

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: Edge OTA Rate/Factor Changes/RITM00175462

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: 01/30/2015
SERFF Tr Num: ALSE-129902058
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: ER-2621

Effective Date: 07/31/2015
Requested (New):
Effective Date: 07/31/2015
Requested (Renewal):
Author(s): Marisol Herrera, Andi Colosi
Reviewer(s): Becky Harrington (primary)
Disposition Date: 02/04/2015
Disposition Status: Filed
Effective Date (New): 07/31/2015
Effective Date (Renewal): 07/31/2015

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
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General Information

Project Name: Edge OTA Rate/Factor Changes Status of Filing in Domicile:
 Project Number: RITM00175462 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 02/04/2015
 State Status Changed: Deemer Date:
 Created By: Marisol Herrera Submitted By: Andi Colosi
 Corresponding Filing Tracking Number:

Filing Description:

With this filing, Encompass Indemnity Company is proposing an overall rate change of 9.9%. In order to achieve the overall rate level change, Encompass has revised the Dwelling Fire Condo/Renters Rate Adjustment Factor, Dwelling Base Premiums, and Personal Umbrella Rates.

Encompass is targeting an effective date for new and renewal business of July 31, 2015.

Company and Contact

Filing Contact Information

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

Filing Company Information

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

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Encompass Indemnity Company	\$100.00	01/30/2015	91863251

SERFF Tracking #:

ALSE-129902058

State Tracking #:

Company Tracking #:

ER-2621

State:

Arkansas

Filing Company:

Encompass Indemnity Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

EI OTA

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Edge OTA Rate/Factor Changes/RITM00175462

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	02/04/2015	02/04/2015

State: Arkansas **Filing Company:** Encompass Indemnity Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: EI OTA
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Disposition

Disposition Date: 02/04/2015

Effective Date (New): 07/31/2015

Effective Date (Renewal): 07/31/2015

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number 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	16.800%	9.900%	\$240,134	1,519	\$2,425,595	15.400%	0.000%

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	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Supporting Documents	Filed	Yes
Rate	Home Rate Pages	Filed	Yes
Rate	Personal Umbrella Rules Manual	Filed	Yes

SERFF Tracking #:

ALSE-129902058

State Tracking #:

Company Tracking #:

ER-2621

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: Edge OTA Rate/Factor Changes/RITM00175462

Rate Information

Rate data applies to filing.

Filing Method: File and Use

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 4.900%

Effective Date of Last Rate Revision: 07/31/2014

Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number 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	16.800%	9.900%	\$240,134	1,519	\$2,425,595	15.400%	0.000%

SERFF Tracking #:

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State Tracking #:**Company Tracking #:**

ER-2621

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:

Edge OTA Rate/Factor Changes/RITM00175462

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 02/04/2015	Home Rate Pages		Replacement		09. AR_Edge_ho_rates_ER2621.pdf
2	Filed 02/04/2015	Personal Umbrella Rules Manual		Replacement		10. AR_Edge_pu_ER2621.pdf



ARKANSAS USP PORTFOLIO

HOME RATE PAGES

ENCOMPASS INDEMNITY COMPANY



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

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

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

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

(DO NOT ROUND TO THE NEAREST DOLLAR UNTIL STEP 4)		
STEP	REINSURANCE CHARGE CALCULATION	
1	BASE REINSURANCE CHARGE	
2	REINSURANCE RATE ADJUSTMENT FACTOR	x
3	REINSURANCE LIMIT FACTOR	x
4	REINSURANCE CHARGE	=

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



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

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

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

TOTAL ANNUAL PREMIUM	=
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**ARKANSAS USP PORTFOLIO
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING FIRE PREMIUM CALCULATION
(ROUND TO THE NEAREST DOLLAR AFTER EACH STEP)**

STEP	DWELLING FIRE	
1	TERRITORIAL BASE RATE (Condo)	
2	RATE ADJUSTMENT FACTOR (Condo)	x 1.172
3	POLICY AMOUNT FACTOR (Condo)	x
4	PROTECTION / CONSTRUCTION FACTOR (Condo)	x
5	TERRITORIAL BASE PREMIUM	=
6	RATE ADJUSTMENT FACTOR (Dwelling)	x 0.998
7	INCREASED CONTENTS LIMIT PREMIUM	+
8	BUILDING ADDITIONS & ALTERATIONS PREMIUM	+
9	BUILDING ORDINANCE INCREASED COSTS FACTOR	x
10	BUILDING ORDINANCE INCREASED COSTS ADDITIVE	+
11	OCCUPANCY FACTOR	x
12	ACTUAL CASH VALUE FACTOR	x
13	SUPERIOR CONSTRUCTION FACTOR	x
14	SUBTOTAL	=
15	DEDUCTIBLE FACTOR*	x
16	PREMIUM AFTER DEDUCTIBLE SUBJ TO MAX CREDIT	=
17	PROTECTIVE DEVICE DISCOUNT	x
18	MERIT RATING FACTOR	x
19	POLICY LOSS FREE DISCOUNT	x
20	LIABILITY LIMIT ADJUSTMENT	+
21	MISPLACED OR LOST JEWELRY COVERAGE	+
22	TRAMPOLINE SURCHARGE	+
23	FIXED EXPENSE PREMIUM	+
24	REINSURANCE CHARGE (AS ABOVE)	+
25	CREDIT FOR EXISTING INSURANCE	x
26	TOTAL PREMIUM**	=

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

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

* Deductible factor is subject to Maximum credit based on Home Rule 12.

** This premium total is then split between dwelling and contents, as follows:

- A. For policies without increased contents (i.e. 10%)
 - 1) 80% to dwelling portion
 - 2) 20% to contents portion
- B. For policies with increased contents, exposure is rated twice.
 - 1) Rate with increased contents
 - 2) Rate without increased contents and adjust this premium total by 80% (dwelling portion)
 - 3) Subtract step 2 from step 1 for contents portion



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

**PERSONAL UMBRELLA PREMIUM CALCULATION
(ROUND TO THE NEAREST DOLLAR AFTER EACH STEP)**

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

* The \$300000 underlying surcharge is not applicable to all residence types.

** The Trampoline Surcharge does not apply to the Personal Umbrella premium if the USP policy includes underlying liability coverage for the residence

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



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

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

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

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

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



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

DWELLING BASE PREMIUMS



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 301**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	1.155	1.155	1.155	1.155	1.188	1.200	1.221	1.276	1.705	1.705	1.135	1.135	1.135	1.135	1.166	1.177	1.194	1.206	1.705	1.705
40	1.293	1.293	1.293	1.293	1.329	1.343	1.366	1.426	1.898	1.898	1.271	1.271	1.271	1.271	1.305	1.317	1.335	1.349	1.898	1.898
50	1.430	1.430	1.430	1.430	1.470	1.484	1.509	1.575	2.090	2.090	1.406	1.406	1.406	1.406	1.443	1.456	1.476	1.491	2.090	2.090
60	1.566	1.566	1.566	1.566	1.609	1.624	1.652	1.723	2.280	2.280	1.540	1.540	1.540	1.540	1.580	1.594	1.616	1.632	2.280	2.280
70	1.703	1.703	1.703	1.703	1.749	1.766	1.795	1.872	2.472	2.472	1.675	1.675	1.675	1.675	1.718	1.734	1.757	1.774	2.472	2.472
75	1.771	1.771	1.771	1.771	1.819	1.837	1.867	1.946	2.567	2.567	1.743	1.743	1.743	1.743	1.787	1.803	1.827	1.844	2.567	2.567
80	1.841	1.841	1.841	1.841	1.890	1.908	1.940	2.022	2.665	2.665	1.811	1.811	1.811	1.811	1.857	1.874	1.898	1.917	2.665	2.665
85	1.908	1.908	1.908	1.908	1.959	1.978	2.010	2.095	2.759	2.759	1.878	1.878	1.878	1.878	1.925	1.942	1.968	1.987	2.759	2.759
90	1.977	1.977	1.977	1.977	2.029	2.049	2.082	2.170	2.855	2.855	1.945	1.945	1.945	1.945	1.994	2.012	2.038	2.057	2.855	2.855
95	2.045	2.045	2.045	2.045	2.100	2.120	2.154	2.245	2.951	2.951	2.013	2.013	2.013	2.013	2.063	2.082	2.109	2.129	2.951	2.951
100	2.114	2.114	2.114	2.114	2.170	2.190	2.226	2.319	3.047	3.047	2.080	2.080	2.080	2.080	2.132	2.151	2.179	2.199	3.047	3.047
105	2.182	2.182	2.182	2.182	2.240	2.261	2.297	2.393	3.142	3.142	2.147	2.147	2.147	2.147	2.201	2.220	2.249	2.270	3.142	3.142
110	2.250	2.250	2.250	2.250	2.310	2.331	2.369	2.468	3.237	3.237	2.215	2.215	2.215	2.215	2.270	2.290	2.319	2.341	3.237	3.237
115	2.314	2.314	2.314	2.314	2.375	2.397	2.435	2.535	3.318	3.318	2.278	2.278	2.278	2.278	2.335	2.355	2.385	2.407	3.318	3.318
120	2.377	2.377	2.377	2.377	2.438	2.460	2.499	2.601	3.397	3.397	2.340	2.340	2.340	2.340	2.397	2.417	2.448	2.470	3.397	3.397
125	2.440	2.440	2.440	2.440	2.503	2.526	2.565	2.669	3.478	3.478	2.403	2.403	2.403	2.403	2.461	2.482	2.513	2.536	3.478	3.478
130	2.505	2.505	2.505	2.505	2.568	2.591	2.631	2.737	3.559	3.559	2.467	2.467	2.467	2.467	2.526	2.547	2.578	2.602	3.559	3.559
140	2.643	2.643	2.643	2.643	2.709	2.733	2.775	2.884	3.738	3.738	2.604	2.604	2.604	2.604	2.665	2.687	2.720	2.744	3.738	3.738
150	2.784	2.784	2.784	2.784	2.852	2.877	2.920	3.034	3.920	3.920	2.743	2.743	2.743	2.743	2.806	2.829	2.863	2.888	3.920	3.920
160	2.970	2.970	2.970	2.970	3.042	3.068	3.114	3.233	4.165	4.165	2.927	2.927	2.927	2.927	2.994	3.018	3.054	3.080	4.165	4.165
170	3.150	3.150	3.150	3.150	3.225	3.252	3.300	3.425	4.402	4.402	3.105	3.105	3.105	3.105	3.175	3.200	3.237	3.265	4.402	4.402
175	3.202	3.202	3.202	3.202	3.278	3.306	3.354	3.481	4.470	4.470	3.157	3.157	3.157	3.157	3.228	3.253	3.291	3.319	4.470	4.470
180	3.255	3.255	3.255	3.255	3.332	3.360	3.409	3.537	4.538	4.538	3.209	3.209	3.209	3.209	3.280	3.306	3.344	3.373	4.538	4.538
190	3.366	3.366	3.366	3.366	3.444	3.473	3.523	3.655	4.680	4.680	3.318	3.318	3.318	3.318	3.392	3.418	3.458	3.487	4.680	4.680
200	3.544	3.544	3.544	3.544	3.625	3.655	3.706	3.841	4.892	4.892	3.496	3.496	3.496	3.496	3.571	3.598	3.639	3.668	4.892	4.892
220	3.912	3.912	3.912	3.912	3.997	4.028	4.082	4.223	5.328	5.328	3.861	3.861	3.861	3.861	3.940	3.968	4.011	4.042	5.328	5.328
240	4.274	4.274	4.274	4.274	4.365	4.398	4.455	4.605	5.778	5.778	4.220	4.220	4.220	4.220	4.304	4.335	4.380	4.413	5.778	5.778
250	4.455	4.455	4.455	4.455	4.547	4.582	4.640	4.795	6.003	6.003	4.399	4.399	4.399	4.399	4.486	4.517	4.563	4.597	6.003	6.003
275	4.884	4.884	4.884	4.884	4.984	5.020	5.083	5.250	6.545	6.545	4.824	4.824	4.824	4.824	4.917	4.951	5.000	5.037	6.545	6.545
300	5.236	5.236	5.236	5.236	5.343	5.382	5.450	5.628	7.020	7.020	5.172	5.172	5.172	5.172	5.271	5.307	5.361	5.400	7.020	7.020
325	5.566	5.566	5.566	5.566	5.682	5.724	5.797	5.990	7.492	7.492	5.497	5.497	5.497	5.497	5.605	5.643	5.701	5.743	7.492	7.492
350	5.940	5.940	5.940	5.940	6.063	6.109	6.187	6.394	8.006	8.006	5.865	5.865	5.865	5.865	5.981	6.022	6.084	6.130	8.006	8.006
375	6.312	6.312	6.312	6.312	6.445	6.493	6.577	6.798	8.520	8.520	6.233	6.233	6.233	6.233	6.356	6.400	6.467	6.515	8.520	8.520
400	6.684	6.684	6.684	6.684	6.825	6.877	6.966	7.201	9.034	9.034	6.600	6.600	6.600	6.600	6.731	6.778	6.849	6.900	9.034	9.034
425	7.054	7.054	7.054	7.054	7.204	7.259	7.354	7.605	9.560	9.560	6.963	6.963	6.963	6.963	7.104	7.154	7.229	7.284	9.560	9.560
450	7.421	7.421	7.421	7.421	7.581	7.640	7.742	8.009	10.096	10.096	7.325	7.325	7.325	7.325	7.474	7.528	7.608	7.667	10.096	10.096
475	7.787	7.787	7.787	7.787	7.958	8.020	8.128	8.413	10.629	10.629	7.685	7.685	7.685	7.685	7.844	7.901	7.986	8.049	10.629	10.629
500	8.154	8.154	8.154	8.154	8.335	8.401	8.515	8.816	11.164	11.164	8.046	8.046	8.046	8.046	8.214	8.274	8.365	8.431	11.164	11.164
600	9.623	9.623	9.623	9.623	9.844	9.924	10.064	10.432	13.303	13.303	9.490	9.490	9.490	9.490	9.696	9.770	9.880	9.961	13.303	13.303
700	11.091	11.091	11.091	11.091	11.352	11.447	11.613	12.048	15.442	15.442	10.934	10.934	10.934	10.934	11.178	11.265	11.395	11.491	15.442	15.442
750	11.825	11.825	11.825	11.825	12.106	12.209	12.387	12.856	16.512	16.512	11.656	11.656	11.656	11.656	11.918	12.012	12.153	12.256	16.512	16.512
800	12.560	12.560	12.560	12.560	12.861	12.971	13.162	13.665	17.583	17.583	12.379	12.379	12.379	12.379	12.660	12.760	12.911	13.022	17.583	17.583
850	13.292	13.292	13.292	13.292	13.614	13.732	13.935	14.471	18.650	18.650	13.100	13.100	13.100	13.100	13.400	13.507	13.668	13.785	18.650	18.650
900	14.027	14.027	14.027	14.027	14.369	14.494	14.711	15.280	19.721	19.721	13.822	13.822	13.822	13.822	14.141	14.255	14.426	14.551	19.721	19.721
EACH ADD'L																				
100,000	1.088	1.088	1.088	1.088	1.115	1.124	1.141	1.185	1.529	1.529	1.072	1.072	1.072	1.072	1.097	1.106	1.119	1.129	1.529	1.529



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 302**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	1.200	1.200	1.200	1.200	1.239	1.253	1.278	1.342	1.849	1.849	1.176	1.176	1.176	1.176	1.213	1.226	1.245	1.259	1.849	1.849
40	1.333	1.333	1.333	1.333	1.376	1.391	1.418	1.490	2.047	2.047	1.307	1.307	1.307	1.307	1.347	1.361	1.383	1.398	2.047	2.047
50	1.465	1.465	1.465	1.465	1.511	1.528	1.558	1.636	2.244	2.244	1.436	1.436	1.436	1.436	1.480	1.496	1.519	1.536	2.244	2.244
60	1.596	1.596	1.596	1.596	1.646	1.665	1.697	1.781	2.439	2.439	1.565	1.565	1.565	1.565	1.612	1.629	1.655	1.673	2.439	2.439
70	1.727	1.727	1.727	1.727	1.782	1.802	1.837	1.927	2.636	2.636	1.695	1.695	1.695	1.695	1.746	1.764	1.791	1.811	2.636	2.636
75	1.793	1.793	1.793	1.793	1.850	1.871	1.906	2.000	2.734	2.734	1.760	1.760	1.760	1.760	1.812	1.831	1.859	1.880	2.734	2.734
80	1.861	1.861	1.861	1.861	1.919	1.940	1.977	2.075	2.834	2.834	1.826	1.826	1.826	1.826	1.880	1.899	1.929	1.950	2.834	2.834
85	1.926	1.926	1.926	1.926	1.986	2.008	2.046	2.147	2.931	2.931	1.890	1.890	1.890	1.890	1.946	1.966	1.996	2.018	2.931	2.931
90	1.992	1.992	1.992	1.992	2.054	2.077	2.116	2.220	3.029	3.029	1.954	1.954	1.954	1.954	2.012	2.033	2.064	2.087	3.029	3.029
95	2.058	2.058	2.058	2.058	2.122	2.146	2.186	2.293	3.128	3.128	2.019	2.019	2.019	2.019	2.079	2.101	2.133	2.156	3.128	3.128
100	2.124	2.124	2.124	2.124	2.190	2.214	2.256	2.366	3.226	3.226	2.084	2.084	2.084	2.084	2.146	2.168	2.201	2.225	3.226	3.226
105	2.189	2.189	2.189	2.189	2.257	2.282	2.325	2.439	3.324	3.324	2.149	2.149	2.149	2.149	2.212	2.235	2.269	2.294	3.324	3.324
110	2.255	2.255	2.255	2.255	2.325	2.351	2.395	2.512	3.422	3.422	2.213	2.213	2.213	2.213	2.279	2.302	2.337	2.362	3.422	3.422
115	2.316	2.316	2.316	2.316	2.387	2.413	2.458	2.577	3.502	3.502	2.273	2.273	2.273	2.273	2.340	2.363	2.399	2.425	3.502	3.502
120	2.375	2.375	2.375	2.375	2.447	2.474	2.519	2.640	3.581	3.581	2.331	2.331	2.331	2.331	2.399	2.423	2.459	2.486	3.581	3.581
125	2.435	2.435	2.435	2.435	2.509	2.536	2.582	2.705	3.661	3.661	2.391	2.391	2.391	2.391	2.460	2.484	2.521	2.548	3.661	3.661
130	2.496	2.496	2.496	2.496	2.571	2.598	2.646	2.770	3.742	3.742	2.451	2.451	2.451	2.451	2.521	2.546	2.583	2.611	3.742	3.742
140	2.630	2.630	2.630	2.630	2.708	2.736	2.785	2.914	3.923	3.923	2.583	2.583	2.583	2.583	2.656	2.682	2.720	2.749	3.923	3.923
150	2.766	2.766	2.766	2.766	2.847	2.876	2.927	3.062	4.109	4.109	2.718	2.718	2.718	2.718	2.793	2.820	2.860	2.890	4.109	4.109
160	2.957	2.957	2.957	2.957	3.042	3.073	3.126	3.268	4.369	4.369	2.906	2.906	2.906	2.906	2.985	3.013	3.056	3.087	4.369	4.369
170	3.139	3.139	3.139	3.139	3.228	3.260	3.317	3.465	4.619	4.619	3.086	3.086	3.086	3.086	3.169	3.198	3.243	3.275	4.619	4.619
175	3.186	3.186	3.186	3.186	3.276	3.309	3.366	3.516	4.685	4.685	3.132	3.132	3.132	3.132	3.216	3.246	3.291	3.324	4.685	4.685
180	3.233	3.233	3.233	3.233	3.324	3.357	3.415	3.567	4.749	4.749	3.179	3.179	3.179	3.179	3.263	3.294	3.339	3.373	4.749	4.749
190	3.335	3.335	3.335	3.335	3.428	3.462	3.521	3.676	4.888	4.888	3.279	3.279	3.279	3.279	3.366	3.397	3.443	3.478	4.888	4.888
200	3.516	3.516	3.516	3.516	3.611	3.646	3.707	3.866	5.109	5.109	3.459	3.459	3.459	3.459	3.548	3.580	3.627	3.662	5.109	5.109
220	3.886	3.886	3.886	3.886	3.987	4.024	4.087	4.254	5.560	5.560	3.826	3.826	3.826	3.826	3.920	3.953	4.003	4.040	5.560	5.560
240	4.251	4.251	4.251	4.251	4.358	4.397	4.464	4.642	6.028	6.028	4.187	4.187	4.187	4.187	4.287	4.322	4.375	4.415	6.028	6.028
250	4.432	4.432	4.432	4.432	4.542	4.582	4.652	4.835	6.262	6.262	4.366	4.366	4.366	4.366	4.469	4.505	4.560	4.601	6.262	6.262
275	4.870	4.870	4.870	4.870	4.988	5.031	5.105	5.302	6.832	6.832	4.799	4.799	4.799	4.799	4.909	4.948	5.007	5.050	6.832	6.832
300	5.241	5.241	5.241	5.241	5.367	5.414	5.494	5.705	7.349	7.349	5.165	5.165	5.165	5.165	5.283	5.325	5.388	5.435	7.349	7.349
325	5.584	5.584	5.584	5.584	5.721	5.771	5.857	6.085	7.860	7.860	5.502	5.502	5.502	5.502	5.630	5.675	5.744	5.794	7.860	7.860
350	5.960	5.960	5.960	5.960	6.106	6.160	6.253	6.497	8.402	8.402	5.872	5.872	5.872	5.872	6.009	6.057	6.131	6.184	8.402	8.402
375	6.335	6.335	6.335	6.335	6.491	6.549	6.648	6.909	8.945	8.945	6.241	6.241	6.241	6.241	6.387	6.439	6.518	6.575	8.945	8.945
400	6.710	6.710	6.710	6.710	6.876	6.937	7.043	7.321	9.486	9.486	6.610	6.610	6.610	6.610	6.765	6.821	6.904	6.965	9.486	9.486
425	7.081	7.081	7.081	7.081	7.259	7.324	7.436	7.733	10.043	10.043	6.974	6.974	6.974	6.974	7.140	7.199	7.288	7.353	10.043	10.043
450	7.450	7.450	7.450	7.450	7.639	7.709	7.829	8.145	10.611	10.611	7.336	7.336	7.336	7.336	7.513	7.576	7.671	7.740	10.611	10.611
475	7.817	7.817	7.817	7.817	8.019	8.093	8.220	8.556	11.176	11.176	7.697	7.697	7.697	7.697	7.885	7.952	8.053	8.126	11.176	11.176
500	8.186	8.186	8.186	8.186	8.399	8.477	8.612	8.968	11.742	11.742	8.057	8.057	8.057	8.057	8.257	8.328	8.435	8.513	11.742	11.742
600	9.660	9.660	9.660	9.660	9.921	10.017	10.182	10.617	14.010	14.010	9.504	9.504	9.504	9.504	9.747	9.834	9.965	10.061	14.010	14.010
700	11.134	11.134	11.134	11.134	11.443	11.556	11.751	12.266	16.276	16.276	10.949	10.949	10.949	10.949	11.237	11.340	11.494	11.607	16.276	16.276
750	11.871	11.871	11.871	11.871	12.203	12.325	12.536	13.090	17.410	17.410	11.672	11.672	11.672	11.672	11.982	12.093	12.259	12.381	17.410	17.410
800	12.609	12.609	12.609	12.609	12.965	13.096	13.321	13.915	18.545	18.545	12.395	12.395	12.395	12.395	12.728	12.846	13.024	13.155	18.545	18.545
850	13.345	13.345	13.345	13.345	13.725	13.864	14.105	14.738	19.677	19.677	13.117	13.117	13.117	13.117	13.471	13.598	13.788	13.927	19.677	19.677
900	14.083	14.083	14.083	14.083	14.486	14.634	14.890	15.563	20.811	20.811	13.840	13.840	13.840	13.840	14.217	14.352	14.554	14.702	20.811	20.811
EACH ADD'L																				
100,000	1.025	1.025	1.025	1.025	1.056	1.068	1.088	1.140	1.546	1.546	1.006	1.006	1.006	1.006	1.036	1.046	1.062	1.073	1.546	1.546



