131	1.02
3/31/2004	1,222,721	1,204,199	1.02
3/31/2005	2,178,469	1,054,645	2.07
3/31/2006	821,383	790,016	1.04
3/31/2007	1,262,773	1,253,842	1.01
3/31/2008	2,582,363	1,520,485	1.70
3/31/2009	1,786,689	1,285,456	1.39
3/31/2010	1,941,324	1,754,994	1.11
3/31/2011	1,138,181	1,054,520	1.08
3/31/2012	828,007	811,121	1.02
	Weighted Average		1.25
	Straight Average		1.25
	Selected		1.22

Exhibit 8.A

Encompass Insurance Group
Other Than Automobile
Arkansas

Calculation of Pure Premium Trend Factor

Coverage	Selected Annual Pure Premium Impacts: Historical	Selected Annual Pure Premium Impacts: Projected
Home	4.0%	4.0%

Calculation of Trend Period

	4th Prior Year	3rd Prior Year	2nd Prior Year	1st Prior Year	Current Year
1) Loss Trend Projection Date	6/14/2014	6/14/2014	6/14/2014	6/14/2014	6/14/2014
2) Mid-Point of Current Year's Experience Period	9/30/2011	9/30/2011	9/30/2011	9/30/2011	9/30/2011
3) Experience Period Ended	3/31/2008	3/31/2009	3/31/2010	3/31/2011	3/31/2012
4) Midpoint of Experience Period	9/30/2007	9/30/2008	9/30/2009	9/30/2010	9/30/2011
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)	2.704	2.704	2.704	2.704	2.704

Factor to Adjust Losses for Pure Premium Trend

Coverage	4th Prior Year	3rd Prior Year	2nd Prior Year	1st Prior Year	Current Year
Home	1.301	1.251	1.203	1.156	1.112

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

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

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

Exhibit 8.B.1

Encompass Insurance Group
Other Than Automobile
Arkansas

Pure Premium Loss Trends - Homeowners

Year Ending	Actual Paid Pure Premium	Annual % Change	Exponential Curve of Best Fit ($) 20 pt.	12 pt.	6 pt.
09/06	$526.97	66.2 %			
12/06	477.40	37.0			
03/07	468.18	21.4			
06/07	546.71	27.8			
09/07	431.19	-18.2	632.83		
12/07	529.18	10.9	641.15		
03/08	526.66	12.5	649.59		
06/08	690.43	26.3	658.14		
09/08	727.22	68.7	666.81		
12/08	802.57	51.7	675.58		
03/09	895.42	70.0	684.47		
06/09	721.96	4.6	693.48		
09/09	827.80	13.8	702.61	861.19	
12/09	858.76	7.0	711.86	842.99	
03/10	820.44	-8.4	721.23	825.18	
06/10	900.35	24.7	730.72	807.75	
09/10	756.92	-8.6	740.34	790.68	
12/10	635.78	-26.0	750.08	773.97	
03/11	753.27	-8.2	759.95	757.62	838.18
06/11	811.77	-9.8	769.96	741.61	796.34
09/11	770.21	1.8	780.09	725.94	756.59
12/11	841.16	32.3	790.36	710.60	718.82
03/12	746.77	-0.9	800.76	695.59	682.94
06/12	543.72	-33.0	811.30	680.89	648.85

Regression	20 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	5.4 %	-8.2 %	-18.5 %

Exhibit 8.C

National Association of Independent Insurers
Other Than Automobile
Arkansas

Pure Premium Loss Trends - Homeowners

Year Ending	Actual Paid Pure Premium	Annual % Change	Exponential Curve of Best Fit ($) 20 pt.	12 pt.	6 pt.
09/06	$320.15	17.0 %			
12/06	322.85	11.2			
03/07	331.23	10.8			
06/07	324.73	2.8	340.16		
09/07	327.98	2.5	351.47		
12/07	328.73	1.8	363.16		
03/08	333.12	0.6	375.23		
06/08	368.41	13.5	387.70		
09/08	400.95	22.3	400.59		
12/08	439.47	33.7	413.90		
03/09	468.44	40.6	427.66		
06/09	487.30	32.3	441.88	511.97	
09/09	531.70	32.6	456.57	516.84	
12/09	532.29	21.1	471.75	521.76	
03/10	539.17	15.1	487.43	526.72	
06/10	560.33	15.0	503.63	531.73	
09/10	518.92	-2.4	520.37	536.79	
12/10	515.09	-3.2	537.67	541.90	525.43
03/11	539.45	0.1	555.54	547.05	535.55
06/11	540.38	-3.6	574.01	552.26	545.88
09/11	575.59	10.9	593.09	557.51	556.40
12/11	586.10	13.8	612.81	562.81	567.12
03/12	553.13	2.5	633.18	568.17	578.06

Regression	20 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	14.0 %	3.9 %	7.9 %

ENCOMPASS INSURANCE GROUP
OTHER THAN AUTOMOBILE
ARKANSAS
NON-MODELED CATASTROPHE FACTOR

(1)	(2)	(3)	(4)	(5)	(6)
ACCIDENT YEAR	EX-CAT INCURRED LOSS+ALAE	CATASTROPHE INCURRED LOSS+ALAE	STATE CATASTROPHE FACTOR	COUNTRYWIDE CATASTROPHE FACTOR	RELATIVITIES
1988	1,579,834	37,017	0.023	0.048	0.479
1989	1,849,550	1,388,113	0.751	0.156	4.814
1990	1,008,317	351,471	0.349	0.178	1.961
1991	1,454,400	205,277	0.141	0.267	0.528
1992	903,216	26,211	0.029	0.152	0.191
1993	1,189,006	23,921	0.020	0.216	0.093
1994	802,038	63,772	0.080	0.376	0.213
1995	1,538,192	129,161	0.084	0.143	0.587
1996	1,616,672	1,115,444	0.690	0.491	1.405
1997	2,006,585	1,070,468	0.533	0.122	4.369
1998	1,309,287	284,965	0.218	0.389	0.560
1999	1,615,209	2,583,898	1.600	0.207	7.729
2000	2,353,497	1,040,216	0.442	0.150	2.947
2001	2,474,959	46,576	0.019	0.084	0.226
2002	1,920,755	191,548	0.100	0.156	0.641
2003	1,337,002	422,683	0.316	0.193	1.637
2004	2,092,108	77,354	0.037	0.134	0.276
2005	872,261	20,617	0.024	0.121	0.198
2006	1,162,738	426,593	0.367	0.182	2.016
2007	2,414,756	48,328	0.020	0.184	0.109
2008	2,162,287	1,429,890	0.661	0.216	3.060
2009	1,770,996	903,687	0.510	0.174	2.931
2010	892,740	492,408	0.552	0.397	1.390
2011	1,091,666	1,557,870	1.427	0.376	3.795

(7) Average Relativity	1.756
(8) Standard Deviation	1.926
(9) Credibility	0.785
(10) Credibility Weighted Relativity	1.593
(11) Countrywide Selected Catastrophe Factor	0.213
(12) ARKANSAS Catastrophe Factor	**0.339**

Exhibit 10.A

Encompass Insurance Group
Other Than Automobile
Arkansas

Summary of Expense Provisions

	Percent Fixed	Expense Provision
General Expense	100 %	8.4 %
Other Acquisition	100	0.9
Licenses and Fees	100	0.2
Commissions	0	14.6
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

Exhibit 10.B

Encompass Insurance Group
Other Than Automobile
Arkansas

Factor to Adjust for Subsequent Change in Fixed Expense*

1) Average Earned Date of Experience Period	6/30/2010
2) Average Earned Date of Proposed Policy Period	6/14/2014
3) Number of Years from (1) to (2)	3.956
4) Selected Annual Impact	2.30%
5) Factor to Adjust for Subsequent Change in Fixed Expense = [1 + (4)] ^ (3)	1.094

* For Calendar Years 2009-2011

Exhibit 11

Encompass Insurance Group
Other Than Automobile
Arkansas

Investment Income

Calculation of Present Value, as of the Average Earning Date
of a Policy year, of all Income and Outgo @ 2.6%*
force of interest, given an Operating Profit of 7.0%
and twelve-month Policy Terms

Years From Start of Policy Year	Cumulative Percent of Losses Paid	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					62.7%
Present Value of Loss and Loss Expense Payments					61.6%
General Expense		8.4%	0.75	1.007	8.5%
Other Acquisition		0.9%	0.63	1.010	0.9%
Taxes		2.9%	0.63	1.010	2.9%
Commissions		14.6%	0.58	1.011	14.8%
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 (2.6% x (timing of profit being earned - timing of cash flow))

Attachment A

Contingency Support

Encompass Insurance Group
Other Than Automobile
Arkansas

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 No. 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 No. 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.

Encompass Homeowners Contingency Provision calculation

With this filing, Encompass is using 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 twenty five year period and have identified a number of representative events

Encompass Insurance Group
Other Than Automobile
Arkansas

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, dog bites, and drug cartel wars. Identifying these events through Encompass claim file narratives allows us to exclude claims that are not appropriate to a contingency provision, such as normal catastrophes and regulatory delay situations. The effect of inflation is also excluded.

Some of these losses are too old to obtain reliable loss data at the claim level of detail. Some of these losses are too new to have worked into our data yet. 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 selected a group of events from the above list of considered events (including oil tanks, slab losses, mold and flooding) for which we can obtain more reliable loss data. It is not our intention to price these specifically named events, but to use these events as a proxy for unforeseen events occurring in the future. 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 three years following the initial event. After three 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 three years of losses are included in the calculations. Note also that data includes some catastrophe losses. Catastrophe losses are more appropriately accounted for in a catastrophe provision rather than in a contingency provision, and Encompass does calculate an adequate catastrophe load (theoretically sound and calculated over a sufficiently long period of time). 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.

Page 3 of this attachment 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). Our analysis was completed in 2004 and due to systems modifications since then, retrieving data at this level of detail would require extensive effort. 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
Arkansas

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:	**1.0%**

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

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.

			FF3F
Year	Risk Premium	Risk-free Rate	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.[1] The current difference is over four percentage points.[2] 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.[3] 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%,[4] 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:

---

[1] Source: Ibbotson 2011 SBBI Valuation Yearbook.

[2] As of year-end 2010: Long-term (4.14%) – Short-term (0.08%) = 4.06%.

[3] 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.

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

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

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.

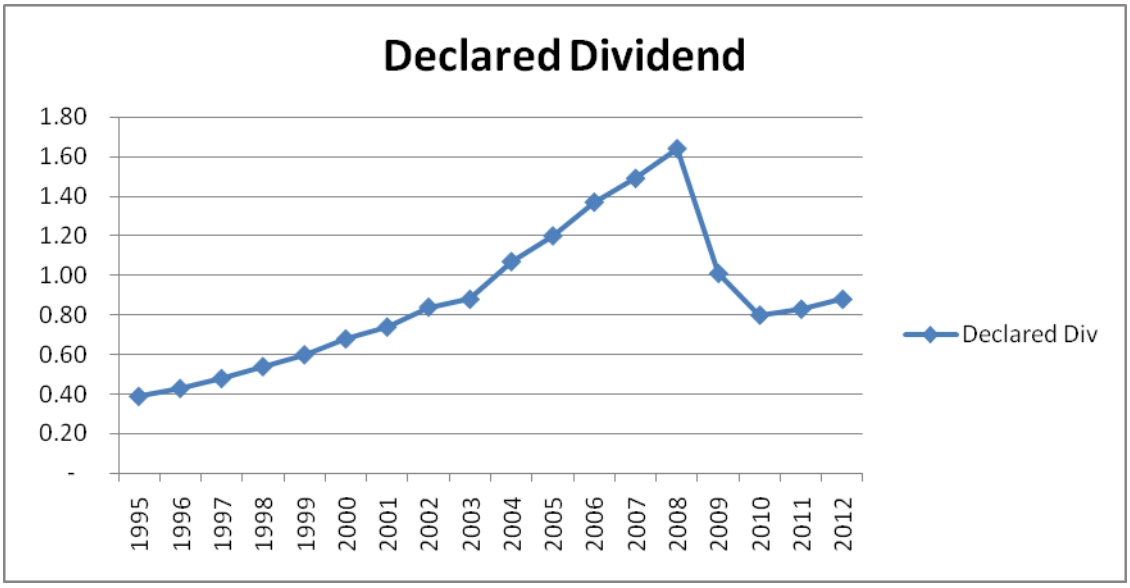
Discounted Cash Flow

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%.[5] 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.[6] 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* 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.

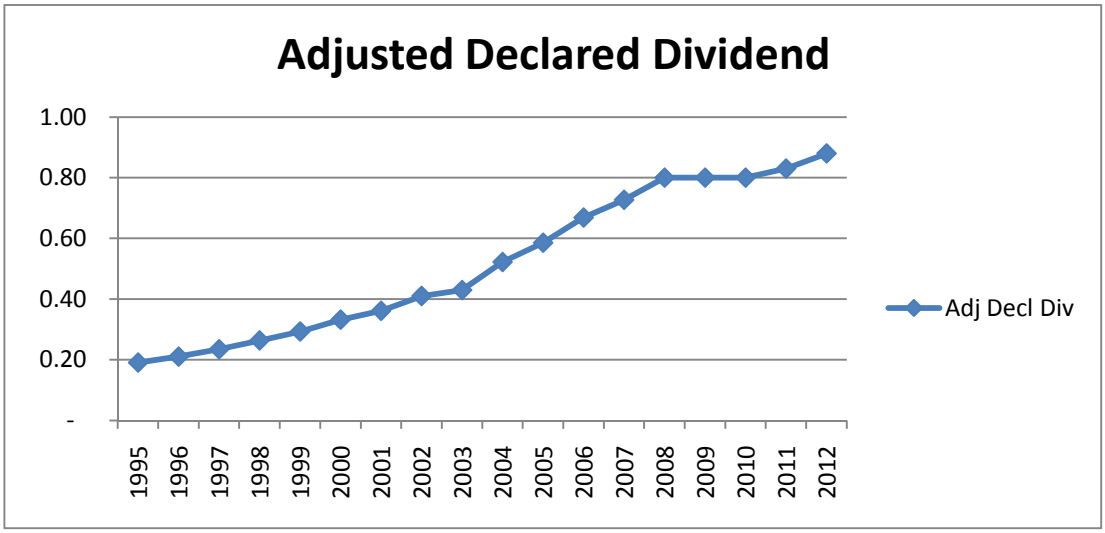
---

[5] 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.

[6] ValueLine rounds its results to the nearest half-percent. Also note: the Earnings Per Share projections suffer from the same issue.

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%[7]; 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%.[8] 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 when evaluating the output of a methodology for which so many adjustments have been made.[9]

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

[7] 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.

[8] As of Second Quarter, 2011

[9] 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.

would suggest that additional, external data be considered. A good source for this is Ibbotson's Cost of Capital Yearbook, where multiple analyses are perform 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[10]:

	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 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

[10] Source: Ibbotson Cost of Capital Yearbooks, 2006 to 2010

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

Exhibit 1

ALLSTATE INSURANCE GROUP

Arkansas
Other Than Automobile

Development of the Underwriting Profit

			Total	Source
(1)	Average Market Value of Equity:	$	23,995	Exh. 2
(2)	Cost of Equity (%):		9.5%	Exh. 1, Pg. 1
(3)	Cost of Equity ($):	$	2,279	=(1)*(2)
(4)	Dividend Payout Ratio:		0.70	Exh. 3
(5)	Average Market-to-book Ratio:		1.35	Exh. 4
(6)	Income Due Shareholders:	$	2,279	=(3)
(7)	Income Needed by Allstate:	$	2,062	=(6)/[(4)+(1-(4))*(5)]
(8)	Investment Income on Equity:	$	486	IDF*
(9)	Operating Income Needed:	$	1,576	=(7)-(8)
(10)	Earned Premium:	$	25,589	Exh. 2
(11)	Operating Ratio:		6.2%	=(9)/(10)
(12)	Investment Income from PHSF**:		1.3%	Exh. 5
(13)	After-tax U/W Profit Provision:		4.9%	=(11)-(12)
(14)	Tax Rate:		35%	FIT***
(15)	Pre-tax U/W Income Needed by Allstate:		7.5%	=(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

Exhibit 2

ALLSTATE INSURANCE GROUP

Enterprise Valuation

($ In Millions)

Entity	GAAP Book Value*	Earned Premium*	Imputed Market Value**
Total Group	18,674	27,016	25,210
Allstate New Jersey Group	762	1,165	1,029
Castle Key Insurance Group	138	262	187
ANJ/CK	900	1,427	1,215
Group Less ANJ/CK	17,774	25,589	23,995

*As of 12/31/11

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

Exhibit 3

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	**	1.00
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*	***	*-0.24*
2010	854	433	82	515		0.60
2011	928	436	885	928	**	1.00
Total	34,759	8,821	16,434	24,226		**0.70**

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, the dividend payout ratio is concerned with percentage of income paid towards dividends and stock repurchases. Therefore, the payout ratio is capped at 1.00.

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

Exhibit 4

ALLSTATE CORPORATION

Historical Market-to-book Ratios

Years	Allstate
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
Dec-11	0.74
10-yr Avg:	1.35
Selected:	**1.35**

Source: MSN Online Reports
http://investing.money.msn.com/investments/key-ratios?symbol=ALL&page=TenYearSummary

Exhibit 5

Encompass Insurance Group
Other Than Automobile
Arkansas

Investment Income

Calculation of Present Value, as of the Average Earning Date
of a Policy year, of all Income and Outgo @ 2.6%*
force of interest, given an Operating Profit of 7.0%
and twelve-month Policy Terms

Years From Start of Policy Year	Cumulative Percent of Losses Paid	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					62.7%
Present Value of Loss and Loss Expense Payments					61.6%
General Expense		8.4%	0.75	1.007	8.5%
Other Acquisition		0.9%	0.63	1.010	0.9%
Taxes		2.9%	0.63	1.010	2.9%
Commissions		14.6%	0.58	1.011	14.8%
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 (2.6% x (timing of profit being earned - timing of cash flow))

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 Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/19/2012		Supporting Document	HPCS-Homeowners Premium Comparison Survey	12/20/2012	07. StateFilingForm_HO Survey FORM HPCS_ER2177.xls (Superceded) 07. StateFilingForm_HO Survey FORM HPCS_ER2177.pdf (Superceded)
12/19/2012		Supporting Document	Actuarial Support	01/11/2013	02. OTA Indication Memo ER-2177.pdf 03. Indication Exhibits ER-2177.pdf 04. Attachment_A_Contingency Memo ER-2177.pdf 05. ROE Update Summary ER-2177.pdf (Superceded)
12/19/2012		Rate	ManualHomeRates	01/07/2013	10. Home Rate Manual ER-2177.pdf (Superceded)

NAIC Number:	008-15130
Company Name:	Encompass Indemnity Company
Contact Person:	Andrew King
Telephone No.:	847-402-5812
Email Address:	akinq@allstate.com
Effective Date:	5/13/2013

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*
3	*$80,000*	$825.00	$852.00	$916.00	$952.00	$1,168.00	$1,215.00	$1,229.00	$1,348.00	$927.00	$964.00	$1,366.00	$1,397.00	$1,001.00	$1,019.00	$998.00	$1,029.00	$895.00	$919.00
	$120,000	$1,063.00	$1,096.00	$1,163.00	$1,208.00	$1,486.00	$1,543.00	$1,547.00	$1,696.00	$1,178.00	$1,223.00	$1,780.00	$1,818.00	$1,270.00	$1,292.00	$1,286.00	$1,326.00	$1,147.00	$1,177.00
	$160,000	$1,314.00	$1,352.00	$1,428.00	$1,481.00	$1,827.00	$1,895.00	$1,872.00	$2,045.00	$1,447.00	$1,500.00	$2,219.00	$2,263.00	$1,575.00	$1,602.00	$1,592.00	$1,638.00	$1,419.00	$1,455.00
6	*$80,000*	$882.00	$912.00	$992.00	$1,034.00	$1,266.00	$1,320.00	$1,482.00	$1,622.00	$1,005.00	$1,048.00	$1,431.00	$1,466.00	$1,040.00	$1,062.00	$1,065.00	$1,102.00	$947.00	$975.00
	$120,000	$1,131.00	$1,170.00	$1,257.00	$1,310.00	$1,608.00	$1,675.00	$1,861.00	$2,035.00	$1,275.00	$1,327.00	$1,860.00	$1,904.00	$1,318.00	$1,345.00	$1,370.00	$1,416.00	$1,212.00	$1,248.00
	$160,000	$1,394.00	$1,439.00	$1,540.00	$1,601.00	$1,970.00	$2,049.00	$2,239.00	$2,443.00	$1,560.00	$1,622.00	$2,313.00	$2,364.00	$1,632.00	$1,664.00	$1,690.00	$1,744.00	$1,495.00	$1,537.00
9	*$80,000*	$1,580.00	$1,580.00	$1,958.00	$1,958.00	$2,509.00	$2,509.00	$4,683.00	$4,683.00	$1,984.00	$1,984.00	$2,246.00	$2,246.00	$1,537.00	$1,537.00	$1,914.00	$1,914.00	$1,610.00	$1,610.00
	$120,000	$1,997.00	$1,997.00	$2,455.00	$2,455.00	$3,147.00	$3,147.00	$5,828.00	$5,828.00	$2,487.00	$2,487.00	$2,870.00	$2,870.00	$1,934.00	$1,934.00	$2,422.00	$2,422.00	$2,035.00	$2,035.00
	$160,000	$2,408.00	$2,408.00	$2,940.00	$2,940.00	$3,772.00	$3,772.00	$6,884.00	$6,884.00	$2,980.00	$2,980.00	$3,495.00	$3,495.00	$2,354.00	$2,354.00	$2,921.00	$2,921.00	$2,458.00	$2,458.00

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	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00
6	*$5,000*																		
	$15,000																		
	$25,000	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00
9	*$5,000*																		
	$15,000																		
	$25,000	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00	$265.00

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*	$562.00	$567.00	$623.00	$632.00	$791.00	$804.00	$832.00	$891.00	$631.00	$640.00	$924.00	$922.00	$680.00	$676.00	$678.00	$683.00	$609.00	$611.00
	$120,000	$722.00	$726.00	$788.00	$799.00	$1,004.00	$1,018.00	$1,045.00	$1,118.00	$799.00	$809.00	$1,201.00	$1,197.00	$860.00	$854.00	$871.00	$876.00	$777.00	$779.00
	$160,000	$890.00	$893.00	$966.00	$978.00	$1,233.00	$1,248.00	$1,262.00	$1,346.00	$978.00	$990.00	$1,495.00	$1,488.00	$1,064.00	$1,056.00	$1,076.00	$1,080.00	$959.00	$961.00
6	*$80,000*	$600.00	$606.00	$674.00	$686.00	$857.00	$873.00	$1,002.00	$1,069.00	$682.00	$695.00	$967.00	$968.00	$706.00	$704.00	$722.00	$730.00	$644.00	$647.00
	$120,000	$767.00	$775.00	$851.00	$866.00	$1,086.00	$1,104.00	$1,255.00	$1,339.00	$863.00	$877.00	$1,255.00	$1,254.00	$892.00	$889.00	$926.00	$935.00	$821.00	$825.00
	$160,000	$943.00	$950.00	$1,040.00	$1,056.00	$1,328.00	$1,348.00	$1,508.00	$1,606.00	$1,054.00	$1,069.00	$1,558.00	$1,554.00	$1,102.00	$1,097.00	$1,141.00	$1,149.00	$1,010.00	$1,014.00
9	*$80,000*	$1,067.00	$1,042.00	$1,321.00	$1,289.00	$1,689.00	$1,649.00	$3,144.00	$3,069.00	$1,338.00	$1,306.00	$1,513.00	$1,477.00	$1,039.00	$1,014.00	$1,291.00	$1,260.00	$1,087.00	$1,062.00
	$120,000	$1,346.00	$1,315.00	$1,653.00	$1,613.00	$2,116.00	$2,065.00	$3,910.00	$3,816.00	$1,675.00	$1,635.00	$1,930.00	$1,884.00	$1,304.00	$1,273.00	$1,631.00	$1,592.00	$1,372.00	$1,339.00
	$160,000	$1,621.00	$1,583.00	$1,978.00	$1,930.00	$2,534.00	$2,474.00	$4,617.00	$4,506.00	$2,004.00	$1,956.00	$2,349.00	$2,293.00	$1,585.00	$1,547.00	$1,965.00	$1,918.00	$1,655.00	$1,616.00

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

HO3 and HO4 only

Fire Extinguisher		%	*Deadbolt Lock*		%
Burglar Alarm	*3 to 5*	%	*Window Locks*		%
Smoke Alarm	*2 to 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 covera

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? NO *(yes or no)*

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

	Zone	Brick	Frame
WHAT IS YOUR PRICE PER $1,000 OF COVERAGE?	Highest Risk	$	$
	Lowest Risk	$	$

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.

			FF3F
Year	Risk Premium	Risk-free Rate	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.[1] The current difference is over four percentage points.[2] 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.[3] 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%,[4] 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:

---

[1] Source: Ibbotson 2011 SBBI Valuation Yearbook.

[2] As of year-end 2010: Long-term (4.14%) – Short-term (0.08%) = 4.06%.

[3] 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.

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

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

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.

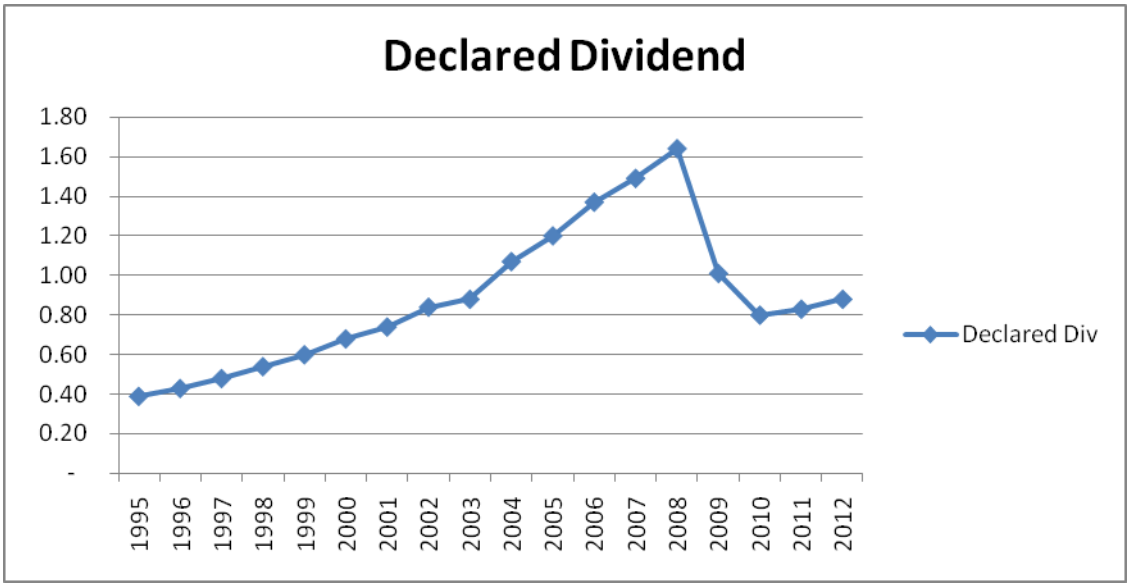
Discounted Cash Flow

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%.[5] 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.[6] 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* 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.

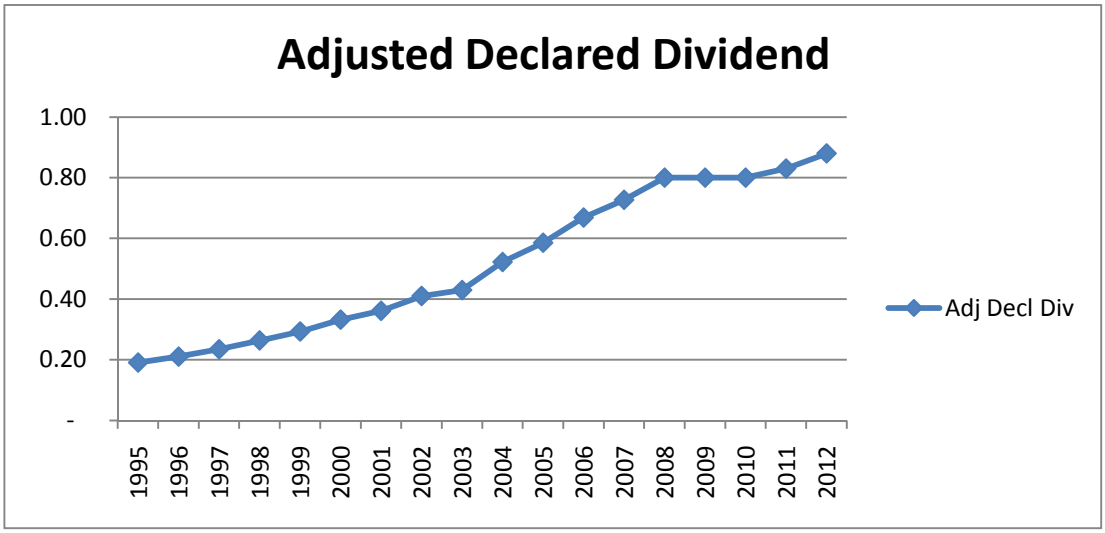
---

[5] 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.

[6] ValueLine rounds its results to the nearest half-percent. Also note: the Earnings Per Share projections suffer from the same issue.

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%[7]; 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%.[8] 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 when evaluating the output of a methodology for which so many adjustments have been made.[9]

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

[7] 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.

[8] As of Second Quarter, 2011

[9] 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.

would suggest that additional, external data be considered. A good source for this is Ibbotson's Cost of Capital Yearbook, where multiple analyses are perform 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[10]:

	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 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

[10] Source: Ibbotson Cost of Capital Yearbooks, 2006 to 2010

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

Exhibit 1

ALLSTATE INSURANCE GROUP

Arkansas
Private Passenger Auto

Development of the Underwriting Profit

		Liability	Physical Damage		Total	Source
(1)	Average Market Value of Equity:			$	25,562	Exh. 2
(2)	Cost of Equity (%):				10.0%	
(3)	Cost of Equity ($):			$	2,556	=(1)*(2)
(4)	Dividend Payout Ratio:				0.69	Exh. 3
(5)	Average Market-to-book Ratio:				1.41	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	Exh. 2
(11)	Operating Ratio:				7.0%	=(9)/(10)
(12)	Investment Income from PHSF**:	3.2%	0.5%		1.8%	Exh. 5, Pg. 1
(13)	After-tax U/W Profit Provision:	3.8%	6.5%		5.2%	=(11)-(12)
(14)	Tax Rate:	35%	35%		35%	FIT***
(15)	Pre-tax U/W Income Needed by Allstate:	5.8%	10.0%		8.0%	=(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

Exhibit 2

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

Exhibit 3

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	**	1.00
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*	***	*-0.24*
2010	854	433	82	515		0.60
Total	33,831	8,385	15,549	23,298		**0.69**

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.