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 303**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	817	817	817	817	851	863	884	940	1,376	1,376	797	797	797	797	829	840	856	869	1,376	1,376
40	924	924	924	924	961	974	998	1,059	1,539	1,539	902	902	902	902	936	949	967	981	1,539	1,539
50	1,030	1,030	1,030	1,030	1,071	1,085	1,111	1,178	1,701	1,701	1,006	1,006	1,006	1,006	1,044	1,057	1,077	1,092	1,701	1,701
60	1,136	1,136	1,136	1,136	1,179	1,195	1,223	1,295	1,862	1,862	1,109	1,109	1,109	1,109	1,150	1,165	1,186	1,202	1,862	1,862
70	1,242	1,242	1,242	1,242	1,289	1,306	1,336	1,414	2,024	2,024	1,214	1,214	1,214	1,214	1,257	1,273	1,296	1,314	2,024	2,024
75	1,295	1,295	1,295	1,295	1,343	1,361	1,392	1,473	2,104	2,104	1,266	1,266	1,266	1,266	1,311	1,327	1,352	1,369	2,104	2,104
80	1,348	1,348	1,348	1,348	1,399	1,417	1,449	1,533	2,186	2,186	1,318	1,318	1,318	1,318	1,365	1,382	1,407	1,426	2,186	2,186
85	1,401	1,401	1,401	1,401	1,453	1,472	1,504	1,591	2,266	2,266	1,369	1,369	1,369	1,369	1,418	1,435	1,461	1,480	2,266	2,266
90	1,454	1,454	1,454	1,454	1,507	1,527	1,561	1,650	2,347	2,347	1,421	1,421	1,421	1,421	1,471	1,489	1,516	1,536	2,347	2,347
95	1,507	1,507	1,507	1,507	1,562	1,582	1,617	1,710	2,428	2,428	1,474	1,474	1,474	1,474	1,525	1,544	1,571	1,592	2,428	2,428
100	1,560	1,560	1,560	1,560	1,617	1,638	1,674	1,769	2,509	2,509	1,526	1,526	1,526	1,526	1,579	1,598	1,626	1,647	2,509	2,509
105	1,613	1,613	1,613	1,613	1,672	1,693	1,730	1,828	2,589	2,589	1,578	1,578	1,578	1,578	1,632	1,652	1,681	1,703	2,589	2,589
110	1,666	1,666	1,666	1,666	1,726	1,748	1,786	1,887	2,670	2,670	1,630	1,630	1,630	1,630	1,686	1,706	1,736	1,758	2,670	2,670
115	1,716	1,716	1,716	1,716	1,777	1,799	1,838	1,940	2,737	2,737	1,679	1,679	1,679	1,679	1,736	1,757	1,787	1,810	2,737	2,737
120	1,764	1,764	1,764	1,764	1,826	1,849	1,889	1,993	2,802	2,802	1,727	1,727	1,727	1,727	1,785	1,806	1,837	1,860	2,802	2,802
125	1,814	1,814	1,814	1,814	1,877	1,900	1,940	2,046	2,869	2,869	1,776	1,776	1,776	1,776	1,835	1,856	1,888	1,911	2,869	2,869
130	1,864	1,864	1,864	1,864	1,928	1,952	1,992	2,100	2,936	2,936	1,825	1,825	1,825	1,825	1,885	1,907	1,939	1,962	2,936	2,936
140	1,969	1,969	1,969	1,969	2,036	2,060	2,102	2,214	3,082	3,082	1,929	1,929	1,929	1,929	1,991	2,013	2,047	2,071	3,082	3,082
150	2,074	2,074	2,074	2,074	2,144	2,169	2,213	2,329	3,230	3,230	2,033	2,033	2,033	2,033	2,097	2,121	2,155	2,181	3,230	3,230
160	2,204	2,204	2,204	2,204	2,276	2,303	2,349	2,471	3,419	3,419	2,160	2,160	2,160	2,160	2,228	2,252	2,289	2,315	3,419	3,419
170	2,329	2,329	2,329	2,329	2,406	2,434	2,482	2,610	3,603	3,603	2,283	2,283	2,283	2,283	2,355	2,380	2,418	2,446	3,603	3,603
175	2,375	2,375	2,375	2,375	2,453	2,481	2,530	2,659	3,665	3,665	2,329	2,329	2,329	2,329	2,401	2,427	2,465	2,494	3,665	3,665
180	2,421	2,421	2,421	2,421	2,499	2,528	2,577	2,708	3,726	3,726	2,374	2,374	2,374	2,374	2,447	2,473	2,512	2,541	3,726	3,726
190	2,514	2,514	2,514	2,514	2,594	2,624	2,675	2,808	3,851	3,851	2,466	2,466	2,466	2,466	2,541	2,568	2,608	2,637	3,851	3,851
200	2,635	2,635	2,635	2,635	2,717	2,747	2,799	2,936	4,006	4,006	2,585	2,585	2,585	2,585	2,662	2,689	2,731	2,761	4,006	4,006
220	2,885	2,885	2,885	2,885	2,971	3,003	3,058	3,202	4,325	4,325	2,833	2,833	2,833	2,833	2,914	2,942	2,986	3,017	4,325	4,325
240	3,136	3,136	3,136	3,136	3,228	3,261	3,319	3,472	4,666	4,666	3,081	3,081	3,081	3,081	3,166	3,197	3,243	3,277	4,666	4,666
250	3,261	3,261	3,261	3,261	3,355	3,390	3,450	3,607	4,836	4,836	3,204	3,204	3,204	3,204	3,292	3,324	3,371	3,406	4,836	4,836
275	3,551	3,551	3,551	3,551	3,652	3,689	3,753	3,922	5,240	5,240	3,490	3,490	3,490	3,490	3,585	3,618	3,669	3,706	5,240	5,240
300	3,776	3,776	3,776	3,776	3,885	3,924	3,993	4,175	5,590	5,590	3,710	3,710	3,710	3,710	3,812	3,848	3,903	3,943	5,590	5,590
325	4,000	4,000	4,000	4,000	4,118	4,161	4,235	4,431	5,959	5,959	3,930	3,930	3,930	3,930	4,039	4,079	4,137	4,181	5,959	5,959
350	4,268	4,268	4,268	4,268	4,395	4,441	4,521	4,731	6,370	6,370	4,193	4,193	4,193	4,193	4,310	4,352	4,416	4,462	6,370	6,370
375	4,536	4,536	4,536	4,536	4,671	4,720	4,805	5,030	6,782	6,782	4,455	4,455	4,455	4,455	4,581	4,626	4,693	4,742	6,782	6,782
400	4,803	4,803	4,803	4,803	4,946	4,999	5,090	5,329	7,193	7,193	4,717	4,717	4,717	4,717	4,851	4,899	4,970	5,023	7,193	7,193
425	5,068	5,068	5,068	5,068	5,221	5,277	5,374	5,629	7,618	7,618	4,976	4,976	4,976	4,976	5,119	5,170	5,246	5,302	7,618	7,618
450	5,331	5,331	5,331	5,331	5,494	5,554	5,657	5,930	8,052	8,052	5,233	5,233	5,233	5,233	5,385	5,440	5,521	5,581	8,052	8,052
475	5,593	5,593	5,593	5,593	5,767	5,830	5,940	6,229	8,484	8,484	5,489	5,489	5,489	5,489	5,651	5,709	5,796	5,859	8,484	8,484
500	5,856	5,856	5,856	5,856	6,040	6,107	6,223	6,529	8,917	8,917	5,746	5,746	5,746	5,746	5,917	5,978	6,070	6,137	8,917	8,917
600	6,907	6,907	6,907	6,907	7,132	7,214	7,357	7,731	10,651	10,651	6,772	6,772	6,772	6,772	6,982	7,057	7,169	7,252	10,651	10,651
700	7,958	7,958	7,958	7,958	8,224	8,321	8,490	8,932	12,385	12,385	7,799	7,799	7,799	7,799	8,047	8,136	8,268	8,366	12,385	12,385
750	8,484	8,484	8,484	8,484	8,770	8,875	9,057	9,533	13,252	13,252	8,313	8,313	8,313	8,313	8,580	8,675	8,818	8,923	13,252	13,252
800	9,011	9,011	9,011	9,011	9,317	9,430	9,624	10,135	14,120	14,120	8,827	8,827	8,827	8,827	9,113	9,215	9,368	9,481	14,120	14,120
850	9,535	9,535	9,535	9,535	9,863	9,982	10,190	10,735	14,986	14,986	9,339	9,339	9,339	9,339	9,644	9,753	9,917	10,037	14,986	14,986
900	10,062	10,062	10,062	10,062	10,409	10,537	10,757	11,336	15,854	15,854	9,853	9,853	9,853	9,853	10,178	10,293	10,467	10,595	15,854	15,854
EACH ADD'L 100,000	871	871	871	871	898	908	925	969	1,319	1,319	855	855	855	855	880	889	902	912	1,319	1,319



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 304**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	613	613	613	613	643	654	674	724	1,120	1,120	594	594	594	594	623	633	648	659	1,120	1,120
40	686	686	686	686	720	732	753	809	1,244	1,244	666	666	666	666	697	708	725	738	1,244	1,244
50	759	759	759	759	796	809	832	893	1,368	1,368	737	737	737	737	771	784	802	815	1,368	1,368
60	832	832	832	832	871	886	911	977	1,491	1,491	808	808	808	808	845	858	878	892	1,491	1,491
70	905	905	905	905	947	963	990	1,061	1,615	1,615	879	879	879	879	919	933	954	970	1,615	1,615
75	941	941	941	941	985	1,001	1,029	1,103	1,676	1,676	915	915	915	915	956	971	993	1,009	1,676	1,676
80	978	978	978	978	1,024	1,041	1,069	1,146	1,739	1,739	951	951	951	951	993	1,009	1,031	1,048	1,739	1,739
85	1,014	1,014	1,014	1,014	1,061	1,079	1,108	1,187	1,800	1,800	986	986	986	986	1,030	1,046	1,069	1,086	1,800	1,800
90	1,051	1,051	1,051	1,051	1,099	1,117	1,148	1,229	1,861	1,861	1,021	1,021	1,021	1,021	1,067	1,083	1,107	1,125	1,861	1,861
95	1,087	1,087	1,087	1,087	1,137	1,156	1,188	1,271	1,924	1,924	1,057	1,057	1,057	1,057	1,104	1,121	1,146	1,164	1,924	1,924
100	1,124	1,124	1,124	1,124	1,175	1,194	1,227	1,313	1,985	1,985	1,093	1,093	1,093	1,093	1,141	1,158	1,184	1,203	1,985	1,985
105	1,160	1,160	1,160	1,160	1,213	1,233	1,266	1,355	2,047	2,047	1,128	1,128	1,128	1,128	1,178	1,196	1,222	1,242	2,047	2,047
110	1,197	1,197	1,197	1,197	1,251	1,271	1,306	1,397	2,108	2,108	1,164	1,164	1,164	1,164	1,215	1,233	1,260	1,280	2,108	2,108
115	1,230	1,230	1,230	1,230	1,286	1,306	1,341	1,434	2,157	2,157	1,197	1,197	1,197	1,197	1,249	1,267	1,295	1,315	2,157	2,157
120	1,263	1,263	1,263	1,263	1,319	1,340	1,376	1,470	2,205	2,205	1,229	1,229	1,229	1,229	1,281	1,300	1,329	1,349	2,205	2,205
125	1,296	1,296	1,296	1,296	1,353	1,375	1,411	1,507	2,254	2,254	1,261	1,261	1,261	1,261	1,315	1,334	1,363	1,384	2,254	2,254
130	1,330	1,330	1,330	1,330	1,388	1,409	1,446	1,544	2,303	2,303	1,294	1,294	1,294	1,294	1,349	1,368	1,398	1,419	2,303	2,303
140	1,401	1,401	1,401	1,401	1,462	1,484	1,523	1,624	2,412	2,412	1,365	1,365	1,365	1,365	1,422	1,442	1,472	1,494	2,412	2,412
150	1,474	1,474	1,474	1,474	1,537	1,560	1,600	1,705	2,524	2,524	1,437	1,437	1,437	1,437	1,495	1,516	1,548	1,571	2,524	2,524
160	1,568	1,568	1,568	1,568	1,634	1,659	1,701	1,811	2,672	2,672	1,528	1,528	1,528	1,528	1,590	1,612	1,645	1,670	2,672	2,672
170	1,659	1,659	1,659	1,659	1,728	1,754	1,798	1,913	2,815	2,815	1,617	1,617	1,617	1,617	1,682	1,705	1,740	1,765	2,815	2,815
175	1,689	1,689	1,689	1,689	1,759	1,785	1,829	1,946	2,860	2,860	1,647	1,647	1,647	1,647	1,712	1,736	1,771	1,797	2,860	2,860
180	1,719	1,719	1,719	1,719	1,790	1,816	1,861	1,979	2,903	2,903	1,676	1,676	1,676	1,676	1,742	1,766	1,802	1,828	2,903	2,903
190	1,780	1,780	1,780	1,780	1,853	1,880	1,926	2,047	2,994	2,994	1,736	1,736	1,736	1,736	1,804	1,829	1,865	1,892	2,994	2,994
200	1,866	1,866	1,866	1,866	1,941	1,968	2,015	2,140	3,111	3,111	1,821	1,821	1,821	1,821	1,891	1,916	1,953	1,981	3,111	3,111
220	2,044	2,044	2,044	2,044	2,122	2,151	2,201	2,331	3,351	3,351	1,996	1,996	1,996	1,996	2,070	2,096	2,135	2,164	3,351	3,351
240	2,221	2,221	2,221	2,221	2,305	2,335	2,388	2,527	3,610	3,610	2,171	2,171	2,171	2,171	2,249	2,277	2,319	2,349	3,610	3,610
250	2,310	2,310	2,310	2,310	2,396	2,427	2,482	2,625	3,740	3,740	2,258	2,258	2,258	2,258	2,339	2,367	2,410	2,442	3,740	3,740
275	2,519	2,519	2,519	2,519	2,611	2,644	2,703	2,856	4,052	4,052	2,463	2,463	2,463	2,463	2,549	2,580	2,626	2,660	4,052	4,052
300	2,688	2,688	2,688	2,688	2,787	2,823	2,886	3,050	4,335	4,335	2,629	2,629	2,629	2,629	2,721	2,754	2,803	2,839	4,335	4,335
325	2,855	2,855	2,855	2,855	2,962	3,001	3,068	3,246	4,633	4,633	2,791	2,791	2,791	2,791	2,891	2,926	2,980	3,019	4,633	4,633
350	3,047	3,047	3,047	3,047	3,162	3,204	3,276	3,467	4,956	4,956	2,979	2,979	2,979	2,979	3,085	3,124	3,181	3,223	4,956	4,956
375	3,239	3,239	3,239	3,239	3,361	3,406	3,484	3,688	5,278	5,278	3,166	3,166	3,166	3,166	3,280	3,321	3,382	3,427	5,278	5,278
400	3,431	3,431	3,431	3,431	3,561	3,609	3,691	3,908	5,600	5,600	3,353	3,353	3,353	3,353	3,474	3,518	3,583	3,630	5,600	5,600
425	3,620	3,620	3,620	3,620	3,759	3,810	3,898	4,129	5,935	5,935	3,537	3,537	3,537	3,537	3,666	3,713	3,782	3,833	5,935	5,935
450	3,808	3,808	3,808	3,808	3,956	4,011	4,104	4,351	6,278	6,278	3,719	3,719	3,719	3,719	3,857	3,907	3,981	4,035	6,278	6,278
475	3,995	3,995	3,995	3,995	4,153	4,210	4,310	4,573	6,620	6,620	3,901	3,901	3,901	3,901	4,048	4,100	4,179	4,237	6,620	6,620
500	4,183	4,183	4,183	4,183	4,349	4,411	4,516	4,794	6,962	6,962	4,083	4,083	4,083	4,083	4,238	4,294	4,377	4,438	6,962	6,962
600	4,933	4,933	4,933	4,933	5,137	5,212	5,341	5,681	8,332	8,332	4,811	4,811	4,811	4,811	5,001	5,069	5,171	5,246	8,332	8,332
700	5,684	5,684	5,684	5,684	5,925	6,013	6,166	6,568	9,702	9,702	5,539	5,539	5,539	5,539	5,764	5,845	5,965	6,054	9,702	9,702
750	6,059	6,059	6,059	6,059	6,319	6,414	6,579	7,011	10,388	10,388	5,903	5,903	5,903	5,903	6,146	6,232	6,362	6,457	10,388	10,388
800	6,435	6,435	6,435	6,435	6,713	6,815	6,991	7,455	11,073	11,073	6,268	6,268	6,268	6,268	6,528	6,620	6,760	6,862	11,073	11,073
850	6,810	6,810	6,810	6,810	7,106	7,215	7,403	7,898	11,757	11,757	6,631	6,631	6,631	6,631	6,909	7,007	7,156	7,265	11,757	11,757
900	7,185	7,185	7,185	7,185	7,501	7,616	7,816	8,342	12,443	12,443	6,996	6,996	6,996	6,996	7,290	7,396	7,553	7,669	12,443	12,443
EACH ADD'L 100,000	587	587	587	587	611	620	636	676	993	993	572	572	572	572	595	603	615	624	993	993



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 305**

AMOUNT (\$000)	FRAME										MASONRY									
	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	547	558	577	627	1,015	1,015	499	499	499	499	527	537	552	563	1,015	1,015
40	574	574	574	574	607	619	640	695	1,122	1,122	554	554	554	554	585	596	612	624	1,122	1,122
50	630	630	630	630	666	679	702	762	1,228	1,228	609	609	609	609	642	654	672	685	1,228	1,228
60	686	686	686	686	725	740	764	829	1,333	1,333	663	663	663	663	699	712	732	746	1,333	1,333
70	743	743	743	743	785	800	827	896	1,440	1,440	718	718	718	718	757	771	792	807	1,440	1,440
75	771	771	771	771	814	830	858	930	1,492	1,492	745	745	745	745	786	800	822	837	1,492	1,492
80	800	800	800	800	845	861	889	964	1,546	1,546	773	773	773	773	815	830	852	868	1,546	1,546
85	828	828	828	828	874	891	920	997	1,599	1,599	800	800	800	800	843	858	882	899	1,599	1,599
90	856	856	856	856	904	921	951	1,031	1,651	1,651	827	827	827	827	872	888	911	929	1,651	1,651
95	884	884	884	884	933	951	983	1,065	1,705	1,705	855	855	855	855	901	917	942	960	1,705	1,705
100	912	912	912	912	963	982	1,014	1,098	1,758	1,758	882	882	882	882	929	946	971	990	1,758	1,758
105	940	940	940	940	993	1,012	1,045	1,132	1,810	1,810	909	909	909	909	958	975	1,001	1,020	1,810	1,810
110	969	969	969	969	1,022	1,042	1,076	1,165	1,863	1,863	936	936	936	936	986	1,004	1,031	1,051	1,863	1,863
115	994	994	994	994	1,048	1,068	1,103	1,194	1,904	1,904	961	961	961	961	1,012	1,030	1,057	1,078	1,904	1,904
120	1,018	1,018	1,018	1,018	1,074	1,094	1,129	1,222	1,943	1,943	985	985	985	985	1,037	1,055	1,083	1,103	1,943	1,943
125	1,044	1,044	1,044	1,044	1,100	1,121	1,156	1,250	1,984	1,984	1,010	1,010	1,010	1,010	1,062	1,081	1,109	1,130	1,984	1,984
130	1,069	1,069	1,069	1,069	1,126	1,147	1,183	1,279	2,024	2,024	1,034	1,034	1,034	1,034	1,088	1,107	1,136	1,157	2,024	2,024
140	1,124	1,124	1,124	1,124	1,184	1,206	1,243	1,342	2,116	2,116	1,088	1,088	1,088	1,088	1,144	1,164	1,194	1,215	2,116	2,116
150	1,181	1,181	1,181	1,181	1,242	1,265	1,304	1,407	2,210	2,210	1,144	1,144	1,144	1,144	1,201	1,222	1,253	1,275	2,210	2,210
160	1,257	1,257	1,257	1,257	1,322	1,346	1,387	1,496	2,341	2,341	1,218	1,218	1,218	1,218	1,279	1,301	1,333	1,357	2,341	2,341
170	1,331	1,331	1,331	1,331	1,399	1,424	1,468	1,581	2,466	2,466	1,290	1,290	1,290	1,290	1,354	1,377	1,411	1,436	2,466	2,466
175	1,353	1,353	1,353	1,353	1,422	1,447	1,491	1,606	2,502	2,502	1,312	1,312	1,312	1,312	1,376	1,399	1,434	1,459	2,502	2,502
180	1,375	1,375	1,375	1,375	1,444	1,470	1,514	1,630	2,537	2,537	1,333	1,333	1,333	1,333	1,398	1,421	1,456	1,482	2,537	2,537
190	1,420	1,420	1,420	1,420	1,492	1,518	1,563	1,682	2,611	2,611	1,377	1,377	1,377	1,377	1,444	1,468	1,503	1,530	2,611	2,611
200	1,489	1,489	1,489	1,489	1,562	1,589	1,636	1,758	2,711	2,711	1,445	1,445	1,445	1,445	1,514	1,538	1,575	1,602	2,711	2,711
220	1,631	1,631	1,631	1,631	1,708	1,736	1,785	1,913	2,914	2,914	1,585	1,585	1,585	1,585	1,657	1,682	1,721	1,749	2,914	2,914
240	1,773	1,773	1,773	1,773	1,855	1,885	1,937	2,073	3,136	3,136	1,724	1,724	1,724	1,724	1,800	1,827	1,868	1,898	3,136	3,136
250	1,844	1,844	1,844	1,844	1,928	1,959	2,012	2,152	3,247	3,247	1,793	1,793	1,793	1,793	1,872	1,900	1,942	1,973	3,247	3,247
275	2,013	2,013	2,013	2,013	2,103	2,136	2,193	2,344	3,518	3,518	1,959	1,959	1,959	1,959	2,043	2,073	2,118	2,151	3,518	3,518
300	2,156	2,156	2,156	2,156	2,253	2,289	2,350	2,512	3,773	3,773	2,098	2,098	2,098	2,098	2,189	2,221	2,269	2,305	3,773	3,773
325	2,296	2,296	2,296	2,296	2,401	2,439	2,506	2,680	4,041	4,041	2,233	2,233	2,233	2,233	2,331	2,366	2,418	2,457	4,041	4,041
350	2,452	2,452	2,452	2,452	2,564	2,605	2,676	2,864	4,324	4,324	2,384	2,384	2,384	2,384	2,489	2,526	2,583	2,624	4,324	4,324
375	2,607	2,607	2,607	2,607	2,727	2,771	2,847	3,047	4,608	4,608	2,535	2,535	2,535	2,535	2,647	2,687	2,747	2,791	4,608	4,608
400	2,762	2,762	2,762	2,762	2,889	2,936	3,017	3,230	4,891	4,891	2,685	2,685	2,685	2,685	2,804	2,847	2,911	2,958	4,891	4,891
425	2,914	2,914	2,914	2,914	3,051	3,101	3,187	3,414	5,186	5,186	2,833	2,833	2,833	2,833	2,960	3,005	3,073	3,123	5,186	5,186
450	3,065	3,065	3,065	3,065	3,211	3,264	3,356	3,599	5,489	5,489	2,978	2,978	2,978	2,978	3,114	3,162	3,235	3,288	5,489	5,489
475	3,216	3,216	3,216	3,216	3,371	3,427	3,525	3,783	5,791	5,791	3,123	3,123	3,123	3,123	3,268	3,319	3,396	3,453	5,791	5,791
500	3,367	3,367	3,367	3,367	3,531	3,591	3,694	3,967	6,094	6,094	3,269	3,269	3,269	3,269	3,421	3,476	3,558	3,618	6,094	6,094
600	3,971	3,971	3,971	3,971	4,171	4,244	4,371	4,705	7,306	7,306	3,851	3,851	3,851	3,851	4,038	4,104	4,204	4,278	7,306	7,306
700	4,575	4,575	4,575	4,575	4,811	4,898	5,048	5,442	8,518	8,518	4,433	4,433	4,433	4,433	4,653	4,732	4,851	4,937	8,518	8,518
750	4,876	4,876	4,876	4,876	5,131	5,225	5,386	5,811	9,124	9,124	4,724	4,724	4,724	4,724	4,961	5,046	5,174	5,267	9,124	9,124
800	5,179	5,179	5,179	5,179	5,452	5,552	5,725	6,180	9,731	9,731	5,015	5,015	5,015	5,015	5,270	5,361	5,497	5,597	9,731	9,731
850	5,480	5,480	5,480	5,480	5,771	5,878	6,063	6,548	10,336	10,336	5,305	5,305	5,305	5,305	5,577	5,674	5,820	5,927	10,336	10,336
900	5,782	5,782	5,782	5,782	6,092	6,205	6,402	6,918	10,942	10,942	5,597	5,597	5,597	5,597	5,886	5,989	6,144	6,257	10,942	10,942
EACH ADD'L																				
100,000	443	443	443	443	467	476	491	531	842	842	429	429	429	429	451	459	471	480	842	842



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 306**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	703	703	703	703	736	748	768	822	1,243	1,243	684	684	684	684	714	725	741	753	1,243	1,243
40	798	798	798	798	834	847	869	929	1,392	1,392	777	777	777	777	810	822	840	853	1,392	1,392
50	893	893	893	893	932	946	971	1,035	1,541	1,541	870	870	870	870	906	919	938	952	1,541	1,541
60	987	987	987	987	1,029	1,044	1,071	1,141	1,688	1,688	961	961	961	961	1,001	1,015	1,036	1,051	1,688	1,688
70	1,081	1,081	1,081	1,081	1,126	1,143	1,172	1,247	1,836	1,836	1,054	1,054	1,054	1,054	1,096	1,111	1,134	1,151	1,836	1,836
75	1,128	1,128	1,128	1,128	1,175	1,193	1,222	1,300	1,910	1,910	1,100	1,100	1,100	1,100	1,144	1,160	1,183	1,200	1,910	1,910
80	1,176	1,176	1,176	1,176	1,225	1,242	1,273	1,354	1,985	1,985	1,147	1,147	1,147	1,147	1,192	1,208	1,233	1,251	1,985	1,985
85	1,223	1,223	1,223	1,223	1,273	1,291	1,323	1,406	2,058	2,058	1,192	1,192	1,192	1,192	1,239	1,256	1,281	1,299	2,058	2,058
90	1,270	1,270	1,270	1,270	1,321	1,340	1,373	1,459	2,132	2,132	1,239	1,239	1,239	1,239	1,287	1,304	1,330	1,349	2,132	2,132
95	1,317	1,317	1,317	1,317	1,371	1,390	1,424	1,513	2,207	2,207	1,285	1,285	1,285	1,285	1,335	1,353	1,379	1,399	2,207	2,207
100	1,364	1,364	1,364	1,364	1,419	1,440	1,474	1,566	2,281	2,281	1,331	1,331	1,331	1,331	1,383	1,401	1,429	1,449	2,281	2,281
105	1,412	1,412	1,412	1,412	1,468	1,489	1,525	1,619	2,355	2,355	1,378	1,378	1,378	1,378	1,431	1,449	1,478	1,498	2,355	2,355
110	1,459	1,459	1,459	1,459	1,517	1,538	1,575	1,672	2,428	2,428	1,424	1,424	1,424	1,424	1,478	1,498	1,527	1,548	2,428	2,428
115	1,503	1,503	1,503	1,503	1,562	1,584	1,622	1,720	2,489	2,489	1,468	1,468	1,468	1,468	1,523	1,543	1,572	1,594	2,489	2,489
120	1,546	1,546	1,546	1,546	1,607	1,629	1,667	1,767	2,549	2,549	1,510	1,510	1,510	1,510	1,567	1,587	1,617	1,639	2,549	2,549
125	1,591	1,591	1,591	1,591	1,652	1,674	1,713	1,815	2,610	2,610	1,554	1,554	1,554	1,554	1,611	1,632	1,662	1,685	2,610	2,610
130	1,635	1,635	1,635	1,635	1,697	1,720	1,759	1,863	2,671	2,671	1,598	1,598	1,598	1,598	1,656	1,677	1,708	1,730	2,671	2,671
140	1,728	1,728	1,728	1,728	1,792	1,816	1,857	1,964	2,803	2,803	1,689	1,689	1,689	1,689	1,749	1,771	1,803	1,827	2,803	2,803
150	1,821	1,821	1,821	1,821	1,888	1,913	1,955	2,067	2,937	2,937	1,781	1,781	1,781	1,781	1,843	1,866	1,899	1,924	2,937	2,937
160	1,931	1,931	1,931	1,931	2,002	2,027	2,072	2,189	3,105	3,105	1,889	1,889	1,889	1,889	1,955	1,978	2,013	2,039	3,105	3,105
170	2,039	2,039	2,039	2,039	2,113	2,140	2,187	2,310	3,269	3,269	1,995	1,995	1,995	1,995	2,064	2,088	2,125	2,152	3,269	3,269
175	2,081	2,081	2,081	2,081	2,156	2,184	2,231	2,355	3,327	3,327	2,037	2,037	2,037	2,037	2,106	2,131	2,169	2,196	3,327	3,327
180	2,124	2,124	2,124	2,124	2,199	2,227	2,275	2,401	3,384	3,384	2,078	2,078	2,078	2,078	2,149	2,174	2,212	2,240	3,384	3,384
190	2,209	2,209	2,209	2,209	2,287	2,315	2,364	2,493	3,500	3,500	2,163	2,163	2,163	2,163	2,235	2,261	2,299	2,328	3,500	3,500
200	2,311	2,311	2,311	2,311	2,390	2,419	2,469	2,602	3,635	3,635	2,263	2,263	2,263	2,263	2,337	2,364	2,403	2,432	3,635	3,635
220	2,523	2,523	2,523	2,523	2,606	2,637	2,690	2,829	3,914	3,914	2,473	2,473	2,473	2,473	2,550	2,578	2,620	2,651	3,914	3,914
240	2,737	2,737	2,737	2,737	2,825	2,858	2,914	3,062	4,214	4,214	2,684	2,684	2,684	2,684	2,766	2,796	2,840	2,873	4,214	4,214
250	2,843	2,843	2,843	2,843	2,934	2,968	3,026	3,178	4,364	4,364	2,788	2,788	2,788	2,788	2,874	2,904	2,950	2,983	4,364	4,364
275	3,088	3,088	3,088	3,088	3,186	3,222	3,284	3,447	4,719	4,719	3,029	3,029	3,029	3,029	3,121	3,153	3,202	3,238	4,719	4,719
300	3,273	3,273	3,273	3,273	3,378	3,417	3,483	3,659	5,025	5,025	3,210	3,210	3,210	3,210	3,308	3,343	3,396	3,434	5,025	5,025
325	3,463	3,463	3,463	3,463	3,577	3,618	3,690	3,879	5,355	5,355	3,395	3,395	3,395	3,395	3,501	3,539	3,596	3,637	5,355	5,355
350	3,695	3,695	3,695	3,695	3,817	3,862	3,939	4,142	5,725	5,725	3,622	3,622	3,622	3,622	3,736	3,777	3,838	3,882	5,725	5,725
375	3,927	3,927	3,927	3,927	4,057	4,105	4,187	4,404	6,096	6,096	3,849	3,849	3,849	3,849	3,970	4,014	4,079	4,126	6,096	6,096
400	4,158	4,158	4,158	4,158	4,296	4,347	4,435	4,666	6,465	6,465	4,075	4,075	4,075	4,075	4,204	4,250	4,320	4,370	6,465	6,465
425	4,387	4,387	4,387	4,387	4,535	4,589	4,682	4,929	6,849	6,849	4,298	4,298	4,298	4,298	4,436	4,485	4,559	4,613	6,849	6,849
450	4,615	4,615	4,615	4,615	4,772	4,830	4,930	5,193	7,242	7,242	4,520	4,520	4,520	4,520	4,667	4,720	4,799	4,856	7,242	7,242
475	4,842	4,842	4,842	4,842	5,009	5,070	5,176	5,456	7,633	7,633	4,741	4,741	4,741	4,741	4,897	4,953	5,037	5,098	7,633	7,633
500	5,068	5,068	5,068	5,068	5,246	5,311	5,423	5,719	8,024	8,024	4,962	4,962	4,962	4,962	5,128	5,187	5,275	5,340	8,024	8,024
600	5,977	5,977	5,977	5,977	6,194	6,274	6,411	6,773	9,592	9,592	5,847	5,847	5,847	5,847	6,050	6,122	6,230	6,310	9,592	9,592
700	6,886	6,886	6,886	6,886	7,143	7,237	7,399	7,826	11,160	11,160	6,732	6,732	6,732	6,732	6,972	7,057	7,185	7,279	11,160	11,160
750	7,341	7,341	7,341	7,341	7,617	7,719	7,893	8,354	11,945	11,945	7,175	7,175	7,175	7,175	7,433	7,525	7,663	7,765	11,945	11,945
800	7,796	7,796	7,796	7,796	8,092	8,201	8,388	8,881	12,729	12,729	7,618	7,618	7,618	7,618	7,895	7,993	8,141	8,250	12,729	12,729
850	8,250	8,250	8,250	8,250	8,566	8,681	8,881	9,407	13,512	13,512	8,060	8,060	8,060	8,060	8,355	8,460	8,618	8,734	13,512	13,512
900	8,705	8,705	8,705	8,705	9,040	9,163	9,376	9,935	14,297	14,297	8,503	8,503	8,503	8,503	8,817	8,928	9,096	9,219	14,297	14,297
EACH ADD'L 100,000	784	784	784	784	810	820	836	879	1,217	1,217	769	769	769	769	793	802	814	824	1,217	1,217



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 307**

AMOUNT (\$000)	FRAME										MASONRY										
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
30	612	612	612	612	647	660	682	741	1,196	1,196	591	591	591	591	624	635	653	666	1,196	1,196	
40	688	688	688	688	726	741	765	829	1,330	1,330	665	665	665	665	701	714	733	747	1,330	1,330	
50	763	763	763	763	805	821	847	918	1,464	1,464	738	738	738	738	777	791	812	828	1,464	1,464	
60	838	838	838	838	884	900	929	1,005	1,596	1,596	811	811	811	811	853	868	891	908	1,596	1,596	
70	914	914	914	914	963	981	1,012	1,093	1,730	1,730	884	884	884	884	930	946	971	989	1,730	1,730	
75	951	951	951	951	1,002	1,021	1,053	1,137	1,797	1,797	921	921	921	921	968	985	1,010	1,029	1,797	1,797	
80	989	989	989	989	1,042	1,061	1,094	1,182	1,865	1,865	958	958	958	958	1,007	1,024	1,051	1,070	1,865	1,865	
85	1,026	1,026	1,026	1,026	1,081	1,101	1,135	1,225	1,930	1,930	994	994	994	994	1,044	1,063	1,090	1,110	1,930	1,930	
90	1,064	1,064	1,064	1,064	1,120	1,140	1,176	1,269	1,997	1,997	1,030	1,030	1,030	1,030	1,083	1,101	1,129	1,150	1,997	1,997	
95	1,102	1,102	1,102	1,102	1,160	1,181	1,217	1,314	2,064	2,064	1,067	1,067	1,067	1,067	1,121	1,140	1,169	1,190	2,064	2,064	
100	1,140	1,140	1,140	1,140	1,199	1,221	1,258	1,358	2,131	2,131	1,104	1,104	1,104	1,104	1,159	1,179	1,209	1,231	2,131	2,131	
105	1,177	1,177	1,177	1,177	1,238	1,261	1,300	1,402	2,197	2,197	1,140	1,140	1,140	1,140	1,198	1,218	1,249	1,271	2,197	2,197	
110	1,215	1,215	1,215	1,215	1,278	1,301	1,341	1,446	2,264	2,264	1,177	1,177	1,177	1,177	1,236	1,257	1,288	1,311	2,264	2,264	
115	1,249	1,249	1,249	1,249	1,313	1,337	1,377	1,484	2,316	2,316	1,211	1,211	1,211	1,211	1,271	1,292	1,324	1,347	2,316	2,316	
120	1,283	1,283	1,283	1,283	1,348	1,372	1,413	1,522	2,367	2,367	1,244	1,244	1,244	1,244	1,305	1,326	1,359	1,383	2,367	2,367	
125	1,317	1,317	1,317	1,317	1,384	1,408	1,450	1,560	2,420	2,420	1,278	1,278	1,278	1,278	1,339	1,362	1,395	1,419	2,420	2,420	
130	1,352	1,352	1,352	1,352	1,419	1,444	1,486	1,598	2,472	2,472	1,312	1,312	1,312	1,312	1,374	1,397	1,430	1,455	2,472	2,472	
140	1,425	1,425	1,425	1,425	1,495	1,521	1,565	1,681	2,588	2,588	1,384	1,384	1,384	1,384	1,449	1,472	1,507	1,532	2,588	2,588	
150	1,500	1,500	1,500	1,500	1,572	1,599	1,644	1,765	2,707	2,707	1,456	1,456	1,456	1,456	1,524	1,548	1,584	1,611	2,707	2,707	
160	1,592	1,592	1,592	1,592	1,668	1,696	1,744	1,871	2,862	2,862	1,546	1,546	1,546	1,546	1,617	1,643	1,681	1,709	2,862	2,862	
170	1,682	1,682	1,682	1,682	1,761	1,791	1,841	1,974	3,012	3,012	1,634	1,634	1,634	1,634	1,708	1,735	1,775	1,804	3,012	3,012	
175	1,714	1,714	1,714	1,714	1,795	1,824	1,876	2,010	3,061	3,061	1,666	1,666	1,666	1,666	1,741	1,768	1,808	1,838	3,061	3,061	
180	1,746	1,746	1,746	1,746	1,828	1,858	1,910	2,046	3,109	3,109	1,697	1,697	1,697	1,697	1,773	1,801	1,842	1,872	3,109	3,109	
190	1,812	1,812	1,812	1,812	1,896	1,927	1,980	2,119	3,209	3,209	1,762	1,762	1,762	1,762	1,840	1,868	1,910	1,941	3,209	3,209	
200	1,895	1,895	1,895	1,895	1,981	2,012	2,067	2,210	3,327	3,327	1,843	1,843	1,843	1,843	1,924	1,952	1,995	2,027	3,327	3,327	
220	2,067	2,067	2,067	2,067	2,157	2,190	2,248	2,398	3,572	3,572	2,013	2,013	2,013	2,013	2,097	2,127	2,172	2,205	3,572	3,572	
240	2,241	2,241	2,241	2,241	2,337	2,372	2,433	2,593	3,839	3,839	2,184	2,184	2,184	2,184	2,273	2,305	2,353	2,388	3,839	3,839	
250	2,328	2,328	2,328	2,328	2,426	2,463	2,525	2,690	3,973	3,973	2,268	2,268	2,268	2,268	2,361	2,394	2,443	2,479	3,973	3,973	
275	2,530	2,530	2,530	2,530	2,635	2,674	2,741	2,918	4,294	4,294	2,466	2,466	2,466	2,466	2,565	2,600	2,653	2,692	4,294	4,294	
300	2,690	2,690	2,690	2,690	2,804	2,845	2,917	3,107	4,585	4,585	2,622	2,622	2,622	2,622	2,728	2,766	2,823	2,864	4,585	4,585	
325	2,853	2,853	2,853	2,853	2,976	3,021	3,099	3,303	4,899	4,899	2,780	2,780	2,780	2,780	2,894	2,935	2,996	3,042	4,899	4,899	
350	3,045	3,045	3,045	3,045	3,177	3,225	3,309	3,528	5,241	5,241	2,966	2,966	2,966	2,966	3,089	3,133	3,199	3,247	5,241	5,241	
375	3,237	3,237	3,237	3,237	3,378	3,430	3,519	3,753	5,584	5,584	3,153	3,153	3,153	3,153	3,284	3,331	3,401	3,453	5,584	5,584	
400	3,429	3,429	3,429	3,429	3,579	3,633	3,728	3,978	5,925	5,925	3,339	3,339	3,339	3,339	3,479	3,529	3,603	3,658	5,925	5,925	
425	3,618	3,618	3,618	3,618	3,778	3,836	3,937	4,204	6,281	6,281	3,522	3,522	3,522	3,522	3,671	3,724	3,804	3,863	6,281	6,281	
450	3,805	3,805	3,805	3,805	3,976	4,038	4,146	4,431	6,647	6,647	3,703	3,703	3,703	3,703	3,862	3,919	4,004	4,067	6,647	6,647	
475	3,992	3,992	3,992	3,992	4,173	4,240	4,354	4,656	7,012	7,012	3,883	3,883	3,883	3,883	4,053	4,113	4,203	4,270	7,012	7,012	
500	4,179	4,179	4,179	4,179	4,371	4,441	4,563	4,883	7,377	7,377	4,064	4,064	4,064	4,064	4,243	4,307	4,403	4,473	7,377	7,377	
600	4,928	4,928	4,928	4,928	5,162	5,249	5,397	5,788	8,838	8,838	4,787	4,787	4,787	4,787	5,006	5,084	5,202	5,288	8,838	8,838	
700	5,676	5,676	5,676	5,676	5,954	6,056	6,231	6,694	10,300	10,300	5,510	5,510	5,510	5,510	5,769	5,861	6,000	6,102	10,300	10,300	
750	6,051	6,051	6,051	6,051	6,350	6,459	6,649	7,147	11,031	11,031	5,872	5,872	5,872	5,872	6,151	6,250	6,400	6,509	11,031	11,031	
800	6,426	6,426	6,426	6,426	6,746	6,863	7,066	7,600	11,763	11,763	6,234	6,234	6,234	6,234	6,533	6,639	6,799	6,917	11,763	11,763	
850	6,800	6,800	6,800	6,800	7,141	7,266	7,483	8,052	12,492	12,492	6,595	6,595	6,595	6,595	6,913	7,027	7,198	7,323	12,492	12,492	
900	7,174	7,174	7,174	7,174	7,537	7,670	7,900	8,505	13,224	13,224	6,957	6,957	6,957	6,957	7,295	7,416	7,598	7,731	13,224	13,224	
EACH ADD'L																					
100,000	614	614	614	614	642	652	670	717	1,082	1,082	597	597	597	597	623	633	647	657	1,082	1,082	