Exhibit 4

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
Selected:	**1.41**

Source: MSN Online Reports
http://moneycentral.msn.com/investor/invsub/results/compare.asp?Page=TenYearSummary&Symbol=ALL

Exhibit 5

Encompass Insurance Group
Other Than Automobile
Arkansas

Investment Income

Calculation of Present Value, as of the Average Earning Date
of a Policy year, of all Income and Outgo @ 2.6%*
force of interest, given an Operating Profit of 7.0%
and twelve-month Policy Terms

Years From Start of Policy Year	Cumulative Percent of Losses Paid	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					62.7%
Present Value of Loss and Loss Expense Payments					61.6%
General Expense		8.4%	0.75	1.007	8.5%
Other Acquisition		0.9%	0.63	1.010	0.9%
Taxes		2.9%	0.63	1.010	2.9%
Commissions		14.6%	0.58	1.011	14.8%
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 (2.6% x (timing of profit being earned - timing of cash flow))

Encompass
Creating protection around you

ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

CONDO RATE TABLES

TERRITORY	BASE RATE
301	166
302	166
303	166
304	166
305	166
306	166
307	166
309	166
310	166
311	166
312	166
313	166
314	166
315	166
316	166
318	166
319	166
320	166
321	166
322	166
323	166
324	166
325	166
326	166

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

Encompass
Creating protection around you

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
MOTOR VEHICLE RATE PAGES

COMPREHENSIVE DEDUCTIBLES BY SYMBOL & MODEL YEAR FACTORS

COMPREHENSIVE
PRICE GROUP SYMBOL FACTORS

PGS	$100	$150	$250	$500	$1,000	$2,500
M	0.21	0.18	0.13	0.09	0.07	0.05
O	0.29	0.25	0.19	0.14	0.11	0.09
S	0.42	0.36	0.29	0.22	0.17	0.13
T	0.57	0.51	0.44	0.37	0.29	0.23
U	0.75	0.69	0.62	0.54	0.41	0.31
V	0.92	0.85	0.77	0.66	0.50	0.38
W	1.08	1.00	0.92	0.79	0.59	0.44
N	1.24	1.14	1.04	0.90	0.68	0.51
P	1.39	1.29	1.17	1.02	0.79	0.61
Q	1.52	1.42	1.30	1.15	0.92	0.74
R	1.66	1.56	1.44	1.29	1.06	0.87
G	1.87	1.76	1.63	1.46	1.22	1.02
I	2.15	2.02	1.89	1.69	1.42	1.19
K	2.48	2.34	2.19	1.97	1.66	1.40
C	3.01	2.85	2.67	2.41	2.05	1.74
D	3.69	3.49	3.27	2.95	2.50	2.12
E	4.29	4.04	3.76	3.37	2.80	2.33
F	5.02	4.72	4.40	3.94	3.27	2.71
H	5.75	5.40	5.04	4.51	3.74	3.10
J	6.47	6.08	5.67	5.08	4.21	3.49
L	7.20	6.76	6.31	5.65	4.68	3.88

MODEL YEAR	COMP FACTOR
2013	1.338
2012	1.262
2011	1.191
2010	1.124
2009	1.060
2008	1.000
2007	0.971
2006	0.943
2005	0.915
2004	0.888
2003	0.863
2002 & Prior	0.837

Multiply by 6% for each subsequent model years not shown

COMPREHENSIVE
PRICE GROUP SYMBOL FACTORS
FULL GLASS

PGS	$100	$150	$250	$500	$1,000	$2,500
M	0.24	0.22	0.19	0.14	0.11	0.09
O	0.32	0.29	0.24	0.20	0.13	0.08
S	0.46	0.43	0.35	0.29	0.20	0.14
T	0.63	0.56	0.47	0.40	0.30	0.23
U	0.80	0.73	0.62	0.53	0.41	0.32
V	0.96	0.91	0.79	0.67	0.53	0.42
W	1.15	1.07	0.95	0.82	0.63	0.48
N	1.27	1.21	1.09	0.93	0.70	0.53
P	1.40	1.34	1.21	1.02	0.77	0.58
Q	1.43	1.35	1.22	1.04	0.78	0.59
R	1.48	1.40	1.28	1.07	0.82	0.63
G	1.61	1.52	1.40	1.21	0.96	0.76
I	1.79	1.71	1.56	1.39	1.14	0.93
K	2.06	1.97	1.82	1.62	1.38	1.18
C	2.56	2.48	2.32	1.99	1.75	1.54
D	3.32	3.20	2.97	2.60	2.26	1.96
E	4.12	3.94	3.65	3.25	2.82	2.45
F	4.82	4.60	4.26	3.80	3.31	2.88
H	5.52	5.26	4.88	4.35	3.79	3.30
J	6.21	5.93	5.50	4.90	4.26	3.70
L	6.91	6.59	6.11	5.45	4.74	4.12

Encompass
Creating protection around you

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
MOTOR VEHICLE RATE PAGES

COLLISION DEDUCTIBLES BY SYMBOL & MODEL YEAR FACTORS

COLLISION PRICE GROUP SYMBOL FACTORS						
PGS	**$100**	**$150**	**$250**	**$500**	**$1,000**	**$2,500**
M	0.73	0.68	0.59	0.45	0.24	0.18
O	0.88	0.83	0.74	0.59	0.37	0.29
S	1.00	0.95	0.86	0.68	0.47	0.38
T	1.10	1.06	0.99	0.78	0.56	0.46
U	1.27	1.23	1.15	0.94	0.67	0.56
V	1.40	1.36	1.28	1.06	0.77	0.66
W	1.51	1.47	1.40	1.17	0.86	0.74
N	1.63	1.59	1.51	1.27	0.95	0.82
P	1.76	1.72	1.63	1.38	1.03	0.90
Q	1.91	1.85	1.73	1.49	1.12	0.97
R	2.06	1.99	1.85	1.59	1.21	1.04
G	2.22	2.14	1.99	1.71	1.33	1.14
I	2.40	2.32	2.18	1.87	1.51	1.31
K	2.62	2.54	2.38	2.06	1.68	1.46
C	2.97	2.88	2.69	2.37	1.91	1.68
D	3.40	3.28	3.05	2.69	2.12	1.85
E	3.55	3.44	3.23	2.79	2.22	1.93
F	3.96	3.85	3.62	3.13	2.49	2.18
H	4.38	4.26	4.00	3.46	2.76	2.41
J	4.81	4.67	4.38	3.79	3.03	2.64
L	5.23	5.08	4.78	4.14	3.29	2.88

MODEL YEAR	COLL FACTOR
2013	1.469
2012	1.360
2011	1.259
2010	1.166
2009	1.080
2008	1.000
2007	0.935
2006	0.873
2005	0.816
2004	0.763
2003	0.713
2002 & Prior	0.666

Multiply by 8% for each subsequent model years not shown

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 301

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	998	998	998	998	1,027	1,037	1,055	1,103	1,473	1,473	981	981	981	981	1,008	1,017	1,031	1,042	1,473	1,473
40	1,117	1,117	1,117	1,117	1,149	1,160	1,180	1,232	1,640	1,640	1,099	1,099	1,099	1,099	1,128	1,138	1,154	1,165	1,640	1,640
50	1,236	1,236	1,236	1,236	1,270	1,282	1,304	1,361	1,806	1,806	1,215	1,215	1,215	1,215	1,247	1,259	1,276	1,288	1,806	1,806
60	1,353	1,353	1,353	1,353	1,390	1,404	1,427	1,489	1,970	1,970	1,331	1,331	1,331	1,331	1,366	1,378	1,396	1,410	1,970	1,970
70	1,472	1,472	1,472	1,472	1,511	1,526	1,551	1,618	2,136	2,136	1,448	1,448	1,448	1,448	1,485	1,498	1,518	1,533	2,136	2,136
75	1,531	1,531	1,531	1,531	1,572	1,587	1,613	1,682	2,218	2,218	1,506	1,506	1,506	1,506	1,544	1,558	1,579	1,594	2,218	2,218
80	1,591	1,591	1,591	1,591	1,633	1,649	1,676	1,747	2,303	2,303	1,565	1,565	1,565	1,565	1,605	1,619	1,641	1,656	2,303	2,303
85	1,649	1,649	1,649	1,649	1,693	1,709	1,737	1,811	2,384	2,384	1,623	1,623	1,623	1,623	1,664	1,678	1,701	1,717	2,384	2,384
90	1,708	1,708	1,708	1,708	1,754	1,770	1,799	1,875	2,467	2,467	1,681	1,681	1,681	1,681	1,723	1,738	1,761	1,778	2,467	2,467
95	1,767	1,767	1,767	1,767	1,814	1,832	1,861	1,940	2,550	2,550	1,739	1,739	1,739	1,739	1,783	1,799	1,822	1,839	2,550	2,550
100	1,827	1,827	1,827	1,827	1,875	1,893	1,923	2,004	2,633	2,633	1,798	1,798	1,798	1,798	1,843	1,859	1,883	1,901	2,633	2,633
105	1,886	1,886	1,886	1,886	1,935	1,954	1,985	2,068	2,715	2,715	1,856	1,856	1,856	1,856	1,902	1,919	1,944	1,962	2,715	2,715
110	1,945	1,945	1,945	1,945	1,996	2,015	2,047	2,132	2,798	2,798	1,914	1,914	1,914	1,914	1,962	1,979	2,004	2,023	2,798	2,798
115	2,000	2,000	2,000	2,000	2,052	2,071	2,104	2,191	2,868	2,868	1,969	1,969	1,969	1,969	2,017	2,035	2,061	2,080	2,868	2,868
120	2,054	2,054	2,054	2,054	2,107	2,126	2,160	2,248	2,936	2,936	2,022	2,022	2,022	2,022	2,071	2,089	2,115	2,135	2,936	2,936
125	2,109	2,109	2,109	2,109	2,163	2,182	2,217	2,306	3,005	3,005	2,077	2,077	2,077	2,077	2,127	2,145	2,172	2,191	3,005	3,005
130	2,164	2,164	2,164	2,164	2,219	2,239	2,274	2,365	3,075	3,075	2,132	2,132	2,132	2,132	2,183	2,201	2,228	2,248	3,075	3,075
140	2,284	2,284	2,284	2,284	2,341	2,362	2,398	2,492	3,230	3,230	2,250	2,250	2,250	2,250	2,303	2,322	2,350	2,371	3,230	3,230
150	2,405	2,405	2,405	2,405	2,464	2,486	2,523	2,622	3,387	3,387	2,370	2,370	2,370	2,370	2,425	2,445	2,474	2,496	3,387	3,387
160	2,567	2,567	2,567	2,567	2,629	2,652	2,691	2,794	3,600	3,600	2,530	2,530	2,530	2,530	2,587	2,608	2,639	2,662	3,600	3,600
170	2,722	2,722	2,722	2,722	2,787	2,811	2,852	2,960	3,804	3,804	2,683	2,683	2,683	2,683	2,743	2,765	2,798	2,821	3,804	3,804
175	2,767	2,767	2,767	2,767	2,833	2,857	2,899	3,008	3,863	3,863	2,728	2,728	2,728	2,728	2,789	2,811	2,844	2,868	3,863	3,863
180	2,813	2,813	2,813	2,813	2,879	2,903	2,946	3,056	3,921	3,921	2,773	2,773	2,773	2,773	2,835	2,857	2,890	2,915	3,921	3,921
190	2,908	2,908	2,908	2,908	2,977	3,002	3,045	3,158	4,044	4,044	2,867	2,867	2,867	2,867	2,931	2,954	2,988	3,013	4,044	4,044
200	3,063	3,063	3,063	3,063	3,133	3,158	3,203	3,319	4,228	4,228	3,021	3,021	3,021	3,021	3,086	3,109	3,144	3,170	4,228	4,228
220	3,380	3,380	3,380	3,380	3,454	3,481	3,527	3,649	4,604	4,604	3,336	3,336	3,336	3,336	3,405	3,429	3,466	3,493	4,604	4,604
240	3,694	3,694	3,694	3,694	3,772	3,800	3,850	3,980	4,993	4,993	3,647	3,647	3,647	3,647	3,720	3,746	3,785	3,813	4,993	4,993
250	3,849	3,849	3,849	3,849	3,930	3,959	4,010	4,144	5,188	5,188	3,801	3,801	3,801	3,801	3,876	3,903	3,943	3,973	5,188	5,188
275	4,221	4,221	4,221	4,221	4,307	4,338	4,393	4,536	5,656	5,656	4,169	4,169	4,169	4,169	4,249	4,278	4,321	4,353	5,656	5,656
300	4,525	4,525	4,525	4,525	4,617	4,651	4,710	4,864	6,066	6,066	4,469	4,469	4,469	4,469	4,555	4,586	4,632	4,666	6,066	6,066
325	4,810	4,810	4,810	4,810	4,910	4,947	5,010	5,176	6,474	6,474	4,750	4,750	4,750	4,750	4,843	4,877	4,927	4,963	6,474	6,474
350	5,133	5,133	5,133	5,133	5,240	5,279	5,347	5,526	6,918	6,918	5,068	5,068	5,068	5,068	5,168	5,204	5,258	5,297	6,918	6,918
375	5,455	5,455	5,455	5,455	5,569	5,611	5,684	5,874	7,363	7,363	5,386	5,386	5,386	5,386	5,493	5,531	5,588	5,630	7,363	7,363
400	5,776	5,776	5,776	5,776	5,898	5,943	6,020	6,223	7,806	7,806	5,703	5,703	5,703	5,703	5,817	5,858	5,918	5,963	7,806	7,806
425	6,095	6,095	6,095	6,095	6,225	6,273	6,355	6,572	8,262	8,262	6,017	6,017	6,017	6,017	6,139	6,182	6,247	6,295	8,262	8,262
450	6,413	6,413	6,413	6,413	6,552	6,602	6,690	6,921	8,724	8,724	6,330	6,330	6,330	6,330	6,459	6,505	6,575	6,626	8,724	8,724
475	6,730	6,730	6,730	6,730	6,877	6,931	7,024	7,270	9,185	9,185	6,641	6,641	6,641	6,641	6,779	6,828	6,901	6,955	9,185	9,185
500	7,046	7,046	7,046	7,046	7,202	7,260	7,358	7,618	9,647	9,647	6,953	6,953	6,953	6,953	7,098	7,150	7,228	7,286	9,647	9,647
600	8,316	8,316	8,316	8,316	8,506	8,576	8,697	9,015	11,496	11,496	8,201	8,201	8,201	8,201	8,379	8,443	8,538	8,608	11,496	11,496
700	9,584	9,584	9,584	9,584	9,810	9,892	10,035	10,411	13,344	13,344	9,449	9,449	9,449	9,449	9,659	9,734	9,847	9,930	13,344	13,344
750	10,218	10,218	10,218	10,218	10,461	10,551	10,704	11,109	14,269	14,269	10,073	10,073	10,073	10,073	10,299	10,380	10,502	10,591	14,269	14,269
800	10,853	10,853	10,853	10,853	11,114	11,209	11,374	11,808	15,194	15,194	10,697	10,697	10,697	10,697	10,940	11,027	11,157	11,253	15,194	15,194
850	11,487	11,487	11,487	11,487	11,765	11,866	12,042	12,505	16,117	16,117	11,320	11,320	11,320	11,320	11,579	11,672	11,811	11,913	16,117	16,117
900	12,122	12,122	12,122	12,122	12,417	12,525	12,712	13,204	17,042	17,042	11,945	11,945	11,945	11,945	12,220	12,319	12,466	12,575	17,042	17,042
EACH ADD'L																				
100,000	940	940	940	940	963	972	986	1,024	1,321	1,321	927	927	927	927	948	956	967	975	1,321	1,321

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 302

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	1,037	1,037	1,037	1,037	1,071	1,083	1,104	1,161	1,599	1,599	1,017	1,017	1,017	1,017	1,048	1,060	1,076	1,089	1,599	1,599
40	1,152	1,152	1,152	1,152	1,189	1,203	1,226	1,288	1,770	1,770	1,130	1,130	1,130	1,130	1,164	1,177	1,195	1,209	1,770	1,770
50	1,266	1,266	1,266	1,266	1,307	1,321	1,347	1,414	1,940	1,940	1,242	1,242	1,242	1,242	1,280	1,293	1,313	1,328	1,940	1,940
60	1,379	1,379	1,379	1,379	1,423	1,439	1,467	1,540	2,109	2,109	1,353	1,353	1,353	1,353	1,394	1,409	1,431	1,447	2,109	2,109
70	1,493	1,493	1,493	1,493	1,541	1,558	1,588	1,666	2,279	2,279	1,465	1,465	1,465	1,465	1,509	1,525	1,548	1,566	2,279	2,279
75	1,550	1,550	1,550	1,550	1,599	1,617	1,648	1,729	2,364	2,364	1,521	1,521	1,521	1,521	1,567	1,583	1,607	1,625	2,364	2,364
80	1,609	1,609	1,609	1,609	1,659	1,678	1,710	1,794	2,450	2,450	1,578	1,578	1,578	1,578	1,625	1,642	1,667	1,686	2,450	2,450
85	1,665	1,665	1,665	1,665	1,717	1,736	1,769	1,856	2,534	2,534	1,634	1,634	1,634	1,634	1,682	1,700	1,726	1,745	2,534	2,534
90	1,722	1,722	1,722	1,722	1,776	1,795	1,829	1,919	2,619	2,619	1,690	1,690	1,690	1,690	1,740	1,758	1,785	1,804	2,619	2,619
95	1,779	1,779	1,779	1,779	1,835	1,855	1,890	1,983	2,705	2,705	1,746	1,746	1,746	1,746	1,797	1,816	1,844	1,864	2,705	2,705
100	1,836	1,836	1,836	1,836	1,893	1,914	1,950	2,046	2,789	2,789	1,802	1,802	1,802	1,802	1,855	1,874	1,903	1,924	2,789	2,789
105	1,893	1,893	1,893	1,893	1,952	1,973	2,010	2,109	2,874	2,874	1,857	1,857	1,857	1,857	1,912	1,932	1,961	1,983	2,874	2,874
110	1,950	1,950	1,950	1,950	2,010	2,032	2,071	2,172	2,958	2,958	1,913	1,913	1,913	1,913	1,970	1,990	2,020	2,042	2,958	2,958
115	2,002	2,002	2,002	2,002	2,064	2,086	2,125	2,228	3,028	3,028	1,965	1,965	1,965	1,965	2,023	2,043	2,074	2,097	3,028	3,028
120	2,053	2,053	2,053	2,053	2,116	2,139	2,178	2,282	3,096	3,096	2,015	2,015	2,015	2,015	2,074	2,095	2,126	2,149	3,096	3,096
125	2,105	2,105	2,105	2,105	2,169	2,192	2,233	2,339	3,165	3,165	2,067	2,067	2,067	2,067	2,127	2,148	2,180	2,203	3,165	3,165
130	2,158	2,158	2,158	2,158	2,223	2,246	2,287	2,395	3,235	3,235	2,119	2,119	2,119	2,119	2,179	2,201	2,233	2,257	3,235	3,235
140	2,274	2,274	2,274	2,274	2,341	2,365	2,408	2,520	3,392	3,392	2,233	2,233	2,233	2,233	2,296	2,318	2,352	2,377	3,392	3,392
150	2,392	2,392	2,392	2,392	2,461	2,487	2,531	2,647	3,553	3,553	2,350	2,350	2,350	2,350	2,415	2,438	2,473	2,498	3,553	3,553
160	2,556	2,556	2,556	2,556	2,630	2,657	2,703	2,825	3,777	3,777	2,512	2,512	2,512	2,512	2,581	2,605	2,642	2,669	3,777	3,777
170	2,714	2,714	2,714	2,714	2,791	2,819	2,867	2,995	3,993	3,993	2,668	2,668	2,668	2,668	2,739	2,765	2,803	2,831	3,993	3,993
175	2,755	2,755	2,755	2,755	2,832	2,861	2,910	3,040	4,050	4,050	2,708	2,708	2,708	2,708	2,781	2,806	2,845	2,874	4,050	4,050
180	2,795	2,795	2,795	2,795	2,874	2,903	2,952	3,084	4,106	4,106	2,748	2,748	2,748	2,748	2,821	2,848	2,887	2,916	4,106	4,106
190	2,883	2,883	2,883	2,883	2,964	2,993	3,044	3,178	4,226	4,226	2,835	2,835	2,835	2,835	2,910	2,937	2,977	3,006	4,226	4,226
200	3,040	3,040	3,040	3,040	3,122	3,153	3,205	3,343	4,417	4,417	2,990	2,990	2,990	2,990	3,067	3,095	3,136	3,166	4,417	4,417
220	3,360	3,360	3,360	3,360	3,447	3,478	3,533	3,678	4,807	4,807	3,308	3,308	3,308	3,308	3,389	3,418	3,461	3,493	4,807	4,807
240	3,675	3,675	3,675	3,675	3,767	3,801	3,860	4,013	5,212	5,212	3,620	3,620	3,620	3,620	3,706	3,737	3,783	3,817	5,212	5,212
250	3,832	3,832	3,832	3,832	3,927	3,962	4,022	4,180	5,414	5,414	3,775	3,775	3,775	3,775	3,863	3,895	3,943	3,977	5,414	5,414
275	4,210	4,210	4,210	4,210	4,312	4,349	4,414	4,583	5,907	5,907	4,149	4,149	4,149	4,149	4,244	4,278	4,329	4,366	5,907	5,907
300	4,531	4,531	4,531	4,531	4,640	4,680	4,750	4,932	6,353	6,353	4,465	4,465	4,465	4,465	4,567	4,604	4,659	4,699	6,353	6,353
325	4,828	4,828	4,828	4,828	4,946	4,989	5,064	5,261	6,795	6,795	4,757	4,757	4,757	4,757	4,867	4,907	4,966	5,009	6,795	6,795
350	5,152	5,152	5,152	5,152	5,279	5,326	5,406	5,617	7,264	7,264	5,076	5,076	5,076	5,076	5,195	5,237	5,300	5,347	7,264	7,264
375	5,477	5,477	5,477	5,477	5,612	5,662	5,748	5,973	7,733	7,733	5,396	5,396	5,396	5,396	5,522	5,567	5,635	5,684	7,733	7,733
400	5,801	5,801	5,801	5,801	5,945	5,998	6,089	6,329	8,201	8,201	5,714	5,714	5,714	5,714	5,849	5,897	5,969	6,022	8,201	8,201
425	6,122	6,122	6,122	6,122	6,275	6,332	6,429	6,685	8,683	8,683	6,030	6,030	6,030	6,030	6,173	6,224	6,301	6,357	8,683	8,683
450	6,441	6,441	6,441	6,441	6,604	6,665	6,768	7,042	9,173	9,173	6,342	6,342	6,342	6,342	6,495	6,550	6,632	6,692	9,173	9,173
475	6,759	6,759	6,759	6,759	6,933	6,997	7,107	7,397	9,662	9,662	6,654	6,654	6,654	6,654	6,817	6,875	6,962	7,026	9,662	9,662
500	7,077	7,077	7,077	7,077	7,261	7,329	7,446	7,753	10,152	10,152	6,966	6,966	6,966	6,966	7,138	7,200	7,292	7,360	10,152	10,152
600	8,352	8,352	8,352	8,352	8,577	8,660	8,803	9,179	12,112	12,112	8,216	8,216	8,216	8,216	8,427	8,502	8,615	8,698	12,112	12,112
700	9,626	9,626	9,626	9,626	9,893	9,991	10,160	10,604	14,072	14,072	9,466	9,466	9,466	9,466	9,715	9,804	9,937	10,035	14,072	14,072
750	10,263	10,263	10,263	10,263	10,550	10,656	10,838	11,317	15,052	15,052	10,091	10,091	10,091	10,091	10,359	10,455	10,598	10,704	15,052	15,052
800	10,901	10,901	10,901	10,901	11,209	11,322	11,517	12,030	16,033	16,033	10,716	10,716	10,716	10,716	11,004	11,106	11,260	11,373	16,033	16,033
850	11,537	11,537	11,537	11,537	11,866	11,986	12,194	12,741	17,011	17,011	11,340	11,340	11,340	11,340	11,647	11,756	11,920	12,041	17,011	17,011
900	12,175	12,175	12,175	12,175	12,524	12,652	12,873	13,455	17,992	17,992	11,966	11,966	11,966	11,966	12,291	12,408	12,582	12,710	17,992	17,992
EACH ADD'L																				
100,000	886	886	886	886	913	923	940	985	1,336	1,336	870	870	870	870	895	904	918	928	1,336	1,336

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 303

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	706	706	706	706	735	746	764	812	1,189	1,189	689	689	689	689	716	725	740	751	1,189	1,189
40	798	798	798	798	830	842	862	915	1,330	1,330	779	779	779	779	809	820	835	847	1,330	1,330
50	890	890	890	890	925	938	960	1,018	1,470	1,470	869	869	869	869	902	913	931	943	1,470	1,470
60	981	981	981	981	1,019	1,032	1,056	1,119	1,608	1,608	958	958	958	958	994	1,006	1,025	1,039	1,608	1,608
70	1,073	1,073	1,073	1,073	1,113	1,128	1,154	1,221	1,748	1,748	1,048	1,048	1,048	1,048	1,086	1,100	1,120	1,135	1,748	1,748
75	1,119	1,119	1,119	1,119	1,161	1,176	1,203	1,273	1,818	1,818	1,093	1,093	1,093	1,093	1,133	1,147	1,168	1,183	1,818	1,818
80	1,165	1,165	1,165	1,165	1,208	1,224	1,252	1,324	1,889	1,889	1,139	1,139	1,139	1,139	1,179	1,194	1,216	1,232	1,889	1,889
85	1,210	1,210	1,210	1,210	1,255	1,271	1,300	1,375	1,958	1,958	1,183	1,183	1,183	1,183	1,225	1,240	1,262	1,279	1,958	1,958
90	1,256	1,256	1,256	1,256	1,302	1,319	1,348	1,426	2,027	2,027	1,228	1,228	1,228	1,228	1,271	1,287	1,310	1,327	2,027	2,027
95	1,302	1,302	1,302	1,302	1,350	1,367	1,397	1,477	2,098	2,098	1,273	1,273	1,273	1,273	1,318	1,334	1,358	1,375	2,098	2,098
100	1,348	1,348	1,348	1,348	1,397	1,415	1,446	1,528	2,168	2,168	1,318	1,318	1,318	1,318	1,364	1,380	1,405	1,423	2,168	2,168
105	1,393	1,393	1,393	1,393	1,444	1,463	1,495	1,579	2,237	2,237	1,363	1,363	1,363	1,363	1,410	1,427	1,453	1,471	2,237	2,237
110	1,439	1,439	1,439	1,439	1,491	1,510	1,543	1,630	2,307	2,307	1,408	1,408	1,408	1,408	1,457	1,474	1,500	1,519	2,307	2,307
115	1,482	1,482	1,482	1,482	1,535	1,555	1,588	1,676	2,365	2,365	1,451	1,451	1,451	1,451	1,500	1,518	1,544	1,563	2,365	2,365
120	1,524	1,524	1,524	1,524	1,578	1,598	1,632	1,721	2,421	2,421	1,492	1,492	1,492	1,492	1,542	1,560	1,587	1,607	2,421	2,421
125	1,567	1,567	1,567	1,567	1,622	1,642	1,676	1,768	2,479	2,479	1,534	1,534	1,534	1,534	1,585	1,604	1,631	1,651	2,479	2,479
130	1,610	1,610	1,610	1,610	1,666	1,686	1,721	1,814	2,537	2,537	1,577	1,577	1,577	1,577	1,629	1,647	1,675	1,695	2,537	2,537
140	1,701	1,701	1,701	1,701	1,759	1,780	1,816	1,912	2,663	2,663	1,666	1,666	1,666	1,666	1,720	1,739	1,768	1,789	2,663	2,663
150	1,792	1,792	1,792	1,792	1,852	1,874	1,912	2,012	2,791	2,791	1,756	1,756	1,756	1,756	1,812	1,832	1,862	1,884	2,791	2,791
160	1,904	1,904	1,904	1,904	1,967	1,990	2,030	2,135	2,954	2,954	1,866	1,866	1,866	1,866	1,925	1,946	1,977	2,000	2,954	2,954
170	2,012	2,012	2,012	2,012	2,078	2,103	2,144	2,254	3,113	3,113	1,973	1,973	1,973	1,973	2,034	2,056	2,089	2,114	3,113	3,113
175	2,052	2,052	2,052	2,052	2,119	2,143	2,186	2,297	3,166	3,166	2,012	2,012	2,012	2,012	2,074	2,097	2,130	2,155	3,166	3,166
180	2,091	2,091	2,091	2,091	2,159	2,184	2,227	2,339	3,219	3,219	2,051	2,051	2,051	2,051	2,114	2,137	2,170	2,195	3,219	3,219
190	2,172	2,172	2,172	2,172	2,241	2,267	2,311	2,426	3,327	3,327	2,130	2,130	2,130	2,130	2,195	2,218	2,253	2,278	3,327	3,327
200	2,276	2,276	2,276	2,276	2,347	2,373	2,418	2,537	3,461	3,461	2,233	2,233	2,233	2,233	2,300	2,323	2,359	2,385	3,461	3,461
220	2,492	2,492	2,492	2,492	2,567	2,594	2,642	2,766	3,737	3,737	2,447	2,447	2,447	2,447	2,517	2,542	2,579	2,607	3,737	3,737
240	2,709	2,709	2,709	2,709	2,789	2,818	2,868	3,000	4,031	4,031	2,662	2,662	2,662	2,662	2,736	2,762	2,802	2,831	4,031	4,031
250	2,817	2,817	2,817	2,817	2,899	2,929	2,980	3,116	4,178	4,178	2,768	2,768	2,768	2,768	2,844	2,872	2,912	2,942	4,178	4,178
275	3,068	3,068	3,068	3,068	3,155	3,187	3,243	3,389	4,527	4,527	3,015	3,015	3,015	3,015	3,097	3,126	3,170	3,202	4,527	4,527
300	3,262	3,262	3,262	3,262	3,356	3,391	3,450	3,607	4,830	4,830	3,206	3,206	3,206	3,206	3,293	3,325	3,372	3,406	4,830	4,830
325	3,456	3,456	3,456	3,456	3,558	3,595	3,659	3,828	5,148	5,148	3,395	3,395	3,395	3,395	3,490	3,524	3,575	3,612	5,148	5,148
350	3,688	3,688	3,688	3,688	3,797	3,837	3,906	4,087	5,504	5,504	3,622	3,622	3,622	3,622	3,724	3,760	3,815	3,855	5,504	5,504
375	3,919	3,919	3,919	3,919	4,035	4,078	4,152	4,346	5,859	5,859	3,849	3,849	3,849	3,849	3,957	3,996	4,055	4,097	5,859	5,859
400	4,150	4,150	4,150	4,150	4,273	4,319	4,397	4,604	6,214	6,214	4,075	4,075	4,075	4,075	4,191	4,232	4,294	4,339	6,214	6,214
425	4,378	4,378	4,378	4,378	4,510	4,559	4,642	4,863	6,581	6,581	4,299	4,299	4,299	4,299	4,422	4,466	4,532	4,581	6,581	6,581
450	4,606	4,606	4,606	4,606	4,747	4,798	4,888	5,123	6,956	6,956	4,521	4,521	4,521	4,521	4,653	4,700	4,770	4,822	6,956	6,956
475	4,832	4,832	4,832	4,832	4,982	5,037	5,132	5,382	7,330	7,330	4,742	4,742	4,742	4,742	4,882	4,932	5,007	5,062	7,330	7,330
500	5,059	5,059	5,059	5,059	5,218	5,276	5,377	5,641	7,704	7,704	4,964	4,964	4,964	4,964	5,112	5,165	5,244	5,302	7,704	7,704
600	5,968	5,968	5,968	5,968	6,162	6,233	6,356	6,679	9,202	9,202	5,851	5,851	5,851	5,851	6,032	6,097	6,194	6,265	9,202	9,202
700	6,876	6,876	6,876	6,876	7,105	7,189	7,335	7,717	10,700	10,700	6,738	6,738	6,738	6,738	6,952	7,029	7,143	7,228	10,700	10,700
750	7,330	7,330	7,330	7,330	7,577	7,668	7,824	8,236	11,449	11,449	7,182	7,182	7,182	7,182	7,412	7,495	7,618	7,709	11,449	11,449
800	7,785	7,785	7,785	7,785	8,050	8,147	8,314	8,756	12,199	12,199	7,626	7,626	7,626	7,626	7,873	7,961	8,094	8,191	12,199	12,199
850	8,238	8,238	8,238	8,238	8,521	8,624	8,803	9,274	12,947	12,947	8,069	8,069	8,069	8,069	8,332	8,427	8,568	8,671	12,947	12,947
900	8,693	8,693	8,693	8,693	8,993	9,103	9,293	9,794	13,697	13,697	8,513	8,513	8,513	8,513	8,793	8,893	9,043	9,153	13,697	13,697
EACH ADD'L																				
100,000	752	752	752	752	776	784	799	838	1,139	1,139	738	738	738	738	760	768	780	788	1,139	1,139

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 304

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	530	530	530	530	556	566	582	626	969	969	514	514	514	514	539	547	560	570	969	969
40	593	593	593	593	622	633	651	699	1,076	1,076	576	576	576	576	603	613	627	638	1,076	1,076
50	656	656	656	656	688	700	720	772	1,183	1,183	638	638	638	638	667	678	693	705	1,183	1,183
60	719	719	719	719	753	766	787	844	1,289	1,289	699	699	699	699	730	742	759	772	1,289	1,289
70	782	782	782	782	819	833	856	917	1,396	1,396	760	760	760	760	795	807	825	839	1,396	1,396
75	814	814	814	814	852	866	890	954	1,449	1,449	791	791	791	791	827	839	858	872	1,449	1,449
80	846	846	846	846	885	900	925	990	1,504	1,504	822	822	822	822	859	872	892	906	1,504	1,504
85	877	877	877	877	918	933	958	1,026	1,556	1,556	852	852	852	852	890	904	924	939	1,556	1,556
90	908	908	908	908	950	966	992	1,063	1,609	1,609	883	883	883	883	922	936	957	973	1,609	1,609
95	940	940	940	940	983	999	1,027	1,099	1,663	1,663	914	914	914	914	955	969	991	1,007	1,663	1,663
100	972	972	972	972	1,016	1,033	1,061	1,135	1,716	1,716	945	945	945	945	986	1,001	1,024	1,040	1,716	1,716
105	1,003	1,003	1,003	1,003	1,049	1,066	1,095	1,172	1,770	1,770	975	975	975	975	1,018	1,034	1,057	1,074	1,770	1,770
110	1,035	1,035	1,035	1,035	1,082	1,099	1,129	1,208	1,823	1,823	1,006	1,006	1,006	1,006	1,050	1,066	1,090	1,107	1,823	1,823
115	1,064	1,064	1,064	1,064	1,112	1,129	1,160	1,240	1,865	1,865	1,035	1,035	1,035	1,035	1,080	1,096	1,120	1,137	1,865	1,865
120	1,092	1,092	1,092	1,092	1,141	1,158	1,189	1,271	1,907	1,907	1,062	1,062	1,062	1,062	1,108	1,124	1,149	1,167	1,907	1,907
125	1,121	1,121	1,121	1,121	1,170	1,188	1,220	1,303	1,949	1,949	1,091	1,091	1,091	1,091	1,137	1,154	1,179	1,197	1,949	1,949
130	1,150	1,150	1,150	1,150	1,200	1,219	1,251	1,335	1,991	1,991	1,119	1,119	1,119	1,119	1,166	1,183	1,209	1,227	1,991	1,991
140	1,212	1,212	1,212	1,212	1,264	1,283	1,317	1,404	2,086	2,086	1,180	1,180	1,180	1,180	1,229	1,247	1,273	1,292	2,086	2,086
150	1,275	1,275	1,275	1,275	1,329	1,349	1,384	1,474	2,182	2,182	1,242	1,242	1,242	1,242	1,293	1,311	1,338	1,358	2,182	2,182
160	1,356	1,356	1,356	1,356	1,413	1,434	1,470	1,566	2,310	2,310	1,322	1,322	1,322	1,322	1,375	1,394	1,423	1,444	2,310	2,310
170	1,434	1,434	1,434	1,434	1,494	1,516	1,554	1,654	2,434	2,434	1,398	1,398	1,398	1,398	1,454	1,474	1,504	1,526	2,434	2,434
175	1,460	1,460	1,460	1,460	1,521	1,543	1,582	1,683	2,473	2,473	1,424	1,424	1,424	1,424	1,481	1,501	1,531	1,553	2,473	2,473
180	1,486	1,486	1,486	1,486	1,547	1,570	1,609	1,711	2,510	2,510	1,449	1,449	1,449	1,449	1,506	1,527	1,558	1,580	2,510	2,510
190	1,539	1,539	1,539	1,539	1,602	1,625	1,665	1,770	2,589	2,589	1,501	1,501	1,501	1,501	1,560	1,581	1,613	1,636	2,589	2,589
200	1,613	1,613	1,613	1,613	1,678	1,702	1,743	1,850	2,690	2,690	1,575	1,575	1,575	1,575	1,635	1,657	1,689	1,713	2,690	2,690
220	1,767	1,767	1,767	1,767	1,835	1,860	1,903	2,016	2,898	2,898	1,726	1,726	1,726	1,726	1,790	1,812	1,846	1,871	2,898	2,898
240	1,921	1,921	1,921	1,921	1,993	2,019	2,065	2,185	3,122	3,122	1,878	1,878	1,878	1,878	1,945	1,969	2,005	2,031	3,122	3,122
250	1,997	1,997	1,997	1,997	2,071	2,099	2,146	2,269	3,234	3,234	1,953	1,953	1,953	1,953	2,022	2,047	2,084	2,111	3,234	3,234
275	2,178	2,178	2,178	2,178	2,257	2,286	2,337	2,469	3,504	3,504	2,130	2,130	2,130	2,130	2,204	2,231	2,270	2,300	3,504	3,504
300	2,324	2,324	2,324	2,324	2,410	2,441	2,495	2,637	3,748	3,748	2,273	2,273	2,273	2,273	2,353	2,381	2,424	2,455	3,748	3,748
325	2,469	2,469	2,469	2,469	2,561	2,595	2,653	2,807	4,006	4,006	2,413	2,413	2,413	2,413	2,499	2,530	2,576	2,610	4,006	4,006
350	2,635	2,635	2,635	2,635	2,734	2,770	2,833	2,998	4,285	4,285	2,575	2,575	2,575	2,575	2,668	2,701	2,750	2,787	4,285	4,285
375	2,801	2,801	2,801	2,801	2,906	2,945	3,012	3,189	4,564	4,564	2,737	2,737	2,737	2,737	2,836	2,871	2,924	2,963	4,564	4,564
400	2,966	2,966	2,966	2,966	3,079	3,120	3,191	3,379	4,842	4,842	2,899	2,899	2,899	2,899	3,004	3,041	3,098	3,139	4,842	4,842
425	3,130	3,130	3,130	3,130	3,250	3,294	3,370	3,570	5,132	5,132	3,058	3,058	3,058	3,058	3,170	3,210	3,270	3,314	5,132	5,132
450	3,293	3,293	3,293	3,293	3,421	3,468	3,549	3,762	5,428	5,428	3,216	3,216	3,216	3,216	3,335	3,378	3,442	3,489	5,428	5,428
475	3,454	3,454	3,454	3,454	3,591	3,641	3,727	3,954	5,724	5,724	3,373	3,373	3,373	3,373	3,500	3,545	3,613	3,663	5,724	5,724
500	3,617	3,617	3,617	3,617	3,761	3,814	3,905	4,145	6,020	6,020	3,530	3,530	3,530	3,530	3,665	3,713	3,785	3,838	6,020	6,020
600	4,266	4,266	4,266	4,266	4,442	4,507	4,618	4,912	7,204	7,204	4,160	4,160	4,160	4,160	4,324	4,383	4,471	4,536	7,204	7,204
700	4,914	4,914	4,914	4,914	5,123	5,199	5,331	5,679	8,389	8,389	4,789	4,789	4,789	4,789	4,984	5,053	5,158	5,234	8,389	8,389
750	5,239	5,239	5,239	5,239	5,464	5,546	5,688	6,062	8,982	8,982	5,104	5,104	5,104	5,104	5,314	5,389	5,501	5,583	8,982	8,982
800	5,564	5,564	5,564	5,564	5,804	5,893	6,045	6,446	9,575	9,575	5,419	5,419	5,419	5,419	5,644	5,724	5,845	5,933	9,575	9,575
850	5,888	5,888	5,888	5,888	6,145	6,239	6,401	6,829	10,166	10,166	5,734	5,734	5,734	5,734	5,973	6,059	6,187	6,281	10,166	10,166
900	6,213	6,213	6,213	6,213	6,485	6,585	6,758	7,213	10,759	10,759	6,049	6,049	6,049	6,049	6,304	6,395	6,531	6,631	10,759	10,759
EACH ADD'L																				
100,000	507	507	507	507	528	536	550	585	859	859	495	495	495	495	514	521	532	540	859	859

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 305

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	447	447	447	447	473	482	499	542	877	877	431	431	431	431	456	464	477	486	877	877
40	496	496	496	496	524	535	553	600	969	969	479	479	479	479	505	515	529	540	969	969
50	545	545	545	545	576	587	607	658	1,061	1,061	526	526	526	526	555	565	581	592	1,061	1,061
60	593	593	593	593	627	639	660	716	1,152	1,152	573	573	573	573	604	616	632	645	1,152	1,152
70	642	642	642	642	678	691	714	774	1,244	1,244	620	620	620	620	654	666	684	697	1,244	1,244
75	666	666	666	666	704	718	741	804	1,290	1,290	644	644	644	644	679	691	710	724	1,290	1,290
80	691	691	691	691	730	744	769	833	1,336	1,336	668	668	668	668	704	717	736	750	1,336	1,336
85	715	715	715	715	755	770	795	862	1,382	1,382	691	691	691	691	729	742	762	777	1,382	1,382
90	740	740	740	740	781	796	822	891	1,427	1,427	715	715	715	715	753	767	788	803	1,427	1,427
95	764	764	764	764	807	822	849	920	1,474	1,474	739	739	739	739	778	792	814	829	1,474	1,474
100	788	788	788	788	832	848	876	949	1,519	1,519	762	762	762	762	803	818	840	856	1,519	1,519
105	813	813	813	813	858	874	903	978	1,565	1,565	786	786	786	786	828	843	865	882	1,565	1,565
110	837	837	837	837	883	900	930	1,007	1,610	1,610	809	809	809	809	852	868	891	908	1,610	1,610
115	859	859	859	859	906	923	953	1,032	1,645	1,645	831	831	831	831	875	890	914	931	1,645	1,645
120	880	880	880	880	928	946	976	1,056	1,679	1,679	851	851	851	851	896	912	936	954	1,679	1,679
125	902	902	902	902	951	968	999	1,081	1,714	1,714	873	873	873	873	918	934	959	977	1,714	1,714
130	924	924	924	924	973	991	1,023	1,105	1,749	1,749	894	894	894	894	940	957	981	1,000	1,749	1,749
140	972	972	972	972	1,023	1,042	1,074	1,160	1,829	1,829	941	941	941	941	989	1,006	1,031	1,050	1,829	1,829
150	1,020	1,020	1,020	1,020	1,074	1,093	1,127	1,216	1,910	1,910	988	988	988	988	1,038	1,056	1,083	1,102	1,910	1,910
160	1,087	1,087	1,087	1,087	1,143	1,163	1,199	1,293	2,023	2,023	1,053	1,053	1,053	1,053	1,105	1,124	1,152	1,173	2,023	2,023
170	1,151	1,151	1,151	1,151	1,209	1,231	1,268	1,366	2,131	2,131	1,115	1,115	1,115	1,115	1,170	1,190	1,219	1,241	2,131	2,131
175	1,169	1,169	1,169	1,169	1,229	1,251	1,288	1,388	2,162	2,162	1,134	1,134	1,134	1,134	1,189	1,209	1,239	1,261	2,162	2,162
180	1,188	1,188	1,188	1,188	1,248	1,270	1,308	1,409	2,193	2,193	1,152	1,152	1,152	1,152	1,208	1,228	1,258	1,280	2,193	2,193
190	1,227	1,227	1,227	1,227	1,289	1,312	1,351	1,454	2,257	2,257	1,190	1,190	1,190	1,190	1,248	1,268	1,299	1,322	2,257	2,257
200	1,287	1,287	1,287	1,287	1,350	1,373	1,414	1,519	2,343	2,343	1,249	1,249	1,249	1,249	1,308	1,329	1,361	1,384	2,343	2,343
220	1,409	1,409	1,409	1,409	1,476	1,500	1,543	1,653	2,519	2,519	1,369	1,369	1,369	1,369	1,432	1,454	1,487	1,511	2,519	2,519
240	1,532	1,532	1,532	1,532	1,603	1,629	1,673	1,791	2,710	2,710	1,490	1,490	1,490	1,490	1,556	1,579	1,615	1,641	2,710	2,710
250	1,593	1,593	1,593	1,593	1,666	1,693	1,739	1,860	2,806	2,806	1,550	1,550	1,550	1,550	1,617	1,642	1,678	1,705	2,806	2,806
275	1,739	1,739	1,739	1,739	1,817	1,846	1,895	2,025	3,040	3,040	1,693	1,693	1,693	1,693	1,765	1,791	1,830	1,859	3,040	3,040
300	1,863	1,863	1,863	1,863	1,947	1,978	2,031	2,171	3,260	3,260	1,813	1,813	1,813	1,813	1,891	1,919	1,961	1,992	3,260	3,260
325	1,984	1,984	1,984	1,984	2,075	2,108	2,165	2,316	3,492	3,492	1,930	1,930	1,930	1,930	2,015	2,045	2,090	2,123	3,492	3,492
350	2,119	2,119	2,119	2,119	2,216	2,251	2,313	2,475	3,737	3,737	2,060	2,060	2,060	2,060	2,151	2,183	2,232	2,267	3,737	3,737
375	2,253	2,253	2,253	2,253	2,356	2,394	2,460	2,633	3,982	3,982	2,190	2,190	2,190	2,190	2,287	2,322	2,374	2,412	3,982	3,982
400	2,387	2,387	2,387	2,387	2,497	2,537	2,607	2,791	4,226	4,226	2,320	2,320	2,320	2,320	2,423	2,460	2,515	2,556	4,226	4,226
425	2,518	2,518	2,518	2,518	2,636	2,679	2,754	2,950	4,482	4,482	2,448	2,448	2,448	2,448	2,558	2,597	2,656	2,699	4,482	4,482
450	2,649	2,649	2,649	2,649	2,775	2,821	2,900	3,110	4,744	4,744	2,574	2,574	2,574	2,574	2,691	2,733	2,796	2,842	4,744	4,744
475	2,779	2,779	2,779	2,779	2,913	2,962	3,046	3,269	5,005	5,005	2,699	2,699	2,699	2,699	2,824	2,868	2,935	2,984	5,005	5,005
500	2,910	2,910	2,910	2,910	3,051	3,103	3,192	3,428	5,267	5,267	2,825	2,825	2,825	2,825	2,957	3,004	3,075	3,126	5,267	5,267
600	3,432	3,432	3,432	3,432	3,604	3,668	3,777	4,066	6,314	6,314	3,328	3,328	3,328	3,328	3,489	3,547	3,633	3,697	6,314	6,314
700	3,953	3,953	3,953	3,953	4,158	4,233	4,362	4,703	7,361	7,361	3,831	3,831	3,831	3,831	4,021	4,090	4,192	4,267	7,361	7,361
750	4,214	4,214	4,214	4,214	4,434	4,515	4,655	5,022	7,885	7,885	4,082	4,082	4,082	4,082	4,288	4,361	4,471	4,552	7,885	7,885
800	4,475	4,475	4,475	4,475	4,711	4,798	4,947	5,341	8,409	8,409	4,334	4,334	4,334	4,334	4,554	4,633	4,751	4,837	8,409	8,409
850	4,736	4,736	4,736	4,736	4,988	5,080	5,239	5,659	8,932	8,932	4,585	4,585	4,585	4,585	4,820	4,904	5,030	5,122	8,932	8,932
900	4,997	4,997	4,997	4,997	5,265	5,363	5,532	5,978	9,456	9,456	4,836	4,836	4,836	4,836	5,086	5,175	5,309	5,407	9,456	9,456
EACH ADD'L																				
100,000	383	383	383	383	404	411	424	459	728	728	371	371	371	371	390	397	407	415	728	728

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 306

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	608	608	608	608	636	646	664	710	1,074	1,074	591	591	591	591	617	627	640	651	1,074	1,074
40	690	690	690	690	721	732	751	803	1,203	1,203	671	671	671	671	700	710	726	737	1,203	1,203
50	772	772	772	772	805	818	839	895	1,332	1,332	752	752	752	752	783	794	811	823	1,332	1,332
60	853	853	853	853	889	902	925	986	1,459	1,459	831	831	831	831	865	877	895	908	1,459	1,459
70	934	934	934	934	974	988	1,013	1,078	1,587	1,587	911	911	911	911	947	961	980	994	1,587	1,587
75	975	975	975	975	1,016	1,031	1,056	1,124	1,651	1,651	951	951	951	951	989	1,002	1,023	1,037	1,651	1,651
80	1,016	1,016	1,016	1,016	1,058	1,074	1,100	1,170	1,716	1,716	991	991	991	991	1,030	1,044	1,065	1,081	1,716	1,716
85	1,057	1,057	1,057	1,057	1,100	1,116	1,143	1,215	1,779	1,779	1,031	1,031	1,031	1,031	1,071	1,085	1,107	1,123	1,779	1,779
90	1,097	1,097	1,097	1,097	1,142	1,159	1,187	1,261	1,843	1,843	1,071	1,071	1,071	1,071	1,112	1,127	1,150	1,166	1,843	1,843
95	1,138	1,138	1,138	1,138	1,185	1,202	1,231	1,308	1,907	1,907	1,111	1,111	1,111	1,111	1,154	1,169	1,192	1,209	1,907	1,907
100	1,179	1,179	1,179	1,179	1,227	1,244	1,274	1,353	1,971	1,971	1,151	1,151	1,151	1,151	1,195	1,211	1,235	1,252	1,971	1,971
105	1,220	1,220	1,220	1,220	1,269	1,287	1,318	1,399	2,035	2,035	1,191	1,191	1,191	1,191	1,236	1,253	1,277	1,295	2,035	2,035
110	1,261	1,261	1,261	1,261	1,311	1,330	1,361	1,445	2,099	2,099	1,231	1,231	1,231	1,231	1,278	1,294	1,320	1,338	2,099	2,099
115	1,299	1,299	1,299	1,299	1,350	1,369	1,402	1,487	2,151	2,151	1,269	1,269	1,269	1,269	1,316	1,333	1,359	1,378	2,151	2,151
120	1,337	1,337	1,337	1,337	1,389	1,408	1,441	1,527	2,203	2,203	1,305	1,305	1,305	1,305	1,354	1,371	1,397	1,416	2,203	2,203
125	1,375	1,375	1,375	1,375	1,428	1,447	1,481	1,569	2,256	2,256	1,343	1,343	1,343	1,343	1,393	1,410	1,437	1,456	2,256	2,256
130	1,413	1,413	1,413	1,413	1,467	1,487	1,521	1,610	2,308	2,308	1,381	1,381	1,381	1,381	1,431	1,449	1,476	1,496	2,308	2,308
140	1,493	1,493	1,493	1,493	1,549	1,570	1,605	1,698	2,422	2,422	1,460	1,460	1,460	1,460	1,512	1,531	1,559	1,579	2,422	2,422
150	1,574	1,574	1,574	1,574	1,632	1,653	1,690	1,786	2,539	2,539	1,539	1,539	1,539	1,539	1,593	1,613	1,641	1,663	2,539	2,539
160	1,669	1,669	1,669	1,669	1,730	1,752	1,791	1,892	2,684	2,684	1,633	1,633	1,633	1,633	1,689	1,710	1,740	1,762	2,684	2,684
170	1,762	1,762	1,762	1,762	1,826	1,849	1,890	1,996	2,825	2,825	1,724	1,724	1,724	1,724	1,784	1,805	1,837	1,860	2,825	2,825
175	1,799	1,799	1,799	1,799	1,864	1,887	1,928	2,036	2,875	2,875	1,760	1,760	1,760	1,760	1,821	1,842	1,874	1,898	2,875	2,875
180	1,835	1,835	1,835	1,835	1,901	1,925	1,966	2,075	2,924	2,924	1,796	1,796	1,796	1,796	1,857	1,879	1,912	1,936	2,924	2,924
190	1,909	1,909	1,909	1,909	1,976	2,001	2,043	2,155	3,025	3,025	1,869	1,869	1,869	1,869	1,932	1,954	1,987	2,012	3,025	3,025
200	1,997	1,997	1,997	1,997	2,066	2,091	2,134	2,249	3,141	3,141	1,956	1,956	1,956	1,956	2,020	2,043	2,077	2,102	3,141	3,141
220	2,180	2,180	2,180	2,180	2,252	2,279	2,325	2,445	3,382	3,382	2,137	2,137	2,137	2,137	2,204	2,228	2,264	2,291	3,382	3,382
240	2,365	2,365	2,365	2,365	2,442	2,470	2,518	2,646	3,642	3,642	2,319	2,319	2,319	2,319	2,391	2,416	2,455	2,483	3,642	3,642
250	2,457	2,457	2,457	2,457	2,536	2,565	2,615	2,747	3,772	3,772	2,410	2,410	2,410	2,410	2,484	2,510	2,549	2,578	3,772	3,772
275	2,669	2,669	2,669	2,669	2,753	2,785	2,838	2,979	4,079	4,079	2,618	2,618	2,618	2,618	2,697	2,725	2,768	2,799	4,079	4,079
300	2,829	2,829	2,829	2,829	2,920	2,953	3,011	3,162	4,343	4,343	2,775	2,775	2,775	2,775	2,859	2,890	2,935	2,968	4,343	4,343
325	2,993	2,993	2,993	2,993	3,091	3,127	3,190	3,353	4,628	4,628	2,935	2,935	2,935	2,935	3,026	3,059	3,108	3,144	4,628	4,628
350	3,194	3,194	3,194	3,194	3,299	3,338	3,404	3,580	4,948	4,948	3,131	3,131	3,131	3,131	3,229	3,264	3,317	3,355	4,948	4,948
375	3,394	3,394	3,394	3,394	3,506	3,548	3,619	3,806	5,268	5,268	3,326	3,326	3,326	3,326	3,431	3,469	3,525	3,566	5,268	5,268
400	3,594	3,594	3,594	3,594	3,713	3,757	3,833	4,032	5,588	5,588	3,522	3,522	3,522	3,522	3,634	3,674	3,733	3,777	5,588	5,588
425	3,792	3,792	3,792	3,792	3,919	3,966	4,047	4,260	5,919	5,919	3,715	3,715	3,715	3,715	3,834	3,877	3,940	3,987	5,919	5,919
450	3,988	3,988	3,988	3,988	4,125	4,175	4,261	4,488	6,259	6,259	3,907	3,907	3,907	3,907	4,034	4,079	4,147	4,197	6,259	6,259
475	4,184	4,184	4,184	4,184	4,329	4,382	4,474	4,715	6,597	6,597	4,098	4,098	4,098	4,098	4,233	4,281	4,353	4,406	6,597	6,597
500	4,381	4,381	4,381	4,381	4,534	4,590	4,687	4,943	6,935	6,935	4,289	4,289	4,289	4,289	4,432	4,483	4,559	4,616	6,935	6,935
600	5,166	5,166	5,166	5,166	5,354	5,422	5,541	5,854	8,290	8,290	5,054	5,054	5,054	5,054	5,229	5,291	5,385	5,454	8,290	8,290
700	5,952	5,952	5,952	5,952	6,173	6,255	6,395	6,764	9,645	9,645	5,819	5,819	5,819	5,819	6,026	6,099	6,210	6,291	9,645	9,645
750	6,345	6,345	6,345	6,345	6,583	6,671	6,822	7,220	10,323	10,323	6,202	6,202	6,202	6,202	6,424	6,504	6,623	6,711	10,323	10,323
800	6,738	6,738	6,738	6,738	6,994	7,088	7,250	7,676	11,002	11,002	6,584	6,584	6,584	6,584	6,823	6,909	7,036	7,130	11,002	11,002
850	7,130	7,130	7,130	7,130	7,403	7,503	7,676	8,131	11,678	11,678	6,966	6,966	6,966	6,966	7,221	7,312	7,449	7,549	11,678	11,678
900	7,523	7,523	7,523	7,523	7,813	7,920	8,103	8,587	12,357	12,357	7,349	7,349	7,349	7,349	7,620	7,717	7,862	7,968	12,357	12,357
EACH ADD'L																				
100,000	678	678	678	678	700	708	723	760	1,052	1,052	664	664	664	664	685	693	704	712	1,052	1,052

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 307

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	529	529	529	529	560	571	590	641	1,034	1,034	511	511	511	511	540	550	565	576	1,034	1,034
40	595	595	595	595	628	641	662	717	1,151	1,151	575	575	575	575	606	617	634	646	1,151	1,151
50	660	660	660	660	697	710	733	794	1,266	1,266	638	638	638	638	672	685	703	716	1,266	1,266
60	725	725	725	725	764	779	804	869	1,381	1,381	701	701	701	701	738	751	771	785	1,381	1,381
70	790	790	790	790	833	848	875	946	1,497	1,497	765	765	765	765	804	818	840	855	1,497	1,497
75	823	823	823	823	867	883	911	984	1,554	1,554	796	796	796	796	837	852	874	890	1,554	1,554
80	856	856	856	856	901	918	947	1,022	1,613	1,613	828	828	828	828	871	886	909	925	1,613	1,613
85	888	888	888	888	935	952	982	1,060	1,670	1,670	860	860	860	860	903	919	943	960	1,670	1,670
90	920	920	920	920	969	986	1,017	1,098	1,727	1,727	891	891	891	891	936	953	977	995	1,727	1,727
95	953	953	953	953	1,003	1,021	1,053	1,136	1,786	1,786	923	923	923	923	970	986	1,011	1,030	1,786	1,786
100	986	986	986	986	1,037	1,056	1,089	1,174	1,843	1,843	955	955	955	955	1,003	1,020	1,046	1,065	1,843	1,843
105	1,018	1,018	1,018	1,018	1,071	1,091	1,124	1,212	1,900	1,900	986	986	986	986	1,036	1,053	1,080	1,099	1,900	1,900
110	1,051	1,051	1,051	1,051	1,105	1,125	1,160	1,250	1,958	1,958	1,018	1,018	1,018	1,018	1,069	1,087	1,114	1,134	1,958	1,958
115	1,081	1,081	1,081	1,081	1,136	1,156	1,191	1,284	2,003	2,003	1,047	1,047	1,047	1,047	1,099	1,118	1,145	1,165	2,003	2,003
120	1,110	1,110	1,110	1,110	1,166	1,187	1,222	1,316	2,048	2,048	1,076	1,076	1,076	1,076	1,128	1,147	1,175	1,196	2,048	2,048
125	1,140	1,140	1,140	1,140	1,197	1,218	1,254	1,349	2,093	2,093	1,105	1,105	1,105	1,105	1,159	1,178	1,206	1,227	2,093	2,093
130	1,169	1,169	1,169	1,169	1,228	1,249	1,286	1,383	2,138	2,138	1,135	1,135	1,135	1,135	1,189	1,208	1,237	1,259	2,138	2,138
140	1,233	1,233	1,233	1,233	1,293	1,315	1,354	1,454	2,239	2,239	1,197	1,197	1,197	1,197	1,253	1,273	1,303	1,325	2,239	2,239
150	1,297	1,297	1,297	1,297	1,360	1,383	1,422	1,527	2,341	2,341	1,259	1,259	1,259	1,259	1,318	1,339	1,370	1,393	2,341	2,341
160	1,377	1,377	1,377	1,377	1,443	1,467	1,509	1,618	2,475	2,475	1,337	1,337	1,337	1,337	1,399	1,421	1,454	1,478	2,475	2,475
170	1,454	1,454	1,454	1,454	1,523	1,549	1,593	1,708	2,605	2,605	1,413	1,413	1,413	1,413	1,477	1,500	1,535	1,560	2,605	2,605
175	1,483	1,483	1,483	1,483	1,552	1,578	1,622	1,739	2,648	2,648	1,441	1,441	1,441	1,441	1,506	1,529	1,564	1,590	2,648	2,648
180	1,510	1,510	1,510	1,510	1,581	1,607	1,652	1,770	2,689	2,689	1,468	1,468	1,468	1,468	1,534	1,558	1,593	1,619	2,689	2,689
190	1,567	1,567	1,567	1,567	1,640	1,666	1,712	1,833	2,775	2,775	1,524	1,524	1,524	1,524	1,591	1,616	1,652	1,678	2,775	2,775
200	1,639	1,639	1,639	1,639	1,713	1,741	1,788	1,912	2,878	2,878	1,594	1,594	1,594	1,594	1,664	1,689	1,726	1,753	2,878	2,878
220	1,788	1,788	1,788	1,788	1,866	1,895	1,944	2,074	3,089	3,089	1,741	1,741	1,741	1,741	1,814	1,840	1,879	1,908	3,089	3,089
240	1,938	1,938	1,938	1,938	2,021	2,052	2,104	2,242	3,321	3,321	1,889	1,889	1,889	1,889	1,966	1,994	2,035	2,066	3,321	3,321
250	2,013	2,013	2,013	2,013	2,099	2,130	2,184	2,326	3,437	3,437	1,962	1,962	1,962	1,962	2,042	2,070	2,113	2,144	3,437	3,437
275	2,188	2,188	2,188	2,188	2,280	2,313	2,371	2,524	3,714	3,714	2,133	2,133	2,133	2,133	2,218	2,249	2,295	2,328	3,714	3,714
300	2,327	2,327	2,327	2,327	2,425	2,461	2,523	2,687	3,966	3,966	2,268	2,268	2,268	2,268	2,359	2,392	2,441	2,478	3,966	3,966
325	2,468	2,468	2,468	2,468	2,574	2,613	2,680	2,857	4,238	4,238	2,404	2,404	2,404	2,404	2,503	2,539	2,592	2,631	4,238	4,238
350	2,634	2,634	2,634	2,634	2,748	2,790	2,862	3,052	4,533	4,533	2,566	2,566	2,566	2,566	2,672	2,710	2,767	2,809	4,533	4,533
375	2,800	2,800	2,800	2,800	2,922	2,966	3,044	3,246	4,829	4,829	2,727	2,727	2,727	2,727	2,841	2,881	2,942	2,987	4,829	4,829
400	2,966	2,966	2,966	2,966	3,095	3,143	3,225	3,441	5,125	5,125	2,888	2,888	2,888	2,888	3,009	3,052	3,117	3,164	5,125	5,125
425	3,129	3,129	3,129	3,129	3,267	3,318	3,406	3,636	5,433	5,433	3,046	3,046	3,046	3,046	3,175	3,221	3,290	3,341	5,433	5,433
450	3,291	3,291	3,291	3,291	3,439	3,493	3,586	3,832	5,750	5,750	3,203	3,203	3,203	3,203	3,341	3,390	3,463	3,518	5,750	5,750
475	3,453	3,453	3,453	3,453	3,610	3,667	3,766	4,028	6,065	6,065	3,359	3,359	3,359	3,359	3,505	3,557	3,636	3,693	6,065	6,065
500	3,615	3,615	3,615	3,615	3,781	3,842	3,947	4,223	6,381	6,381	3,515	3,515	3,515	3,515	3,670	3,725	3,808	3,869	6,381	6,381
600	4,262	4,262	4,262	4,262	4,465	4,540	4,668	5,006	7,645	7,645	4,141	4,141	4,141	4,141	4,330	4,398	4,499	4,573	7,645	7,645
700	4,910	4,910	4,910	4,910	5,150	5,238	5,390	5,790	8,909	8,909	4,766	4,766	4,766	4,766	4,990	5,070	5,190	5,278	8,909	8,909
750	5,234	5,234	5,234	5,234	5,492	5,587	5,751	6,181	9,541	9,541	5,079	5,079	5,079	5,079	5,320	5,406	5,535	5,630	9,541	9,541
800	5,558	5,558	5,558	5,558	5,835	5,936	6,112	6,574	10,174	10,174	5,392	5,392	5,392	5,392	5,650	5,743	5,881	5,983	10,174	10,174
850	5,881	5,881	5,881	5,881	6,177	6,285	6,472	6,965	10,805	10,805	5,704	5,704	5,704	5,704	5,980	6,078	6,226	6,334	10,805	10,805
900	6,205	6,205	6,205	6,205	6,519	6,635	6,833	7,357	11,438	11,438	6,017	6,017	6,017	6,017	6,310	6,415	6,572	6,687	11,438	11,438
EACH ADD'L																				
100,000	531	531	531	531	555	564	579	620	936	936	516	516	516	516	539	547	559	568	936	936