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 309**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	930	930	930	930	1,029	1,066	1,129	1,294	2,586	2,586	870	870	870	870	963	996	1,046	1,082	2,586	2,586
40	1,048	1,048	1,048	1,048	1,157	1,197	1,266	1,449	2,870	2,870	982	982	982	982	1,084	1,121	1,175	1,215	2,870	2,870
50	1,165	1,165	1,165	1,165	1,285	1,328	1,404	1,603	3,153	3,153	1,094	1,094	1,094	1,094	1,205	1,245	1,304	1,348	3,153	3,153
60	1,281	1,281	1,281	1,281	1,410	1,458	1,540	1,755	3,432	3,432	1,204	1,204	1,204	1,204	1,324	1,367	1,432	1,479	3,432	3,432
70	1,399	1,399	1,399	1,399	1,538	1,589	1,677	1,909	3,716	3,716	1,316	1,316	1,316	1,316	1,445	1,492	1,561	1,612	3,716	3,716
75	1,457	1,457	1,457	1,457	1,601	1,654	1,745	1,985	3,856	3,856	1,371	1,371	1,371	1,371	1,505	1,553	1,625	1,678	3,856	3,856
80	1,517	1,517	1,517	1,517	1,666	1,720	1,815	2,063	3,999	3,999	1,427	1,427	1,427	1,427	1,566	1,616	1,690	1,745	3,999	3,999
85	1,574	1,574	1,574	1,574	1,728	1,785	1,882	2,138	4,138	4,138	1,482	1,482	1,482	1,482	1,626	1,677	1,754	1,810	4,138	4,138
90	1,633	1,633	1,633	1,633	1,792	1,850	1,950	2,215	4,278	4,278	1,538	1,538	1,538	1,538	1,686	1,739	1,818	1,876	4,278	4,278
95	1,692	1,692	1,692	1,692	1,856	1,916	2,019	2,292	4,422	4,422	1,594	1,594	1,594	1,594	1,747	1,801	1,883	1,943	4,422	4,422
100	1,750	1,750	1,750	1,750	1,919	1,981	2,088	2,369	4,562	4,562	1,649	1,649	1,649	1,649	1,807	1,863	1,947	2,009	4,562	4,562
105	1,809	1,809	1,809	1,809	1,982	2,046	2,156	2,445	4,702	4,702	1,705	1,705	1,705	1,705	1,867	1,925	2,011	2,075	4,702	4,702
110	1,867	1,867	1,867	1,867	2,046	2,111	2,224	2,522	4,842	4,842	1,760	1,760	1,760	1,760	1,927	1,986	2,076	2,141	4,842	4,842
115	1,919	1,919	1,919	1,919	2,100	2,167	2,282	2,584	4,944	4,944	1,810	1,810	1,810	1,810	1,979	2,040	2,130	2,197	4,944	4,944
120	1,969	1,969	1,969	1,969	2,154	2,221	2,338	2,646	5,045	5,045	1,858	1,858	1,858	1,858	2,031	2,092	2,184	2,252	5,045	5,045
125	2,020	2,020	2,020	2,020	2,208	2,277	2,396	2,708	5,147	5,147	1,908	1,908	1,908	1,908	2,083	2,145	2,239	2,308	5,147	5,147
130	2,072	2,072	2,072	2,072	2,263	2,332	2,453	2,771	5,249	5,249	1,958	1,958	1,958	1,958	2,135	2,199	2,294	2,364	5,249	5,249
140	2,181	2,181	2,181	2,181	2,379	2,452	2,577	2,907	5,479	5,479	2,063	2,063	2,063	2,063	2,247	2,313	2,412	2,485	5,479	5,479
150	2,292	2,292	2,292	2,292	2,498	2,573	2,703	3,045	5,716	5,716	2,169	2,169	2,169	2,169	2,361	2,429	2,532	2,607	5,716	5,716
160	2,427	2,427	2,427	2,427	2,643	2,722	2,859	3,219	6,028	6,028	2,297	2,297	2,297	2,297	2,499	2,571	2,679	2,758	6,028	6,028
170	2,558	2,558	2,558	2,558	2,785	2,868	3,011	3,388	6,331	6,331	2,422	2,422	2,422	2,422	2,634	2,709	2,822	2,905	6,331	6,331
175	2,607	2,607	2,607	2,607	2,837	2,921	3,066	3,448	6,428	6,428	2,470	2,470	2,470	2,470	2,684	2,760	2,875	2,959	6,428	6,428
180	2,656	2,656	2,656	2,656	2,888	2,973	3,120	3,506	6,521	6,521	2,517	2,517	2,517	2,517	2,733	2,810	2,926	3,011	6,521	6,521
190	2,755	2,755	2,755	2,755	2,992	3,079	3,230	3,626	6,716	6,716	2,612	2,612	2,612	2,612	2,834	2,913	3,032	3,119	6,716	6,716
200	2,870	2,870	2,870	2,870	3,114	3,203	3,358	3,764	6,933	6,933	2,724	2,724	2,724	2,724	2,952	3,033	3,155	3,244	6,933	6,933
220	3,111	3,111	3,111	3,111	3,367	3,461	3,623	4,050	7,379	7,379	2,957	2,957	2,957	2,957	3,196	3,282	3,410	3,504	7,379	7,379
240	3,362	3,362	3,362	3,362	3,634	3,734	3,906	4,359	7,894	7,894	3,199	3,199	3,199	3,199	3,453	3,543	3,679	3,779	7,894	7,894
250	3,487	3,487	3,487	3,487	3,767	3,870	4,047	4,514	8,154	8,154	3,319	3,319	3,319	3,319	3,581	3,674	3,814	3,917	8,154	8,154
275	3,779	3,779	3,779	3,779	4,079	4,189	4,379	4,880	8,783	8,783	3,599	3,599	3,599	3,599	3,879	3,979	4,129	4,239	8,783	8,783
300	4,015	4,015	4,015	4,015	4,338	4,456	4,660	5,198	9,390	9,390	3,822	3,822	3,822	3,822	4,123	4,230	4,391	4,510	9,390	9,390
325	4,264	4,264	4,264	4,264	4,612	4,740	4,960	5,540	10,067	10,067	4,055	4,055	4,055	4,055	4,380	4,496	4,670	4,798	10,067	10,067
350	4,554	4,554	4,554	4,554	4,928	5,065	5,301	5,924	10,782	10,782	4,330	4,330	4,330	4,330	4,679	4,803	4,990	5,127	10,782	10,782
375	4,844	4,844	4,844	4,844	5,244	5,390	5,643	6,308	11,499	11,499	4,605	4,605	4,605	4,605	4,978	5,111	5,310	5,457	11,499	11,499
400	5,134	5,134	5,134	5,134	5,559	5,715	5,984	6,691	12,213	12,213	4,879	4,879	4,879	4,879	5,276	5,417	5,630	5,785	12,213	12,213
425	5,428	5,428	5,428	5,428	5,881	6,048	6,335	7,090	12,982	12,982	5,156	5,156	5,156	5,156	5,579	5,730	5,957	6,123	12,982	12,982
450	5,725	5,725	5,725	5,725	6,209	6,386	6,693	7,499	13,786	13,786	5,435	5,435	5,435	5,435	5,886	6,048	6,289	6,467	13,786	13,786
475	6,021	6,021	6,021	6,021	6,535	6,723	7,049	7,905	14,585	14,585	5,713	5,713	5,713	5,713	6,192	6,364	6,621	6,809	14,585	14,585
500	6,317	6,317	6,317	6,317	6,862	7,061	7,406	8,313	15,387	15,387	5,991	5,991	5,991	5,991	6,499	6,680	6,952	7,152	15,387	15,387
600	7,503	7,503	7,503	7,503	8,169	8,413	8,834	9,943	18,594	18,594	7,104	7,104	7,104	7,104	7,725	7,947	8,280	8,524	18,594	18,594
700	8,689	8,689	8,689	8,689	9,476	9,764	10,263	11,574	21,802	21,802	8,217	8,217	8,217	8,217	8,952	9,214	9,607	9,896	21,802	21,802
750	9,283	9,283	9,283	9,283	10,130	10,441	10,978	12,390	23,407	23,407	8,774	8,774	8,774	8,774	9,565	9,848	10,272	10,582	23,407	23,407
800	9,876	9,876	9,876	9,876	10,785	11,118	11,693	13,207	25,013	25,013	9,332	9,332	9,332	9,332	10,179	10,482	10,936	11,269	25,013	25,013
850	10,469	10,469	10,469	10,469	11,437	11,793	12,406	14,021	26,615	26,615	9,887	9,887	9,887	9,887	10,792	11,114	11,599	11,954	26,615	26,615
900	11,062	11,062	11,062	11,062	12,092	12,469	13,121	14,837	28,221	28,221	10,445	10,445	10,445	10,445	11,405	11,749	12,263	12,641	28,221	28,221
EACH ADD'L 100,000	967	967	967	967	1,047	1,076	1,126	1,259	2,294	2,294	919	919	919	919	994	1,020	1,060	1,089	2,294	2,294



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 310**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	786	786	786	786	884	920	983	1,147	2,429	2,429	726	726	726	726	818	851	901	937	2,429	2,429
40	878	878	878	878	986	1,026	1,095	1,275	2,685	2,685	813	813	813	813	914	950	1,004	1,044	2,685	2,685
50	969	969	969	969	1,088	1,131	1,206	1,403	2,942	2,942	898	898	898	898	1,009	1,048	1,107	1,151	2,942	2,942
60	1,060	1,060	1,060	1,060	1,188	1,235	1,316	1,530	3,194	3,194	983	983	983	983	1,103	1,145	1,209	1,256	3,194	3,194
70	1,152	1,152	1,152	1,152	1,290	1,340	1,428	1,658	3,451	3,451	1,069	1,069	1,069	1,069	1,198	1,244	1,313	1,363	3,451	3,451
75	1,197	1,197	1,197	1,197	1,340	1,393	1,483	1,721	3,577	3,577	1,112	1,112	1,112	1,112	1,245	1,293	1,364	1,416	3,577	3,577
80	1,244	1,244	1,244	1,244	1,392	1,446	1,539	1,786	3,707	3,707	1,155	1,155	1,155	1,155	1,293	1,342	1,416	1,470	3,707	3,707
85	1,289	1,289	1,289	1,289	1,442	1,498	1,594	1,849	3,833	3,833	1,197	1,197	1,197	1,197	1,340	1,391	1,467	1,523	3,833	3,833
90	1,335	1,335	1,335	1,335	1,492	1,550	1,650	1,912	3,960	3,960	1,240	1,240	1,240	1,240	1,387	1,440	1,518	1,576	3,960	3,960
95	1,381	1,381	1,381	1,381	1,543	1,603	1,706	1,977	4,090	4,090	1,283	1,283	1,283	1,283	1,435	1,489	1,570	1,630	4,090	4,090
100	1,426	1,426	1,426	1,426	1,594	1,655	1,761	2,040	4,216	4,216	1,326	1,326	1,326	1,326	1,482	1,538	1,622	1,683	4,216	4,216
105	1,472	1,472	1,472	1,472	1,644	1,707	1,816	2,103	4,342	4,342	1,369	1,369	1,369	1,369	1,529	1,587	1,673	1,736	4,342	4,342
110	1,518	1,518	1,518	1,518	1,695	1,760	1,872	2,167	4,469	4,469	1,411	1,411	1,411	1,411	1,577	1,636	1,724	1,789	4,469	4,469
115	1,556	1,556	1,556	1,556	1,736	1,802	1,916	2,217	4,558	4,558	1,448	1,448	1,448	1,448	1,616	1,676	1,766	1,832	4,558	4,558
120	1,594	1,594	1,594	1,594	1,777	1,844	1,960	2,265	4,646	4,646	1,484	1,484	1,484	1,484	1,655	1,716	1,808	1,875	4,646	4,646
125	1,632	1,632	1,632	1,632	1,819	1,887	2,005	2,315	4,735	4,735	1,521	1,521	1,521	1,521	1,695	1,757	1,850	1,918	4,735	4,735
130	1,671	1,671	1,671	1,671	1,860	1,930	2,049	2,365	4,823	4,823	1,558	1,558	1,558	1,558	1,734	1,797	1,892	1,961	4,823	4,823
140	1,755	1,755	1,755	1,755	1,951	2,023	2,148	2,475	5,027	5,027	1,637	1,637	1,637	1,637	1,820	1,886	1,984	2,056	5,027	5,027
150	1,840	1,840	1,840	1,840	2,044	2,119	2,248	2,588	5,238	5,238	1,718	1,718	1,718	1,718	1,908	1,976	2,078	2,153	5,238	5,238
160	1,949	1,949	1,949	1,949	2,163	2,242	2,378	2,735	5,522	5,522	1,820	1,820	1,820	1,820	2,020	2,092	2,199	2,278	5,522	5,522
170	2,055	2,055	2,055	2,055	2,279	2,362	2,504	2,878	5,798	5,798	1,920	1,920	1,920	1,920	2,130	2,204	2,317	2,399	5,798	5,798
175	2,091	2,091	2,091	2,091	2,318	2,402	2,546	2,925	5,882	5,882	1,954	1,954	1,954	1,954	2,167	2,243	2,356	2,440	5,882	5,882
180	2,127	2,127	2,127	2,127	2,357	2,441	2,587	2,971	5,962	5,962	1,989	1,989	1,989	1,989	2,203	2,280	2,395	2,480	5,962	5,962
190	2,200	2,200	2,200	2,200	2,436	2,522	2,672	3,065	6,131	6,131	2,059	2,059	2,059	2,059	2,279	2,357	2,475	2,562	6,131	6,131
200	2,290	2,290	2,290	2,290	2,532	2,621	2,774	3,177	6,321	6,321	2,145	2,145	2,145	2,145	2,371	2,451	2,572	2,661	6,321	6,321
220	2,476	2,476	2,476	2,476	2,730	2,824	2,984	3,408	6,711	6,711	2,324	2,324	2,324	2,324	2,561	2,646	2,773	2,866	6,711	6,711
240	2,672	2,672	2,672	2,672	2,942	3,041	3,212	3,661	7,169	7,169	2,510	2,510	2,510	2,510	2,762	2,852	2,987	3,086	7,169	7,169
250	2,770	2,770	2,770	2,770	3,048	3,150	3,326	3,789	7,401	7,401	2,603	2,603	2,603	2,603	2,863	2,955	3,094	3,196	7,401	7,401
275	3,001	3,001	3,001	3,001	3,299	3,408	3,597	4,094	7,967	7,967	2,823	2,823	2,823	2,823	3,101	3,200	3,349	3,458	7,967	7,967
300	3,199	3,199	3,199	3,199	3,519	3,636	3,839	4,372	8,533	8,533	3,007	3,007	3,007	3,007	3,305	3,412	3,572	3,689	8,533	8,533
325	3,406	3,406	3,406	3,406	3,752	3,879	4,097	4,673	9,164	9,164	3,199	3,199	3,199	3,199	3,522	3,637	3,809	3,936	9,164	9,164
350	3,640	3,640	3,640	3,640	4,011	4,147	4,382	5,000	9,819	9,819	3,418	3,418	3,418	3,418	3,764	3,887	4,073	4,209	9,819	9,819
375	3,874	3,874	3,874	3,874	4,270	4,416	4,667	5,327	10,477	10,477	3,637	3,637	3,637	3,637	4,006	4,138	4,336	4,482	10,477	10,477
400	4,108	4,108	4,108	4,108	4,529	4,684	4,951	5,653	11,132	11,132	3,855	3,855	3,855	3,855	4,248	4,389	4,599	4,754	11,132	11,132
425	4,345	4,345	4,345	4,345	4,795	4,960	5,245	5,994	11,841	11,841	4,075	4,075	4,075	4,075	4,495	4,645	4,870	5,035	11,841	11,841
450	4,586	4,586	4,586	4,586	5,066	5,242	5,546	6,345	12,584	12,584	4,298	4,298	4,298	4,298	4,746	4,906	5,146	5,322	12,584	12,584
475	4,825	4,825	4,825	4,825	5,335	5,522	5,845	6,695	13,323	13,323	4,519	4,519	4,519	4,519	4,995	5,165	5,420	5,607	13,323	13,323
500	5,065	5,065	5,065	5,065	5,605	5,803	6,145	7,045	14,065	14,065	4,741	4,741	4,741	4,741	5,245	5,425	5,695	5,893	14,065	14,065
600	6,026	6,026	6,026	6,026	6,686	6,928	7,346	8,447	17,031	17,031	5,630	5,630	5,630	5,630	6,246	6,466	6,796	7,038	17,031	17,031
700	6,986	6,986	6,986	6,986	7,767	8,053	8,547	9,848	19,997	19,997	6,518	6,518	6,518	6,518	7,246	7,507	7,897	8,183	19,997	19,997
750	7,467	7,467	7,467	7,467	8,308	8,616	9,148	10,550	21,482	21,482	6,962	6,962	6,962	6,962	7,747	8,027	8,448	8,756	21,482	21,482
800	7,947	7,947	7,947	7,947	8,849	9,179	9,750	11,252	22,967	22,967	7,407	7,407	7,407	7,407	8,248	8,548	8,999	9,329	22,967	22,967
850	8,427	8,427	8,427	8,427	9,388	9,741	10,349	11,951	24,448	24,448	7,850	7,850	7,850	7,850	8,747	9,068	9,548	9,901	24,448	24,448
900	8,908	8,908	8,908	8,908	9,929	10,304	10,951	12,653	25,933	25,933	8,295	8,295	8,295	8,295	9,248	9,589	10,099	10,474	25,933	25,933
EACH ADD'L 100,000	743	743	743	743	822	851	901	1,033	2,060	2,060	696	696	696	696	770	796	835	864	2,060	2,060