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 308

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	529	529	529	529	560	571	590	641	1,034	1,034	511	511	511	511	540	550	565	576	1,034	1,034
40	595	595	595	595	628	641	662	717	1,151	1,151	575	575	575	575	606	617	634	646	1,151	1,151
50	660	660	660	660	697	710	733	794	1,266	1,266	638	638	638	638	672	685	703	716	1,266	1,266
60	725	725	725	725	764	779	804	869	1,381	1,381	701	701	701	701	738	751	771	785	1,381	1,381
70	790	790	790	790	833	848	875	946	1,497	1,497	765	765	765	765	804	818	840	855	1,497	1,497
75	823	823	823	823	867	883	911	984	1,554	1,554	796	796	796	796	837	852	874	890	1,554	1,554
80	856	856	856	856	901	918	947	1,022	1,613	1,613	828	828	828	828	871	886	909	925	1,613	1,613
85	888	888	888	888	935	952	982	1,060	1,670	1,670	860	860	860	860	903	919	943	960	1,670	1,670
90	920	920	920	920	969	986	1,017	1,098	1,727	1,727	891	891	891	891	936	953	977	995	1,727	1,727
95	953	953	953	953	1,003	1,021	1,053	1,136	1,786	1,786	923	923	923	923	970	986	1,011	1,030	1,786	1,786
100	986	986	986	986	1,037	1,056	1,089	1,174	1,843	1,843	955	955	955	955	1,003	1,020	1,046	1,065	1,843	1,843
105	1,018	1,018	1,018	1,018	1,071	1,091	1,124	1,212	1,900	1,900	986	986	986	986	1,036	1,053	1,080	1,099	1,900	1,900
110	1,051	1,051	1,051	1,051	1,105	1,125	1,160	1,250	1,958	1,958	1,018	1,018	1,018	1,018	1,069	1,087	1,114	1,134	1,958	1,958
115	1,081	1,081	1,081	1,081	1,136	1,156	1,191	1,284	2,003	2,003	1,047	1,047	1,047	1,047	1,099	1,118	1,145	1,165	2,003	2,003
120	1,110	1,110	1,110	1,110	1,166	1,187	1,222	1,316	2,048	2,048	1,076	1,076	1,076	1,076	1,128	1,147	1,175	1,196	2,048	2,048
125	1,140	1,140	1,140	1,140	1,197	1,218	1,254	1,349	2,093	2,093	1,105	1,105	1,105	1,105	1,159	1,178	1,206	1,227	2,093	2,093
130	1,169	1,169	1,169	1,169	1,228	1,249	1,286	1,383	2,138	2,138	1,135	1,135	1,135	1,135	1,189	1,208	1,237	1,259	2,138	2,138
140	1,233	1,233	1,233	1,233	1,293	1,315	1,354	1,454	2,239	2,239	1,197	1,197	1,197	1,197	1,253	1,273	1,303	1,325	2,239	2,239
150	1,297	1,297	1,297	1,297	1,360	1,383	1,422	1,527	2,341	2,341	1,259	1,259	1,259	1,259	1,318	1,339	1,370	1,393	2,341	2,341
160	1,377	1,377	1,377	1,377	1,443	1,467	1,509	1,618	2,475	2,475	1,337	1,337	1,337	1,337	1,399	1,421	1,454	1,478	2,475	2,475
170	1,454	1,454	1,454	1,454	1,523	1,549	1,593	1,708	2,605	2,605	1,413	1,413	1,413	1,413	1,477	1,500	1,535	1,560	2,605	2,605
175	1,483	1,483	1,483	1,483	1,552	1,578	1,622	1,739	2,648	2,648	1,441	1,441	1,441	1,441	1,506	1,529	1,564	1,590	2,648	2,648
180	1,510	1,510	1,510	1,510	1,581	1,607	1,652	1,770	2,689	2,689	1,468	1,468	1,468	1,468	1,534	1,558	1,593	1,619	2,689	2,689
190	1,567	1,567	1,567	1,567	1,640	1,666	1,712	1,833	2,775	2,775	1,524	1,524	1,524	1,524	1,591	1,616	1,652	1,678	2,775	2,775
200	1,639	1,639	1,639	1,639	1,713	1,741	1,788	1,912	2,878	2,878	1,594	1,594	1,594	1,594	1,664	1,689	1,726	1,753	2,878	2,878
220	1,788	1,788	1,788	1,788	1,866	1,895	1,944	2,074	3,089	3,089	1,741	1,741	1,741	1,741	1,814	1,840	1,879	1,908	3,089	3,089
240	1,938	1,938	1,938	1,938	2,021	2,052	2,104	2,242	3,321	3,321	1,889	1,889	1,889	1,889	1,966	1,994	2,035	2,066	3,321	3,321
250	2,013	2,013	2,013	2,013	2,099	2,130	2,184	2,326	3,437	3,437	1,962	1,962	1,962	1,962	2,042	2,070	2,113	2,144	3,437	3,437
275	2,188	2,188	2,188	2,188	2,280	2,313	2,371	2,524	3,714	3,714	2,133	2,133	2,133	2,133	2,218	2,249	2,295	2,328	3,714	3,714
300	2,327	2,327	2,327	2,327	2,425	2,461	2,523	2,687	3,966	3,966	2,268	2,268	2,268	2,268	2,359	2,392	2,441	2,478	3,966	3,966
325	2,468	2,468	2,468	2,468	2,574	2,613	2,680	2,857	4,238	4,238	2,404	2,404	2,404	2,404	2,503	2,539	2,592	2,631	4,238	4,238
350	2,634	2,634	2,634	2,634	2,748	2,790	2,862	3,052	4,533	4,533	2,566	2,566	2,566	2,566	2,672	2,710	2,767	2,809	4,533	4,533
375	2,800	2,800	2,800	2,800	2,922	2,966	3,044	3,246	4,829	4,829	2,727	2,727	2,727	2,727	2,841	2,881	2,942	2,987	4,829	4,829
400	2,966	2,966	2,966	2,966	3,095	3,143	3,225	3,441	5,125	5,125	2,888	2,888	2,888	2,888	3,009	3,052	3,117	3,164	5,125	5,125
425	3,129	3,129	3,129	3,129	3,267	3,318	3,406	3,636	5,433	5,433	3,046	3,046	3,046	3,046	3,175	3,221	3,290	3,341	5,433	5,433
450	3,291	3,291	3,291	3,291	3,439	3,493	3,586	3,832	5,750	5,750	3,203	3,203	3,203	3,203	3,341	3,390	3,463	3,518	5,750	5,750
475	3,453	3,453	3,453	3,453	3,610	3,667	3,766	4,028	6,065	6,065	3,359	3,359	3,359	3,359	3,505	3,557	3,636	3,693	6,065	6,065
500	3,615	3,615	3,615	3,615	3,781	3,842	3,947	4,223	6,381	6,381	3,515	3,515	3,515	3,515	3,670	3,725	3,808	3,869	6,381	6,381
600	4,262	4,262	4,262	4,262	4,465	4,540	4,668	5,006	7,645	7,645	4,141	4,141	4,141	4,141	4,330	4,398	4,499	4,573	7,645	7,645
700	4,910	4,910	4,910	4,910	5,150	5,238	5,390	5,790	8,909	8,909	4,766	4,766	4,766	4,766	4,990	5,070	5,190	5,278	8,909	8,909
750	5,234	5,234	5,234	5,234	5,492	5,587	5,751	6,181	9,541	9,541	5,079	5,079	5,079	5,079	5,320	5,406	5,535	5,630	9,541	9,541
800	5,558	5,558	5,558	5,558	5,835	5,936	6,112	6,574	10,174	10,174	5,392	5,392	5,392	5,392	5,650	5,743	5,881	5,983	10,174	10,174
850	5,881	5,881	5,881	5,881	6,177	6,285	6,472	6,965	10,805	10,805	5,704	5,704	5,704	5,704	5,980	6,078	6,226	6,334	10,805	10,805
900	6,205	6,205	6,205	6,205	6,519	6,635	6,833	7,357	11,438	11,438	6,017	6,017	6,017	6,017	6,310	6,415	6,572	6,687	11,438	11,438
EACH ADD'L																				
100,000	531	531	531	531	555	564	579	620	936	936	516	516	516	516	539	547	559	568	936	936

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 309

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	804	804	804	804	890	921	976	1,119	2,235	2,235	752	752	752	752	833	861	904	936	2,235	2,235
40	906	906	906	906	1,000	1,035	1,095	1,252	2,481	2,481	849	849	849	849	937	969	1,016	1,051	2,481	2,481
50	1,007	1,007	1,007	1,007	1,110	1,148	1,214	1,385	2,726	2,726	945	945	945	945	1,042	1,076	1,128	1,165	2,726	2,726
60	1,108	1,108	1,108	1,108	1,219	1,260	1,331	1,517	2,967	2,967	1,041	1,041	1,041	1,041	1,145	1,182	1,238	1,279	2,967	2,967
70	1,209	1,209	1,209	1,209	1,329	1,373	1,450	1,650	3,212	3,212	1,137	1,137	1,137	1,137	1,249	1,289	1,349	1,394	3,212	3,212
75	1,260	1,260	1,260	1,260	1,384	1,430	1,509	1,716	3,333	3,333	1,185	1,185	1,185	1,185	1,301	1,343	1,405	1,451	3,333	3,333
80	1,311	1,311	1,311	1,311	1,440	1,487	1,569	1,783	3,457	3,457	1,234	1,234	1,234	1,234	1,354	1,397	1,461	1,509	3,457	3,457
85	1,361	1,361	1,361	1,361	1,494	1,543	1,627	1,849	3,577	3,577	1,281	1,281	1,281	1,281	1,405	1,450	1,516	1,565	3,577	3,577
90	1,411	1,411	1,411	1,411	1,549	1,599	1,686	1,915	3,698	3,698	1,329	1,329	1,329	1,329	1,457	1,503	1,572	1,622	3,698	3,698
95	1,463	1,463	1,463	1,463	1,604	1,656	1,746	1,982	3,822	3,822	1,378	1,378	1,378	1,378	1,510	1,557	1,628	1,680	3,822	3,822
100	1,513	1,513	1,513	1,513	1,659	1,712	1,805	2,048	3,943	3,943	1,426	1,426	1,426	1,426	1,562	1,610	1,683	1,737	3,943	3,943
105	1,564	1,564	1,564	1,564	1,714	1,769	1,864	2,114	4,064	4,064	1,474	1,474	1,474	1,474	1,614	1,664	1,739	1,794	4,064	4,064
110	1,614	1,614	1,614	1,614	1,768	1,825	1,923	2,180	4,185	4,185	1,522	1,522	1,522	1,522	1,666	1,717	1,794	1,851	4,185	4,185
115	1,659	1,659	1,659	1,659	1,816	1,873	1,972	2,234	4,274	4,274	1,564	1,564	1,564	1,564	1,711	1,763	1,842	1,899	4,274	4,274
120	1,702	1,702	1,702	1,702	1,862	1,920	2,021	2,287	4,361	4,361	1,606	1,606	1,606	1,606	1,755	1,808	1,888	1,947	4,361	4,361
125	1,746	1,746	1,746	1,746	1,909	1,968	2,071	2,341	4,449	4,449	1,649	1,649	1,649	1,649	1,801	1,855	1,936	1,995	4,449	4,449
130	1,791	1,791	1,791	1,791	1,956	2,016	2,121	2,395	4,537	4,537	1,692	1,692	1,692	1,692	1,846	1,901	1,983	2,044	4,537	4,537
140	1,886	1,886	1,886	1,886	2,057	2,119	2,228	2,513	4,736	4,736	1,783	1,783	1,783	1,783	1,943	2,000	2,085	2,148	4,736	4,736
150	1,981	1,981	1,981	1,981	2,159	2,224	2,337	2,633	4,941	4,941	1,875	1,875	1,875	1,875	2,041	2,100	2,189	2,254	4,941	4,941
160	2,098	2,098	2,098	2,098	2,284	2,353	2,471	2,783	5,211	5,211	1,986	1,986	1,986	1,986	2,160	2,222	2,316	2,384	5,211	5,211
170	2,211	2,211	2,211	2,211	2,407	2,479	2,603	2,929	5,473	5,473	2,094	2,094	2,094	2,094	2,277	2,342	2,440	2,511	5,473	5,473
175	2,254	2,254	2,254	2,254	2,452	2,525	2,650	2,980	5,557	5,557	2,135	2,135	2,135	2,135	2,320	2,386	2,485	2,558	5,557	5,557
180	2,296	2,296	2,296	2,296	2,496	2,570	2,697	3,031	5,637	5,637	2,175	2,175	2,175	2,175	2,363	2,429	2,530	2,603	5,637	5,637
190	2,381	2,381	2,381	2,381	2,587	2,662	2,792	3,134	5,805	5,805	2,258	2,258	2,258	2,258	2,450	2,518	2,621	2,696	5,805	5,805
200	2,481	2,481	2,481	2,481	2,692	2,769	2,903	3,254	5,993	5,993	2,355	2,355	2,355	2,355	2,551	2,622	2,727	2,804	5,993	5,993
220	2,689	2,689	2,689	2,689	2,911	2,992	3,132	3,501	6,378	6,378	2,557	2,557	2,557	2,557	2,763	2,837	2,948	3,029	6,378	6,378
240	2,906	2,906	2,906	2,906	3,141	3,227	3,376	3,768	6,824	6,824	2,765	2,765	2,765	2,765	2,985	3,063	3,180	3,267	6,824	6,824
250	3,014	3,014	3,014	3,014	3,257	3,345	3,499	3,902	7,049	7,049	2,869	2,869	2,869	2,869	3,095	3,176	3,297	3,386	7,049	7,049
275	3,267	3,267	3,267	3,267	3,526	3,621	3,786	4,218	7,592	7,592	3,111	3,111	3,111	3,111	3,353	3,440	3,569	3,664	7,592	7,592
300	3,471	3,471	3,471	3,471	3,750	3,852	4,028	4,493	8,117	8,117	3,303	3,303	3,303	3,303	3,564	3,657	3,796	3,898	8,117	8,117
325	3,686	3,686	3,686	3,686	3,987	4,097	4,288	4,789	8,702	8,702	3,505	3,505	3,505	3,505	3,786	3,886	4,037	4,147	8,702	8,702
350	3,937	3,937	3,937	3,937	4,260	4,378	4,583	5,121	9,320	9,320	3,743	3,743	3,743	3,743	4,044	4,152	4,314	4,432	9,320	9,320
375	4,188	4,188	4,188	4,188	4,533	4,659	4,878	5,453	9,940	9,940	3,981	3,981	3,981	3,981	4,303	4,418	4,590	4,717	9,940	9,940
400	4,438	4,438	4,438	4,438	4,805	4,940	5,172	5,784	10,557	10,557	4,218	4,218	4,218	4,218	4,560	4,683	4,866	5,001	10,557	10,557
425	4,692	4,692	4,692	4,692	5,084	5,228	5,476	6,129	11,222	11,222	4,457	4,457	4,457	4,457	4,823	4,953	5,149	5,293	11,222	11,222
450	4,949	4,949	4,949	4,949	5,367	5,520	5,785	6,482	11,917	11,917	4,698	4,698	4,698	4,698	5,088	5,228	5,437	5,590	11,917	11,917
475	5,205	5,205	5,205	5,205	5,649	5,812	6,093	6,833	12,607	12,607	4,938	4,938	4,938	4,938	5,353	5,501	5,723	5,886	12,607	12,607
500	5,461	5,461	5,461	5,461	5,931	6,104	6,402	7,186	13,301	13,301	5,179	5,179	5,179	5,179	5,618	5,775	6,010	6,182	13,301	13,301
600	6,486	6,486	6,486	6,486	7,061	7,272	7,637	8,595	16,074	16,074	6,141	6,141	6,141	6,141	6,678	6,870	7,157	7,368	16,074	16,074
700	7,511	7,511	7,511	7,511	8,191	8,441	8,871	10,005	18,846	18,846	7,103	7,103	7,103	7,103	7,738	7,965	8,305	8,554	18,846	18,846
750	8,024	8,024	8,024	8,024	8,757	9,026	9,489	10,710	20,234	20,234	7,585	7,585	7,585	7,585	8,269	8,513	8,879	9,148	20,234	20,234
800	8,538	8,538	8,538	8,538	9,323	9,610	10,108	11,416	21,622	21,622	8,066	8,066	8,066	8,066	8,799	9,061	9,453	9,741	21,622	21,622
850	9,049	9,049	9,049	9,049	9,887	10,194	10,724	12,120	23,006	23,006	8,547	8,547	8,547	8,547	9,328	9,608	10,026	10,333	23,006	23,006
900	9,563	9,563	9,563	9,563	10,453	10,779	11,342	12,826	24,395	24,395	9,029	9,029	9,029	9,029	9,859	10,156	10,601	10,927	24,395	24,395
EACH ADD'L																				
100,000	836	836	836	836	905	930	974	1,088	1,983	1,983	795	795	795	795	859	882	916	942	1,983	1,983

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 310

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	679	679	679	679	765	796	850	992	2,100	2,100	628	628	628	628	708	736	779	810	2,100	2,100
40	759	759	759	759	853	887	946	1,103	2,322	2,322	703	703	703	703	790	821	868	903	2,322	2,322
50	838	838	838	838	941	978	1,043	1,213	2,544	2,544	777	777	777	777	872	906	958	995	2,544	2,544
60	917	917	917	917	1,027	1,068	1,138	1,323	2,762	2,762	850	850	850	850	954	990	1,046	1,086	2,762	2,762
70	996	996	996	996	1,115	1,159	1,234	1,433	2,984	2,984	924	924	924	924	1,036	1,075	1,135	1,179	2,984	2,984
75	1,035	1,035	1,035	1,035	1,159	1,204	1,282	1,488	3,093	3,093	961	961	961	961	1,077	1,118	1,179	1,225	3,093	3,093
80	1,076	1,076	1,076	1,076	1,203	1,250	1,331	1,544	3,205	3,205	999	999	999	999	1,118	1,161	1,225	1,271	3,205	3,205
85	1,115	1,115	1,115	1,115	1,246	1,295	1,378	1,598	3,314	3,314	1,035	1,035	1,035	1,035	1,159	1,203	1,268	1,317	3,314	3,314
90	1,154	1,154	1,154	1,154	1,290	1,340	1,426	1,653	3,424	3,424	1,072	1,072	1,072	1,072	1,199	1,245	1,313	1,363	3,424	3,424
95	1,194	1,194	1,194	1,194	1,334	1,386	1,475	1,709	3,536	3,536	1,110	1,110	1,110	1,110	1,241	1,288	1,358	1,409	3,536	3,536
100	1,233	1,233	1,233	1,233	1,378	1,431	1,523	1,764	3,645	3,645	1,146	1,146	1,146	1,146	1,282	1,330	1,402	1,455	3,645	3,645
105	1,273	1,273	1,273	1,273	1,422	1,476	1,571	1,819	3,755	3,755	1,183	1,183	1,183	1,183	1,322	1,372	1,446	1,501	3,755	3,755
110	1,312	1,312	1,312	1,312	1,465	1,521	1,618	1,874	3,864	3,864	1,220	1,220	1,220	1,220	1,363	1,414	1,491	1,547	3,864	3,864
115	1,346	1,346	1,346	1,346	1,501	1,558	1,657	1,917	3,941	3,941	1,252	1,252	1,252	1,252	1,397	1,449	1,527	1,584	3,941	3,941
120	1,378	1,378	1,378	1,378	1,537	1,595	1,695	1,959	4,017	4,017	1,283	1,283	1,283	1,283	1,431	1,484	1,563	1,621	4,017	4,017
125	1,412	1,412	1,412	1,412	1,572	1,631	1,733	2,002	4,094	4,094	1,315	1,315	1,315	1,315	1,465	1,519	1,599	1,658	4,094	4,094
130	1,445	1,445	1,445	1,445	1,609	1,669	1,772	2,045	4,171	4,171	1,347	1,347	1,347	1,347	1,500	1,554	1,636	1,696	4,171	4,171
140	1,518	1,518	1,518	1,518	1,687	1,750	1,857	2,140	4,347	4,347	1,416	1,416	1,416	1,416	1,574	1,631	1,716	1,778	4,347	4,347
150	1,591	1,591	1,591	1,591	1,768	1,832	1,944	2,238	4,529	4,529	1,485	1,485	1,485	1,485	1,650	1,709	1,797	1,862	4,529	4,529
160	1,685	1,685	1,685	1,685	1,871	1,939	2,056	2,365	4,775	4,775	1,574	1,574	1,574	1,574	1,747	1,809	1,901	1,969	4,775	4,775
170	1,777	1,777	1,777	1,777	1,971	2,042	2,165	2,489	5,014	5,014	1,660	1,660	1,660	1,660	1,841	1,906	2,003	2,074	5,014	5,014
175	1,808	1,808	1,808	1,808	2,005	2,077	2,201	2,529	5,086	5,086	1,690	1,690	1,690	1,690	1,874	1,939	2,037	2,110	5,086	5,086
180	1,839	1,839	1,839	1,839	2,038	2,111	2,237	2,569	5,156	5,156	1,719	1,719	1,719	1,719	1,905	1,972	2,071	2,144	5,156	5,156
190	1,902	1,902	1,902	1,902	2,106	2,181	2,310	2,650	5,301	5,301	1,780	1,780	1,780	1,780	1,970	2,038	2,140	2,215	5,301	5,301
200	1,980	1,980	1,980	1,980	2,189	2,266	2,398	2,747	5,466	5,466	1,855	1,855	1,855	1,855	2,050	2,120	2,224	2,301	5,466	5,466
220	2,141	2,141	2,141	2,141	2,361	2,441	2,581	2,947	5,803	5,803	2,009	2,009	2,009	2,009	2,214	2,288	2,397	2,478	5,803	5,803
240	2,311	2,311	2,311	2,311	2,544	2,629	2,777	3,166	6,199	6,199	2,171	2,171	2,171	2,171	2,388	2,466	2,583	2,668	6,199	6,199
250	2,395	2,395	2,395	2,395	2,635	2,724	2,876	3,276	6,399	6,399	2,251	2,251	2,251	2,251	2,475	2,555	2,675	2,764	6,399	6,399
275	2,595	2,595	2,595	2,595	2,853	2,947	3,110	3,540	6,889	6,889	2,441	2,441	2,441	2,441	2,681	2,767	2,896	2,990	6,889	6,889
300	2,766	2,766	2,766	2,766	3,043	3,144	3,319	3,781	7,378	7,378	2,600	2,600	2,600	2,600	2,858	2,950	3,089	3,190	7,378	7,378
325	2,945	2,945	2,945	2,945	3,244	3,354	3,543	4,041	7,924	7,924	2,766	2,766	2,766	2,766	3,045	3,145	3,294	3,403	7,924	7,924
350	3,148	3,148	3,148	3,148	3,468	3,586	3,789	4,323	8,491	8,491	2,955	2,955	2,955	2,955	3,255	3,361	3,522	3,639	8,491	8,491
375	3,350	3,350	3,350	3,350	3,692	3,818	4,035	4,606	9,059	9,059	3,144	3,144	3,144	3,144	3,464	3,578	3,750	3,875	9,059	9,059
400	3,552	3,552	3,552	3,552	3,916	4,050	4,281	4,888	9,625	9,625	3,333	3,333	3,333	3,333	3,673	3,795	3,977	4,110	9,625	9,625
425	3,757	3,757	3,757	3,757	4,146	4,289	4,535	5,183	10,239	10,239	3,524	3,524	3,524	3,524	3,887	4,017	4,211	4,354	10,239	10,239
450	3,965	3,965	3,965	3,965	4,380	4,532	4,795	5,487	10,881	10,881	3,716	3,716	3,716	3,716	4,104	4,242	4,449	4,602	10,881	10,881
475	4,172	4,172	4,172	4,172	4,613	4,775	5,054	5,789	11,520	11,520	3,908	3,908	3,908	3,908	4,319	4,466	4,687	4,848	11,520	11,520
500	4,380	4,380	4,380	4,380	4,847	5,018	5,314	6,092	12,161	12,161	4,100	4,100	4,100	4,100	4,535	4,691	4,925	5,096	12,161	12,161
600	5,210	5,210	5,210	5,210	5,781	5,991	6,352	7,304	14,726	14,726	4,868	4,868	4,868	4,868	5,401	5,591	5,876	6,086	14,726	14,726
700	6,041	6,041	6,041	6,041	6,716	6,963	7,391	8,516	17,291	17,291	5,636	5,636	5,636	5,636	6,266	6,491	6,828	7,076	17,291	17,291
750	6,456	6,456	6,456	6,456	7,183	7,450	7,910	9,122	18,575	18,575	6,020	6,020	6,020	6,020	6,699	6,941	7,304	7,571	18,575	18,575
800	6,872	6,872	6,872	6,872	7,651	7,937	8,430	9,729	19,859	19,859	6,404	6,404	6,404	6,404	7,132	7,391	7,781	8,067	19,859	19,859
850	7,286	7,286	7,286	7,286	8,118	8,422	8,949	10,334	21,139	21,139	6,788	6,788	6,788	6,788	7,564	7,841	8,256	8,561	21,139	21,139
900	7,702	7,702	7,702	7,702	8,585	8,909	9,469	10,941	22,423	22,423	7,172	7,172	7,172	7,172	7,997	8,291	8,733	9,057	22,423	22,423
EACH ADD'L																				
100,000	643	643	643	643	711	736	779	893	1,781	1,781	602	602	602	602	665	688	722	747	1,781	1,781