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 311**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	721	721	721	721	773	792	825	912	1,589	1,589	690	690	690	690	739	756	782	801	1,589	1,589
40	806	806	806	806	864	885	921	1,016	1,761	1,761	772	772	772	772	825	845	873	894	1,761	1,761
50	891	891	891	891	954	977	1,016	1,120	1,933	1,933	854	854	854	854	912	933	964	987	1,933	1,933
60	975	975	975	975	1,043	1,067	1,110	1,223	2,102	2,102	934	934	934	934	998	1,020	1,054	1,079	2,102	2,102
70	1,060	1,060	1,060	1,060	1,133	1,159	1,205	1,327	2,274	2,274	1,016	1,016	1,016	1,016	1,084	1,108	1,145	1,171	2,274	2,274
75	1,102	1,102	1,102	1,102	1,178	1,205	1,253	1,379	2,359	2,359	1,057	1,057	1,057	1,057	1,127	1,152	1,190	1,218	2,359	2,359
80	1,145	1,145	1,145	1,145	1,223	1,252	1,301	1,431	2,446	2,446	1,098	1,098	1,098	1,098	1,171	1,197	1,236	1,265	2,446	2,446
85	1,187	1,187	1,187	1,187	1,267	1,297	1,348	1,482	2,530	2,530	1,138	1,138	1,138	1,138	1,214	1,240	1,281	1,310	2,530	2,530
90	1,229	1,229	1,229	1,229	1,312	1,343	1,395	1,534	2,615	2,615	1,179	1,179	1,179	1,179	1,257	1,284	1,326	1,356	2,615	2,615
95	1,271	1,271	1,271	1,271	1,357	1,389	1,443	1,586	2,702	2,702	1,220	1,220	1,220	1,220	1,300	1,329	1,372	1,403	2,702	2,702
100	1,314	1,314	1,314	1,314	1,402	1,435	1,491	1,638	2,787	2,787	1,261	1,261	1,261	1,261	1,343	1,373	1,417	1,449	2,787	2,787
105	1,356	1,356	1,356	1,356	1,447	1,480	1,538	1,689	2,872	2,872	1,301	1,301	1,301	1,301	1,386	1,417	1,462	1,495	2,872	2,872
110	1,398	1,398	1,398	1,398	1,492	1,526	1,585	1,741	2,957	2,957	1,342	1,342	1,342	1,342	1,429	1,460	1,507	1,542	2,957	2,957
115	1,436	1,436	1,436	1,436	1,531	1,566	1,626	1,785	3,021	3,021	1,379	1,379	1,379	1,379	1,468	1,499	1,547	1,582	3,021	3,021
120	1,473	1,473	1,473	1,473	1,570	1,605	1,666	1,827	3,085	3,085	1,415	1,415	1,415	1,415	1,505	1,537	1,586	1,621	3,085	3,085
125	1,511	1,511	1,511	1,511	1,609	1,645	1,707	1,871	3,149	3,149	1,452	1,452	1,452	1,452	1,543	1,576	1,625	1,661	3,149	3,149
130	1,549	1,549	1,549	1,549	1,648	1,685	1,748	1,915	3,214	3,214	1,489	1,489	1,489	1,489	1,582	1,615	1,665	1,702	3,214	3,214
140	1,630	1,630	1,630	1,630	1,734	1,772	1,838	2,011	3,359	3,359	1,568	1,568	1,568	1,568	1,665	1,699	1,751	1,789	3,359	3,359
150	1,713	1,713	1,713	1,713	1,821	1,860	1,929	2,108	3,508	3,508	1,649	1,649	1,649	1,649	1,749	1,785	1,839	1,878	3,508	3,508
160	1,821	1,821	1,821	1,821	1,934	1,976	2,047	2,236	3,708	3,708	1,753	1,753	1,753	1,753	1,858	1,896	1,953	1,994	3,708	3,708
170	1,925	1,925	1,925	1,925	2,043	2,087	2,162	2,360	3,902	3,902	1,854	1,854	1,854	1,854	1,964	2,004	2,063	2,107	3,902	3,902
175	1,959	1,959	1,959	1,959	2,079	2,123	2,199	2,399	3,961	3,961	1,887	1,887	1,887	1,887	1,999	2,039	2,099	2,143	3,961	3,961
180	1,992	1,992	1,992	1,992	2,114	2,158	2,235	2,438	4,018	4,018	1,919	1,919	1,919	1,919	2,033	2,073	2,134	2,179	4,018	4,018
190	2,062	2,062	2,062	2,062	2,187	2,232	2,311	2,519	4,138	4,138	1,987	1,987	1,987	1,987	2,103	2,145	2,207	2,253	4,138	4,138
200	2,158	2,158	2,158	2,158	2,286	2,333	2,413	2,626	4,287	4,287	2,081	2,081	2,081	2,081	2,201	2,243	2,307	2,354	4,287	4,287
220	2,356	2,356	2,356	2,356	2,490	2,540	2,624	2,848	4,593	4,593	2,276	2,276	2,276	2,276	2,401	2,446	2,513	2,562	4,593	4,593
240	2,557	2,557	2,557	2,557	2,700	2,752	2,842	3,080	4,932	4,932	2,472	2,472	2,472	2,472	2,605	2,652	2,723	2,776	4,932	4,932
250	2,657	2,657	2,657	2,657	2,804	2,858	2,951	3,195	5,103	5,103	2,569	2,569	2,569	2,569	2,706	2,755	2,828	2,882	5,103	5,103
275	2,894	2,894	2,894	2,894	3,051	3,109	3,208	3,471	5,516	5,516	2,799	2,799	2,799	2,799	2,946	2,999	3,077	3,135	5,516	5,516
300	3,090	3,090	3,090	3,090	3,259	3,321	3,428	3,709	5,907	5,907	2,988	2,988	2,988	2,988	3,146	3,202	3,287	3,349	5,907	5,907
325	3,285	3,285	3,285	3,285	3,468	3,535	3,650	3,954	6,327	6,327	3,176	3,176	3,176	3,176	3,346	3,407	3,498	3,565	6,327	6,327
350	3,508	3,508	3,508	3,508	3,704	3,776	3,900	4,226	6,772	6,772	3,390	3,390	3,390	3,390	3,573	3,638	3,736	3,808	6,772	6,772
375	3,730	3,730	3,730	3,730	3,939	4,016	4,149	4,497	7,218	7,218	3,605	3,605	3,605	3,605	3,800	3,870	3,974	4,051	7,218	7,218
400	3,952	3,952	3,952	3,952	4,175	4,256	4,397	4,768	7,662	7,662	3,819	3,819	3,819	3,819	4,026	4,100	4,212	4,293	7,662	7,662
425	4,173	4,173	4,173	4,173	4,411	4,498	4,649	5,044	8,133	8,133	4,031	4,031	4,031	4,031	4,253	4,332	4,451	4,538	8,133	8,133
450	4,395	4,395	4,395	4,395	4,648	4,741	4,902	5,324	8,619	8,619	4,243	4,243	4,243	4,243	4,479	4,564	4,690	4,783	8,619	8,619
475	4,615	4,615	4,615	4,615	4,884	4,983	5,153	5,602	9,103	9,103	4,453	4,453	4,453	4,453	4,705	4,794	4,929	5,028	9,103	9,103
500	4,835	4,835	4,835	4,835	5,121	5,225	5,406	5,881	9,589	9,589	4,664	4,664	4,664	4,664	4,931	5,026	5,168	5,273	9,589	9,589
600	5,719	5,719	5,719	5,719	6,067	6,195	6,416	6,998	11,531	11,531	5,509	5,509	5,509	5,509	5,835	5,951	6,126	6,254	11,531	11,531
700	6,602	6,602	6,602	6,602	7,014	7,165	7,426	8,114	13,474	13,474	6,354	6,354	6,354	6,354	6,739	6,877	7,083	7,234	13,474	13,474
750	7,043	7,043	7,043	7,043	7,488	7,650	7,932	8,672	14,446	14,446	6,777	6,777	6,777	6,777	7,192	7,340	7,562	7,725	14,446	14,446
800	7,485	7,485	7,485	7,485	7,961	8,136	8,437	9,231	15,419	15,419	7,200	7,200	7,200	7,200	7,644	7,803	8,041	8,215	15,419	15,419
850	7,926	7,926	7,926	7,926	8,434	8,620	8,942	9,788	16,388	16,388	7,622	7,622	7,622	7,622	8,096	8,265	8,519	8,705	16,388	16,388
900	8,368	8,368	8,368	8,368	8,908	9,106	9,448	10,347	17,361	17,361	8,045	8,045	8,045	8,045	8,548	8,728	8,998	9,196	17,361	17,361
EACH ADD'L 100,000	680	680	680	680	722	738	764	833	1,376	1,376	655	655	655	655	694	708	729	744	1,376	1,376



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 312**

AMOUNT (\$000)	FRAME										MASONRY										
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
30	560	560	560	560	607	624	653	730	1,333	1,333	533	533	533	533	576	591	614	631	1,333	1,333	
40	621	621	621	621	672	691	723	808	1,471	1,471	591	591	591	591	638	655	681	700	1,471	1,471	
50	682	682	682	682	738	758	793	886	1,610	1,610	649	649	649	649	701	719	747	767	1,610	1,610	
60	742	742	742	742	802	824	863	963	1,746	1,746	706	706	706	706	762	782	812	835	1,746	1,746	
70	803	803	803	803	868	891	933	1,041	1,884	1,884	764	764	764	764	824	846	878	902	1,884	1,884	
75	833	833	833	833	900	925	967	1,079	1,952	1,952	793	793	793	793	855	878	911	936	1,952	1,952	
80	864	864	864	864	933	959	1,003	1,119	2,022	2,022	822	822	822	822	887	910	945	970	2,022	2,022	
85	894	894	894	894	966	992	1,037	1,157	2,090	2,090	851	851	851	851	918	942	978	1,004	2,090	2,090	
90	924	924	924	924	998	1,025	1,072	1,196	2,158	2,158	880	880	880	880	949	973	1,010	1,038	2,158	2,158	
95	954	954	954	954	1,031	1,059	1,107	1,235	2,228	2,228	909	909	909	909	980	1,005	1,044	1,072	2,228	2,228	
100	985	985	985	985	1,063	1,092	1,142	1,273	2,297	2,297	937	937	937	937	1,011	1,037	1,076	1,105	2,297	2,297	
105	1,015	1,015	1,015	1,015	1,096	1,126	1,177	1,312	2,365	2,365	966	966	966	966	1,042	1,069	1,109	1,139	2,365	2,365	
110	1,045	1,045	1,045	1,045	1,128	1,159	1,212	1,350	2,433	2,433	995	995	995	995	1,073	1,101	1,142	1,173	2,433	2,433	
115	1,071	1,071	1,071	1,071	1,156	1,187	1,241	1,382	2,483	2,483	1,021	1,021	1,021	1,021	1,100	1,128	1,170	1,201	2,483	2,483	
120	1,097	1,097	1,097	1,097	1,183	1,215	1,269	1,413	2,532	2,532	1,045	1,045	1,045	1,045	1,126	1,154	1,197	1,229	2,532	2,532	
125	1,123	1,123	1,123	1,123	1,211	1,243	1,298	1,444	2,582	2,582	1,071	1,071	1,071	1,071	1,152	1,182	1,225	1,257	2,582	2,582	
130	1,150	1,150	1,150	1,150	1,238	1,271	1,327	1,476	2,632	2,632	1,096	1,096	1,096	1,096	1,179	1,209	1,253	1,286	2,632	2,632	
140	1,208	1,208	1,208	1,208	1,300	1,334	1,392	1,546	2,746	2,746	1,152	1,152	1,152	1,152	1,238	1,269	1,315	1,349	2,746	2,746	
150	1,267	1,267	1,267	1,267	1,363	1,398	1,459	1,618	2,865	2,865	1,209	1,209	1,209	1,209	1,299	1,331	1,379	1,414	2,865	2,865	
160	1,348	1,348	1,348	1,348	1,449	1,485	1,549	1,717	3,028	3,028	1,287	1,287	1,287	1,287	1,381	1,415	1,465	1,502	3,028	3,028	
170	1,425	1,425	1,425	1,425	1,531	1,570	1,637	1,813	3,186	3,186	1,362	1,362	1,362	1,362	1,461	1,496	1,549	1,587	3,186	3,186	
175	1,448	1,448	1,448	1,448	1,555	1,594	1,662	1,841	3,231	3,231	1,384	1,384	1,384	1,384	1,484	1,520	1,573	1,612	3,231	3,231	
180	1,471	1,471	1,471	1,471	1,579	1,619	1,687	1,868	3,275	3,275	1,406	1,406	1,406	1,406	1,507	1,543	1,597	1,637	3,275	3,275	
190	1,518	1,518	1,518	1,518	1,629	1,670	1,740	1,925	3,367	3,367	1,452	1,452	1,452	1,452	1,555	1,592	1,648	1,688	3,367	3,367	
200	1,589	1,589	1,589	1,589	1,703	1,744	1,816	2,006	3,485	3,485	1,521	1,521	1,521	1,521	1,627	1,665	1,722	1,763	3,485	3,485	
220	1,734	1,734	1,734	1,734	1,853	1,897	1,973	2,172	3,725	3,725	1,662	1,662	1,662	1,662	1,774	1,814	1,873	1,917	3,725	3,725	
240	1,881	1,881	1,881	1,881	2,008	2,055	2,135	2,346	3,996	3,996	1,805	1,805	1,805	1,805	1,923	1,966	2,029	2,076	3,996	3,996	
250	1,954	1,954	1,954	1,954	2,085	2,133	2,216	2,434	4,132	4,132	1,876	1,876	1,876	1,876	1,998	2,042	2,107	2,155	4,132	4,132	
275	2,131	2,131	2,131	2,131	2,271	2,322	2,411	2,644	4,466	4,466	2,047	2,047	2,047	2,047	2,177	2,224	2,294	2,345	4,466	4,466	
300	2,283	2,283	2,283	2,283	2,434	2,489	2,584	2,835	4,791	4,791	2,193	2,193	2,193	2,193	2,333	2,383	2,459	2,514	4,791	4,791	
325	2,434	2,434	2,434	2,434	2,596	2,656	2,759	3,030	5,142	5,142	2,337	2,337	2,337	2,337	2,488	2,542	2,624	2,683	5,142	5,142	
350	2,600	2,600	2,600	2,600	2,774	2,838	2,948	3,239	5,506	5,506	2,495	2,495	2,495	2,495	2,658	2,716	2,803	2,867	5,506	5,506	
375	2,765	2,765	2,765	2,765	2,952	3,020	3,138	3,449	5,871	5,871	2,654	2,654	2,654	2,654	2,827	2,890	2,983	3,051	5,871	5,871	
400	2,931	2,931	2,931	2,931	3,129	3,202	3,327	3,658	6,234	6,234	2,812	2,812	2,812	2,812	2,997	3,063	3,162	3,235	6,234	6,234	
425	3,096	3,096	3,096	3,096	3,307	3,385	3,519	3,871	6,621	6,621	2,969	2,969	2,969	2,969	3,166	3,237	3,342	3,420	6,621	6,621	
450	3,260	3,260	3,260	3,260	3,486	3,569	3,712	4,088	7,022	7,022	3,125	3,125	3,125	3,125	3,335	3,411	3,524	3,606	7,022	7,022	
475	3,424	3,424	3,424	3,424	3,664	3,752	3,904	4,303	7,420	7,420	3,280	3,280	3,280	3,280	3,504	3,584	3,704	3,792	7,420	7,420	
500	3,588	3,588	3,588	3,588	3,842	3,935	4,096	4,520	7,821	7,821	3,436	3,436	3,436	3,436	3,673	3,758	3,885	3,978	7,821	7,821	
600	4,246	4,246	4,246	4,246	4,556	4,670	4,867	5,384	9,421	9,421	4,060	4,060	4,060	4,060	4,349	4,453	4,608	4,722	9,421	9,421	
700	4,903	4,903	4,903	4,903	5,270	5,405	5,637	6,249	11,022	11,022	4,683	4,683	4,683	4,683	5,025	5,148	5,331	5,466	11,022	11,022	
750	5,232	5,232	5,232	5,232	5,627	5,772	6,023	6,682	11,823	11,823	4,995	4,995	4,995	4,995	5,364	5,495	5,693	5,838	11,823	11,823	
800	5,561	5,561	5,561	5,561	5,985	6,140	6,408	7,115	12,624	12,624	5,307	5,307	5,307	5,307	5,702	5,843	6,055	6,211	12,624	12,624	
850	5,889	5,889	5,889	5,889	6,341	6,507	6,793	7,547	13,423	13,423	5,618	5,618	5,618	5,618	6,040	6,190	6,416	6,582	13,423	13,423	
900	6,218	6,218	6,218	6,218	6,698	6,875	7,179	7,980	14,225	14,225	5,930	5,930	5,930	5,930	6,378	6,538	6,778	6,955	14,225	14,225	
EACH ADD'L																					
100,000	477	477	477	477	514	528	551	613	1,096	1,096	455	455	455	455	489	502	520	534	1,096	1,096	



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 313**

AMOUNT (\$000)	FRAME										MASONRY										
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
30	845	845	845	845	977	1,025	1,108	1,328	3,038	3,038	766	766	766	766	889	933	999	1,047	3,038	3,038	
40	937	937	937	937	1,081	1,134	1,226	1,467	3,349	3,349	850	850	850	850	985	1,033	1,105	1,159	3,349	3,349	
50	1,028	1,028	1,028	1,028	1,186	1,243	1,344	1,607	3,660	3,660	933	933	933	933	1,080	1,133	1,212	1,270	3,660	3,660	
60	1,118	1,118	1,118	1,118	1,288	1,351	1,459	1,744	3,966	3,966	1,015	1,015	1,015	1,015	1,175	1,231	1,317	1,380	3,966	3,966	
70	1,209	1,209	1,209	1,209	1,393	1,460	1,577	1,884	4,277	4,277	1,098	1,098	1,098	1,098	1,270	1,331	1,423	1,491	4,277	4,277	
75	1,254	1,254	1,254	1,254	1,444	1,514	1,635	1,952	4,430	4,430	1,139	1,139	1,139	1,139	1,317	1,381	1,476	1,546	4,430	4,430	
80	1,300	1,300	1,300	1,300	1,497	1,569	1,694	2,023	4,588	4,588	1,181	1,181	1,181	1,181	1,366	1,431	1,530	1,602	4,588	4,588	
85	1,345	1,345	1,345	1,345	1,548	1,623	1,752	2,092	4,740	4,740	1,222	1,222	1,222	1,222	1,413	1,480	1,582	1,657	4,740	4,740	
90	1,390	1,390	1,390	1,390	1,600	1,677	1,810	2,161	4,894	4,894	1,264	1,264	1,264	1,264	1,460	1,530	1,635	1,712	4,894	4,894	
95	1,436	1,436	1,436	1,436	1,653	1,732	1,870	2,231	5,051	5,051	1,306	1,306	1,306	1,306	1,508	1,580	1,689	1,768	5,051	5,051	
100	1,481	1,481	1,481	1,481	1,704	1,786	1,928	2,300	5,204	5,204	1,347	1,347	1,347	1,347	1,555	1,630	1,741	1,823	5,204	5,204	
105	1,526	1,526	1,526	1,526	1,756	1,840	1,986	2,369	5,357	5,357	1,388	1,388	1,388	1,388	1,603	1,679	1,794	1,878	5,357	5,357	
110	1,571	1,571	1,571	1,571	1,807	1,894	2,044	2,438	5,510	5,510	1,429	1,429	1,429	1,429	1,650	1,729	1,847	1,934	5,510	5,510	
115	1,607	1,607	1,607	1,607	1,847	1,936	2,088	2,489	5,614	5,614	1,463	1,463	1,463	1,463	1,687	1,767	1,888	1,976	5,614	5,614	
120	1,642	1,642	1,642	1,642	1,887	1,976	2,131	2,539	5,716	5,716	1,496	1,496	1,496	1,496	1,724	1,805	1,928	2,017	5,716	5,716	
125	1,678	1,678	1,678	1,678	1,927	2,018	2,175	2,589	5,819	5,819	1,529	1,529	1,529	1,529	1,761	1,844	1,968	2,059	5,819	5,819	
130	1,714	1,714	1,714	1,714	1,967	2,059	2,219	2,640	5,922	5,922	1,563	1,563	1,563	1,563	1,799	1,883	2,009	2,101	5,922	5,922	
140	1,795	1,795	1,795	1,795	2,057	2,153	2,319	2,756	6,162	6,162	1,637	1,637	1,637	1,637	1,882	1,969	2,100	2,196	6,162	6,162	
150	1,877	1,877	1,877	1,877	2,149	2,249	2,421	2,875	6,412	6,412	1,714	1,714	1,714	1,714	1,968	2,058	2,194	2,294	6,412	6,412	
160	1,987	1,987	1,987	1,987	2,273	2,378	2,560	3,037	6,757	6,757	1,816	1,816	1,816	1,816	2,083	2,178	2,321	2,426	6,757	6,757	
170	2,094	2,094	2,094	2,094	2,394	2,504	2,694	3,193	7,091	7,091	1,914	1,914	1,914	1,914	2,194	2,294	2,444	2,554	7,091	7,091	
175	2,127	2,127	2,127	2,127	2,431	2,542	2,735	3,241	7,187	7,187	1,945	1,945	1,945	1,945	2,228	2,330	2,482	2,593	7,187	7,187	
180	2,160	2,160	2,160	2,160	2,467	2,580	2,774	3,286	7,280	7,280	1,975	1,975	1,975	1,975	2,262	2,365	2,518	2,631	7,280	7,280	
190	2,228	2,228	2,228	2,228	2,542	2,658	2,857	3,382	7,474	7,474	2,039	2,039	2,039	2,039	2,333	2,437	2,595	2,710	7,474	7,474	
200	2,314	2,314	2,314	2,314	2,637	2,755	2,959	3,497	7,694	7,694	2,120	2,120	2,120	2,120	2,421	2,529	2,690	2,809	7,694	7,694	
220	2,491	2,491	2,491	2,491	2,830	2,954	3,169	3,734	8,143	8,143	2,287	2,287	2,287	2,287	2,604	2,717	2,887	3,011	8,143	8,143	
240	2,681	2,681	2,681	2,681	3,041	3,173	3,401	4,002	8,683	8,683	2,465	2,465	2,465	2,465	2,801	2,921	3,101	3,233	8,683	8,683	
250	2,776	2,776	2,776	2,776	3,147	3,283	3,518	4,136	8,957	8,957	2,554	2,554	2,554	2,554	2,900	3,024	3,209	3,345	8,957	8,957	
275	3,006	3,006	3,006	3,006	3,403	3,549	3,801	4,464	9,633	9,633	2,767	2,767	2,767	2,767	3,138	3,271	3,469	3,615	9,633	9,633	
300	3,214	3,214	3,214	3,214	3,641	3,798	4,069	4,780	10,333	10,333	2,958	2,958	2,958	2,958	3,357	3,499	3,713	3,869	10,333	10,333	
325	3,435	3,435	3,435	3,435	3,896	4,065	4,357	5,126	11,120	11,120	3,158	3,158	3,158	3,158	3,589	3,742	3,973	4,142	11,120	11,120	
350	3,674	3,674	3,674	3,674	4,169	4,350	4,663	5,488	11,921	11,921	3,377	3,377	3,377	3,377	3,839	4,004	4,251	4,433	11,921	11,921	
375	3,913	3,913	3,913	3,913	4,442	4,636	4,970	5,852	12,726	12,726	3,596	3,596	3,596	3,596	4,089	4,265	4,530	4,724	12,726	12,726	
400	4,151	4,151	4,151	4,151	4,714	4,920	5,276	6,214	13,527	13,527	3,814	3,814	3,814	3,814	4,339	4,526	4,807	5,014	13,527	13,527	
425	4,397	4,397	4,397	4,397	4,997	5,217	5,597	6,598	14,401	14,401	4,036	4,036	4,036	4,036	4,597	4,797	5,097	5,317	14,401	14,401	
450	4,646	4,646	4,646	4,646	5,287	5,522	5,927	6,995	15,321	15,321	4,262	4,262	4,262	4,262	4,860	5,073	5,394	5,628	15,321	15,321	
475	4,895	4,895	4,895	4,895	5,575	5,825	6,256	7,390	16,237	16,237	4,487	4,487	4,487	4,487	5,122	5,349	5,689	5,938	16,237	16,237	
500	5,144	5,144	5,144	5,144	5,865	6,129	6,586	7,787	17,156	17,156	4,712	4,712	4,712	4,712	5,384	5,625	5,985	6,249	17,156	17,156	
600	6,142	6,142	6,142	6,142	7,023	7,346	7,904	9,373	20,831	20,831	5,613	5,613	5,613	5,613	6,435	6,729	7,170	7,493	20,831	20,831	
700	7,139	7,139	7,139	7,139	8,181	8,563	9,223	10,959	24,505	24,505	6,514	6,514	6,514	6,514	7,486	7,834	8,355	8,737	24,505	24,505	
750	7,638	7,638	7,638	7,638	8,760	9,172	9,883	11,753	26,345	26,345	6,965	6,965	6,965	6,965	8,012	8,386	8,947	9,359	26,345	26,345	
800	8,137	8,137	8,137	8,137	9,340	9,781	10,543	12,548	28,184	28,184	7,415	7,415	7,415	7,415	8,538	8,939	9,540	9,981	28,184	28,184	
850	8,635	8,635	8,635	8,635	9,918	10,389	11,201	13,340	30,019	30,019	7,865	7,865	7,865	7,865	9,063	9,490	10,132	10,602	30,019	30,019	
900	9,134	9,134	9,134	9,134	10,498	10,998	11,861	14,134	31,859	31,859	8,316	8,316	8,316	8,316	9,589	10,043	10,725	11,225	31,859	31,859	
EACH ADD'L																					
100,000	725	725	725	725	831	869	936	1,112	2,483	2,483	662	662	662	662	760	796	848	887	2,483	2,483	