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 311

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	623	623	623	623	668	685	713	788	1,373	1,373	596	596	596	596	638	653	676	692	1,373	1,373
40	697	697	697	697	746	764	796	878	1,522	1,522	667	667	667	667	713	730	754	773	1,522	1,522
50	770	770	770	770	824	844	878	968	1,670	1,670	737	737	737	737	788	806	833	853	1,670	1,670
60	842	842	842	842	901	922	959	1,057	1,816	1,816	807	807	807	807	862	881	911	932	1,816	1,816
70	916	916	916	916	979	1,002	1,041	1,146	1,965	1,965	878	878	878	878	937	958	989	1,012	1,965	1,965
75	952	952	952	952	1,017	1,041	1,082	1,191	2,038	2,038	913	913	913	913	974	996	1,028	1,052	2,038	2,038
80	989	989	989	989	1,057	1,081	1,124	1,236	2,113	2,113	949	949	949	949	1,012	1,034	1,068	1,093	2,113	2,113
85	1,025	1,025	1,025	1,025	1,095	1,120	1,165	1,281	2,186	2,186	983	983	983	983	1,048	1,072	1,107	1,132	2,186	2,186
90	1,062	1,062	1,062	1,062	1,134	1,160	1,205	1,325	2,260	2,260	1,019	1,019	1,019	1,019	1,086	1,110	1,146	1,172	2,260	2,260
95	1,099	1,099	1,099	1,099	1,173	1,200	1,247	1,370	2,335	2,335	1,054	1,054	1,054	1,054	1,123	1,148	1,185	1,212	2,335	2,335
100	1,135	1,135	1,135	1,135	1,211	1,239	1,288	1,415	2,408	2,408	1,089	1,089	1,089	1,089	1,160	1,186	1,224	1,252	2,408	2,408
105	1,171	1,171	1,171	1,171	1,250	1,279	1,329	1,460	2,481	2,481	1,124	1,124	1,124	1,124	1,198	1,224	1,263	1,292	2,481	2,481
110	1,208	1,208	1,208	1,208	1,289	1,318	1,370	1,504	2,555	2,555	1,159	1,159	1,159	1,159	1,235	1,262	1,302	1,332	2,555	2,555
115	1,241	1,241	1,241	1,241	1,323	1,353	1,405	1,542	2,610	2,610	1,191	1,191	1,191	1,191	1,268	1,295	1,337	1,367	2,610	2,610
120	1,272	1,272	1,272	1,272	1,356	1,387	1,440	1,579	2,665	2,665	1,222	1,222	1,222	1,222	1,300	1,328	1,370	1,401	2,665	2,665
125	1,305	1,305	1,305	1,305	1,390	1,421	1,475	1,617	2,721	2,721	1,254	1,254	1,254	1,254	1,333	1,362	1,404	1,435	2,721	2,721
130	1,338	1,338	1,338	1,338	1,424	1,456	1,511	1,654	2,776	2,776	1,286	1,286	1,286	1,286	1,367	1,395	1,439	1,470	2,776	2,776
140	1,409	1,409	1,409	1,409	1,498	1,531	1,588	1,737	2,902	2,902	1,355	1,355	1,355	1,355	1,438	1,468	1,513	1,546	2,902	2,902
150	1,480	1,480	1,480	1,480	1,573	1,607	1,666	1,821	3,031	3,031	1,424	1,424	1,424	1,424	1,511	1,542	1,589	1,623	3,031	3,031
160	1,573	1,573	1,573	1,573	1,671	1,707	1,769	1,932	3,204	3,204	1,514	1,514	1,514	1,514	1,606	1,638	1,687	1,723	3,204	3,204
170	1,663	1,663	1,663	1,663	1,765	1,803	1,868	2,039	3,371	3,371	1,601	1,601	1,601	1,601	1,697	1,731	1,782	1,820	3,371	3,371
175	1,692	1,692	1,692	1,692	1,796	1,834	1,900	2,073	3,422	3,422	1,630	1,630	1,630	1,630	1,727	1,761	1,813	1,851	3,422	3,422
180	1,721	1,721	1,721	1,721	1,826	1,865	1,931	2,106	3,472	3,472	1,658	1,658	1,658	1,658	1,756	1,791	1,844	1,882	3,472	3,472
190	1,781	1,781	1,781	1,781	1,889	1,929	1,997	2,176	3,575	3,575	1,717	1,717	1,717	1,717	1,817	1,853	1,907	1,946	3,575	3,575
200	1,864	1,864	1,864	1,864	1,975	2,015	2,085	2,269	3,704	3,704	1,798	1,798	1,798	1,798	1,901	1,938	1,993	2,034	3,704	3,704
220	2,036	2,036	2,036	2,036	2,152	2,194	2,267	2,461	3,968	3,968	1,966	1,966	1,966	1,966	2,074	2,113	2,171	2,213	3,968	3,968
240	2,209	2,209	2,209	2,209	2,332	2,377	2,455	2,661	4,261	4,261	2,135	2,135	2,135	2,135	2,250	2,291	2,353	2,398	4,261	4,261
250	2,296	2,296	2,296	2,296	2,422	2,469	2,549	2,760	4,409	4,409	2,220	2,220	2,220	2,220	2,338	2,380	2,444	2,490	4,409	4,409
275	2,500	2,500	2,500	2,500	2,636	2,686	2,772	2,999	4,766	4,766	2,419	2,419	2,419	2,419	2,545	2,591	2,659	2,709	4,766	4,766
300	2,669	2,669	2,669	2,669	2,815	2,869	2,961	3,205	5,103	5,103	2,582	2,582	2,582	2,582	2,718	2,767	2,840	2,893	5,103	5,103
325	2,838	2,838	2,838	2,838	2,996	3,054	3,154	3,417	5,466	5,466	2,744	2,744	2,744	2,744	2,891	2,944	3,022	3,080	5,466	5,466
350	3,031	3,031	3,031	3,031	3,200	3,262	3,369	3,651	5,850	5,850	2,929	2,929	2,929	2,929	3,087	3,143	3,228	3,290	5,850	5,850
375	3,223	3,223	3,223	3,223	3,403	3,470	3,584	3,886	6,236	6,236	3,114	3,114	3,114	3,114	3,283	3,343	3,434	3,500	6,236	6,236
400	3,414	3,414	3,414	3,414	3,607	3,677	3,799	4,120	6,620	6,620	3,299	3,299	3,299	3,299	3,479	3,543	3,639	3,709	6,620	6,620
425	3,606	3,606	3,606	3,606	3,811	3,886	4,016	4,358	7,026	7,026	3,483	3,483	3,483	3,483	3,674	3,743	3,845	3,920	7,026	7,026
450	3,797	3,797	3,797	3,797	4,016	4,096	4,235	4,600	7,446	7,446	3,665	3,665	3,665	3,665	3,870	3,943	4,052	4,133	7,446	7,446
475	3,987	3,987	3,987	3,987	4,220	4,305	4,452	4,840	7,865	7,865	3,848	3,848	3,848	3,848	4,065	4,142	4,259	4,344	7,865	7,865
500	4,178	4,178	4,178	4,178	4,424	4,514	4,670	5,081	8,284	8,284	4,030	4,030	4,030	4,030	4,260	4,342	4,465	4,555	8,284	8,284
600	4,941	4,941	4,941	4,941	5,242	5,353	5,543	6,046	9,963	9,963	4,760	4,760	4,760	4,760	5,041	5,142	5,292	5,403	9,963	9,963
700	5,704	5,704	5,704	5,704	6,060	6,190	6,416	7,010	11,641	11,641	5,490	5,490	5,490	5,490	5,822	5,941	6,119	6,250	11,641	11,641
750	6,085	6,085	6,085	6,085	6,469	6,610	6,853	7,492	12,481	12,481	5,855	5,855	5,855	5,855	6,213	6,341	6,533	6,674	12,481	12,481
800	6,467	6,467	6,467	6,467	6,878	7,029	7,290	7,975	13,321	13,321	6,220	6,220	6,220	6,220	6,604	6,741	6,947	7,098	13,321	13,321
850	6,848	6,848	6,848	6,848	7,287	7,448	7,725	8,456	14,159	14,159	6,585	6,585	6,585	6,585	6,994	7,140	7,360	7,521	14,159	14,159
900	7,230	7,230	7,230	7,230	7,696	7,867	8,162	8,939	14,999	14,999	6,950	6,950	6,950	6,950	7,385	7,541	7,774	7,945	14,999	14,999
EACH ADD'L																				
100,000	588	588	588	588	624	637	660	720	1,189	1,189	566	566	566	566	600	612	630	643	1,189	1,189

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 312

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	484	484	484	484	525	539	565	631	1,153	1,153	460	460	460	460	498	511	531	546	1,153	1,153
40	537	537	537	537	581	597	625	699	1,272	1,272	511	511	511	511	552	567	589	605	1,272	1,272
50	590	590	590	590	638	655	686	766	1,392	1,392	561	561	561	561	606	622	646	663	1,392	1,392
60	642	642	642	642	694	713	746	833	1,509	1,509	610	610	610	610	659	676	702	722	1,509	1,509
70	694	694	694	694	750	771	806	900	1,629	1,629	660	660	660	660	713	731	760	780	1,629	1,629
75	720	720	720	720	778	800	836	933	1,688	1,688	685	685	685	685	740	759	788	809	1,688	1,688
80	747	747	747	747	807	829	867	967	1,748	1,748	711	711	711	711	767	787	817	839	1,748	1,748
85	773	773	773	773	835	858	897	1,000	1,807	1,807	735	735	735	735	793	814	845	868	1,807	1,807
90	799	799	799	799	863	886	927	1,034	1,866	1,866	760	760	760	760	820	842	874	897	1,866	1,866
95	825	825	825	825	891	916	957	1,068	1,927	1,927	786	786	786	786	847	869	902	927	1,927	1,927
100	851	851	851	851	919	944	987	1,101	1,986	1,986	810	810	810	810	874	897	931	956	1,986	1,986
105	877	877	877	877	947	973	1,017	1,134	2,045	2,045	835	835	835	835	901	924	959	985	2,045	2,045
110	904	904	904	904	976	1,002	1,048	1,168	2,104	2,104	860	860	860	860	928	952	988	1,014	2,104	2,104
115	926	926	926	926	1,000	1,026	1,073	1,195	2,147	2,147	882	882	882	882	951	975	1,012	1,039	2,147	2,147
120	948	948	948	948	1,023	1,050	1,097	1,221	2,189	2,189	904	904	904	904	973	998	1,035	1,063	2,189	2,189
125	971	971	971	971	1,047	1,075	1,122	1,249	2,232	2,232	926	926	926	926	996	1,022	1,059	1,087	2,232	2,232
130	994	994	994	994	1,071	1,099	1,148	1,276	2,276	2,276	948	948	948	948	1,020	1,045	1,084	1,112	2,276	2,276
140	1,044	1,044	1,044	1,044	1,124	1,153	1,204	1,337	2,375	2,375	996	996	996	996	1,071	1,097	1,137	1,166	2,375	2,375
150	1,095	1,095	1,095	1,095	1,178	1,209	1,261	1,399	2,477	2,477	1,046	1,046	1,046	1,046	1,123	1,151	1,192	1,222	2,477	2,477
160	1,165	1,165	1,165	1,165	1,252	1,284	1,340	1,485	2,618	2,618	1,113	1,113	1,113	1,113	1,194	1,223	1,267	1,299	2,618	2,618
170	1,232	1,232	1,232	1,232	1,324	1,357	1,415	1,567	2,755	2,755	1,178	1,178	1,178	1,178	1,263	1,293	1,339	1,372	2,755	2,755
175	1,252	1,252	1,252	1,252	1,345	1,379	1,437	1,591	2,794	2,794	1,197	1,197	1,197	1,197	1,283	1,314	1,360	1,394	2,794	2,794
180	1,272	1,272	1,272	1,272	1,365	1,399	1,459	1,615	2,831	2,831	1,215	1,215	1,215	1,215	1,303	1,334	1,381	1,415	2,831	2,831
190	1,313	1,313	1,313	1,313	1,409	1,444	1,504	1,664	2,911	2,911	1,255	1,255	1,255	1,255	1,345	1,377	1,425	1,460	2,911	2,911
200	1,374	1,374	1,374	1,374	1,472	1,508	1,570	1,734	3,013	3,013	1,315	1,315	1,315	1,315	1,407	1,439	1,488	1,525	3,013	3,013
220	1,499	1,499	1,499	1,499	1,602	1,640	1,706	1,878	3,221	3,221	1,437	1,437	1,437	1,437	1,534	1,568	1,620	1,657	3,221	3,221
240	1,626	1,626	1,626	1,626	1,736	1,776	1,846	2,029	3,455	3,455	1,561	1,561	1,561	1,561	1,663	1,700	1,754	1,795	3,455	3,455
250	1,690	1,690	1,690	1,690	1,803	1,844	1,916	2,104	3,573	3,573	1,622	1,622	1,622	1,622	1,727	1,765	1,822	1,863	3,573	3,573
275	1,842	1,842	1,842	1,842	1,963	2,008	2,084	2,286	3,861	3,861	1,769	1,769	1,769	1,769	1,882	1,923	1,983	2,028	3,861	3,861
300	1,974	1,974	1,974	1,974	2,104	2,152	2,234	2,451	4,143	4,143	1,896	1,896	1,896	1,896	2,017	2,061	2,126	2,173	4,143	4,143
325	2,104	2,104	2,104	2,104	2,245	2,296	2,385	2,619	4,446	4,446	2,020	2,020	2,020	2,020	2,151	2,198	2,268	2,320	4,446	4,446
350	2,248	2,248	2,248	2,248	2,398	2,454	2,549	2,800	4,760	4,760	2,157	2,157	2,157	2,157	2,298	2,348	2,424	2,479	4,760	4,760
375	2,391	2,391	2,391	2,391	2,552	2,611	2,713	2,982	5,076	5,076	2,294	2,294	2,294	2,294	2,445	2,498	2,579	2,638	5,076	5,076
400	2,534	2,534	2,534	2,534	2,705	2,768	2,877	3,162	5,390	5,390	2,431	2,431	2,431	2,431	2,591	2,648	2,734	2,797	5,390	5,390
425	2,677	2,677	2,677	2,677	2,859	2,926	3,042	3,347	5,724	5,724	2,567	2,567	2,567	2,567	2,738	2,798	2,890	2,957	5,724	5,724
450	2,819	2,819	2,819	2,819	3,014	3,085	3,209	3,534	6,071	6,071	2,702	2,702	2,702	2,702	2,884	2,949	3,046	3,118	6,071	6,071
475	2,961	2,961	2,961	2,961	3,168	3,244	3,375	3,721	6,416	6,416	2,836	2,836	2,836	2,836	3,030	3,099	3,202	3,278	6,416	6,416
500	3,102	3,102	3,102	3,102	3,322	3,403	3,542	3,908	6,762	6,762	2,971	2,971	2,971	2,971	3,176	3,249	3,359	3,439	6,762	6,762
600	3,671	3,671	3,671	3,671	3,939	4,038	4,208	4,655	8,146	8,146	3,510	3,510	3,510	3,510	3,760	3,850	3,984	4,083	8,146	8,146
700	4,239	4,239	4,239	4,239	4,557	4,673	4,874	5,403	9,530	9,530	4,049	4,049	4,049	4,049	4,345	4,451	4,609	4,726	9,530	9,530
750	4,523	4,523	4,523	4,523	4,865	4,991	5,207	5,777	10,222	10,222	4,318	4,318	4,318	4,318	4,637	4,751	4,922	5,048	10,222	10,222
800	4,808	4,808	4,808	4,808	5,174	5,309	5,541	6,151	10,915	10,915	4,588	4,588	4,588	4,588	4,930	5,052	5,235	5,370	10,915	10,915
850	5,092	5,092	5,092	5,092	5,482	5,626	5,873	6,525	11,606	11,606	4,857	4,857	4,857	4,857	5,222	5,352	5,548	5,691	11,606	11,606
900	5,376	5,376	5,376	5,376	5,791	5,944	6,207	6,899	12,299	12,299	5,127	5,127	5,127	5,127	5,514	5,653	5,861	6,013	12,299	12,299
EACH ADD'L																				
100,000	412	412	412	412	444	456	477	530	948	948	393	393	393	393	423	434	450	462	948	948

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 313

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	731	731	731	731	845	886	959	1,148	2,627	2,627	663	663	663	663	769	807	864	905	2,627	2,627
40	810	810	810	810	935	981	1,060	1,269	2,896	2,896	735	735	735	735	852	893	956	1,002	2,896	2,896
50	889	889	889	889	1,025	1,075	1,162	1,389	3,165	3,165	807	807	807	807	934	980	1,048	1,098	3,165	3,165
60	966	966	966	966	1,114	1,168	1,262	1,508	3,430	3,430	878	878	878	878	1,016	1,065	1,139	1,193	3,430	3,430
70	1,045	1,045	1,045	1,045	1,204	1,263	1,363	1,629	3,698	3,698	950	950	950	950	1,098	1,151	1,231	1,289	3,698	3,698
75	1,084	1,084	1,084	1,084	1,249	1,309	1,414	1,688	3,831	3,831	985	985	985	985	1,139	1,194	1,276	1,337	3,831	3,831
80	1,124	1,124	1,124	1,124	1,295	1,357	1,465	1,750	3,967	3,967	1,022	1,022	1,022	1,022	1,181	1,238	1,323	1,386	3,967	3,967
85	1,163	1,163	1,163	1,163	1,339	1,404	1,515	1,809	4,099	4,099	1,057	1,057	1,057	1,057	1,222	1,280	1,368	1,433	4,099	4,099
90	1,202	1,202	1,202	1,202	1,384	1,450	1,565	1,868	4,232	4,232	1,093	1,093	1,093	1,093	1,262	1,323	1,414	1,481	4,232	4,232
95	1,242	1,242	1,242	1,242	1,429	1,498	1,617	1,929	4,368	4,368	1,129	1,129	1,129	1,129	1,304	1,367	1,460	1,529	4,368	4,368
100	1,281	1,281	1,281	1,281	1,474	1,545	1,667	1,989	4,500	4,500	1,165	1,165	1,165	1,165	1,345	1,409	1,506	1,577	4,500	4,500
105	1,320	1,320	1,320	1,320	1,518	1,591	1,717	2,048	4,633	4,633	1,200	1,200	1,200	1,200	1,386	1,452	1,552	1,624	4,633	4,633
110	1,359	1,359	1,359	1,359	1,563	1,638	1,767	2,108	4,765	4,765	1,236	1,236	1,236	1,236	1,427	1,495	1,597	1,672	4,765	4,765
115	1,390	1,390	1,390	1,390	1,598	1,674	1,805	2,152	4,854	4,854	1,265	1,265	1,265	1,265	1,459	1,528	1,632	1,708	4,854	4,854
120	1,420	1,420	1,420	1,420	1,632	1,709	1,843	2,195	4,943	4,943	1,293	1,293	1,293	1,293	1,491	1,561	1,667	1,744	4,943	4,943
125	1,451	1,451	1,451	1,451	1,666	1,745	1,881	2,239	5,032	5,032	1,322	1,322	1,322	1,322	1,523	1,595	1,702	1,781	5,032	5,032
130	1,483	1,483	1,483	1,483	1,701	1,781	1,919	2,283	5,121	5,121	1,352	1,352	1,352	1,352	1,555	1,628	1,737	1,817	5,121	5,121
140	1,552	1,552	1,552	1,552	1,779	1,862	2,005	2,383	5,329	5,329	1,416	1,416	1,416	1,416	1,627	1,703	1,816	1,899	5,329	5,329
150	1,623	1,623	1,623	1,623	1,858	1,945	2,094	2,486	5,545	5,545	1,482	1,482	1,482	1,482	1,701	1,780	1,898	1,984	5,545	5,545
160	1,718	1,718	1,718	1,718	1,966	2,057	2,213	2,626	5,843	5,843	1,570	1,570	1,570	1,570	1,801	1,883	2,007	2,098	5,843	5,843
170	1,811	1,811	1,811	1,811	2,070	2,165	2,329	2,761	6,132	6,132	1,655	1,655	1,655	1,655	1,897	1,984	2,113	2,208	6,132	6,132
175	1,840	1,840	1,840	1,840	2,102	2,198	2,365	2,802	6,215	6,215	1,682	1,682	1,682	1,682	1,927	2,015	2,146	2,242	6,215	6,215
180	1,868	1,868	1,868	1,868	2,133	2,231	2,399	2,842	6,295	6,295	1,708	1,708	1,708	1,708	1,956	2,045	2,178	2,275	6,295	6,295
190	1,926	1,926	1,926	1,926	2,199	2,298	2,471	2,924	6,463	6,463	1,763	1,763	1,763	1,763	2,017	2,108	2,244	2,344	6,463	6,463
200	2,001	2,001	2,001	2,001	2,280	2,382	2,559	3,024	6,654	6,654	1,833	1,833	1,833	1,833	2,094	2,187	2,327	2,429	6,654	6,654
220	2,154	2,154	2,154	2,154	2,447	2,555	2,741	3,229	7,042	7,042	1,978	1,978	1,978	1,978	2,252	2,350	2,496	2,604	7,042	7,042
240	2,318	2,318	2,318	2,318	2,630	2,744	2,941	3,460	7,509	7,509	2,132	2,132	2,132	2,132	2,422	2,526	2,682	2,796	7,509	7,509
250	2,401	2,401	2,401	2,401	2,722	2,839	3,042	3,577	7,746	7,746	2,208	2,208	2,208	2,208	2,508	2,615	2,775	2,893	7,746	7,746
275	2,599	2,599	2,599	2,599	2,943	3,069	3,287	3,860	8,330	8,330	2,393	2,393	2,393	2,393	2,714	2,828	3,000	3,126	8,330	8,330
300	2,779	2,779	2,779	2,779	3,149	3,284	3,518	4,134	8,936	8,936	2,558	2,558	2,558	2,558	2,903	3,026	3,210	3,346	8,936	8,936
325	2,970	2,970	2,970	2,970	3,369	3,515	3,768	4,433	9,616	9,616	2,731	2,731	2,731	2,731	3,103	3,236	3,436	3,582	9,616	9,616
350	3,177	3,177	3,177	3,177	3,605	3,762	4,033	4,746	10,309	10,309	2,920	2,920	2,920	2,920	3,320	3,462	3,676	3,833	10,309	10,309
375	3,384	3,384	3,384	3,384	3,841	4,009	4,298	5,060	11,005	11,005	3,109	3,109	3,109	3,109	3,536	3,689	3,917	4,085	11,005	11,005
400	3,590	3,590	3,590	3,590	4,076	4,255	4,563	5,373	11,697	11,697	3,298	3,298	3,298	3,298	3,752	3,914	4,157	4,336	11,697	11,697
425	3,802	3,802	3,802	3,802	4,321	4,511	4,840	5,705	12,454	12,454	3,491	3,491	3,491	3,491	3,975	4,148	4,408	4,598	12,454	12,454
450	4,018	4,018	4,018	4,018	4,572	4,775	5,126	6,049	13,249	13,249	3,686	3,686	3,686	3,686	4,203	4,387	4,664	4,867	13,249	13,249
475	4,233	4,233	4,233	4,233	4,821	5,037	5,410	6,391	14,041	14,041	3,880	3,880	3,880	3,880	4,429	4,625	4,919	5,135	14,041	14,041
500	4,449	4,449	4,449	4,449	5,072	5,300	5,695	6,734	14,836	14,836	4,075	4,075	4,075	4,075	4,656	4,864	5,176	5,404	14,836	14,836
600	5,311	5,311	5,311	5,311	6,073	6,353	6,835	8,106	18,013	18,013	4,854	4,854	4,854	4,854	5,565	5,819	6,200	6,480	18,013	18,013
700	6,173	6,173	6,173	6,173	7,074	7,405	7,975	9,477	21,191	21,191	5,633	5,633	5,633	5,633	6,474	6,774	7,225	7,555	21,191	21,191
750	6,605	6,605	6,605	6,605	7,576	7,931	8,546	10,164	22,782	22,782	6,023	6,023	6,023	6,023	6,928	7,252	7,737	8,093	22,782	22,782
800	7,037	7,037	7,037	7,037	8,077	8,458	9,117	10,851	24,372	24,372	6,413	6,413	6,413	6,413	7,383	7,730	8,250	8,632	24,372	24,372
850	7,467	7,467	7,467	7,467	8,577	8,984	9,686	11,535	25,959	25,959	6,802	6,802	6,802	6,802	7,837	8,207	8,762	9,168	25,959	25,959
900	7,899	7,899	7,899	7,899	9,078	9,510	10,257	12,222	27,550	27,550	7,192	7,192	7,192	7,192	8,292	8,685	9,275	9,707	27,550	27,550
EACH ADD'L																				
100,000	627	627	627	627	718	752	810	962	2,147	2,147	573	573	573	573	658	688	734	767	2,147	2,147

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 314

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	527	527	527	527	557	568	588	638	1,030	1,030	509	509	509	509	537	547	562	573	1,030	1,030
40	592	592	592	592	626	638	659	714	1,146	1,146	573	573	573	573	604	615	631	643	1,146	1,146
50	658	658	658	658	694	707	730	790	1,261	1,261	636	636	636	636	670	682	700	713	1,261	1,261
60	722	722	722	722	761	775	800	866	1,375	1,375	698	698	698	698	735	748	768	782	1,375	1,375
70	787	787	787	787	829	845	871	942	1,490	1,490	762	762	762	762	801	815	836	852	1,490	1,490
75	819	819	819	819	863	879	907	980	1,548	1,548	793	793	793	793	834	848	870	886	1,548	1,548
80	852	852	852	852	897	914	943	1,018	1,606	1,606	825	825	825	825	867	882	905	921	1,606	1,606
85	884	884	884	884	931	948	978	1,055	1,663	1,663	856	856	856	856	900	915	939	956	1,663	1,663
90	916	916	916	916	965	982	1,013	1,093	1,720	1,720	888	888	888	888	933	949	973	990	1,720	1,720
95	949	949	949	949	999	1,017	1,049	1,132	1,778	1,778	919	919	919	919	966	982	1,007	1,025	1,778	1,778
100	982	982	982	982	1,033	1,052	1,084	1,169	1,835	1,835	951	951	951	951	999	1,016	1,041	1,060	1,835	1,835
105	1,014	1,014	1,014	1,014	1,067	1,086	1,119	1,207	1,893	1,893	982	982	982	982	1,032	1,049	1,075	1,095	1,893	1,893
110	1,046	1,046	1,046	1,046	1,101	1,120	1,155	1,245	1,950	1,950	1,014	1,014	1,014	1,014	1,064	1,082	1,110	1,129	1,950	1,950
115	1,076	1,076	1,076	1,076	1,131	1,151	1,186	1,278	1,995	1,995	1,043	1,043	1,043	1,043	1,094	1,113	1,140	1,161	1,995	1,995
120	1,105	1,105	1,105	1,105	1,161	1,182	1,217	1,311	2,039	2,039	1,071	1,071	1,071	1,071	1,124	1,142	1,170	1,191	2,039	2,039
125	1,135	1,135	1,135	1,135	1,192	1,213	1,249	1,344	2,084	2,084	1,101	1,101	1,101	1,101	1,154	1,173	1,201	1,222	2,084	2,084
130	1,165	1,165	1,165	1,165	1,222	1,244	1,280	1,377	2,129	2,129	1,130	1,130	1,130	1,130	1,184	1,203	1,232	1,253	2,129	2,129
140	1,228	1,228	1,228	1,228	1,288	1,310	1,348	1,448	2,229	2,229	1,192	1,192	1,192	1,192	1,248	1,268	1,298	1,320	2,229	2,229
150	1,292	1,292	1,292	1,292	1,354	1,377	1,416	1,520	2,332	2,332	1,254	1,254	1,254	1,254	1,312	1,333	1,364	1,387	2,332	2,332
160	1,371	1,371	1,371	1,371	1,437	1,461	1,502	1,612	2,465	2,465	1,332	1,332	1,332	1,332	1,393	1,415	1,448	1,472	2,465	2,465
170	1,448	1,448	1,448	1,448	1,517	1,542	1,586	1,700	2,594	2,594	1,407	1,407	1,407	1,407	1,471	1,494	1,529	1,554	2,594	2,594
175	1,476	1,476	1,476	1,476	1,546	1,571	1,616	1,732	2,637	2,637	1,435	1,435	1,435	1,435	1,500	1,523	1,558	1,583	2,637	2,637
180	1,504	1,504	1,504	1,504	1,575	1,600	1,645	1,762	2,678	2,678	1,462	1,462	1,462	1,462	1,528	1,551	1,586	1,612	2,678	2,678
190	1,561	1,561	1,561	1,561	1,633	1,659	1,705	1,825	2,764	2,764	1,517	1,517	1,517	1,517	1,585	1,609	1,645	1,671	2,764	2,764
200	1,632	1,632	1,632	1,632	1,706	1,733	1,780	1,904	2,866	2,866	1,588	1,588	1,588	1,588	1,657	1,682	1,719	1,746	2,866	2,866
220	1,780	1,780	1,780	1,780	1,858	1,887	1,936	2,066	3,077	3,077	1,734	1,734	1,734	1,734	1,806	1,832	1,871	1,900	3,077	3,077
240	1,930	1,930	1,930	1,930	2,013	2,043	2,096	2,233	3,307	3,307	1,881	1,881	1,881	1,881	1,958	1,985	2,027	2,057	3,307	3,307
250	2,005	2,005	2,005	2,005	2,090	2,121	2,175	2,317	3,422	3,422	1,954	1,954	1,954	1,954	2,033	2,062	2,104	2,135	3,422	3,422
275	2,179	2,179	2,179	2,179	2,270	2,303	2,361	2,513	3,699	3,699	2,124	2,124	2,124	2,124	2,209	2,240	2,285	2,319	3,699	3,699
300	2,317	2,317	2,317	2,317	2,415	2,451	2,513	2,676	3,950	3,950	2,258	2,258	2,258	2,258	2,350	2,382	2,431	2,467	3,950	3,950
325	2,458	2,458	2,458	2,458	2,563	2,602	2,669	2,845	4,220	4,220	2,394	2,394	2,394	2,394	2,493	2,528	2,581	2,620	4,220	4,220
350	2,623	2,623	2,623	2,623	2,737	2,778	2,850	3,039	4,514	4,514	2,555	2,555	2,555	2,555	2,661	2,699	2,756	2,797	4,514	4,514
375	2,788	2,788	2,788	2,788	2,910	2,954	3,031	3,233	4,809	4,809	2,716	2,716	2,716	2,716	2,829	2,869	2,930	2,974	4,809	4,809
400	2,953	2,953	2,953	2,953	3,082	3,130	3,211	3,426	5,103	5,103	2,876	2,876	2,876	2,876	2,996	3,039	3,104	3,151	5,103	5,103
425	3,116	3,116	3,116	3,116	3,254	3,304	3,391	3,621	5,410	5,410	3,034	3,034	3,034	3,034	3,162	3,208	3,277	3,327	5,410	5,410
450	3,278	3,278	3,278	3,278	3,425	3,478	3,571	3,816	5,726	5,726	3,190	3,190	3,190	3,190	3,327	3,376	3,449	3,503	5,726	5,726
475	3,439	3,439	3,439	3,439	3,595	3,652	3,751	4,011	6,039	6,039	3,345	3,345	3,345	3,345	3,491	3,543	3,621	3,678	6,039	6,039
500	3,600	3,600	3,600	3,600	3,765	3,826	3,930	4,206	6,354	6,354	3,500	3,500	3,500	3,500	3,655	3,710	3,792	3,853	6,354	6,354
600	4,245	4,245	4,245	4,245	4,447	4,521	4,649	4,986	7,613	7,613	4,123	4,123	4,123	4,123	4,312	4,379	4,480	4,554	7,613	7,613
700	4,889	4,889	4,889	4,889	5,128	5,216	5,367	5,765	8,872	8,872	4,746	4,746	4,746	4,746	4,969	5,049	5,168	5,256	8,872	8,872
750	5,212	5,212	5,212	5,212	5,469	5,564	5,727	6,156	9,502	9,502	5,058	5,058	5,058	5,058	5,298	5,384	5,512	5,607	9,502	9,502
800	5,535	5,535	5,535	5,535	5,811	5,912	6,086	6,546	10,132	10,132	5,369	5,369	5,369	5,369	5,627	5,719	5,857	5,958	10,132	10,132
850	5,857	5,857	5,857	5,857	6,151	6,259	6,445	6,936	10,760	10,760	5,680	5,680	5,680	5,680	5,955	6,053	6,200	6,308	10,760	10,760
900	6,180	6,180	6,180	6,180	6,492	6,607	6,805	7,326	11,390	11,390	5,992	5,992	5,992	5,992	6,284	6,388	6,544	6,659	11,390	11,390
EACH ADD'L																				
100,000	529	529	529	529	553	562	577	617	932	932	514	514	514	514	537	545	557	566	932	932