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 314**

AMOUNT (\$000)	FRAME										MASONRY										
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
30	610	610	610	610	645	658	680	738	1,192	1,192	589	589	589	589	622	633	651	663	1,192	1,192	
40	685	685	685	685	724	738	762	826	1,325	1,325	662	662	662	662	698	711	730	744	1,325	1,325	
50	761	761	761	761	802	818	844	914	1,459	1,459	735	735	735	735	775	789	809	825	1,459	1,459	
60	835	835	835	835	880	897	926	1,001	1,591	1,591	808	808	808	808	850	865	888	905	1,591	1,591	
70	910	910	910	910	959	977	1,008	1,089	1,724	1,724	881	881	881	881	927	943	967	985	1,724	1,724	
75	948	948	948	948	998	1,017	1,049	1,133	1,790	1,790	917	917	917	917	965	982	1,007	1,025	1,790	1,790	
80	986	986	986	986	1,038	1,057	1,090	1,178	1,858	1,858	954	954	954	954	1,003	1,021	1,047	1,066	1,858	1,858	
85	1,023	1,023	1,023	1,023	1,077	1,097	1,131	1,221	1,923	1,923	990	990	990	990	1,041	1,059	1,086	1,106	1,923	1,923	
90	1,060	1,060	1,060	1,060	1,116	1,136	1,172	1,265	1,990	1,990	1,027	1,027	1,027	1,027	1,079	1,097	1,125	1,146	1,990	1,990	
95	1,098	1,098	1,098	1,098	1,155	1,177	1,213	1,309	2,057	2,057	1,063	1,063	1,063	1,063	1,117	1,136	1,165	1,186	2,057	2,057	
100	1,135	1,135	1,135	1,135	1,195	1,216	1,254	1,353	2,123	2,123	1,100	1,100	1,100	1,100	1,155	1,175	1,205	1,226	2,123	2,123	
105	1,173	1,173	1,173	1,173	1,234	1,256	1,295	1,397	2,189	2,189	1,136	1,136	1,136	1,136	1,193	1,214	1,244	1,266	2,189	2,189	
110	1,210	1,210	1,210	1,210	1,273	1,296	1,336	1,440	2,255	2,255	1,173	1,173	1,173	1,173	1,231	1,252	1,284	1,307	2,255	2,255	
115	1,245	1,245	1,245	1,245	1,309	1,332	1,372	1,479	2,308	2,308	1,207	1,207	1,207	1,207	1,266	1,287	1,319	1,343	2,308	2,308	
120	1,278	1,278	1,278	1,278	1,343	1,367	1,408	1,516	2,359	2,359	1,239	1,239	1,239	1,239	1,300	1,322	1,354	1,378	2,359	2,359	
125	1,313	1,313	1,313	1,313	1,379	1,403	1,444	1,554	2,411	2,411	1,273	1,273	1,273	1,273	1,335	1,357	1,390	1,414	2,411	2,411	
130	1,347	1,347	1,347	1,347	1,414	1,439	1,481	1,593	2,463	2,463	1,307	1,307	1,307	1,307	1,370	1,392	1,425	1,450	2,463	2,463	
140	1,420	1,420	1,420	1,420	1,490	1,515	1,559	1,675	2,579	2,579	1,379	1,379	1,379	1,379	1,444	1,467	1,501	1,527	2,579	2,579	
150	1,494	1,494	1,494	1,494	1,566	1,593	1,639	1,759	2,697	2,697	1,451	1,451	1,451	1,451	1,518	1,542	1,578	1,605	2,697	2,697	
160	1,586	1,586	1,586	1,586	1,662	1,690	1,738	1,864	2,851	2,851	1,540	1,540	1,540	1,540	1,611	1,637	1,675	1,702	2,851	2,851	
170	1,675	1,675	1,675	1,675	1,755	1,784	1,835	1,967	3,001	3,001	1,628	1,628	1,628	1,628	1,702	1,729	1,768	1,797	3,001	3,001	
175	1,708	1,708	1,708	1,708	1,788	1,818	1,869	2,003	3,050	3,050	1,660	1,660	1,660	1,660	1,735	1,762	1,802	1,831	3,050	3,050	
180	1,740	1,740	1,740	1,740	1,821	1,851	1,903	2,039	3,098	3,098	1,691	1,691	1,691	1,691	1,767	1,794	1,835	1,865	3,098	3,098	
190	1,805	1,805	1,805	1,805	1,889	1,920	1,972	2,112	3,197	3,197	1,755	1,755	1,755	1,755	1,833	1,861	1,903	1,934	3,197	3,197	
200	1,888	1,888	1,888	1,888	1,974	2,005	2,059	2,202	3,315	3,315	1,837	1,837	1,837	1,837	1,917	1,945	1,988	2,019	3,315	3,315	
220	2,060	2,060	2,060	2,060	2,150	2,183	2,240	2,389	3,559	3,559	2,006	2,006	2,006	2,006	2,090	2,120	2,165	2,198	3,559	3,559	
240	2,233	2,233	2,233	2,233	2,329	2,364	2,424	2,583	3,825	3,825	2,176	2,176	2,176	2,176	2,265	2,297	2,344	2,380	3,825	3,825	
250	2,319	2,319	2,319	2,319	2,418	2,454	2,516	2,680	3,959	3,959	2,260	2,260	2,260	2,260	2,352	2,385	2,434	2,470	3,959	3,959	
275	2,520	2,520	2,520	2,520	2,626	2,665	2,731	2,907	4,279	4,279	2,457	2,457	2,457	2,457	2,556	2,591	2,644	2,682	4,279	4,279	
300	2,680	2,680	2,680	2,680	2,794	2,835	2,907	3,096	4,569	4,569	2,612	2,612	2,612	2,612	2,718	2,756	2,812	2,854	4,569	4,569	
325	2,843	2,843	2,843	2,843	2,965	3,010	3,088	3,291	4,882	4,882	2,770	2,770	2,770	2,770	2,884	2,925	2,986	3,031	4,882	4,882	
350	3,034	3,034	3,034	3,034	3,166	3,214	3,297	3,516	5,222	5,222	2,956	2,956	2,956	2,956	3,078	3,122	3,188	3,236	5,222	5,222	
375	3,226	3,226	3,226	3,226	3,366	3,417	3,506	3,740	5,563	5,563	3,141	3,141	3,141	3,141	3,272	3,319	3,389	3,441	5,563	5,563	
400	3,416	3,416	3,416	3,416	3,566	3,620	3,715	3,964	5,903	5,903	3,327	3,327	3,327	3,327	3,466	3,516	3,590	3,645	5,903	5,903	
425	3,605	3,605	3,605	3,605	3,764	3,822	3,923	4,189	6,259	6,259	3,509	3,509	3,509	3,509	3,658	3,711	3,790	3,849	6,259	6,259	
450	3,792	3,792	3,792	3,792	3,962	4,024	4,131	4,415	6,623	6,623	3,690	3,690	3,690	3,690	3,848	3,905	3,990	4,052	6,623	6,623	
475	3,978	3,978	3,978	3,978	4,158	4,224	4,339	4,640	6,986	6,986	3,869	3,869	3,869	3,869	4,038	4,098	4,188	4,255	6,986	6,986	
500	4,164	4,164	4,164	4,164	4,355	4,425	4,546	4,865	7,350	7,350	4,049	4,049	4,049	4,049	4,228	4,292	4,387	4,457	7,350	7,350	
600	4,910	4,910	4,910	4,910	5,144	5,230	5,378	5,767	8,807	8,807	4,770	4,770	4,770	4,770	4,988	5,066	5,183	5,269	8,807	8,807	
700	5,656	5,656	5,656	5,656	5,932	6,034	6,209	6,669	10,263	10,263	5,490	5,490	5,490	5,490	5,748	5,840	5,978	6,080	10,263	10,263	
750	6,029	6,029	6,029	6,029	6,327	6,436	6,625	7,121	10,991	10,991	5,851	5,851	5,851	5,851	6,128	6,228	6,377	6,486	10,991	10,991	
800	6,403	6,403	6,403	6,403	6,722	6,839	7,041	7,573	11,720	11,720	6,211	6,211	6,211	6,211	6,509	6,615	6,775	6,892	11,720	11,720	
850	6,775	6,775	6,775	6,775	7,115	7,240	7,456	8,023	12,447	12,447	6,571	6,571	6,571	6,571	6,889	7,002	7,172	7,297	12,447	12,447	
900	7,149	7,149	7,149	7,149	7,510	7,643	7,872	8,475	13,176	13,176	6,932	6,932	6,932	6,932	7,269	7,390	7,570	7,703	13,176	13,176	
EACH ADD'L																					
100,000	612	612	612	612	640	650	668	714	1,078	1,078	595	595	595	595	621	630	644	654	1,078	1,078	



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 315**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	549	549	549	549	577	587	604	649	1,004	1,004	533	533	533	533	558	567	581	591	1,004	1,004
40	615	615	615	615	645	656	675	725	1,116	1,116	597	597	597	597	625	635	650	661	1,116	1,116
50	681	681	681	681	713	725	746	801	1,227	1,227	661	661	661	661	692	702	719	731	1,227	1,227
60	746	746	746	746	781	794	816	875	1,336	1,336	724	724	724	724	757	769	787	800	1,336	1,336
70	811	811	811	811	849	863	887	951	1,447	1,447	788	788	788	788	824	836	856	870	1,447	1,447
75	844	844	844	844	883	898	923	989	1,502	1,502	820	820	820	820	857	870	890	904	1,502	1,502
80	877	877	877	877	918	933	959	1,027	1,559	1,559	852	852	852	852	890	904	925	940	1,559	1,559
85	909	909	909	909	951	967	994	1,064	1,613	1,613	884	884	884	884	923	937	958	974	1,613	1,613
90	942	942	942	942	985	1,001	1,029	1,102	1,668	1,668	916	916	916	916	956	971	993	1,009	1,668	1,668
95	975	975	975	975	1,020	1,036	1,065	1,140	1,725	1,725	948	948	948	948	990	1,005	1,027	1,044	1,725	1,725
100	1,007	1,007	1,007	1,007	1,054	1,071	1,100	1,177	1,780	1,780	979	979	979	979	1,023	1,038	1,061	1,078	1,780	1,780
105	1,040	1,040	1,040	1,040	1,088	1,105	1,135	1,215	1,835	1,835	1,011	1,011	1,011	1,011	1,056	1,072	1,096	1,113	1,835	1,835
110	1,073	1,073	1,073	1,073	1,122	1,140	1,171	1,252	1,890	1,890	1,043	1,043	1,043	1,043	1,089	1,105	1,130	1,148	1,890	1,890
115	1,103	1,103	1,103	1,103	1,152	1,171	1,202	1,285	1,934	1,934	1,073	1,073	1,073	1,073	1,119	1,136	1,161	1,179	1,934	1,934
120	1,132	1,132	1,132	1,132	1,182	1,201	1,233	1,318	1,977	1,977	1,101	1,101	1,101	1,101	1,149	1,166	1,191	1,210	1,977	1,977
125	1,162	1,162	1,162	1,162	1,213	1,232	1,265	1,351	2,021	2,021	1,131	1,131	1,131	1,131	1,179	1,196	1,222	1,241	2,021	2,021
130	1,192	1,192	1,192	1,192	1,244	1,263	1,297	1,384	2,065	2,065	1,160	1,160	1,160	1,160	1,209	1,227	1,253	1,272	2,065	2,065
140	1,256	1,256	1,256	1,256	1,311	1,331	1,365	1,456	2,162	2,162	1,224	1,224	1,224	1,224	1,274	1,293	1,320	1,340	2,162	2,162
150	1,322	1,322	1,322	1,322	1,378	1,399	1,434	1,529	2,262	2,262	1,288	1,288	1,288	1,288	1,340	1,359	1,387	1,408	2,262	2,262
160	1,406	1,406	1,406	1,406	1,465	1,487	1,524	1,623	2,395	2,395	1,370	1,370	1,370	1,370	1,425	1,445	1,475	1,497	2,395	2,395
170	1,487	1,487	1,487	1,487	1,549	1,572	1,611	1,715	2,524	2,524	1,450	1,450	1,450	1,450	1,508	1,529	1,560	1,582	2,524	2,524
175	1,514	1,514	1,514	1,514	1,577	1,600	1,640	1,745	2,563	2,563	1,476	1,476	1,476	1,476	1,535	1,556	1,587	1,610	2,563	2,563
180	1,541	1,541	1,541	1,541	1,604	1,628	1,668	1,774	2,602	2,602	1,502	1,502	1,502	1,502	1,562	1,583	1,615	1,638	2,602	2,602
190	1,596	1,596	1,596	1,596	1,661	1,685	1,726	1,835	2,684	2,684	1,557	1,557	1,557	1,557	1,618	1,639	1,672	1,696	2,684	2,684
200	1,673	1,673	1,673	1,673	1,740	1,764	1,807	1,918	2,789	2,789	1,633	1,633	1,633	1,633	1,695	1,717	1,751	1,775	2,789	2,789
220	1,832	1,832	1,832	1,832	1,902	1,928	1,973	2,090	3,004	3,004	1,790	1,790	1,790	1,790	1,855	1,879	1,914	1,940	3,004	3,004
240	1,991	1,991	1,991	1,991	2,066	2,093	2,141	2,265	3,236	3,236	1,947	1,947	1,947	1,947	2,016	2,041	2,078	2,106	3,236	3,236
250	2,071	2,071	2,071	2,071	2,148	2,176	2,225	2,353	3,353	3,353	2,025	2,025	2,025	2,025	2,096	2,122	2,160	2,189	3,353	3,353
275	2,258	2,258	2,258	2,258	2,340	2,370	2,423	2,560	3,632	3,632	2,208	2,208	2,208	2,208	2,285	2,313	2,354	2,384	3,632	3,632
300	2,409	2,409	2,409	2,409	2,498	2,531	2,587	2,734	3,886	3,886	2,356	2,356	2,356	2,356	2,439	2,469	2,513	2,545	3,886	3,886
325	2,559	2,559	2,559	2,559	2,655	2,690	2,751	2,910	4,153	4,153	2,502	2,502	2,502	2,502	2,591	2,623	2,671	2,706	4,153	4,153
350	2,732	2,732	2,732	2,732	2,834	2,872	2,937	3,108	4,442	4,442	2,670	2,670	2,670	2,670	2,766	2,800	2,851	2,889	4,442	4,442
375	2,904	2,904	2,904	2,904	3,013	3,053	3,123	3,306	4,732	4,732	2,838	2,838	2,838	2,838	2,940	2,977	3,032	3,072	4,732	4,732
400	3,075	3,075	3,075	3,075	3,192	3,235	3,309	3,503	5,020	5,020	3,005	3,005	3,005	3,005	3,114	3,153	3,211	3,254	5,020	5,020
425	3,245	3,245	3,245	3,245	3,370	3,415	3,494	3,702	5,320	5,320	3,170	3,170	3,170	3,170	3,287	3,328	3,390	3,436	5,320	5,320
450	3,414	3,414	3,414	3,414	3,546	3,595	3,679	3,901	5,628	5,628	3,334	3,334	3,334	3,334	3,458	3,502	3,569	3,617	5,628	5,628
475	3,581	3,581	3,581	3,581	3,723	3,774	3,864	4,099	5,934	5,934	3,497	3,497	3,497	3,497	3,628	3,676	3,746	3,798	5,934	5,934
500	3,749	3,749	3,749	3,749	3,899	3,954	4,048	4,298	6,241	6,241	3,660	3,660	3,660	3,660	3,799	3,849	3,924	3,979	6,241	6,241
600	4,422	4,422	4,422	4,422	4,605	4,672	4,788	5,093	7,469	7,469	4,313	4,313	4,313	4,313	4,483	4,544	4,636	4,703	7,469	7,469
700	5,095	5,095	5,095	5,095	5,311	5,390	5,527	5,887	8,697	8,697	4,965	4,965	4,965	4,965	5,167	5,239	5,347	5,426	8,697	8,697
750	5,432	5,432	5,432	5,432	5,664	5,750	5,897	6,285	9,312	9,312	5,292	5,292	5,292	5,292	5,509	5,587	5,703	5,789	9,312	9,312
800	5,768	5,768	5,768	5,768	6,018	6,109	6,267	6,683	9,926	9,926	5,619	5,619	5,619	5,619	5,851	5,935	6,059	6,151	9,926	9,926
850	6,104	6,104	6,104	6,104	6,370	6,468	6,636	7,080	10,540	10,540	5,944	5,944	5,944	5,944	6,193	6,282	6,415	6,512	10,540	10,540
900	6,441	6,441	6,441	6,441	6,724	6,827	7,007	7,478	11,154	11,154	6,271	6,271	6,271	6,271	6,535	6,629	6,771	6,875	11,154	11,154
EACH ADD'L																				
100,000	526	526	526	526	548	556	570	606	891	891	513	513	513	513	533	541	552	560	891	891



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 316**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	563	563	563	563	595	607	627	681	1,100	1,100	544	544	544	544	574	584	600	612	1,100	1,100
40	633	633	633	633	668	681	703	762	1,223	1,223	611	611	611	611	644	656	674	687	1,223	1,223
50	702	702	702	702	741	755	779	844	1,346	1,346	679	679	679	679	715	728	747	761	1,346	1,346
60	771	771	771	771	813	828	854	924	1,468	1,468	746	746	746	746	785	799	819	835	1,468	1,468
70	840	840	840	840	885	902	930	1,005	1,591	1,591	813	813	813	813	855	870	893	909	1,591	1,591
75	875	875	875	875	921	938	968	1,046	1,652	1,652	847	847	847	847	890	906	929	946	1,652	1,652
80	910	910	910	910	958	976	1,006	1,087	1,715	1,715	881	881	881	881	926	942	966	984	1,715	1,715
85	944	944	944	944	994	1,012	1,044	1,127	1,775	1,775	914	914	914	914	960	977	1,002	1,020	1,775	1,775
90	978	978	978	978	1,030	1,049	1,081	1,167	1,836	1,836	948	948	948	948	996	1,013	1,038	1,057	1,836	1,836
95	1,013	1,013	1,013	1,013	1,066	1,086	1,120	1,208	1,898	1,898	981	981	981	981	1,031	1,049	1,075	1,095	1,898	1,898
100	1,048	1,048	1,048	1,048	1,103	1,123	1,157	1,248	1,959	1,959	1,015	1,015	1,015	1,015	1,066	1,084	1,112	1,132	1,959	1,959
105	1,082	1,082	1,082	1,082	1,139	1,159	1,195	1,289	2,020	2,020	1,049	1,049	1,049	1,049	1,101	1,120	1,148	1,169	2,020	2,020
110	1,117	1,117	1,117	1,117	1,175	1,196	1,233	1,329	2,081	2,081	1,082	1,082	1,082	1,082	1,136	1,156	1,185	1,206	2,081	2,081
115	1,149	1,149	1,149	1,149	1,208	1,229	1,267	1,365	2,130	2,130	1,114	1,114	1,114	1,114	1,168	1,188	1,218	1,239	2,130	2,130
120	1,180	1,180	1,180	1,180	1,240	1,262	1,299	1,399	2,177	2,177	1,144	1,144	1,144	1,144	1,200	1,220	1,250	1,272	2,177	2,177
125	1,211	1,211	1,211	1,211	1,272	1,295	1,333	1,434	2,225	2,225	1,175	1,175	1,175	1,175	1,232	1,252	1,282	1,305	2,225	2,225
130	1,243	1,243	1,243	1,243	1,305	1,328	1,367	1,470	2,273	2,273	1,206	1,206	1,206	1,206	1,264	1,285	1,315	1,338	2,273	2,273
140	1,311	1,311	1,311	1,311	1,375	1,399	1,439	1,546	2,380	2,380	1,272	1,272	1,272	1,272	1,332	1,354	1,386	1,409	2,380	2,380
150	1,379	1,379	1,379	1,379	1,446	1,470	1,512	1,623	2,489	2,489	1,339	1,339	1,339	1,339	1,401	1,423	1,457	1,481	2,489	2,489
160	1,464	1,464	1,464	1,464	1,534	1,559	1,604	1,721	2,631	2,631	1,422	1,422	1,422	1,422	1,487	1,510	1,545	1,571	2,631	2,631
170	1,546	1,546	1,546	1,546	1,620	1,647	1,693	1,815	2,770	2,770	1,502	1,502	1,502	1,502	1,571	1,595	1,632	1,659	2,770	2,770
175	1,576	1,576	1,576	1,576	1,650	1,678	1,725	1,849	2,815	2,815	1,532	1,532	1,532	1,532	1,601	1,626	1,663	1,690	2,815	2,815
180	1,606	1,606	1,606	1,606	1,681	1,709	1,756	1,881	2,859	2,859	1,561	1,561	1,561	1,561	1,631	1,656	1,693	1,721	2,859	2,859
190	1,666	1,666	1,666	1,666	1,743	1,772	1,820	1,949	2,951	2,951	1,620	1,620	1,620	1,620	1,692	1,718	1,756	1,784	2,951	2,951
200	1,742	1,742	1,742	1,742	1,822	1,851	1,901	2,032	3,060	3,060	1,695	1,695	1,695	1,695	1,769	1,795	1,835	1,864	3,060	3,060
220	1,901	1,901	1,901	1,901	1,984	2,014	2,067	2,205	3,285	3,285	1,851	1,851	1,851	1,851	1,928	1,956	1,998	2,028	3,285	3,285
240	2,061	2,061	2,061	2,061	2,149	2,181	2,237	2,384	3,530	3,530	2,008	2,008	2,008	2,008	2,090	2,120	2,164	2,196	3,530	3,530
250	2,140	2,140	2,140	2,140	2,231	2,265	2,322	2,473	3,654	3,654	2,086	2,086	2,086	2,086	2,171	2,201	2,246	2,280	3,654	3,654
275	2,326	2,326	2,326	2,326	2,423	2,459	2,521	2,683	3,949	3,949	2,268	2,268	2,268	2,268	2,359	2,391	2,440	2,475	3,949	3,949
300	2,474	2,474	2,474	2,474	2,578	2,617	2,683	2,857	4,216	4,216	2,411	2,411	2,411	2,411	2,508	2,543	2,596	2,634	4,216	4,216
325	2,624	2,624	2,624	2,624	2,737	2,778	2,850	3,038	4,505	4,505	2,556	2,556	2,556	2,556	2,661	2,699	2,755	2,797	4,505	4,505
350	2,800	2,800	2,800	2,800	2,922	2,966	3,043	3,245	4,820	4,820	2,728	2,728	2,728	2,728	2,841	2,881	2,942	2,986	4,820	4,820
375	2,977	2,977	2,977	2,977	3,106	3,154	3,236	3,451	5,134	5,134	2,899	2,899	2,899	2,899	3,020	3,063	3,128	3,175	5,134	5,134
400	3,153	3,153	3,153	3,153	3,291	3,341	3,428	3,658	5,448	5,448	3,070	3,070	3,070	3,070	3,199	3,245	3,314	3,364	5,448	5,448
425	3,327	3,327	3,327	3,327	3,474	3,528	3,621	3,866	5,776	5,776	3,239	3,239	3,239	3,239	3,376	3,425	3,498	3,552	5,776	5,776
450	3,499	3,499	3,499	3,499	3,656	3,714	3,813	4,074	6,113	6,113	3,405	3,405	3,405	3,405	3,552	3,604	3,682	3,740	6,113	6,113
475	3,671	3,671	3,671	3,671	3,838	3,899	4,004	4,282	6,448	6,448	3,571	3,571	3,571	3,571	3,727	3,782	3,865	3,926	6,448	6,448
500	3,843	3,843	3,843	3,843	4,019	4,084	4,196	4,490	6,784	6,784	3,737	3,737	3,737	3,737	3,902	3,961	4,049	4,114	6,784	6,784
600	4,531	4,531	4,531	4,531	4,747	4,826	4,963	5,323	8,128	8,128	4,402	4,402	4,402	4,402	4,603	4,675	4,783	4,862	8,128	8,128
700	5,220	5,220	5,220	5,220	5,475	5,569	5,730	6,155	9,471	9,471	5,067	5,067	5,067	5,067	5,305	5,390	5,517	5,611	9,471	9,471
750	5,564	5,564	5,564	5,564	5,839	5,940	6,114	6,572	10,144	10,144	5,399	5,399	5,399	5,399	5,656	5,748	5,885	5,986	10,144	10,144
800	5,909	5,909	5,909	5,909	6,203	6,311	6,498	6,989	10,817	10,817	5,732	5,732	5,732	5,732	6,007	6,105	6,252	6,360	10,817	10,817
850	6,253	6,253	6,253	6,253	6,567	6,682	6,881	7,404	11,488	11,488	6,064	6,064	6,064	6,064	6,357	6,462	6,619	6,734	11,488	11,488
900	6,597	6,597	6,597	6,597	6,931	7,053	7,265	7,821	12,160	12,160	6,397	6,397	6,397	6,397	6,709	6,820	6,987	7,109	12,160	12,160
EACH ADD'L																				
100,000	564	564	564	564	590	600	616	659	995	995	549	549	549	549	573	582	595	604	995	995



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 318**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	629	629	629	629	650	657	670	704	970	970	617	617	617	617	636	643	653	661	970	970
40	699	699	699	699	722	730	744	781	1,074	1,074	686	686	686	686	707	714	725	734	1,074	1,074
50	768	768	768	768	793	802	817	858	1,177	1,177	754	754	754	754	776	785	797	806	1,177	1,177
60	837	837	837	837	864	873	890	934	1,279	1,279	821	821	821	821	846	855	868	878	1,279	1,279
70	906	906	906	906	935	945	963	1,011	1,383	1,383	889	889	889	889	916	925	940	950	1,383	1,383
75	941	941	941	941	970	981	1,000	1,049	1,434	1,434	923	923	923	923	951	960	975	986	1,434	1,434
80	976	976	976	976	1,007	1,018	1,037	1,088	1,487	1,487	958	958	958	958	986	996	1,012	1,023	1,487	1,487
85	1,010	1,010	1,010	1,010	1,042	1,053	1,073	1,126	1,538	1,538	991	991	991	991	1,021	1,031	1,047	1,059	1,538	1,538
90	1,045	1,045	1,045	1,045	1,077	1,089	1,110	1,164	1,589	1,589	1,025	1,025	1,025	1,025	1,056	1,066	1,083	1,095	1,589	1,589
95	1,079	1,079	1,079	1,079	1,113	1,125	1,147	1,203	1,641	1,641	1,059	1,059	1,059	1,059	1,091	1,102	1,119	1,131	1,641	1,641
100	1,114	1,114	1,114	1,114	1,149	1,161	1,183	1,241	1,692	1,692	1,093	1,093	1,093	1,093	1,125	1,137	1,154	1,167	1,692	1,692
105	1,148	1,148	1,148	1,148	1,184	1,197	1,220	1,279	1,744	1,744	1,127	1,127	1,127	1,127	1,160	1,172	1,190	1,203	1,744	1,744
110	1,183	1,183	1,183	1,183	1,220	1,233	1,256	1,318	1,795	1,795	1,161	1,161	1,161	1,161	1,195	1,207	1,226	1,239	1,795	1,795
115	1,215	1,215	1,215	1,215	1,252	1,266	1,289	1,352	1,837	1,837	1,192	1,192	1,192	1,192	1,227	1,240	1,258	1,272	1,837	1,837
120	1,246	1,246	1,246	1,246	1,284	1,298	1,322	1,385	1,878	1,878	1,223	1,223	1,223	1,223	1,258	1,271	1,290	1,304	1,878	1,878
125	1,277	1,277	1,277	1,277	1,316	1,330	1,355	1,419	1,921	1,921	1,254	1,254	1,254	1,254	1,290	1,303	1,322	1,337	1,921	1,921
130	1,309	1,309	1,309	1,309	1,349	1,363	1,388	1,453	1,963	1,963	1,286	1,286	1,286	1,286	1,322	1,335	1,355	1,369	1,963	1,963
140	1,380	1,380	1,380	1,380	1,420	1,435	1,461	1,529	2,058	2,058	1,355	1,355	1,355	1,355	1,393	1,407	1,427	1,442	2,058	2,058
150	1,451	1,451	1,451	1,451	1,493	1,509	1,536	1,606	2,155	2,155	1,426	1,426	1,426	1,426	1,465	1,479	1,500	1,516	2,155	2,155
160	1,551	1,551	1,551	1,551	1,596	1,612	1,640	1,714	2,292	2,292	1,524	1,524	1,524	1,524	1,566	1,581	1,603	1,619	2,292	2,292
170	1,647	1,647	1,647	1,647	1,693	1,710	1,740	1,817	2,423	2,423	1,619	1,619	1,619	1,619	1,662	1,678	1,701	1,718	2,423	2,423
175	1,671	1,671	1,671	1,671	1,719	1,736	1,766	1,844	2,457	2,457	1,643	1,643	1,643	1,643	1,687	1,703	1,726	1,744	2,457	2,457
180	1,696	1,696	1,696	1,696	1,744	1,761	1,791	1,871	2,491	2,491	1,667	1,667	1,667	1,667	1,712	1,728	1,752	1,769	2,491	2,491
190	1,749	1,749	1,749	1,749	1,798	1,816	1,847	1,928	2,564	2,564	1,720	1,720	1,720	1,720	1,765	1,782	1,806	1,824	2,564	2,564
200	1,844	1,844	1,844	1,844	1,894	1,913	1,945	2,028	2,680	2,680	1,814	1,814	1,814	1,814	1,861	1,878	1,903	1,921	2,680	2,680
220	2,039	2,039	2,039	2,039	2,091	2,111	2,144	2,232	2,916	2,916	2,007	2,007	2,007	2,007	2,056	2,074	2,100	2,119	2,916	2,916
240	2,230	2,230	2,230	2,230	2,286	2,306	2,342	2,435	3,162	3,162	2,196	2,196	2,196	2,196	2,249	2,267	2,295	2,316	3,162	3,162
250	2,325	2,325	2,325	2,325	2,383	2,404	2,440	2,536	3,285	3,285	2,290	2,290	2,290	2,290	2,344	2,363	2,392	2,413	3,285	3,285
275	2,555	2,555	2,555	2,555	2,616	2,639	2,678	2,781	3,584	3,584	2,517	2,517	2,517	2,517	2,575	2,596	2,627	2,649	3,584	3,584
300	2,749	2,749	2,749	2,749	2,815	2,840	2,882	2,992	3,855	3,855	2,709	2,709	2,709	2,709	2,771	2,793	2,827	2,851	3,855	3,855
325	2,929	2,929	2,929	2,929	3,001	3,027	3,073	3,192	4,123	4,123	2,886	2,886	2,886	2,886	2,953	2,977	3,013	3,039	4,123	4,123
350	3,126	3,126	3,126	3,126	3,203	3,231	3,280	3,408	4,407	4,407	3,080	3,080	3,080	3,080	3,152	3,177	3,216	3,244	4,407	4,407
375	3,323	3,323	3,323	3,323	3,405	3,435	3,487	3,624	4,692	4,692	3,274	3,274	3,274	3,274	3,350	3,378	3,419	3,449	4,692	4,692
400	3,520	3,520	3,520	3,520	3,607	3,639	3,694	3,840	4,976	4,976	3,467	3,467	3,467	3,467	3,549	3,578	3,622	3,654	4,976	4,976
425	3,714	3,714	3,714	3,714	3,808	3,842	3,901	4,056	5,268	5,268	3,658	3,658	3,658	3,658	3,745	3,776	3,823	3,857	5,268	5,268
450	3,908	3,908	3,908	3,908	4,007	4,044	4,107	4,273	5,566	5,566	3,848	3,848	3,848	3,848	3,941	3,974	4,024	4,060	5,566	5,566
475	4,101	4,101	4,101	4,101	4,206	4,245	4,312	4,488	5,862	5,862	4,037	4,037	4,037	4,037	4,136	4,171	4,224	4,263	5,862	5,862
500	4,294	4,294	4,294	4,294	4,406	4,447	4,518	4,704	6,159	6,159	4,227	4,227	4,227	4,227	4,331	4,368	4,424	4,465	6,159	6,159
600	5,067	5,067	5,067	5,067	5,204	5,254	5,341	5,569	7,349	7,349	4,985	4,985	4,985	4,985	5,113	5,159	5,227	5,277	7,349	7,349
700	5,841	5,841	5,841	5,841	6,002	6,062	6,164	6,434	8,538	8,538	5,743	5,743	5,743	5,743	5,894	5,948	6,029	6,089	8,538	8,538
750	6,227	6,227	6,227	6,227	6,401	6,465	6,576	6,866	9,133	9,133	6,122	6,122	6,122	6,122	6,285	6,343	6,430	6,494	9,133	9,133
800	6,614	6,614	6,614	6,614	6,801	6,869	6,988	7,299	9,728	9,728	6,502	6,502	6,502	6,502	6,676	6,739	6,832	6,901	9,728	9,728
850	7,000	7,000	7,000	7,000	7,199	7,272	7,399	7,731	10,321	10,321	6,880	6,880	6,880	6,880	7,066	7,133	7,233	7,306	10,321	10,321
900	7,387	7,387	7,387	7,387	7,599	7,677	7,811	8,164	10,917	10,917	7,260	7,260	7,260	7,260	7,458	7,528	7,634	7,712	10,917	10,917
EACH ADD'L 100,000	538	538	538	538	554	560	570	598	811	811	528	528	528	528	543	549	557	563	811	811



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 319**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	545	545	545	545	576	588	608	660	1,065	1,065	526	526	526	526	556	566	582	593	1,065	1,065
40	613	613	613	613	647	660	681	739	1,185	1,185	592	592	592	592	624	636	653	665	1,185	1,185
50	680	680	680	680	717	731	755	817	1,304	1,304	657	657	657	657	692	705	724	737	1,304	1,304
60	747	747	747	747	787	802	828	895	1,422	1,422	722	722	722	722	760	774	794	809	1,422	1,422
70	814	814	814	814	857	873	901	974	1,541	1,541	788	788	788	788	828	843	865	881	1,541	1,541
75	847	847	847	847	893	909	938	1,013	1,601	1,601	820	820	820	820	862	877	900	917	1,601	1,601
80	881	881	881	881	928	945	975	1,053	1,661	1,661	853	853	853	853	897	912	936	953	1,661	1,661
85	914	914	914	914	963	980	1,011	1,091	1,720	1,720	885	885	885	885	930	946	971	988	1,720	1,720
90	948	948	948	948	998	1,016	1,047	1,131	1,779	1,779	918	918	918	918	964	981	1,006	1,024	1,779	1,779
95	982	982	982	982	1,033	1,052	1,084	1,170	1,839	1,839	951	951	951	951	999	1,016	1,042	1,060	1,839	1,839
100	1,015	1,015	1,015	1,015	1,068	1,087	1,121	1,209	1,898	1,898	983	983	983	983	1,033	1,050	1,077	1,096	1,898	1,898
105	1,049	1,049	1,049	1,049	1,103	1,123	1,158	1,248	1,957	1,957	1,016	1,016	1,016	1,016	1,067	1,085	1,112	1,132	1,957	1,957
110	1,082	1,082	1,082	1,082	1,138	1,159	1,194	1,288	2,016	2,016	1,048	1,048	1,048	1,048	1,101	1,119	1,147	1,168	2,016	2,016
115	1,113	1,113	1,113	1,113	1,170	1,191	1,227	1,322	2,063	2,063	1,079	1,079	1,079	1,079	1,132	1,151	1,179	1,200	2,063	2,063
120	1,143	1,143	1,143	1,143	1,201	1,222	1,259	1,355	2,109	2,109	1,108	1,108	1,108	1,108	1,162	1,181	1,210	1,232	2,109	2,109
125	1,174	1,174	1,174	1,174	1,232	1,254	1,291	1,390	2,155	2,155	1,138	1,138	1,138	1,138	1,193	1,213	1,242	1,264	2,155	2,155
130	1,204	1,204	1,204	1,204	1,264	1,286	1,324	1,424	2,202	2,202	1,168	1,168	1,168	1,168	1,224	1,244	1,274	1,296	2,202	2,202
140	1,270	1,270	1,270	1,270	1,332	1,355	1,394	1,498	2,305	2,305	1,232	1,232	1,232	1,232	1,290	1,311	1,342	1,365	2,305	2,305
150	1,336	1,336	1,336	1,336	1,400	1,424	1,465	1,572	2,411	2,411	1,297	1,297	1,297	1,297	1,357	1,379	1,411	1,435	2,411	2,411
160	1,418	1,418	1,418	1,418	1,486	1,511	1,554	1,667	2,549	2,549	1,377	1,377	1,377	1,377	1,441	1,463	1,497	1,522	2,549	2,549
170	1,498	1,498	1,498	1,498	1,569	1,595	1,640	1,759	2,683	2,683	1,455	1,455	1,455	1,455	1,522	1,545	1,581	1,607	2,683	2,683
175	1,527	1,527	1,527	1,527	1,599	1,625	1,671	1,791	2,727	2,727	1,484	1,484	1,484	1,484	1,551	1,575	1,611	1,637	2,727	2,727
180	1,555	1,555	1,555	1,555	1,628	1,655	1,701	1,823	2,770	2,770	1,512	1,512	1,512	1,512	1,580	1,604	1,640	1,667	2,770	2,770
190	1,614	1,614	1,614	1,614	1,689	1,716	1,763	1,888	2,858	2,858	1,569	1,569	1,569	1,569	1,639	1,664	1,701	1,729	2,858	2,858
200	1,688	1,688	1,688	1,688	1,764	1,793	1,841	1,969	2,964	2,964	1,642	1,642	1,642	1,642	1,713	1,739	1,777	1,805	2,964	2,964
220	1,841	1,841	1,841	1,841	1,922	1,951	2,002	2,136	3,182	3,182	1,793	1,793	1,793	1,793	1,868	1,895	1,935	1,965	3,182	3,182
240	1,996	1,996	1,996	1,996	2,082	2,113	2,167	2,309	3,420	3,420	1,945	1,945	1,945	1,945	2,025	2,053	2,096	2,127	3,420	3,420
250	2,073	2,073	2,073	2,073	2,161	2,194	2,249	2,396	3,539	3,539	2,021	2,021	2,021	2,021	2,103	2,132	2,176	2,208	3,539	3,539
275	2,253	2,253	2,253	2,253	2,348	2,382	2,442	2,599	3,825	3,825	2,197	2,197	2,197	2,197	2,285	2,316	2,363	2,398	3,825	3,825
300	2,396	2,396	2,396	2,396	2,497	2,535	2,599	2,768	4,084	4,084	2,335	2,335	2,335	2,335	2,430	2,464	2,514	2,551	4,084	4,084
325	2,542	2,542	2,542	2,542	2,651	2,691	2,760	2,943	4,364	4,364	2,476	2,476	2,476	2,476	2,578	2,614	2,669	2,709	4,364	4,364
350	2,713	2,713	2,713	2,713	2,830	2,873	2,947	3,143	4,669	4,669	2,642	2,642	2,642	2,642	2,752	2,791	2,850	2,893	4,669	4,669
375	2,884	2,884	2,884	2,884	3,009	3,055	3,134	3,343	4,974	4,974	2,808	2,808	2,808	2,808	2,925	2,967	3,030	3,076	4,974	4,974
400	3,054	3,054	3,054	3,054	3,188	3,237	3,321	3,543	5,278	5,278	2,974	2,974	2,974	2,974	3,099	3,143	3,210	3,259	5,278	5,278
425	3,223	3,223	3,223	3,223	3,365	3,417	3,507	3,745	5,595	5,595	3,137	3,137	3,137	3,137	3,270	3,317	3,389	3,441	5,595	5,595
450	3,390	3,390	3,390	3,390	3,542	3,597	3,693	3,947	5,921	5,921	3,298	3,298	3,298	3,298	3,440	3,491	3,567	3,623	5,921	5,921
475	3,556	3,556	3,556	3,556	3,717	3,777	3,879	4,148	6,246	6,246	3,459	3,459	3,459	3,459	3,610	3,664	3,744	3,803	6,246	6,246
500	3,723	3,723	3,723	3,723	3,893	3,956	4,064	4,349	6,571	6,571	3,620	3,620	3,620	3,620	3,780	3,837	3,922	3,985	6,571	6,571
600	4,390	4,390	4,390	4,390	4,599	4,675	4,808	5,156	7,873	7,873	4,264	4,264	4,264	4,264	4,459	4,529	4,633	4,710	7,873	7,873
700	5,056	5,056	5,056	5,056	5,303	5,394	5,551	5,962	9,175	9,175	4,908	4,908	4,908	4,908	5,139	5,221	5,345	5,435	9,175	9,175
750	5,390	5,390	5,390	5,390	5,656	5,754	5,922	6,366	9,826	9,826	5,230	5,230	5,230	5,230	5,479	5,567	5,701	5,798	9,826	9,826
800	5,724	5,724	5,724	5,724	6,009	6,114	6,294	6,770	10,478	10,478	5,553	5,553	5,553	5,553	5,819	5,914	6,057	6,161	10,478	10,478
850	6,057	6,057	6,057	6,057	6,361	6,473	6,665	7,172	11,128	11,128	5,874	5,874	5,874	5,874	6,158	6,260	6,412	6,523	11,128	11,128
900	6,391	6,391	6,391	6,391	6,714	6,832	7,037	7,576	11,779	11,779	6,197	6,197	6,197	6,197	6,498	6,606	6,768	6,886	11,779	11,779
EACH ADD'L																				
100,000	547	547	547	547	572	581	597	638	964	964	532	532	532	532	555	563	576	585	964	964