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 315

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	475	475	475	475	498	507	522	561	868	868	461	461	461	461	483	491	502	511	868	868
40	532	532	532	532	558	567	584	627	964	964	516	516	516	516	540	549	562	571	964	964
50	588	588	588	588	617	627	645	692	1,060	1,060	571	571	571	571	598	607	621	632	1,060	1,060
60	644	644	644	644	675	686	706	757	1,155	1,155	626	626	626	626	655	665	680	691	1,155	1,155
70	701	701	701	701	734	746	767	822	1,251	1,251	681	681	681	681	712	723	740	752	1,251	1,251
75	729	729	729	729	763	776	798	855	1,299	1,299	709	709	709	709	741	752	769	782	1,299	1,299
80	758	758	758	758	793	806	829	888	1,347	1,347	737	737	737	737	770	782	799	812	1,347	1,347
85	786	786	786	786	822	836	859	920	1,395	1,395	764	764	764	764	798	810	828	842	1,395	1,395
90	814	814	814	814	852	866	889	952	1,442	1,442	791	791	791	791	827	839	858	872	1,442	1,442
95	842	842	842	842	881	896	920	985	1,491	1,491	819	819	819	819	855	868	888	902	1,491	1,491
100	871	871	871	871	911	925	951	1,018	1,538	1,538	847	847	847	847	884	897	917	932	1,538	1,538
105	899	899	899	899	940	955	981	1,050	1,586	1,586	874	874	874	874	913	926	947	962	1,586	1,586
110	927	927	927	927	970	985	1,012	1,083	1,633	1,633	902	902	902	902	941	955	977	992	1,633	1,633
115	953	953	953	953	996	1,012	1,039	1,111	1,671	1,671	927	927	927	927	967	982	1,003	1,019	1,671	1,671
120	978	978	978	978	1,022	1,038	1,066	1,139	1,709	1,709	952	952	952	952	993	1,008	1,029	1,046	1,709	1,709
125	1,004	1,004	1,004	1,004	1,049	1,065	1,093	1,168	1,747	1,747	977	977	977	977	1,019	1,034	1,056	1,073	1,747	1,747
130	1,030	1,030	1,030	1,030	1,075	1,092	1,121	1,196	1,785	1,785	1,003	1,003	1,003	1,003	1,045	1,060	1,083	1,100	1,785	1,785
140	1,086	1,086	1,086	1,086	1,133	1,150	1,180	1,258	1,869	1,869	1,058	1,058	1,058	1,058	1,102	1,117	1,141	1,158	1,869	1,869
150	1,142	1,142	1,142	1,142	1,191	1,209	1,240	1,321	1,955	1,955	1,113	1,113	1,113	1,113	1,159	1,175	1,199	1,217	1,955	1,955
160	1,215	1,215	1,215	1,215	1,266	1,285	1,318	1,403	2,070	2,070	1,184	1,184	1,184	1,184	1,232	1,249	1,275	1,294	2,070	2,070
170	1,285	1,285	1,285	1,285	1,339	1,359	1,393	1,483	2,181	2,181	1,253	1,253	1,253	1,253	1,303	1,321	1,348	1,368	2,181	2,181
175	1,309	1,309	1,309	1,309	1,363	1,383	1,418	1,508	2,216	2,216	1,276	1,276	1,276	1,276	1,327	1,345	1,372	1,392	2,216	2,216
180	1,332	1,332	1,332	1,332	1,387	1,407	1,442	1,534	2,250	2,250	1,299	1,299	1,299	1,299	1,350	1,368	1,396	1,416	2,250	2,250
190	1,379	1,379	1,379	1,379	1,436	1,457	1,492	1,586	2,320	2,320	1,346	1,346	1,346	1,346	1,398	1,417	1,445	1,466	2,320	2,320
200	1,446	1,446	1,446	1,446	1,504	1,525	1,562	1,658	2,411	2,411	1,411	1,411	1,411	1,411	1,465	1,485	1,513	1,535	2,411	2,411
220	1,583	1,583	1,583	1,583	1,644	1,667	1,705	1,806	2,597	2,597	1,547	1,547	1,547	1,547	1,604	1,624	1,654	1,677	2,597	2,597
240	1,721	1,721	1,721	1,721	1,786	1,810	1,850	1,958	2,797	2,797	1,683	1,683	1,683	1,683	1,743	1,764	1,797	1,820	2,797	2,797
250	1,790	1,790	1,790	1,790	1,856	1,881	1,923	2,034	2,898	2,898	1,750	1,750	1,750	1,750	1,812	1,834	1,867	1,892	2,898	2,898
275	1,952	1,952	1,952	1,952	2,023	2,049	2,094	2,213	3,140	3,140	1,909	1,909	1,909	1,909	1,975	1,999	2,035	2,061	3,140	3,140
300	2,083	2,083	2,083	2,083	2,159	2,187	2,236	2,364	3,359	3,359	2,037	2,037	2,037	2,037	2,108	2,134	2,172	2,200	3,359	3,359
325	2,212	2,212	2,212	2,212	2,295	2,325	2,378	2,515	3,590	3,590	2,163	2,163	2,163	2,163	2,240	2,267	2,309	2,339	3,590	3,590
350	2,361	2,361	2,361	2,361	2,450	2,482	2,539	2,686	3,840	3,840	2,308	2,308	2,308	2,308	2,391	2,420	2,465	2,497	3,840	3,840
375	2,510	2,510	2,510	2,510	2,605	2,639	2,699	2,857	4,090	4,090	2,453	2,453	2,453	2,453	2,541	2,573	2,620	2,655	4,090	4,090
400	2,658	2,658	2,658	2,658	2,759	2,796	2,860	3,028	4,339	4,339	2,598	2,598	2,598	2,598	2,692	2,726	2,776	2,813	4,339	4,339
425	2,805	2,805	2,805	2,805	2,913	2,952	3,020	3,200	4,599	4,599	2,740	2,740	2,740	2,740	2,841	2,877	2,931	2,970	4,599	4,599
450	2,951	2,951	2,951	2,951	3,066	3,108	3,180	3,372	4,865	4,865	2,882	2,882	2,882	2,882	2,989	3,027	3,085	3,127	4,865	4,865
475	3,096	3,096	3,096	3,096	3,218	3,263	3,340	3,543	5,129	5,129	3,023	3,023	3,023	3,023	3,136	3,177	3,238	3,283	5,129	5,129
500	3,241	3,241	3,241	3,241	3,370	3,418	3,499	3,715	5,395	5,395	3,163	3,163	3,163	3,163	3,284	3,327	3,392	3,439	5,395	5,395
600	3,823	3,823	3,823	3,823	3,981	4,039	4,139	4,402	6,456	6,456	3,728	3,728	3,728	3,728	3,875	3,928	4,007	4,065	6,456	6,456
700	4,404	4,404	4,404	4,404	4,591	4,659	4,778	5,089	7,518	7,518	4,292	4,292	4,292	4,292	4,466	4,529	4,622	4,691	7,518	7,518
750	4,695	4,695	4,695	4,695	4,896	4,970	5,098	5,433	8,049	8,049	4,574	4,574	4,574	4,574	4,762	4,829	4,930	5,004	8,049	8,049
800	4,986	4,986	4,986	4,986	5,202	5,281	5,417	5,777	8,580	8,580	4,857	4,857	4,857	4,857	5,058	5,130	5,238	5,317	8,580	8,580
850	5,276	5,276	5,276	5,276	5,507	5,591	5,737	6,120	9,110	9,110	5,138	5,138	5,138	5,138	5,353	5,430	5,545	5,629	9,110	9,110
900	5,568	5,568	5,568	5,568	5,812	5,902	6,057	6,464	9,642	9,642	5,421	5,421	5,421	5,421	5,649	5,731	5,853	5,942	9,642	9,642
EACH ADD'L																				
100,000	455	455	455	455	474	481	492	524	770	770	443	443	443	443	461	467	477	484	770	770

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 316

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	486	486	486	486	514	524	542	589	950	950	470	470	470	470	496	505	519	529	950	950
40	547	547	547	547	577	589	608	659	1,057	1,057	528	528	528	528	557	567	582	594	1,057	1,057
50	607	607	607	607	640	652	673	729	1,164	1,164	587	587	587	587	618	629	646	658	1,164	1,164
60	666	666	666	666	702	715	738	799	1,269	1,269	644	644	644	644	678	690	708	721	1,269	1,269
70	726	726	726	726	765	779	804	869	1,375	1,375	703	703	703	703	739	752	771	786	1,375	1,375
75	756	756	756	756	796	811	837	904	1,428	1,428	732	732	732	732	769	783	803	818	1,428	1,428
80	786	786	786	786	828	843	870	939	1,482	1,482	761	761	761	761	800	814	835	850	1,482	1,482
85	816	816	816	816	859	875	902	974	1,534	1,534	790	790	790	790	830	844	866	882	1,534	1,534
90	846	846	846	846	890	906	935	1,009	1,587	1,587	819	819	819	819	860	875	897	914	1,587	1,587
95	876	876	876	876	922	938	968	1,044	1,641	1,641	848	848	848	848	891	906	929	946	1,641	1,641
100	906	906	906	906	953	970	1,000	1,079	1,693	1,693	877	877	877	877	921	937	961	978	1,693	1,693
105	936	936	936	936	984	1,002	1,033	1,114	1,746	1,746	906	906	906	906	952	968	992	1,010	1,746	1,746
110	965	965	965	965	1,015	1,034	1,065	1,149	1,799	1,799	935	935	935	935	982	999	1,024	1,042	1,799	1,799
115	993	993	993	993	1,044	1,062	1,095	1,179	1,841	1,841	962	962	962	962	1,010	1,027	1,052	1,071	1,841	1,841
120	1,020	1,020	1,020	1,020	1,071	1,090	1,123	1,209	1,881	1,881	989	989	989	989	1,037	1,054	1,080	1,099	1,881	1,881
125	1,047	1,047	1,047	1,047	1,100	1,119	1,152	1,240	1,923	1,923	1,015	1,015	1,015	1,015	1,065	1,082	1,108	1,128	1,923	1,923
130	1,075	1,075	1,075	1,075	1,128	1,148	1,181	1,270	1,965	1,965	1,042	1,042	1,042	1,042	1,092	1,110	1,137	1,156	1,965	1,965
140	1,133	1,133	1,133	1,133	1,188	1,209	1,244	1,336	2,057	2,057	1,100	1,100	1,100	1,100	1,151	1,170	1,198	1,218	2,057	2,057
150	1,192	1,192	1,192	1,192	1,249	1,270	1,307	1,403	2,151	2,151	1,157	1,157	1,157	1,157	1,211	1,230	1,259	1,280	2,151	2,151
160	1,265	1,265	1,265	1,265	1,326	1,348	1,386	1,487	2,274	2,274	1,229	1,229	1,229	1,229	1,285	1,305	1,336	1,358	2,274	2,274
170	1,336	1,336	1,336	1,336	1,400	1,423	1,463	1,569	2,394	2,394	1,298	1,298	1,298	1,298	1,358	1,379	1,410	1,434	2,394	2,394
175	1,362	1,362	1,362	1,362	1,426	1,450	1,491	1,598	2,433	2,433	1,324	1,324	1,324	1,324	1,384	1,405	1,437	1,461	2,433	2,433
180	1,388	1,388	1,388	1,388	1,453	1,477	1,518	1,626	2,471	2,471	1,349	1,349	1,349	1,349	1,409	1,431	1,464	1,487	2,471	2,471
190	1,440	1,440	1,440	1,440	1,507	1,531	1,573	1,684	2,550	2,550	1,400	1,400	1,400	1,400	1,462	1,484	1,518	1,542	2,550	2,550
200	1,506	1,506	1,506	1,506	1,574	1,599	1,643	1,756	2,644	2,644	1,465	1,465	1,465	1,465	1,529	1,551	1,586	1,611	2,644	2,644
220	1,643	1,643	1,643	1,643	1,714	1,741	1,786	1,906	2,839	2,839	1,600	1,600	1,600	1,600	1,667	1,691	1,726	1,753	2,839	2,839
240	1,781	1,781	1,781	1,781	1,857	1,885	1,933	2,060	3,051	3,051	1,735	1,735	1,735	1,735	1,806	1,832	1,870	1,898	3,051	3,051
250	1,850	1,850	1,850	1,850	1,928	1,957	2,007	2,138	3,158	3,158	1,803	1,803	1,803	1,803	1,876	1,902	1,941	1,970	3,158	3,158
275	2,010	2,010	2,010	2,010	2,094	2,125	2,179	2,319	3,413	3,413	1,960	1,960	1,960	1,960	2,038	2,066	2,108	2,139	3,413	3,413
300	2,138	2,138	2,138	2,138	2,228	2,261	2,319	2,469	3,644	3,644	2,084	2,084	2,084	2,084	2,168	2,198	2,243	2,276	3,644	3,644
325	2,268	2,268	2,268	2,268	2,365	2,401	2,463	2,625	3,894	3,894	2,209	2,209	2,209	2,209	2,300	2,333	2,381	2,417	3,894	3,894
350	2,420	2,420	2,420	2,420	2,525	2,563	2,630	2,804	4,165	4,165	2,357	2,357	2,357	2,357	2,455	2,490	2,542	2,581	4,165	4,165
375	2,573	2,573	2,573	2,573	2,685	2,726	2,796	2,983	4,437	4,437	2,506	2,506	2,506	2,506	2,610	2,647	2,703	2,744	4,437	4,437
400	2,725	2,725	2,725	2,725	2,844	2,888	2,963	3,161	4,709	4,709	2,653	2,653	2,653	2,653	2,765	2,804	2,864	2,907	4,709	4,709
425	2,875	2,875	2,875	2,875	3,002	3,049	3,129	3,341	4,992	4,992	2,799	2,799	2,799	2,799	2,917	2,960	3,023	3,070	4,992	4,992
450	3,024	3,024	3,024	3,024	3,160	3,209	3,295	3,521	5,283	5,283	2,943	2,943	2,943	2,943	3,069	3,114	3,182	3,232	5,283	5,283
475	3,173	3,173	3,173	3,173	3,317	3,369	3,461	3,701	5,572	5,572	3,086	3,086	3,086	3,086	3,221	3,269	3,341	3,393	5,572	5,572
500	3,321	3,321	3,321	3,321	3,474	3,530	3,626	3,880	5,863	5,863	3,230	3,230	3,230	3,230	3,372	3,423	3,499	3,555	5,863	5,863
600	3,916	3,916	3,916	3,916	4,103	4,171	4,289	4,600	7,024	7,024	3,804	3,804	3,804	3,804	3,978	4,041	4,134	4,202	7,024	7,024
700	4,511	4,511	4,511	4,511	4,732	4,812	4,952	5,320	8,185	8,185	4,379	4,379	4,379	4,379	4,585	4,658	4,768	4,849	8,185	8,185
750	4,809	4,809	4,809	4,809	5,046	5,133	5,284	5,680	8,767	8,767	4,666	4,666	4,666	4,666	4,888	4,967	5,086	5,173	8,767	8,767
800	5,107	5,107	5,107	5,107	5,361	5,454	5,616	6,040	9,348	9,348	4,954	4,954	4,954	4,954	5,191	5,276	5,404	5,497	9,348	9,348
850	5,404	5,404	5,404	5,404	5,675	5,775	5,947	6,399	9,928	9,928	5,241	5,241	5,241	5,241	5,494	5,585	5,720	5,820	9,928	9,928
900	5,702	5,702	5,702	5,702	5,990	6,096	6,279	6,759	10,509	10,509	5,529	5,529	5,529	5,529	5,798	5,894	6,038	6,144	10,509	10,509
EACH ADD'L																				
100,000	488	488	488	488	510	518	532	570	860	860	474	474	474	474	495	503	514	522	860	860

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 317

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	486	486	486	486	514	524	542	589	950	950	470	470	470	470	496	505	519	529	950	950
40	547	547	547	547	577	589	608	659	1,057	1,057	528	528	528	528	557	567	582	594	1,057	1,057
50	607	607	607	607	640	652	673	729	1,164	1,164	587	587	587	587	618	629	646	658	1,164	1,164
60	666	666	666	666	702	715	738	799	1,269	1,269	644	644	644	644	678	690	708	721	1,269	1,269
70	726	726	726	726	765	779	804	869	1,375	1,375	703	703	703	703	739	752	771	786	1,375	1,375
75	756	756	756	756	796	811	837	904	1,428	1,428	732	732	732	732	769	783	803	818	1,428	1,428
80	786	786	786	786	828	843	870	939	1,482	1,482	761	761	761	761	800	814	835	850	1,482	1,482
85	816	816	816	816	859	875	902	974	1,534	1,534	790	790	790	790	830	844	866	882	1,534	1,534
90	846	846	846	846	890	906	935	1,009	1,587	1,587	819	819	819	819	860	875	897	914	1,587	1,587
95	876	876	876	876	922	938	968	1,044	1,641	1,641	848	848	848	848	891	906	929	946	1,641	1,641
100	906	906	906	906	953	970	1,000	1,079	1,693	1,693	877	877	877	877	921	937	961	978	1,693	1,693
105	936	936	936	936	984	1,002	1,033	1,114	1,746	1,746	906	906	906	906	952	968	992	1,010	1,746	1,746
110	965	965	965	965	1,015	1,034	1,065	1,149	1,799	1,799	935	935	935	935	982	999	1,024	1,042	1,799	1,799
115	993	993	993	993	1,044	1,062	1,095	1,179	1,841	1,841	962	962	962	962	1,010	1,027	1,052	1,071	1,841	1,841
120	1,020	1,020	1,020	1,020	1,071	1,090	1,123	1,209	1,881	1,881	989	989	989	989	1,037	1,054	1,080	1,099	1,881	1,881
125	1,047	1,047	1,047	1,047	1,100	1,119	1,152	1,240	1,923	1,923	1,015	1,015	1,015	1,015	1,065	1,082	1,108	1,128	1,923	1,923
130	1,075	1,075	1,075	1,075	1,128	1,148	1,181	1,270	1,965	1,965	1,042	1,042	1,042	1,042	1,092	1,110	1,137	1,156	1,965	1,965
140	1,133	1,133	1,133	1,133	1,188	1,209	1,244	1,336	2,057	2,057	1,100	1,100	1,100	1,100	1,151	1,170	1,198	1,218	2,057	2,057
150	1,192	1,192	1,192	1,192	1,249	1,270	1,307	1,403	2,151	2,151	1,157	1,157	1,157	1,157	1,211	1,230	1,259	1,280	2,151	2,151
160	1,265	1,265	1,265	1,265	1,326	1,348	1,386	1,487	2,274	2,274	1,229	1,229	1,229	1,229	1,285	1,305	1,336	1,358	2,274	2,274
170	1,336	1,336	1,336	1,336	1,400	1,423	1,463	1,569	2,394	2,394	1,298	1,298	1,298	1,298	1,358	1,379	1,410	1,434	2,394	2,394
175	1,362	1,362	1,362	1,362	1,426	1,450	1,491	1,598	2,433	2,433	1,324	1,324	1,324	1,324	1,384	1,405	1,437	1,461	2,433	2,433
180	1,388	1,388	1,388	1,388	1,453	1,477	1,518	1,626	2,471	2,471	1,349	1,349	1,349	1,349	1,409	1,431	1,464	1,487	2,471	2,471
190	1,440	1,440	1,440	1,440	1,507	1,531	1,573	1,684	2,550	2,550	1,400	1,400	1,400	1,400	1,462	1,484	1,518	1,542	2,550	2,550
200	1,506	1,506	1,506	1,506	1,574	1,599	1,643	1,756	2,644	2,644	1,465	1,465	1,465	1,465	1,529	1,551	1,586	1,611	2,644	2,644
220	1,643	1,643	1,643	1,643	1,714	1,741	1,786	1,906	2,839	2,839	1,600	1,600	1,600	1,600	1,667	1,691	1,726	1,753	2,839	2,839
240	1,781	1,781	1,781	1,781	1,857	1,885	1,933	2,060	3,051	3,051	1,735	1,735	1,735	1,735	1,806	1,832	1,870	1,898	3,051	3,051
250	1,850	1,850	1,850	1,850	1,928	1,957	2,007	2,138	3,158	3,158	1,803	1,803	1,803	1,803	1,876	1,902	1,941	1,970	3,158	3,158
275	2,010	2,010	2,010	2,010	2,094	2,125	2,179	2,319	3,413	3,413	1,960	1,960	1,960	1,960	2,038	2,066	2,108	2,139	3,413	3,413
300	2,138	2,138	2,138	2,138	2,228	2,261	2,319	2,469	3,644	3,644	2,084	2,084	2,084	2,084	2,168	2,198	2,243	2,276	3,644	3,644
325	2,268	2,268	2,268	2,268	2,365	2,401	2,463	2,625	3,894	3,894	2,209	2,209	2,209	2,209	2,300	2,333	2,381	2,417	3,894	3,894
350	2,420	2,420	2,420	2,420	2,525	2,563	2,630	2,804	4,165	4,165	2,357	2,357	2,357	2,357	2,455	2,490	2,542	2,581	4,165	4,165
375	2,573	2,573	2,573	2,573	2,685	2,726	2,796	2,983	4,437	4,437	2,506	2,506	2,506	2,506	2,610	2,647	2,703	2,744	4,437	4,437
400	2,725	2,725	2,725	2,725	2,844	2,888	2,963	3,161	4,709	4,709	2,653	2,653	2,653	2,653	2,765	2,804	2,864	2,907	4,709	4,709
425	2,875	2,875	2,875	2,875	3,002	3,049	3,129	3,341	4,992	4,992	2,799	2,799	2,799	2,799	2,917	2,960	3,023	3,070	4,992	4,992
450	3,024	3,024	3,024	3,024	3,160	3,209	3,295	3,521	5,283	5,283	2,943	2,943	2,943	2,943	3,069	3,114	3,182	3,232	5,283	5,283
475	3,173	3,173	3,173	3,173	3,317	3,369	3,461	3,701	5,572	5,572	3,086	3,086	3,086	3,086	3,221	3,269	3,341	3,393	5,572	5,572
500	3,321	3,321	3,321	3,321	3,474	3,530	3,626	3,880	5,863	5,863	3,230	3,230	3,230	3,230	3,372	3,423	3,499	3,555	5,863	5,863
600	3,916	3,916	3,916	3,916	4,103	4,171	4,289	4,600	7,024	7,024	3,804	3,804	3,804	3,804	3,978	4,041	4,134	4,202	7,024	7,024
700	4,511	4,511	4,511	4,511	4,732	4,812	4,952	5,320	8,185	8,185	4,379	4,379	4,379	4,379	4,585	4,658	4,768	4,849	8,185	8,185
750	4,809	4,809	4,809	4,809	5,046	5,133	5,284	5,680	8,767	8,767	4,666	4,666	4,666	4,666	4,888	4,967	5,086	5,173	8,767	8,767
800	5,107	5,107	5,107	5,107	5,361	5,454	5,616	6,040	9,348	9,348	4,954	4,954	4,954	4,954	5,191	5,276	5,404	5,497	9,348	9,348
850	5,404	5,404	5,404	5,404	5,675	5,775	5,947	6,399	9,928	9,928	5,241	5,241	5,241	5,241	5,494	5,585	5,720	5,820	9,928	9,928
900	5,702	5,702	5,702	5,702	5,990	6,096	6,279	6,759	10,509	10,509	5,529	5,529	5,529	5,529	5,798	5,894	6,038	6,144	10,509	10,509
EACH ADD'L																				
100,000	488	488	488	488	510	518	532	570	860	860	474	474	474	474	495	503	514	522	860	860

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 318

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	544	544	544	544	561	568	579	609	838	838	533	533	533	533	550	556	564	571	838	838
40	604	604	604	604	624	631	643	675	928	928	592	592	592	592	611	617	627	634	928	928
50	664	664	664	664	685	693	706	742	1,017	1,017	651	651	651	651	671	678	689	696	1,017	1,017
60	723	723	723	723	746	755	769	807	1,106	1,106	710	710	710	710	731	739	750	759	1,106	1,106
70	783	783	783	783	808	817	833	874	1,195	1,195	768	768	768	768	791	800	812	821	1,195	1,195
75	813	813	813	813	839	848	864	907	1,239	1,239	798	798	798	798	822	830	843	852	1,239	1,239
80	843	843	843	843	870	880	896	941	1,285	1,285	828	828	828	828	852	861	874	884	1,285	1,285
85	873	873	873	873	900	910	928	973	1,329	1,329	857	857	857	857	882	891	905	915	1,329	1,329
90	903	903	903	903	931	941	959	1,006	1,373	1,373	886	886	886	886	912	922	936	946	1,373	1,373
95	933	933	933	933	962	973	991	1,040	1,418	1,418	915	915	915	915	943	952	967	977	1,418	1,418
100	963	963	963	963	993	1,004	1,023	1,073	1,462	1,462	945	945	945	945	973	983	998	1,009	1,462	1,462
105	992	992	992	992	1,023	1,035	1,054	1,106	1,507	1,507	974	974	974	974	1,003	1,013	1,028	1,040	1,507	1,507
110	1,022	1,022	1,022	1,022	1,054	1,066	1,086	1,139	1,551	1,551	1,003	1,003	1,003	1,003	1,033	1,043	1,059	1,071	1,551	1,551
115	1,050	1,050	1,050	1,050	1,082	1,094	1,114	1,168	1,588	1,588	1,030	1,030	1,030	1,030	1,061	1,071	1,087	1,099	1,588	1,588
120	1,076	1,076	1,076	1,076	1,109	1,121	1,142	1,197	1,623	1,623	1,057	1,057	1,057	1,057	1,087	1,098	1,115	1,127	1,623	1,623
125	1,104	1,104	1,104	1,104	1,137	1,150	1,171	1,226	1,660	1,660	1,084	1,084	1,084	1,084	1,115	1,126	1,143	1,155	1,660	1,660
130	1,131	1,131	1,131	1,131	1,165	1,178	1,199	1,256	1,696	1,696	1,111	1,111	1,111	1,111	1,143	1,154	1,171	1,183	1,696	1,696
140	1,192	1,192	1,192	1,192	1,227	1,240	1,263	1,321	1,778	1,778	1,171	1,171	1,171	1,171	1,204	1,216	1,233	1,246	1,778	1,778
150	1,254	1,254	1,254	1,254	1,291	1,304	1,327	1,388	1,863	1,863	1,232	1,232	1,232	1,232	1,266	1,278	1,297	1,310	1,863	1,863
160	1,340	1,340	1,340	1,340	1,379	1,393	1,417	1,481	1,981	1,981	1,317	1,317	1,317	1,317	1,353	1,366	1,385	1,399	1,981	1,981
170	1,423	1,423	1,423	1,423	1,463	1,478	1,503	1,571	2,094	2,094	1,399	1,399	1,399	1,399	1,436	1,450	1,470	1,485	2,094	2,094
175	1,444	1,444	1,444	1,444	1,485	1,500	1,526	1,594	2,124	2,124	1,420	1,420	1,420	1,420	1,458	1,472	1,492	1,507	2,124	2,124
180	1,466	1,466	1,466	1,466	1,507	1,522	1,548	1,617	2,153	2,153	1,441	1,441	1,441	1,441	1,479	1,493	1,514	1,529	2,153	2,153
190	1,512	1,512	1,512	1,512	1,554	1,569	1,596	1,667	2,216	2,216	1,486	1,486	1,486	1,486	1,526	1,540	1,561	1,576	2,216	2,216
200	1,594	1,594	1,594	1,594	1,637	1,653	1,680	1,753	2,316	2,316	1,568	1,568	1,568	1,568	1,608	1,623	1,644	1,660	2,316	2,316
220	1,762	1,762	1,762	1,762	1,807	1,824	1,853	1,929	2,520	2,520	1,734	1,734	1,734	1,734	1,777	1,792	1,815	1,832	2,520	2,520
240	1,927	1,927	1,927	1,927	1,975	1,993	2,024	2,104	2,733	2,733	1,898	1,898	1,898	1,898	1,943	1,959	1,983	2,001	2,733	2,733
250	2,009	2,009	2,009	2,009	2,059	2,077	2,109	2,192	2,839	2,839	1,979	1,979	1,979	1,979	2,026	2,042	2,067	2,086	2,839	2,839
275	2,208	2,208	2,208	2,208	2,261	2,281	2,314	2,403	3,097	3,097	2,176	2,176	2,176	2,176	2,225	2,243	2,270	2,289	3,097	3,097
300	2,376	2,376	2,376	2,376	2,433	2,454	2,490	2,586	3,331	3,331	2,341	2,341	2,341	2,341	2,395	2,414	2,443	2,464	3,331	3,331
325	2,531	2,531	2,531	2,531	2,593	2,616	2,655	2,758	3,563	3,563	2,494	2,494	2,494	2,494	2,552	2,573	2,604	2,626	3,563	3,563
350	2,702	2,702	2,702	2,702	2,768	2,792	2,835	2,945	3,809	3,809	2,662	2,662	2,662	2,662	2,724	2,746	2,779	2,804	3,809	3,809
375	2,872	2,872	2,872	2,872	2,943	2,969	3,014	3,132	4,055	4,055	2,829	2,829	2,829	2,829	2,895	2,919	2,955	2,981	4,055	4,055
400	3,042	3,042	3,042	3,042	3,117	3,145	3,193	3,319	4,300	4,300	2,996	2,996	2,996	2,996	3,067	3,092	3,130	3,157	4,300	4,300
425	3,210	3,210	3,210	3,210	3,290	3,320	3,371	3,505	4,553	4,553	3,162	3,162	3,162	3,162	3,237	3,264	3,304	3,333	4,553	4,553
450	3,377	3,377	3,377	3,377	3,463	3,495	3,549	3,692	4,810	4,810	3,325	3,325	3,325	3,325	3,406	3,434	3,477	3,509	4,810	4,810
475	3,544	3,544	3,544	3,544	3,635	3,669	3,727	3,879	5,066	5,066	3,489	3,489	3,489	3,489	3,574	3,605	3,650	3,684	5,066	5,066
500	3,711	3,711	3,711	3,711	3,807	3,843	3,904	4,065	5,323	5,323	3,653	3,653	3,653	3,653	3,743	3,775	3,824	3,859	5,323	5,323
600	4,379	4,379	4,379	4,379	4,498	4,541	4,616	4,813	6,351	6,351	4,308	4,308	4,308	4,308	4,419	4,458	4,517	4,561	6,351	6,351
700	5,047	5,047	5,047	5,047	5,187	5,239	5,327	5,560	7,378	7,378	4,963	4,963	4,963	4,963	5,094	5,141	5,211	5,262	7,378	7,378
750	5,381	5,381	5,381	5,381	5,532	5,587	5,683	5,934	7,892	7,892	5,291	5,291	5,291	5,291	5,432	5,482	5,557	5,612	7,892	7,892
800	5,716	5,716	5,716	5,716	5,877	5,936	6,039	6,308	8,407	8,407	5,619	5,619	5,619	5,619	5,770	5,823	5,904	5,963	8,407	8,407
850	6,049	6,049	6,049	6,049	6,222	6,285	6,394	6,681	8,920	8,920	5,946	5,946	5,946	5,946	6,107	6,164	6,250	6,314	8,920	8,920
900	6,384	6,384	6,384	6,384	6,567	6,634	6,750	7,055	9,434	9,434	6,274	6,274	6,274	6,274	6,445	6,506	6,597	6,665	9,434	9,434
EACH ADD'L																				
100,000	465	465	465	465	479	484	493	517	701	701	456	456	456	456	469	474	481	486	701	701

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 319

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	471	471	471	471	498	508	525	570	921	921	455	455	455	455	480	489	503	513	921	921
40	530	530	530	530	559	570	589	639	1,024	1,024	512	512	512	512	540	550	564	575	1,024	1,024
50	588	588	588	588	620	632	653	707	1,128	1,128	568	568	568	568	599	609	626	638	1,128	1,128
60	645	645	645	645	680	693	715	774	1,229	1,229	624	624	624	624	657	669	686	699	1,229	1,229
70	704	704	704	704	741	755	779	842	1,333	1,333	681	681	681	681	716	729	748	761	1,333	1,333
75	733	733	733	733	772	786	811	876	1,384	1,384	709	709	709	709	746	759	778	792	1,384	1,384
80	762	762	762	762	802	817	843	910	1,436	1,436	738	738	738	738	775	789	809	824	1,436	1,436
85	790	790	790	790	832	848	874	944	1,487	1,487	765	765	765	765	804	818	839	854	1,487	1,487
90	819	819	819	819	863	878	906	977	1,538	1,538	794	794	794	794	834	848	870	885	1,538	1,538
95	849	849	849	849	893	909	938	1,012	1,590	1,590	822	822	822	822	863	878	900	917	1,590	1,590
100	878	878	878	878	923	940	969	1,046	1,641	1,641	850	850	850	850	893	908	931	948	1,641	1,641
105	907	907	907	907	954	971	1,001	1,079	1,692	1,692	878	878	878	878	922	938	962	979	1,692	1,692
110	936	936	936	936	984	1,002	1,032	1,113	1,743	1,743	906	906	906	906	952	968	992	1,010	1,743	1,743
115	962	962	962	962	1,011	1,029	1,061	1,143	1,784	1,784	933	933	933	933	979	995	1,020	1,038	1,784	1,784
120	988	988	988	988	1,038	1,057	1,088	1,172	1,823	1,823	958	958	958	958	1,005	1,021	1,046	1,065	1,823	1,823
125	1,015	1,015	1,015	1,015	1,066	1,084	1,116	1,201	1,863	1,863	984	984	984	984	1,032	1,049	1,074	1,093	1,863	1,863
130	1,041	1,041	1,041	1,041	1,093	1,112	1,145	1,231	1,904	1,904	1,010	1,010	1,010	1,010	1,058	1,076	1,102	1,121	1,904	1,904
140	1,098	1,098	1,098	1,098	1,152	1,171	1,205	1,295	1,993	1,993	1,066	1,066	1,066	1,066	1,116	1,134	1,160	1,180	1,993	1,993
150	1,155	1,155	1,155	1,155	1,211	1,231	1,266	1,359	2,085	2,085	1,121	1,121	1,121	1,121	1,173	1,192	1,220	1,240	2,085	2,085
160	1,226	1,226	1,226	1,226	1,285	1,306	1,343	1,441	2,204	2,204	1,191	1,191	1,191	1,191	1,245	1,265	1,294	1,316	2,204	2,204
170	1,295	1,295	1,295	1,295	1,356	1,379	1,418	1,520	2,319	2,319	1,258	1,258	1,258	1,258	1,315	1,336	1,367	1,389	2,319	2,319
175	1,320	1,320	1,320	1,320	1,382	1,405	1,444	1,548	2,357	2,357	1,283	1,283	1,283	1,283	1,341	1,361	1,393	1,415	2,357	2,357
180	1,345	1,345	1,345	1,345	1,408	1,431	1,471	1,576	2,394	2,394	1,307	1,307	1,307	1,307	1,366	1,387	1,418	1,441	2,394	2,394
190	1,395	1,395	1,395	1,395	1,460	1,484	1,525	1,632	2,471	2,471	1,357	1,357	1,357	1,357	1,417	1,438	1,471	1,494	2,471	2,471
200	1,459	1,459	1,459	1,459	1,525	1,550	1,592	1,702	2,562	2,562	1,420	1,420	1,420	1,420	1,481	1,503	1,536	1,561	2,562	2,562
220	1,592	1,592	1,592	1,592	1,661	1,687	1,731	1,847	2,751	2,751	1,550	1,550	1,550	1,550	1,615	1,638	1,673	1,698	2,751	2,751
240	1,726	1,726	1,726	1,726	1,800	1,827	1,874	1,997	2,956	2,956	1,682	1,682	1,682	1,682	1,751	1,775	1,812	1,839	2,956	2,956
250	1,793	1,793	1,793	1,793	1,869	1,897	1,945	2,071	3,060	3,060	1,747	1,747	1,747	1,747	1,818	1,843	1,881	1,909	3,060	3,060
275	1,948	1,948	1,948	1,948	2,030	2,059	2,111	2,247	3,307	3,307	1,899	1,899	1,899	1,899	1,975	2,002	2,043	2,073	3,307	3,307
300	2,072	2,072	2,072	2,072	2,159	2,191	2,247	2,393	3,531	3,531	2,019	2,019	2,019	2,019	2,101	2,130	2,174	2,206	3,531	3,531
325	2,197	2,197	2,197	2,197	2,292	2,327	2,386	2,544	3,773	3,773	2,141	2,141	2,141	2,141	2,229	2,260	2,308	2,342	3,773	3,773
350	2,345	2,345	2,345	2,345	2,447	2,484	2,548	2,717	4,036	4,036	2,284	2,284	2,284	2,284	2,379	2,413	2,464	2,501	4,036	4,036
375	2,493	2,493	2,493	2,493	2,601	2,641	2,710	2,891	4,300	4,300	2,428	2,428	2,428	2,428	2,529	2,565	2,619	2,659	4,300	4,300
400	2,641	2,641	2,641	2,641	2,756	2,798	2,871	3,063	4,563	4,563	2,571	2,571	2,571	2,571	2,679	2,717	2,775	2,817	4,563	4,563
425	2,786	2,786	2,786	2,786	2,909	2,954	3,032	3,237	4,837	4,837	2,712	2,712	2,712	2,712	2,827	2,868	2,930	2,975	4,837	4,837
450	2,931	2,931	2,931	2,931	3,062	3,110	3,193	3,412	5,119	5,119	2,852	2,852	2,852	2,852	2,974	3,018	3,084	3,132	5,119	5,119
475	3,074	3,074	3,074	3,074	3,214	3,265	3,353	3,586	5,400	5,400	2,991	2,991	2,991	2,991	3,121	3,167	3,237	3,288	5,400	5,400
500	3,218	3,218	3,218	3,218	3,366	3,420	3,514	3,760	5,681	5,681	3,130	3,130	3,130	3,130	3,268	3,317	3,391	3,445	5,681	5,681
600	3,795	3,795	3,795	3,795	3,976	4,042	4,156	4,458	6,807	6,807	3,687	3,687	3,687	3,687	3,855	3,915	4,006	4,072	6,807	6,807
700	4,371	4,371	4,371	4,371	4,585	4,663	4,799	5,155	7,932	7,932	4,243	4,243	4,243	4,243	4,443	4,514	4,621	4,699	7,932	7,932
750	4,660	4,660	4,660	4,660	4,890	4,974	5,120	5,504	8,495	8,495	4,522	4,522	4,522	4,522	4,737	4,813	4,928	5,013	8,495	8,495
800	4,949	4,949	4,949	4,949	5,195	5,286	5,442	5,853	9,059	9,059	4,801	4,801	4,801	4,801	5,031	5,113	5,236	5,327	9,059	9,059
850	5,236	5,236	5,236	5,236	5,499	5,596	5,762	6,201	9,621	9,621	5,079	5,079	5,079	5,079	5,324	5,412	5,543	5,640	9,621	9,621
900	5,525	5,525	5,525	5,525	5,805	5,907	6,084	6,550	10,184	10,184	5,357	5,357	5,357	5,357	5,618	5,711	5,851	5,954	10,184	10,184
EACH ADD'L																				
100,000	473	473	473	473	494	502	516	552	833	833	460	460	460	460	480	487	498	506	833	833

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 320

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	434	434	434	434	458	467	483	525	847	847	419	419	419	419	442	450	462	472	847	847
40	487	487	487	487	514	524	542	587	942	942	471	471	471	471	496	505	519	529	942	942
50	541	541	541	541	570	581	600	650	1,037	1,037	523	523	523	523	551	561	575	586	1,037	1,037
60	594	594	594	594	626	638	658	712	1,131	1,131	574	574	574	574	604	615	631	643	1,131	1,131
70	647	647	647	647	682	694	716	774	1,226	1,226	626	626	626	626	659	670	688	700	1,226	1,226
75	674	674	674	674	710	723	746	806	1,273	1,273	652	652	652	652	686	698	716	729	1,273	1,273
80	701	701	701	701	738	752	775	837	1,321	1,321	678	678	678	678	713	726	744	758	1,321	1,321
85	727	727	727	727	765	779	804	868	1,367	1,367	704	704	704	704	740	753	772	786	1,367	1,367
90	754	754	754	754	793	808	833	899	1,414	1,414	730	730	730	730	767	780	800	814	1,414	1,414
95	780	780	780	780	821	836	862	930	1,462	1,462	756	756	756	756	794	808	828	843	1,462	1,462
100	807	807	807	807	849	865	891	962	1,509	1,509	782	782	782	782	821	835	856	872	1,509	1,509
105	834	834	834	834	877	893	920	993	1,556	1,556	808	808	808	808	848	863	884	900	1,556	1,556
110	860	860	860	860	905	921	950	1,024	1,603	1,603	834	834	834	834	875	890	912	929	1,603	1,603
115	885	885	885	885	930	947	976	1,051	1,640	1,640	858	858	858	858	900	915	938	954	1,640	1,640
120	909	909	909	909	955	972	1,001	1,078	1,677	1,677	881	881	881	881	924	939	962	979	1,677	1,677
125	933	933	933	933	980	997	1,027	1,105	1,714	1,714	905	905	905	905	949	964	988	1,005	1,714	1,714
130	958	958	958	958	1,005	1,023	1,053	1,132	1,751	1,751	929	929	929	929	974	989	1,013	1,031	1,751	1,751
140	1,010	1,010	1,010	1,010	1,059	1,077	1,108	1,191	1,833	1,833	980	980	980	980	1,026	1,043	1,067	1,085	1,833	1,833
150	1,062	1,062	1,062	1,062	1,113	1,132	1,165	1,250	1,917	1,917	1,031	1,031	1,031	1,031	1,079	1,096	1,122	1,141	1,917	1,917
160	1,127	1,127	1,127	1,127	1,181	1,201	1,235	1,325	2,027	2,027	1,095	1,095	1,095	1,095	1,145	1,163	1,190	1,210	2,027	2,027
170	1,191	1,191	1,191	1,191	1,248	1,268	1,304	1,398	2,133	2,133	1,157	1,157	1,157	1,157	1,210	1,229	1,257	1,278	2,133	2,133
175	1,214	1,214	1,214	1,214	1,271	1,292	1,329	1,424	2,168	2,168	1,180	1,180	1,180	1,180	1,233	1,252	1,281	1,302	2,168	2,168
180	1,237	1,237	1,237	1,237	1,295	1,316	1,353	1,449	2,202	2,202	1,202	1,202	1,202	1,202	1,256	1,275	1,304	1,326	2,202	2,202
190	1,283	1,283	1,283	1,283	1,343	1,365	1,402	1,501	2,273	2,273	1,248	1,248	1,248	1,248	1,303	1,323	1,353	1,374	2,273	2,273
200	1,342	1,342	1,342	1,342	1,403	1,425	1,464	1,565	2,357	2,357	1,306	1,306	1,306	1,306	1,362	1,383	1,413	1,435	2,357	2,357
220	1,464	1,464	1,464	1,464	1,528	1,551	1,592	1,699	2,530	2,530	1,426	1,426	1,426	1,426	1,485	1,507	1,539	1,562	2,530	2,530
240	1,587	1,587	1,587	1,587	1,655	1,680	1,723	1,836	2,719	2,719	1,547	1,547	1,547	1,547	1,610	1,633	1,667	1,691	2,719	2,719
250	1,649	1,649	1,649	1,649	1,719	1,744	1,789	1,905	2,814	2,814	1,607	1,607	1,607	1,607	1,672	1,695	1,730	1,756	2,814	2,814
275	1,792	1,792	1,792	1,792	1,867	1,894	1,942	2,067	3,041	3,041	1,747	1,747	1,747	1,747	1,817	1,842	1,879	1,907	3,041	3,041
300	1,905	1,905	1,905	1,905	1,986	2,015	2,066	2,201	3,248	3,248	1,857	1,857	1,857	1,857	1,932	1,959	1,999	2,029	3,248	3,248
325	2,021	2,021	2,021	2,021	2,108	2,140	2,195	2,340	3,470	3,470	1,969	1,969	1,969	1,969	2,050	2,079	2,122	2,154	3,470	3,470
350	2,157	2,157	2,157	2,157	2,250	2,285	2,344	2,499	3,712	3,712	2,101	2,101	2,101	2,101	2,188	2,219	2,266	2,300	3,712	3,712
375	2,293	2,293	2,293	2,293	2,393	2,429	2,492	2,658	3,955	3,955	2,233	2,233	2,233	2,233	2,326	2,359	2,409	2,446	3,955	3,955
400	2,429	2,429	2,429	2,429	2,535	2,573	2,641	2,817	4,196	4,196	2,365	2,365	2,365	2,365	2,464	2,499	2,552	2,591	4,196	4,196
425	2,562	2,562	2,562	2,562	2,676	2,717	2,789	2,977	4,449	4,449	2,494	2,494	2,494	2,494	2,600	2,638	2,694	2,736	4,449	4,449
450	2,695	2,695	2,695	2,695	2,816	2,860	2,937	3,138	4,708	4,708	2,623	2,623	2,623	2,623	2,736	2,776	2,836	2,880	4,708	4,708
475	2,828	2,828	2,828	2,828	2,956	3,003	3,084	3,298	4,966	4,966	2,751	2,751	2,751	2,751	2,870	2,913	2,977	3,024	4,966	4,966
500	2,960	2,960	2,960	2,960	3,096	3,146	3,232	3,458	5,225	5,225	2,878	2,878	2,878	2,878	3,005	3,051	3,119	3,168	5,225	5,225
600	3,490	3,490	3,490	3,490	3,656	3,717	3,823	4,100	6,260	6,260	3,391	3,391	3,391	3,391	3,546	3,601	3,684	3,745	6,260	6,260
700	4,021	4,021	4,021	4,021	4,217	4,289	4,413	4,741	7,295	7,295	3,903	3,903	3,903	3,903	4,086	4,152	4,250	4,322	7,295	7,295
750	4,286	4,286	4,286	4,286	4,497	4,575	4,709	5,062	7,813	7,813	4,159	4,159	4,159	4,159	4,356	4,427	4,533	4,610	7,813	7,813
800	4,551	4,551	4,551	4,551	4,778	4,861	5,005	5,383	8,331	8,331	4,415	4,415	4,415	4,415	4,627	4,702	4,816	4,899	8,331	8,331
850	4,816	4,816	4,816	4,816	5,058	5,147	5,300	5,703	8,848	8,848	4,671	4,671	4,671	4,671	4,897	4,977	5,098	5,187	8,848	8,848
900	5,081	5,081	5,081	5,081	5,339	5,433	5,596	6,024	9,366	9,366	4,927	4,927	4,927	4,927	5,167	5,253	5,381	5,476	9,366	9,366
EACH ADD'L																				
100,000	435	435	435	435	455	462	475	508	766	766	423	423	423	423	441	448	458	465	766	766

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 321

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	498	498	498	498	532	544	566	622	1,064	1,064	477	477	477	477	509	520	537	550	1,064	1,064
40	554	554	554	554	591	605	629	691	1,177	1,177	531	531	531	531	566	579	597	611	1,177	1,177
50	610	610	610	610	650	665	691	759	1,289	1,289	585	585	585	585	623	637	657	672	1,289	1,289
60	665	665	665	665	709	725	753	827	1,400	1,400	639	639	639	639	680	694	717	733	1,400	1,400
70	721	721	721	721	768	786	816	895	1,513	1,513	692	692	692	692	737	753	776	794	1,513	1,513
75	749	749	749	749	798	816	847	929	1,568	1,568	719	719	719	719	765	782	806	824	1,568	1,568
80	777	777	777	777	828	847	879	964	1,626	1,626	746	746	746	746	794	811	836	855	1,626	1,626
85	805	805	805	805	857	876	910	997	1,681	1,681	773	773	773	773	822	840	866	885	1,681	1,681
90	832	832	832	832	887	906	941	1,031	1,737	1,737	800	800	800	800	850	869	896	916	1,737	1,737
95	860	860	860	860	916	937	972	1,066	1,793	1,793	827	827	827	827	879	898	926	946	1,793	1,793
100	888	888	888	888	946	967	1,004	1,100	1,849	1,849	854	854	854	854	907	927	956	977	1,849	1,849
105	916	916	916	916	975	997	1,035	1,134	1,905	1,905	880	880	880	880	936	956	985	1,007	1,905	1,905
110	944	944	944	944	1,005	1,027	1,066	1,168	1,961	1,961	907	907	907	907	964	985	1,015	1,037	1,961	1,961
115	969	969	969	969	1,031	1,054	1,093	1,196	2,003	2,003	932	932	932	932	989	1,010	1,041	1,064	2,003	2,003
120	993	993	993	993	1,056	1,079	1,119	1,224	2,044	2,044	955	955	955	955	1,014	1,035	1,066	1,090	2,044	2,044
125	1,018	1,018	1,018	1,018	1,082	1,105	1,146	1,253	2,086	2,086	979	979	979	979	1,039	1,060	1,092	1,116	2,086	2,086
130	1,043	1,043	1,043	1,043	1,108	1,132	1,173	1,281	2,128	2,128	1,003	1,003	1,003	1,003	1,064	1,086	1,119	1,142	2,128	2,128
140	1,096	1,096	1,096	1,096	1,164	1,189	1,232	1,344	2,224	2,224	1,056	1,056	1,056	1,056	1,119	1,141	1,175	1,200	2,224	2,224
150	1,151	1,151	1,151	1,151	1,221	1,247	1,292	1,409	2,322	2,322	1,109	1,109	1,109	1,109	1,175	1,198	1,233	1,259	2,322	2,322
160	1,223	1,223	1,223	1,223	1,297	1,324	1,371	1,494	2,454	2,454	1,179	1,179	1,179	1,179	1,248	1,272	1,309	1,336	2,454	2,454
170	1,293	1,293	1,293	1,293	1,370	1,399	1,448	1,577	2,582	2,582	1,246	1,246	1,246	1,246	1,319	1,344	1,383	1,412	2,582	2,582
175	1,316	1,316	1,316	1,316	1,394	1,423	1,472	1,603	2,622	2,622	1,269	1,269	1,269	1,269	1,342	1,368	1,407	1,436	2,622	2,622
180	1,338	1,338	1,338	1,338	1,418	1,447	1,497	1,629	2,660	2,660	1,291	1,291	1,291	1,291	1,365	1,391	1,431	1,460	2,660	2,660
190	1,385	1,385	1,385	1,385	1,466	1,496	1,547	1,683	2,739	2,739	1,336	1,336	1,336	1,336	1,412	1,439	1,480	1,510	2,739	2,739
200	1,448	1,448	1,448	1,448	1,531	1,562	1,615	1,753	2,837	2,837	1,398	1,398	1,398	1,398	1,476	1,504	1,545	1,576	2,837	2,837
220	1,578	1,578	1,578	1,578	1,666	1,698	1,753	1,899	3,037	3,037	1,526	1,526	1,526	1,526	1,607	1,636	1,680	1,712	3,037	3,037
240	1,710	1,710	1,710	1,710	1,803	1,837	1,896	2,051	3,259	3,259	1,654	1,654	1,654	1,654	1,741	1,772	1,818	1,852	3,259	3,259
250	1,775	1,775	1,775	1,775	1,871	1,906	1,967	2,126	3,371	3,371	1,718	1,718	1,718	1,718	1,807	1,839	1,887	1,922	3,371	3,371
275	1,931	1,931	1,931	1,931	2,033	2,071	2,136	2,307	3,641	3,641	1,869	1,869	1,869	1,869	1,965	1,999	2,050	2,088	3,641	3,641
300	2,060	2,060	2,060	2,060	2,171	2,211	2,281	2,465	3,898	3,898	1,994	1,994	1,994	1,994	2,097	2,134	2,189	2,229	3,898	3,898
325	2,191	2,191	2,191	2,191	2,310	2,354	2,429	2,628	4,175	4,175	2,120	2,120	2,120	2,120	2,231	2,271	2,330	2,374	4,175	4,175
350	2,340	2,340	2,340	2,340	2,467	2,514	2,595	2,808	4,468	4,468	2,263	2,263	2,263	2,263	2,382	2,425	2,489	2,536	4,468	4,468
375	2,488	2,488	2,488	2,488	2,624	2,674	2,761	2,988	4,762	4,762	2,406	2,406	2,406	2,406	2,533	2,579	2,647	2,697	4,762	4,762
400	2,636	2,636	2,636	2,636	2,781	2,834	2,926	3,168	5,056	5,056	2,549	2,549	2,549	2,549	2,684	2,733	2,805	2,859	5,056	5,056
425	2,782	2,782	2,782	2,782	2,937	2,993	3,091	3,350	5,364	5,364	2,689	2,689	2,689	2,689	2,833	2,885	2,962	3,019	5,364	5,364
450	2,926	2,926	2,926	2,926	3,091	3,151	3,256	3,532	5,681	5,681	2,826	2,826	2,826	2,826	2,981	3,036	3,118	3,179	5,681	5,681
475	3,069	3,069	3,069	3,069	3,245	3,309	3,420	3,713	5,996	5,996	2,964	2,964	2,964	2,964	3,128	3,186	3,274	3,338	5,996	5,996
500	3,213	3,213	3,213	3,213	3,399	3,467	3,585	3,895	6,313	6,313	3,101	3,101	3,101	3,101	3,275	3,337	3,430	3,498	6,313	6,313
600	3,788	3,788	3,788	3,788	4,015	4,098	4,242	4,622	7,578	7,578	3,651	3,651	3,651	3,651	3,863	3,939	4,053	4,136	7,578	7,578
700	4,362	4,362	4,362	4,362	4,631	4,730	4,900	5,348	8,844	8,844	4,201	4,201	4,201	4,201	4,452	4,542	4,676	4,775	8,844	8,844
750	4,650	4,650	4,650	4,650	4,940	5,046	5,229	5,712	9,478	9,478	4,476	4,476	4,476	4,476	4,747	4,843	4,988	5,094	9,478	9,478
800	4,938	4,938	4,938	4,938	5,248	5,362	5,559	6,076	10,111	10,111	4,751	4,751	4,751	4,751	5,041	5,145	5,300	5,414	10,111	10,111
850	5,225	5,225	5,225	5,225	5,556	5,677	5,887	6,439	10,743	10,743	5,026	5,026	5,026	5,026	5,335	5,446	5,611	5,732	10,743	10,743
900	5,513	5,513	5,513	5,513	5,864	5,993	6,216	6,803	11,377	11,377	5,301	5,301	5,301	5,301	5,630	5,747	5,923	6,052	11,377	11,377
EACH ADD'L																				
100,000	444	444	444	444	471	481	499	544	898	898	428	428	428	428	453	462	476	486	898	898

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 322

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	517	517	517	517	553	566	588	647	1,106	1,106	496	496	496	496	529	541	559	572	1,106	1,106
40	576	576	576	576	615	629	653	718	1,223	1,223	552	552	552	552	589	602	621	635	1,223	1,223
50	634	634	634	634	676	692	719	789	1,340	1,340	608	608	608	608	648	662	683	699	1,340	1,340
60	691	691	691	691	737	754	783	860	1,456	1,456	664	664	664	664	707	722	745	762	1,456	1,456
70	749	749	749	749	799	817	848	931	1,573	1,573	720	720	720	720	766	782	807	825	1,573	1,573
75	778	778	778	778	830	848	881	966	1,631	1,631	748	748	748	748	796	813	838	857	1,631	1,631
80	808	808	808	808	861	880	914	1,002	1,690	1,690	776	776	776	776	825	843	870	889	1,690	1,690
85	836	836	836	836	891	911	946	1,037	1,747	1,747	804	804	804	804	855	873	900	920	1,747	1,747
90	865	865	865	865	922	942	978	1,072	1,805	1,805	831	831	831	831	884	903	931	952	1,805	1,805
95	895	895	895	895	953	974	1,011	1,108	1,865	1,865	860	860	860	860	914	933	962	984	1,865	1,865
100	923	923	923	923	983	1,005	1,043	1,143	1,922	1,922	887	887	887	887	943	963	993	1,015	1,922	1,922
105	952	952	952	952	1,014	1,037	1,076	1,179	1,980	1,980	915	915	915	915	973	993	1,024	1,047	1,980	1,980
110	981	981	981	981	1,045	1,068	1,108	1,214	2,038	2,038	943	943	943	943	1,002	1,024	1,055	1,079	2,038	2,038
115	1,007	1,007	1,007	1,007	1,072	1,095	1,136	1,244	2,082	2,082	968	968	968	968	1,029	1,050	1,082	1,106	2,082	2,082
120	1,032	1,032	1,032	1,032	1,098	1,122	1,163	1,273	2,125	2,125	993	993	993	993	1,054	1,076	1,109	1,133	2,125	2,125
125	1,058	1,058	1,058	1,058	1,125	1,149	1,191	1,302	2,169	2,169	1,018	1,018	1,018	1,018	1,080	1,102	1,136	1,160	2,169	2,169
130	1,084	1,084	1,084	1,084	1,152	1,176	1,219	1,332	2,213	2,213	1,043	1,043	1,043	1,043	1,106	1,129	1,163	1,188	2,213	2,213
140	1,140	1,140	1,140	1,140	1,210	1,236	1,280	1,398	2,312	2,312	1,098	1,098	1,098	1,098	1,163	1,187	1,222	1,248	2,312	2,312
150	1,197	1,197	1,197	1,197	1,270	1,297	1,343	1,464	2,414	2,414	1,153	1,153	1,153	1,153	1,221	1,245	1,282	1,309	2,414	2,414
160	1,272	1,272	1,272	1,272	1,348	1,377	1,425	1,553	2,551	2,551	1,226	1,226	1,226	1,226	1,297	1,323	1,361	1,389	2,551	2,551
170	1,344	1,344	1,344	1,344	1,425	1,454	1,505	1,639	2,685	2,685	1,296	1,296	1,296	1,296	1,371	1,398	1,438	1,467	2,685	2,685
175	1,368	1,368	1,368	1,368	1,449	1,479	1,531	1,667	2,726	2,726	1,319	1,319	1,319	1,319	1,395	1,422	1,463	1,493	2,726	2,726
180	1,391	1,391	1,391	1,391	1,474	1,504	1,556	1,693	2,765	2,765	1,342	1,342	1,342	1,342	1,419	1,446	1,487	1,518	2,765	2,765
190	1,440	1,440	1,440	1,440	1,524	1,555	1,609	1,750	2,847	2,847	1,389	1,389	1,389	1,389	1,468	1,496	1,538	1,569	2,847	2,847
200	1,505	1,505	1,505	1,505	1,592	1,624	1,679	1,823	2,949	2,949	1,453	1,453	1,453	1,453	1,534	1,563	1,606	1,638	2,949	2,949
220	1,641	1,641	1,641	1,641	1,732	1,765	1,823	1,974	3,157	3,157	1,586	1,586	1,586	1,586	1,671	1,701	1,747	1,780	3,157	3,157
240	1,778	1,778	1,778	1,778	1,874	1,910	1,971	2,132	3,388	3,388	1,720	1,720	1,720	1,720	1,810	1,842	1,890	1,926	3,388	3,388
250	1,846	1,846	1,846	1,846	1,945	1,982	2,045	2,211	3,504	3,504	1,786	1,786	1,786	1,786	1,879	1,912	1,962	1,998	3,504	3,504
275	2,007	2,007	2,007	2,007	2,114	2,153	2,221	2,398	3,785	3,785	1,943	1,943	1,943	1,943	2,043	2,078	2,132	2,171	3,785	3,785
300	2,142	2,142	2,142	2,142	2,257	2,299	2,371	2,562	4,052	4,052	2,073	2,073	2,073	2,073	2,180	2,218	2,276	2,318	4,052	4,052
325	2,278	2,278	2,278	2,278	2,402	2,447	2,526	2,732	4,340	4,340	2,204	2,204	2,204	2,204	2,319	2,361	2,423	2,468	4,340	4,340
350	2,432	2,432	2,432	2,432	2,565	2,614	2,698	2,919	4,645	4,645	2,353	2,353	2,353	2,353	2,477	2,521	2,587	2,636	4,645	4,645
375	2,587	2,587	2,587	2,587	2,728	2,780	2,870	3,107	4,951	4,951	2,501	2,501	2,501	2,501	2,634	2,681	2,752	2,804	4,951	4,951
400	2,741	2,741	2,741	2,741	2,891	2,947	3,042	3,294	5,256	5,256	2,650	2,650	2,650	2,650	2,791	2,841	2,917	2,972	5,256	5,256
425	2,892	2,892	2,892	2,892	3,053	3,112	3,214	3,482	5,576	5,576	2,795	2,795	2,795	2,795	2,946	2,999	3,080	3,139	5,576	5,576
450	3,041	3,041	3,041	3,041	3,213	3,276	3,385	3,672	5,906	5,906	2,938	2,938	2,938	2,938	3,099	3,156	3,242	3,305	5,906	5,906
475	3,191	3,191	3,191	3,191	3,373	3,440	3,556	3,860	6,234	6,234	3,081	3,081	3,081	3,081	3,251	3,312	3,404	3,471	6,234	6,234
500	3,340	3,340	3,340	3,340	3,533	3,604	3,727	4,049	6,563	6,563	3,224	3,224	3,224	3,224	3,404	3,469	3,565	3,636	6,563	6,563
600	3,938	3,938	3,938	3,938	4,174	4,261	4,411	4,805	7,879	7,879	3,796	3,796	3,796	3,796	4,016	4,095	4,214	4,300	7,879	7,879
700	4,535	4,535	4,535	4,535	4,815	4,917	5,094	5,560	9,195	9,195	4,368	4,368	4,368	4,368	4,628	4,722	4,861	4,964	9,195	9,195
750	4,834	4,834	4,834	4,834	5,135	5,246	5,437	5,938	9,853	9,853	4,654	4,654	4,654	4,654	4,935	5,035	5,186	5,296	9,853	9,853
800	5,133	5,133	5,133	5,133	5,456	5,574	5,779	6,317	10,512	10,512	4,940	4,940	4,940	4,940	5,241	5,349	5,510	5,628	10,512	10,512
850	5,432	5,432	5,432	5,432	5,776	5,902	6,120	6,694	11,169	11,169	5,225	5,225	5,225	5,225	5,547	5,661	5,833	5,960	11,169	11,169
900	5,731	5,731	5,731	5,731	6,097	6,231	6,463	7,072	11,828	11,828	5,512	5,512	5,512	5,512	5,853	5,975	6,158	6,292	11,828	11,828
EACH ADD'L																				
100,000	462	462	462	462	490	500	518	566	933	933	445	445	445	445	471	481	495	505	933	933

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 323

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	472	472	472	472	504	516	536	590	1,008	1,008	452	452	452	452	483	493	509	521	1,008	1,008
40	525	525	525	525	560	573	596	655	1,115	1,115	504	504	504	504	537	549	566	579	1,115	1,115
50	578	578	578	578	617	631	655	720	1,222	1,222	555	555	555	555	591	604	623	637	1,222	1,222
60	630	630	630	630	672	688	714	784	1,327	1,327	605	605	605	605	644	658	679	695	1,327	1,327
70	683	683	683	683	728	745	773	849	1,434	1,434	656	656	656	656	698	713	736	752	1,434	1,434
75	710	710	710	710	756	774	803	881	1,487	1,487	682	682	682	682	725	741	764	781	1,487	1,487
80	737	737	737	737	785	803	833	914	1,541	1,541	708	708	708	708	753	769	793	811	1,541	1,541
85	763	763	763	763	813	831	862	945	1,593	1,593	733	733	733	733	779	796	821	839	1,593	1,593
90	789	789	789	789	840	859	892	978	1,646	1,646	758	758	758	758	806	823	849	868	1,646	1,646
95	816	816	816	816	869	888	922	1,010	1,700	1,700	784	784	784	784	833	851	878	897	1,700	1,700
100	842	842	842	842	897	917	951	1,042	1,753	1,753	809	809	809	809	860	878	906	926	1,753	1,753
105	868	868	868	868	925	945	981	1,075	1,806	1,806	835	835	835	835	887	906	934	955	1,806	1,806
110	895	895	895	895	953	974	1,010	1,107	1,859	1,859	860	860	860	860	914	933	962	983	1,859	1,859
115	918	918	918	918	977	999	1,036	1,134	1,899	1,899	883	883	883	883	938	958	987	1,009	1,899	1,899
120	941	941	941	941	1,001	1,023	1,061	1,160	1,938	1,938	905	905	905	905	961	981	1,011	1,033	1,938	1,938
125	965	965	965	965	1,025	1,048	1,086	1,188	1,978	1,978	928	928	928	928	985	1,005	1,036	1,058	1,978	1,978
130	988	988	988	988	1,050	1,073	1,112	1,215	2,018	2,018	951	951	951	951	1,009	1,029	1,060	1,083	2,018	2,018
140	1,039	1,039	1,039	1,039	1,103	1,127	1,168	1,274	2,108	2,108	1,001	1,001	1,001	1,001	1,061	1,082	1,114	1,138	2,108	2,108
150	1,091	1,091	1,091	1,091	1,158	1,182	1,224	1,335	2,201	2,201	1,051	1,051	1,051	1,051	1,113	1,136	1,169	1,193	2,201	2,201
160	1,160	1,160	1,160	1,160	1,230	1,255	1,300	1,416	2,326	2,326	1,118	1,118	1,118	1,118	1,183	1,206	1,241	1,267	2,326	2,326
170	1,226	1,226	1,226	1,226	1,299	1,326	1,372	1,495	2,448	2,448	1,182	1,182	1,182	1,182	1,250	1,275	1,311	1,338	2,448	2,448
175	1,247	1,247	1,247	1,247	1,322	1,349	1,396	1,520	2,485	2,485	1,203	1,203	1,203	1,203	1,272	1,297	1,334	1,361	2,485	2,485
180	1,269	1,269	1,269	1,269	1,344	1,371	1,419	1,544	2,521	2,521	1,224	1,224	1,224	1,224	1,294	1,319	1,356	1,384	2,521	2,521
190	1,313	1,313	1,313	1,313	1,390	1,418	1,467	1,595	2,596	2,596	1,267	1,267	1,267	1,267	1,339	1,364	1,403	1,431	2,596	2,596
200	1,373	1,373	1,373	1,373	1,452	1,481	1,531	1,662	2,689	2,689	1,325	1,325	1,325	1,325	1,399	1,425	1,465	1,494	2,689	2,689
220	1,496	1,496	1,496	1,496	1,579	1,609	1,662	1,800	2,879	2,879	1,446	1,446	1,446	1,446	1,524	1,551	1,593	1,623	2,879	2,879
240	1,621	1,621	1,621	1,621	1,709	1,741	1,797	1,944	3,089	3,089	1,568	1,568	1,568	1,568	1,650	1,680	1,724	1,756	3,089	3,089
250	1,683	1,683	1,683	1,683	1,774	1,807	1,865	2,016	3,195	3,195	1,629	1,629	1,629	1,629	1,713	1,744	1,789	1,822	3,195	3,195
275	1,830	1,830	1,830	1,830	1,927	1,963	2,025	2,187	3,452	3,452	1,772	1,772	1,772	1,772	1,863	1,895	1,944	1,979	3,452	3,452
300	1,953	1,953	1,953	1,953	2,058	2,096	2,162	2,336	3,695	3,695	1,890	1,890	1,890	1,890	1,988	2,023	2,075	2,113	3,695	3,695
325	2,077	2,077	2,077	2,077	2,190	2,232	2,303	2,491	3,958	3,958	2,010	2,010	2,010	2,010	2,115	2,153	2,209	2,250	3,958	3,958
350	2,218	2,218	2,218	2,218	2,339	2,384	2,460	2,662	4,236	4,236	2,145	2,145	2,145	2,145	2,258	2,299	2,359	2,404	4,236	4,236
375	2,359	2,359	2,359	2,359	2,488	2,535	2,617	2,833	4,515	4,515	2,281	2,281	2,281	2,281	2,402	2,445	2,510	2,557	4,515	4,515
400	2,499	2,499	2,499	2,499	2,637	2,687	2,774	3,004	4,793	4,793	2,416	2,416	2,416	2,416	2,545	2,591	2,659	2,710	4,793	4,793
425	2,637	2,637	2,637	2,637	2,784	2,838	2,931	3,175	5,085	5,085	2,549	2,549	2,549	2,549	2,686	2,735	2,808	2,862	5,085	5,085
450	2,773	2,773	2,773	2,773	2,930	2,988	3,087	3,348	5,385	5,385	2,679	2,679	2,679	2,679	2,826	2,878	2,956	3,014	5,385	5,385
475	2,909	2,909	2,909	2,909	3,076	3,137	3,242	3,520	5,684	5,684	2,809	2,809	2,809	2,809	2,965	3,020	3,104	3,165	5,684	5,684
500	3,045	3,045	3,045	3,045	3,222	3,286	3,398	3,692	5,984	5,984	2,940	2,940	2,940	2,940	3,104	3,163	3,251	3,316	5,984	5,984
600	3,591	3,591	3,591	3,591	3,806	3,885	4,022	4,381	7,184	7,184	3,461	3,461	3,461	3,461	3,662	3,734	3,842	3,921	7,184	7,184
700	4,136	4,136	4,136	4,136	4,390	4,484	4,645	5,070	8,384	8,384	3,983	3,983	3,983	3,983	4,221	4,305	4,433	4,526	8,384	8,384
750	4,408	4,408	4,408	4,408	4,683	4,783	4,957	5,415	8,985	8,985	4,243	4,243	4,243	4,243	4,500	4,591	4,729	4,829	8,985	8,985
800	4,681	4,681	4,681	4,681	4,975	5,083	5,269	5,760	9,585	9,585	4,504	4,504	4,504	4,504	4,779	4,877	5,024	5,132	9,585	9,585
850	4,953	4,953	4,953	4,953	5,267	5,382	5,581	6,104	10,185	10,185	4,765	4,765	4,765	4,765	5,058	5,162	5,319	5,434	10,185	10,185
900	5,226	5,226	5,226	5,226	5,559	5,682	5,893	6,449	10,785	10,785	5,026	5,026	5,026	5,026	5,337	5,448	5,615	5,737	10,785	10,785
EACH ADD'L																				
100,000	421	421	421	421	447	456	473	516	851	851	406	406	406	406	430	438	451	461	851	851

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 324

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	503	503	503	503	538	550	572	629	1,076	1,076	483	483	483	483	515	526	543	556	1,076	1,076
40	560	560	560	560	598	612	636	699	1,190	1,190	537	537	537	537	573	585	604	618	1,190	1,190
50	616	616	616	616	658	673	699	768	1,303	1,303	592	592	592	592	630	644	665	680	1,303	1,303
60	672	672	672	672	717	733	762	836	1,416	1,416	646	646	646	646	687	702	725	741	1,416	1,416
70	729	729	729	729	777	795	825	905	1,530	1,530	700	700	700	700	745	761	785	803	1,530	1,530
75	757	757	757	757	807	825	857	939	1,586	1,586	727	727	727	727	774	790	815	833	1,586	1,586
80	786	786	786	786	837	856	889	974	1,644	1,644	755	755	755	755	803	820	846	865	1,644	1,644
85	813	813	813	813	867	886	920	1,008	1,700	1,700	782	782	782	782	831	849	876	895	1,700	1,700
90	842	842	842	842	896	917	951	1,043	1,756	1,756	809	809	809	809	860	878	906	926	1,756	1,756
95	870	870	870	870	927	947	983	1,078	1,813	1,813	836	836	836	836	889	908	936	957	1,813	1,813
100	898	898	898	898	956	978	1,015	1,112	1,870	1,870	863	863	863	863	918	937	966	988	1,870	1,870
105	926	926	926	926	986	1,008	1,046	1,146	1,926	1,926	890	890	890	890	946	966	996	1,018	1,926	1,926
110	954	954	954	954	1,016	1,039	1,078	1,181	1,982	1,982	917	917	917	917	975	996	1,026	1,049	1,982	1,982
115	980	980	980	980	1,042	1,065	1,105	1,210	2,025	2,025	942	942	942	942	1,000	1,021	1,053	1,076	2,025	2,025
120	1,004	1,004	1,004	1,004	1,068	1,091	1,131	1,238	2,067	2,067	966	966	966	966	1,025	1,046	1,078	1,102	2,067	2,067
125	1,029	1,029	1,029	1,029	1,094	1,118	1,159	1,267	2,109	2,109	990	990	990	990	1,051	1,072	1,105	1,128	2,109	2,109
130	1,054	1,054	1,054	1,054	1,120	1,144	1,186	1,296	2,152	2,152	1,015	1,015	1,015	1,015	1,076	1,098	1,131	1,155	2,152	2,152
140	1,109	1,109	1,109	1,109	1,177	1,202	1,245	1,359	2,248	2,248	1,068	1,068	1,068	1,068	1,131	1,154	1,188	1,213	2,248	2,248
150	1,164	1,164	1,164	1,164	1,235	1,261	1,306	1,424	2,347	2,347	1,121	1,121	1,121	1,121	1,188	1,211	1,247	1,273	2,347	2,347
160	1,237	1,237	1,237	1,237	1,312	1,339	1,386	1,511	2,481	2,481	1,192	1,192	1,192	1,192	1,262	1,287	1,324	1,351	2,481	2,481
170	1,307	1,307	1,307	1,307	1,386	1,414	1,464	1,594	2,611	2,611	1,260	1,260	1,260	1,260	1,333	1,359	1,399	1,427	2,611	2,611
175	1,330	1,330	1,330	1,330	1,410	1,439	1,489	1,621	2,651	2,651	1,283	1,283	1,283	1,283	1,357	1,383	1,423	1,452	2,651	2,651
180	1,353	1,353	1,353	1,353	1,433	1,463	1,513	1,647	2,689	2,689	1,305	1,305	1,305	1,305	1,380	1,407	1,447	1,476	2,689	2,689
190	1,400	1,400	1,400	1,400	1,483	1,513	1,565	1,702	2,769	2,769	1,351	1,351	1,351	1,351	1,428	1,455	1,496	1,526	2,769	2,769
200	1,464	1,464	1,464	1,464	1,548	1,579	1,633	1,773	2,868	2,868	1,414	1,414	1,414	1,414	1,492	1,520	1,562	1,593	2,868	2,868
220	1,596	1,596	1,596	1,596	1,684	1,717	1,773	1,920	3,071	3,071	1,543	1,543	1,543	1,543	1,625	1,655	1,699	1,731	3,071	3,071
240	1,729	1,729	1,729	1,729	1,823	1,857	1,917	2,073	3,295	3,295	1,672	1,672	1,672	1,672	1,760	1,792	1,839	1,873	3,295	3,295
250	1,795	1,795	1,795	1,795	1,892	1,927	1,989	2,150	3,408	3,408	1,737	1,737	1,737	1,737	1,827	1,860	1,908	1,944	3,408	3,408
275	1,952	1,952	1,952	1,952	2,056	2,094	2,160	2,333	3,682	3,682	1,890	1,890	1,890	1,890	1,987	2,021	2,073	2,111	3,682	3,682
300	2,083	2,083	2,083	2,083	2,195	2,236	2,306	2,492	3,941	3,941	2,016	2,016	2,016	2,016	2,120	2,158	2,213	2,254	3,941	3,941
325	2,216	2,216	2,216	2,216	2,336	2,380	2,456	2,657	4,221	4,221	2,144	2,144	2,144	2,144	2,256	2,296	2,356	2,400	4,221	4,221
350	2,366	2,366	2,366	2,366	2,495	2,542	2,624	2,839	4,518	4,518	2,288	2,288	2,288	2,288	2,409	2,452	2,516	2,564	4,518	4,518
375	2,516	2,516	2,516	2,516	2,654	2,704	2,792	3,022	4,816	4,816	2,433	2,433	2,433	2,433	2,562	2,608	2,677	2,727	4,816	4,816
400	2,665	2,665	2,665	2,665	2,812	2,866	2,959	3,204	5,112	5,112	2,577	2,577	2,577	2,577	2,714	2,763	2,837	2,891	5,112	5,112
425	2,813	2,813	2,813	2,813	2,969	3,027	3,126	3,387	5,423	5,423	2,719	2,719	2,719	2,719	2,865	2,917	2,995	3,053	5,423	5,423
450	2,958	2,958	2,958	2,958	3,125	3,187	3,292	3,571	5,744	5,744	2,858	2,858	2,858	2,858	3,014	3,070	3,153	3,214	5,744	5,744
475	3,103	3,103	3,103	3,103	3,281	3,346	3,458	3,754	6,063	6,063	2,997	2,997	2,997	2,997	3,162	3,222	3,310	3,375	6,063	6,063
500	3,248	3,248	3,248	3,248	3,436	3,505	3,625	3,938	6,383	6,383	3,136	3,136	3,136	3,136	3,311	3,374	3,468	3,537	6,383	6,383
600	3,830	3,830	3,830	3,830	4,060	4,144	4,290	4,673	7,663	7,663	3,692	3,692	3,692	3,692	3,906	3,983	4,098	4,182	7,663	7,663
700	4,411	4,411	4,411	4,411	4,683	4,783	4,955	5,408	8,943	8,943	4,248	4,248	4,248	4,248	4,502	4,592	4,728	4,828	8,943	8,943
750	4,702	4,702	4,702	4,702	4,995	5,102	5,288	5,776	9,583	9,583	4,526	4,526	4,526	4,526	4,799	4,897	5,044	5,151	9,583	9,583
800	4,993	4,993	4,993	4,993	5,307	5,422	5,621	6,144	10,224	10,224	4,804	4,804	4,804	4,804	5,097	5,202	5,359	5,474	10,224	10,224
850	5,283	5,283	5,283	5,283	5,618	5,741	5,953	6,511	10,863	10,863	5,082	5,082	5,082	5,082	5,395	5,506	5,674	5,796	10,863	10,863
900	5,574	5,574	5,574	5,574	5,930	6,060	6,286	6,879	11,504	11,504	5,361	5,361	5,361	5,361	5,693	5,811	5,989	6,120	11,504	11,504
EACH ADD'L																				
100,000	449	449	449	449	477	487	504	550	908	908	433	433	433	433	458	467	481	491	908	908

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 325

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	510	510	510	510	545	558	580	638	1,090	1,090	489	489	489	489	522	533	551	563	1,090	1,090
40	568	568	568	568	606	620	644	708	1,206	1,206	545	545	545	545	580	593	612	626	1,206	1,206
50	625	625	625	625	667	682	708	778	1,321	1,321	600	600	600	600	639	653	674	689	1,321	1,321
60	682	682	682	682	727	743	772	847	1,435	1,435	654	654	654	654	697	712	734	751	1,435	1,435
70	739	739	739	739	787	805	836	917	1,550	1,550	710	710	710	710	755	771	796	813	1,550	1,550
75	767	767	767	767	818	836	868	952	1,607	1,607	737	737	737	737	784	801	826	845	1,607	1,607
80	796	796	796	796	848	868	901	988	1,666	1,666	765	765	765	765	814	831	857	876	1,666	1,666
85	824	824	824	824	878	898	932	1,022	1,723	1,723	792	792	792	792	842	860	887	907	1,723	1,723
90	853	853	853	853	909	929	964	1,057	1,780	1,780	820	820	820	820	871	890	918	938	1,780	1,780
95	882	882	882	882	939	960	996	1,092	1,838	1,838	847	847	847	847	901	920	949	970	1,838	1,838
100	910	910	910	910	969	991	1,028	1,127	1,895	1,895	875	875	875	875	930	950	979	1,001	1,895	1,895
105	939	939	939	939	1,000	1,022	1,060	1,162	1,952	1,952	902	902	902	902	959	979	1,010	1,032	1,952	1,952
110	967	967	967	967	1,030	1,053	1,092	1,196	2,009	2,009	930	930	930	930	988	1,009	1,040	1,063	2,009	2,009
115	993	993	993	993	1,056	1,080	1,120	1,226	2,052	2,052	955	955	955	955	1,014	1,035	1,067	1,090	2,052	2,052
120	1,017	1,017	1,017	1,017	1,082	1,106	1,147	1,254	2,095	2,095	979	979	979	979	1,039	1,061	1,093	1,117	2,095	2,095
125	1,043	1,043	1,043	1,043	1,109	1,133	1,174	1,284	2,138	2,138	1,003	1,003	1,003	1,003	1,065	1,087	1,119	1,144	2,138	2,138
130	1,068	1,068	1,068	1,068	1,135	1,160	1,202	1,313	2,181	2,181	1,028	1,028	1,028	1,028	1,091	1,113	1,146	1,171	2,181	2,181
140	1,124	1,124	1,124	1,124	1,193	1,218	1,262	1,378	2,279	2,279	1,082	1,082	1,082	1,082	1,147	1,170	1,204	1,230	2,279	2,279
150	1,180	1,180	1,180	1,180	1,252	1,278	1,324	1,444	2,379	2,379	1,136	1,136	1,136	1,136	1,204	1,228	1,264	1,290	2,379	2,379
160	1,253	1,253	1,253	1,253	1,329	1,357	1,405	1,531	2,515	2,515	1,208	1,208	1,208	1,208	1,279	1,304	1,342	1,370	2,515	2,515
170	1,325	1,325	1,325	1,325	1,404	1,433	1,484	1,616	2,646	2,646	1,277	1,277	1,277	1,277	1,351	1,378	1,417	1,447	2,646	2,646
175	1,348	1,348	1,348	1,348	1,429	1,458	1,509	1,643	2,687	2,687	1,300	1,300	1,300	1,300	1,375	1,402	1,442	1,471	2,687	2,687
180	1,371	1,371	1,371	1,371	1,453	1,482	1,534	1,669	2,725	2,725	1,323	1,323	1,323	1,323	1,398	1,426	1,466	1,496	2,725	2,725
190	1,419	1,419	1,419	1,419	1,503	1,533	1,586	1,725	2,807	2,807	1,369	1,369	1,369	1,369	1,447	1,475	1,516	1,547	2,807	2,807
200	1,484	1,484	1,484	1,484	1,569	1,601	1,655	1,797	2,907	2,907	1,433	1,433	1,433	1,433	1,512	1,541	1,583	1,615	2,907	2,907
220	1,617	1,617	1,617	1,617	1,707	1,740	1,797	1,946	3,112	3,112	1,563	1,563	1,563	1,563	1,647	1,677	1,722	1,755	3,112	3,112
240	1,752	1,752	1,752	1,752	1,847	1,882	1,943	2,101	3,340	3,340	1,695	1,695	1,695	1,695	1,784	1,816	1,863	1,898	3,340	3,340
250	1,819	1,819	1,819	1,819	1,917	1,953	2,016	2,179	3,454	3,454	1,761	1,761	1,761	1,761	1,852	1,885	1,934	1,970	3,454	3,454
275	1,978	1,978	1,978	1,978	2,084	2,122	2,189	2,364	3,731	3,731	1,915	1,915	1,915	1,915	2,013	2,049	2,101	2,140	3,731	3,731
300	2,111	2,111	2,111	2,111	2,224	2,266	2,337	2,526	3,994	3,994	2,044	2,044	2,044	2,044	2,149	2,187	2,243	2,285	3,994	3,994
325	2,246	2,246	2,246	2,246	2,368	2,412	2,490	2,693	4,278	4,278	2,172	2,172	2,172	2,172	2,286	2,327	2,388	2,433	4,278	4,278
350	2,398	2,398	2,398	2,398	2,529	2,577	2,659	2,878	4,579	4,579	2,319	2,319	2,319	2,319	2,441	2,485	2,550	2,598	4,579	4,579
375	2,550	2,550	2,550	2,550	2,689	2,741	2,829	3,062	4,880	4,880	2,466	2,466	2,466	2,466	2,596	2,643	2,713	2,764	4,880	4,880
400	2,701	2,701	2,701	2,701	2,850	2,905	2,999	3,247	5,181	5,181	2,612	2,612	2,612	2,612	2,751	2,801	2,875	2,929	5,181	5,181
425	2,850	2,850	2,850	2,850	3,009	3,067	3,168	3,433	5,496	5,496	2,755	2,755	2,755	2,755	2,903	2,956	3,036	3,094	5,496	5,496
450	2,998	2,998	2,998	2,998	3,167	3,230	3,337	3,619	5,821	5,821	2,896	2,896	2,896	2,896	3,054	3,111	3,196	3,258	5,821	5,821
475	3,145	3,145	3,145	3,145	3,325	3,391	3,505	3,805	6,144	6,144	3,037	3,037	3,037	3,037	3,205	3,265	3,355	3,421	6,144	6,144
500	3,292	3,292	3,292	3,292	3,483	3,553	3,673	3,991	6,469	6,469	3,178	3,178	3,178	3,178	3,356	3,419	3,515	3,584	6,469	6,469
600	3,881	3,881	3,881	3,881	4,114	4,200	4,348	4,736	7,766	7,766	3,742	3,742	3,742	3,742	3,959	4,037	4,153	4,239	7,766	7,766
700	4,470	4,470	4,470	4,470	4,746	4,847	5,022	5,481	9,063	9,063	4,305	4,305	4,305	4,305	4,562	4,654	4,792	4,893	9,063	9,063
750	4,765	4,765	4,765	4,765	5,062	5,171	5,359	5,854	9,712	9,712	4,587	4,587	4,587	4,587	4,864	4,963	5,111	5,220	9,712	9,712
800	5,060	5,060	5,060	5,060	5,378	5,495	5,696	6,226	10,362	10,362	4,869	4,869	4,869	4,869	5,166	5,272	5,431	5,548	10,362	10,362
850	5,354	5,354	5,354	5,354	5,693	5,818	6,033	6,598	11,009	11,009	5,151	5,151	5,151	5,151	5,467	5,580	5,750	5,874	11,009	11,009
900	5,649	5,649	5,649	5,649	6,010	6,142	6,370	6,971	11,659	11,659	5,433	5,433	5,433	5,433	5,769	5,890	6,070	6,202	11,659	11,659
EACH ADD'L																				
100,000	455	455	455	455	483	493	511	557	920	920	438	438	438	438	464	474	488	498	920	920

ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES

DWELLING BASE PREMIUMS
TERRITORY 326

AMOUNT	FRAME										MASONRY									
($000)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	647	647	647	647	691	707	735	809	1,382	1,382	620	620	620	620	662	676	698	715	1,382	1,382
40	720	720	720	720	768	786	817	898	1,529	1,529	691	691	691	691	736	752	776	794	1,529	1,529
50	792	792	792	792	845	865	898	987	1,675	1,675	761	761	761	761	810	828	854	874	1,675	1,675
60	864	864	864	864	922	943	979	1,075	1,820	1,820	830	830	830	830	883	903	931	952	1,820	1,820
70	937	937	937	937	999	1,021	1,060	1,163	1,966	1,966	900	900	900	900	958	978	1,009	1,032	1,966	1,966
75	973	973	973	973	1,037	1,061	1,101	1,208	2,039	2,039	935	935	935	935	994	1,016	1,048	1,071	2,039	2,039
80	1,010	1,010	1,010	1,010	1,076	1,100	1,142	1,252	2,113	2,113	970	970	970	970	1,032	1,054	1,087	1,111	2,113	2,113
85	1,046	1,046	1,046	1,046	1,114	1,139	1,182	1,296	2,185	2,185	1,005	1,005	1,005	1,005	1,068	1,091	1,125	1,150	2,185	2,185
90	1,082	1,082	1,082	1,082	1,152	1,178	1,223	1,340	2,257	2,257	1,039	1,039	1,039	1,039	1,105	1,129	1,164	1,190	2,257	2,257
95	1,118	1,118	1,118	1,118	1,191	1,218	1,264	1,385	2,331	2,331	1,075	1,075	1,075	1,075	1,143	1,167	1,203	1,230	2,331	2,331
100	1,154	1,154	1,154	1,154	1,229	1,257	1,304	1,429	2,403	2,403	1,109	1,109	1,109	1,109	1,179	1,204	1,242	1,269	2,403	2,403
105	1,191	1,191	1,191	1,191	1,268	1,296	1,345	1,473	2,476	2,476	1,144	1,144	1,144	1,144	1,216	1,242	1,281	1,309	2,476	2,476
110	1,227	1,227	1,227	1,227	1,306	1,335	1,385	1,517	2,548	2,548	1,179	1,179	1,179	1,179	1,253	1,280	1,319	1,348	2,548	2,548
115	1,259	1,259	1,259	1,259	1,340	1,369	1,420	1,555	2,603	2,603	1,211	1,211	1,211	1,211	1,286	1,313	1,353	1,383	2,603	2,603
120	1,290	1,290	1,290	1,290	1,372	1,402	1,454	1,591	2,657	2,657	1,241	1,241	1,241	1,241	1,318	1,345	1,386	1,416	2,657	2,657
125	1,323	1,323	1,323	1,323	1,406	1,436	1,489	1,628	2,711	2,711	1,273	1,273	1,273	1,273	1,350	1,378	1,420	1,450	2,711	2,711
130	1,355	1,355	1,355	1,355	1,440	1,471	1,524	1,665	2,766	2,766	1,304	1,304	1,304	1,304	1,383	1,411	1,454	1,485	2,766	2,766
140	1,425	1,425	1,425	1,425	1,513	1,545	1,601	1,747	2,890	2,890	1,372	1,372	1,372	1,372	1,454	1,484	1,528	1,560	2,890	2,890
150	1,496	1,496	1,496	1,496	1,587	1,621	1,679	1,831	3,017	3,017	1,441	1,441	1,441	1,441	1,527	1,557	1,603	1,636	3,017	3,017
160	1,590	1,590	1,590	1,590	1,686	1,721	1,782	1,942	3,190	3,190	1,532	1,532	1,532	1,532	1,622	1,654	1,702	1,737	3,190	3,190
170	1,680	1,680	1,680	1,680	1,781	1,818	1,882	2,049	3,356	3,356	1,620	1,620	1,620	1,620	1,714	1,747	1,798	1,835	3,356	3,356
175	1,710	1,710	1,710	1,710	1,812	1,849	1,914	2,083	3,407	3,407	1,649	1,649	1,649	1,649	1,744	1,778	1,829	1,866	3,407	3,407
180	1,739	1,739	1,739	1,739	1,842	1,880	1,945	2,117	3,457	3,457	1,677	1,677	1,677	1,677	1,774	1,808	1,860	1,897	3,457	3,457
190	1,800	1,800	1,800	1,800	1,906	1,944	2,011	2,187	3,560	3,560	1,737	1,737	1,737	1,737	1,835	1,870	1,923	1,962	3,560	3,560
200	1,882	1,882	1,882	1,882	1,990	2,030	2,099	2,279	3,687	3,687	1,817	1,817	1,817	1,817	1,918	1,954	2,008	2,048	3,687	3,687
220	2,051	2,051	2,051	2,051	2,165	2,207	2,279	2,468	3,947	3,947	1,983	1,983	1,983	1,983	2,089	2,127	2,184	2,225	3,947	3,947
240	2,222	2,222	2,222	2,222	2,343	2,387	2,464	2,665	4,235	4,235	2,150	2,150	2,150	2,150	2,262	2,303	2,363	2,407	4,235	4,235
250	2,307	2,307	2,307	2,307	2,432	2,477	2,556	2,764	4,381	4,381	2,233	2,233	2,233	2,233	2,349	2,390	2,453	2,498	4,381	4,381
275	2,509	2,509	2,509	2,509	2,643	2,692	2,776	2,998	4,732	4,732	2,429	2,429	2,429	2,429	2,554	2,598	2,665	2,714	4,732	4,732
300	2,678	2,678	2,678	2,678	2,821	2,874	2,964	3,203	5,066	5,066	2,592	2,592	2,592	2,592	2,726	2,773	2,845	2,897	5,066	5,066
325	2,848	2,848	2,848	2,848	3,003	3,059	3,157	3,415	5,426	5,426	2,755	2,755	2,755	2,755	2,900	2,951	3,029	3,085	5,426	5,426
350	3,041	3,041	3,041	3,041	3,207	3,268	3,373	3,650	5,807	5,807	2,941	2,941	2,941	2,941	3,096	3,152	3,235	3,295	5,807	5,807
375	3,234	3,234	3,234	3,234	3,411	3,476	3,588	3,884	6,190	6,190	3,127	3,127	3,127	3,127	3,293	3,352	3,441	3,506	6,190	6,190
400	3,426	3,426	3,426	3,426	3,615	3,684	3,803	4,118	6,571	6,571	3,313	3,313	3,313	3,313	3,489	3,552	3,646	3,715	6,571	6,571
425	3,615	3,615	3,615	3,615	3,817	3,890	4,018	4,353	6,971	6,971	3,494	3,494	3,494	3,494	3,682	3,749	3,850	3,924	6,971	6,971
450	3,802	3,802	3,802	3,802	4,017	4,096	4,232	4,590	7,383	7,383	3,673	3,673	3,673	3,673	3,874	3,946	4,053	4,132	7,383	7,383
475	3,989	3,989	3,989	3,989	4,217	4,301	4,445	4,826	7,793	7,793	3,852	3,852	3,852	3,852	4,065	4,141	4,255	4,339	7,793	7,793
500	4,175	4,175	4,175	4,175	4,417	4,506	4,659	5,062	8,204	8,204	4,030	4,030	4,030	4,030	4,256	4,337	4,457	4,546	8,204	8,204
600	4,923	4,923	4,923	4,923	5,218	5,327	5,514	6,007	9,850	9,850	4,745	4,745	4,745	4,745	5,021	5,120	5,268	5,376	9,850	9,850
700	5,670	5,670	5,670	5,670	6,019	6,147	6,369	6,951	11,495	11,495	5,460	5,460	5,460	5,460	5,786	5,903	6,078	6,206	11,495	11,495
750	6,044	6,044	6,044	6,044	6,420	6,558	6,797	7,424	12,318	12,318	5,818	5,818	5,818	5,818	6,169	6,295	6,483	6,621	12,318	12,318
800	6,418	6,418	6,418	6,418	6,821	6,969	7,224	7,897	13,142	13,142	6,175	6,175	6,175	6,175	6,552	6,686	6,888	7,036	13,142	13,142
850	6,791	6,791	6,791	6,791	7,221	7,379	7,651	8,369	13,963	13,963	6,532	6,532	6,532	6,532	6,934	7,077	7,293	7,450	13,963	13,963
900	7,165	7,165	7,165	7,165	7,622	7,790	8,079	8,841	14,787	14,787	6,890	6,890	6,890	6,890	7,317	7,470	7,698	7,866	14,787	14,787
EACH ADD'L																				
100,000	577	577	577	577	613	626	648	707	1,167	1,167	556	556	556	556	589	601	619	632	1,167	1,167