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 320**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	501	501	501	501	530	541	559	607	980	980	484	484	484	484	511	521	535	546	980	980
40	564	564	564	564	595	607	627	679	1,090	1,090	545	545	545	545	574	585	600	612	1,090	1,090
50	625	625	625	625	660	673	694	752	1,200	1,200	605	605	605	605	637	648	666	678	1,200	1,200
60	687	687	687	687	724	738	761	823	1,308	1,308	664	664	664	664	699	712	730	744	1,308	1,308
70	748	748	748	748	789	803	829	896	1,418	1,418	724	724	724	724	762	775	795	810	1,418	1,418
75	779	779	779	779	821	836	863	932	1,472	1,472	754	754	754	754	793	807	828	843	1,472	1,472
80	811	811	811	811	854	869	897	968	1,528	1,528	785	785	785	785	825	839	861	877	1,528	1,528
85	841	841	841	841	885	902	930	1,004	1,582	1,582	814	814	814	814	856	871	893	909	1,582	1,582
90	872	872	872	872	918	934	963	1,040	1,636	1,636	844	844	844	844	887	902	925	942	1,636	1,636
95	903	903	903	903	950	967	997	1,076	1,691	1,691	874	874	874	874	919	934	958	975	1,691	1,691
100	934	934	934	934	982	1,000	1,031	1,112	1,746	1,746	904	904	904	904	950	966	991	1,008	1,746	1,746
105	964	964	964	964	1,015	1,033	1,065	1,148	1,800	1,800	934	934	934	934	981	998	1,023	1,041	1,800	1,800
110	995	995	995	995	1,047	1,066	1,098	1,184	1,855	1,855	964	964	964	964	1,012	1,030	1,055	1,074	1,855	1,855
115	1,024	1,024	1,024	1,024	1,076	1,095	1,128	1,216	1,898	1,898	992	992	992	992	1,041	1,059	1,085	1,104	1,898	1,898
120	1,051	1,051	1,051	1,051	1,104	1,124	1,158	1,247	1,940	1,940	1,019	1,019	1,019	1,019	1,069	1,087	1,113	1,133	1,940	1,940
125	1,079	1,079	1,079	1,079	1,134	1,153	1,188	1,278	1,983	1,983	1,047	1,047	1,047	1,047	1,097	1,116	1,143	1,163	1,983	1,983
130	1,108	1,108	1,108	1,108	1,163	1,183	1,218	1,310	2,026	2,026	1,075	1,075	1,075	1,075	1,126	1,144	1,172	1,192	2,026	2,026
140	1,168	1,168	1,168	1,168	1,225	1,246	1,282	1,378	2,121	2,121	1,134	1,134	1,134	1,134	1,187	1,206	1,235	1,256	2,121	2,121
150	1,229	1,229	1,229	1,229	1,288	1,310	1,347	1,446	2,218	2,218	1,193	1,193	1,193	1,193	1,248	1,268	1,298	1,320	2,218	2,218
160	1,304	1,304	1,304	1,304	1,367	1,390	1,429	1,533	2,345	2,345	1,267	1,267	1,267	1,267	1,325	1,346	1,377	1,400	2,345	2,345
170	1,378	1,378	1,378	1,378	1,443	1,467	1,509	1,618	2,468	2,468	1,339	1,339	1,339	1,339	1,400	1,421	1,454	1,478	2,468	2,468
175	1,404	1,404	1,404	1,404	1,471	1,495	1,537	1,647	2,508	2,508	1,365	1,365	1,365	1,365	1,426	1,448	1,482	1,506	2,508	2,508
180	1,431	1,431	1,431	1,431	1,498	1,522	1,565	1,676	2,547	2,547	1,390	1,390	1,390	1,390	1,453	1,475	1,509	1,533	2,547	2,547
190	1,485	1,485	1,485	1,485	1,553	1,578	1,622	1,736	2,629	2,629	1,443	1,443	1,443	1,443	1,508	1,530	1,565	1,590	2,629	2,629
200	1,553	1,553	1,553	1,553	1,623	1,649	1,693	1,811	2,726	2,726	1,510	1,510	1,510	1,510	1,576	1,599	1,635	1,661	2,726	2,726
220	1,694	1,694	1,694	1,694	1,768	1,795	1,842	1,965	2,926	2,926	1,649	1,649	1,649	1,649	1,718	1,743	1,780	1,807	2,926	2,926
240	1,836	1,836	1,836	1,836	1,915	1,944	1,993	2,124	3,145	3,145	1,789	1,789	1,789	1,789	1,862	1,889	1,928	1,957	3,145	3,145
250	1,907	1,907	1,907	1,907	1,988	2,018	2,069	2,204	3,255	3,255	1,859	1,859	1,859	1,859	1,934	1,961	2,002	2,031	3,255	3,255
275	2,073	2,073	2,073	2,073	2,159	2,191	2,246	2,391	3,518	3,518	2,021	2,021	2,021	2,021	2,101	2,130	2,174	2,206	3,518	3,518
300	2,204	2,204	2,204	2,204	2,297	2,331	2,390	2,546	3,757	3,757	2,148	2,148	2,148	2,148	2,235	2,266	2,313	2,347	3,757	3,757
325	2,338	2,338	2,338	2,338	2,438	2,475	2,539	2,707	4,014	4,014	2,277	2,277	2,277	2,277	2,371	2,405	2,455	2,492	4,014	4,014
350	2,495	2,495	2,495	2,495	2,603	2,643	2,711	2,891	4,294	4,294	2,430	2,430	2,430	2,430	2,531	2,567	2,621	2,661	4,294	4,294
375	2,652	2,652	2,652	2,652	2,768	2,810	2,883	3,075	4,575	4,575	2,583	2,583	2,583	2,583	2,691	2,729	2,787	2,829	4,575	4,575
400	2,809	2,809	2,809	2,809	2,932	2,977	3,055	3,259	4,854	4,854	2,736	2,736	2,736	2,736	2,850	2,891	2,952	2,997	4,854	4,854
425	2,964	2,964	2,964	2,964	3,095	3,143	3,226	3,444	5,146	5,146	2,886	2,886	2,886	2,886	3,008	3,051	3,117	3,165	5,146	5,146
450	3,118	3,118	3,118	3,118	3,258	3,309	3,397	3,630	5,446	5,446	3,034	3,034	3,034	3,034	3,164	3,211	3,281	3,332	5,446	5,446
475	3,271	3,271	3,271	3,271	3,419	3,474	3,568	3,815	5,745	5,745	3,182	3,182	3,182	3,182	3,320	3,370	3,444	3,498	5,745	5,745
500	3,424	3,424	3,424	3,424	3,581	3,639	3,738	4,000	6,044	6,044	3,330	3,330	3,330	3,330	3,476	3,529	3,607	3,665	6,044	6,044
600	4,038	4,038	4,038	4,038	4,230	4,300	4,422	4,742	7,242	7,242	3,922	3,922	3,922	3,922	4,102	4,166	4,262	4,332	7,242	7,242
700	4,651	4,651	4,651	4,651	4,878	4,962	5,105	5,484	8,439	8,439	4,515	4,515	4,515	4,515	4,727	4,802	4,916	4,999	8,439	8,439
750	4,958	4,958	4,958	4,958	5,203	5,292	5,447	5,855	9,038	9,038	4,811	4,811	4,811	4,811	5,039	5,121	5,243	5,333	9,038	9,038
800	5,265	5,265	5,265	5,265	5,527	5,623	5,790	6,227	9,638	9,638	5,107	5,107	5,107	5,107	5,352	5,440	5,571	5,667	9,638	9,638
850	5,571	5,571	5,571	5,571	5,851	5,954	6,131	6,597	10,235	10,235	5,403	5,403	5,403	5,403	5,664	5,758	5,898	6,000	10,235	10,235
900	5,878	5,878	5,878	5,878	6,176	6,285	6,473	6,969	10,835	10,835	5,700	5,700	5,700	5,700	5,977	6,076	6,225	6,334	10,835	10,835
EACH ADD'L																				
100,000	503	503	503	503	526	534	549	587	886	886	489	489	489	489	511	518	530	538	886	886



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 321**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	576	576	576	576	615	629	654	720	1,230	1,230	552	552	552	552	589	602	621	636	1,230	1,230
40	641	641	641	641	684	700	727	799	1,361	1,361	615	615	615	615	655	669	691	707	1,361	1,361
50	705	705	705	705	752	770	800	878	1,491	1,491	677	677	677	677	721	737	760	778	1,491	1,491
60	769	769	769	769	820	839	871	956	1,620	1,620	739	739	739	739	786	803	829	847	1,620	1,620
70	834	834	834	834	889	909	944	1,035	1,750	1,750	801	801	801	801	852	870	898	918	1,750	1,750
75	866	866	866	866	923	944	980	1,075	1,814	1,814	832	832	832	832	885	904	932	953	1,814	1,814
80	899	899	899	899	958	979	1,017	1,115	1,880	1,880	863	863	863	863	918	938	967	989	1,880	1,880
85	931	931	931	931	991	1,014	1,052	1,154	1,944	1,944	894	894	894	894	951	971	1,002	1,024	1,944	1,944
90	963	963	963	963	1,025	1,048	1,088	1,193	2,009	2,009	925	925	925	925	984	1,005	1,036	1,059	2,009	2,009
95	995	995	995	995	1,060	1,084	1,125	1,233	2,074	2,074	956	956	956	956	1,017	1,038	1,071	1,095	2,074	2,074
100	1,027	1,027	1,027	1,027	1,094	1,119	1,161	1,272	2,139	2,139	987	987	987	987	1,050	1,072	1,105	1,130	2,139	2,139
105	1,060	1,060	1,060	1,060	1,128	1,153	1,197	1,311	2,203	2,203	1,018	1,018	1,018	1,018	1,082	1,105	1,140	1,165	2,203	2,203
110	1,092	1,092	1,092	1,092	1,162	1,188	1,233	1,350	2,268	2,268	1,049	1,049	1,049	1,049	1,115	1,139	1,174	1,200	2,268	2,268
115	1,120	1,120	1,120	1,120	1,192	1,219	1,264	1,384	2,316	2,316	1,077	1,077	1,077	1,077	1,144	1,168	1,204	1,231	2,316	2,316
120	1,148	1,148	1,148	1,148	1,221	1,248	1,294	1,416	2,364	2,364	1,105	1,105	1,105	1,105	1,173	1,197	1,234	1,260	2,364	2,364
125	1,177	1,177	1,177	1,177	1,251	1,278	1,325	1,449	2,413	2,413	1,133	1,133	1,133	1,133	1,202	1,226	1,264	1,291	2,413	2,413
130	1,206	1,206	1,206	1,206	1,281	1,309	1,357	1,482	2,462	2,462	1,161	1,161	1,161	1,161	1,231	1,256	1,294	1,321	2,462	2,462
140	1,268	1,268	1,268	1,268	1,346	1,375	1,425	1,555	2,572	2,572	1,221	1,221	1,221	1,221	1,294	1,320	1,359	1,388	2,572	2,572
150	1,331	1,331	1,331	1,331	1,413	1,442	1,494	1,629	2,685	2,685	1,283	1,283	1,283	1,283	1,359	1,386	1,426	1,456	2,685	2,685
160	1,415	1,415	1,415	1,415	1,500	1,532	1,586	1,728	2,839	2,839	1,364	1,364	1,364	1,364	1,443	1,472	1,514	1,546	2,839	2,839
170	1,495	1,495	1,495	1,495	1,585	1,618	1,674	1,824	2,987	2,987	1,442	1,442	1,442	1,442	1,525	1,555	1,600	1,633	2,987	2,987
175	1,522	1,522	1,522	1,522	1,612	1,646	1,703	1,854	3,032	3,032	1,467	1,467	1,467	1,467	1,552	1,582	1,628	1,661	3,032	3,032
180	1,548	1,548	1,548	1,548	1,640	1,673	1,731	1,884	3,076	3,076	1,493	1,493	1,493	1,493	1,578	1,609	1,655	1,688	3,076	3,076
190	1,602	1,602	1,602	1,602	1,696	1,730	1,790	1,946	3,168	3,168	1,546	1,546	1,546	1,546	1,633	1,665	1,712	1,746	3,168	3,168
200	1,675	1,675	1,675	1,675	1,771	1,807	1,868	2,028	3,281	3,281	1,617	1,617	1,617	1,617	1,707	1,739	1,787	1,823	3,281	3,281
220	1,825	1,825	1,825	1,825	1,927	1,964	2,028	2,197	3,513	3,513	1,765	1,765	1,765	1,765	1,859	1,893	1,943	1,981	3,513	3,513
240	1,978	1,978	1,978	1,978	2,085	2,125	2,193	2,372	3,769	3,769	1,913	1,913	1,913	1,913	2,014	2,049	2,103	2,143	3,769	3,769
250	2,054	2,054	2,054	2,054	2,164	2,205	2,275	2,459	3,899	3,899	1,987	1,987	1,987	1,987	2,090	2,127	2,183	2,223	3,899	3,899
275	2,233	2,233	2,233	2,233	2,352	2,395	2,470	2,668	4,211	4,211	2,162	2,162	2,162	2,162	2,273	2,312	2,372	2,415	4,211	4,211
300	2,383	2,383	2,383	2,383	2,511	2,557	2,638	2,851	4,508	4,508	2,307	2,307	2,307	2,307	2,426	2,468	2,532	2,579	4,508	4,508
325	2,535	2,535	2,535	2,535	2,672	2,723	2,810	3,039	4,829	4,829	2,452	2,452	2,452	2,452	2,581	2,626	2,695	2,746	4,829	4,829
350	2,706	2,706	2,706	2,706	2,854	2,908	3,002	3,248	5,168	5,168	2,618	2,618	2,618	2,618	2,756	2,805	2,879	2,933	5,168	5,168
375	2,878	2,878	2,878	2,878	3,036	3,093	3,193	3,457	5,509	5,509	2,783	2,783	2,783	2,783	2,930	2,983	3,062	3,120	5,509	5,509
400	3,049	3,049	3,049	3,049	3,217	3,278	3,385	3,665	5,848	5,848	2,948	2,948	2,948	2,948	3,105	3,161	3,245	3,306	5,848	5,848
425	3,217	3,217	3,217	3,217	3,397	3,462	3,576	3,874	6,204	6,204	3,110	3,110	3,110	3,110	3,277	3,337	3,426	3,492	6,204	6,204
450	3,384	3,384	3,384	3,384	3,575	3,645	3,766	4,085	6,570	6,570	3,269	3,269	3,269	3,269	3,448	3,511	3,607	3,677	6,570	6,570
475	3,550	3,550	3,550	3,550	3,753	3,827	3,956	4,295	6,935	6,935	3,428	3,428	3,428	3,428	3,617	3,685	3,787	3,861	6,935	6,935
500	3,716	3,716	3,716	3,716	3,931	4,010	4,146	4,505	7,301	7,301	3,587	3,587	3,587	3,587	3,788	3,859	3,967	4,046	7,301	7,301
600	4,381	4,381	4,381	4,381	4,644	4,740	4,907	5,346	8,766	8,766	4,223	4,223	4,223	4,223	4,469	4,556	4,688	4,784	8,766	8,766
700	5,046	5,046	5,046	5,046	5,357	5,471	5,668	6,186	10,230	10,230	4,859	4,859	4,859	4,859	5,150	5,253	5,409	5,523	10,230	10,230
750	5,378	5,378	5,378	5,378	5,714	5,836	6,049	6,607	10,962	10,962	5,177	5,177	5,177	5,177	5,490	5,602	5,769	5,892	10,962	10,962
800	5,711	5,711	5,711	5,711	6,070	6,202	6,429	7,028	11,695	11,695	5,496	5,496	5,496	5,496	5,831	5,951	6,130	6,262	11,695	11,695
850	6,043	6,043	6,043	6,043	6,426	6,567	6,809	7,448	12,426	12,426	5,813	5,813	5,813	5,813	6,171	6,299	6,490	6,631	12,426	12,426
900	6,376	6,376	6,376	6,376	6,783	6,932	7,190	7,868	13,159	13,159	6,132	6,132	6,132	6,132	6,512	6,647	6,851	7,000	13,159	13,159
EACH ADD'L																				
100,000	514	514	514	514	545	557	577	629	1,038	1,038	495	495	495	495	524	535	550	562	1,038	1,038



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 322**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	598	598	598	598	639	654	680	748	1,279	1,279	574	574	574	574	612	626	646	661	1,279	1,279
40	666	666	666	666	711	727	756	831	1,415	1,415	639	639	639	639	681	696	718	735	1,415	1,415
50	733	733	733	733	782	800	831	913	1,550	1,550	704	704	704	704	749	766	790	808	1,550	1,550
60	800	800	800	800	853	872	906	994	1,684	1,684	768	768	768	768	817	835	862	881	1,684	1,684
70	867	867	867	867	924	945	981	1,076	1,819	1,819	833	833	833	833	886	905	933	954	1,819	1,819
75	900	900	900	900	960	981	1,019	1,117	1,886	1,886	865	865	865	865	920	940	969	991	1,886	1,886
80	934	934	934	934	996	1,018	1,057	1,159	1,955	1,955	898	898	898	898	955	975	1,006	1,028	1,955	1,955
85	967	967	967	967	1,031	1,054	1,094	1,199	2,021	2,021	929	929	929	929	988	1,010	1,041	1,064	2,021	2,021
90	1,001	1,001	1,001	1,001	1,066	1,090	1,131	1,240	2,088	2,088	962	962	962	962	1,023	1,044	1,077	1,101	2,088	2,088
95	1,035	1,035	1,035	1,035	1,102	1,127	1,169	1,281	2,157	2,157	994	994	994	994	1,057	1,080	1,113	1,138	2,157	2,157
100	1,068	1,068	1,068	1,068	1,137	1,163	1,207	1,322	2,224	2,224	1,027	1,027	1,027	1,027	1,091	1,114	1,149	1,174	2,224	2,224
105	1,102	1,102	1,102	1,102	1,173	1,199	1,244	1,363	2,291	2,291	1,059	1,059	1,059	1,059	1,125	1,149	1,185	1,211	2,291	2,291
110	1,135	1,135	1,135	1,135	1,208	1,235	1,282	1,404	2,358	2,358	1,091	1,091	1,091	1,091	1,159	1,184	1,221	1,247	2,358	2,358
115	1,165	1,165	1,165	1,165	1,239	1,267	1,314	1,438	2,408	2,408	1,120	1,120	1,120	1,120	1,190	1,215	1,252	1,279	2,408	2,408
120	1,194	1,194	1,194	1,194	1,270	1,298	1,346	1,472	2,458	2,458	1,148	1,148	1,148	1,148	1,219	1,244	1,282	1,310	2,458	2,458
125	1,224	1,224	1,224	1,224	1,301	1,329	1,378	1,506	2,509	2,509	1,177	1,177	1,177	1,177	1,249	1,275	1,314	1,342	2,509	2,509
130	1,254	1,254	1,254	1,254	1,332	1,361	1,410	1,541	2,559	2,559	1,207	1,207	1,207	1,207	1,280	1,306	1,345	1,374	2,559	2,559
140	1,318	1,318	1,318	1,318	1,400	1,430	1,481	1,617	2,674	2,674	1,270	1,270	1,270	1,270	1,346	1,373	1,413	1,443	2,674	2,674
150	1,384	1,384	1,384	1,384	1,469	1,500	1,553	1,694	2,792	2,792	1,334	1,334	1,334	1,334	1,412	1,441	1,483	1,514	2,792	2,792
160	1,471	1,471	1,471	1,471	1,560	1,592	1,648	1,797	2,951	2,951	1,418	1,418	1,418	1,418	1,500	1,530	1,574	1,607	2,951	2,951
170	1,555	1,555	1,555	1,555	1,648	1,682	1,741	1,896	3,105	3,105	1,499	1,499	1,499	1,499	1,586	1,617	1,663	1,697	3,105	3,105
175	1,582	1,582	1,582	1,582	1,676	1,711	1,771	1,928	3,152	3,152	1,526	1,526	1,526	1,526	1,614	1,645	1,692	1,727	3,152	3,152
180	1,609	1,609	1,609	1,609	1,705	1,739	1,800	1,959	3,198	3,198	1,552	1,552	1,552	1,552	1,641	1,673	1,720	1,755	3,198	3,198
190	1,665	1,665	1,665	1,665	1,763	1,799	1,861	2,024	3,293	3,293	1,607	1,607	1,607	1,607	1,698	1,731	1,779	1,815	3,293	3,293
200	1,741	1,741	1,741	1,741	1,841	1,878	1,942	2,109	3,411	3,411	1,681	1,681	1,681	1,681	1,775	1,808	1,858	1,895	3,411	3,411
220	1,898	1,898	1,898	1,898	2,003	2,041	2,108	2,284	3,652	3,652	1,834	1,834	1,834	1,834	1,933	1,968	2,020	2,059	3,652	3,652
240	2,056	2,056	2,056	2,056	2,168	2,209	2,280	2,466	3,919	3,919	1,989	1,989	1,989	1,989	2,093	2,131	2,186	2,227	3,919	3,919
250	2,135	2,135	2,135	2,135	2,250	2,292	2,365	2,557	4,053	4,053	2,066	2,066	2,066	2,066	2,173	2,212	2,269	2,311	4,053	4,053
275	2,322	2,322	2,322	2,322	2,445	2,490	2,568	2,774	4,378	4,378	2,247	2,247	2,247	2,247	2,363	2,404	2,466	2,511	4,378	4,378
300	2,477	2,477	2,477	2,477	2,610	2,659	2,743	2,964	4,687	4,687	2,398	2,398	2,398	2,398	2,522	2,566	2,632	2,681	4,687	4,687
325	2,635	2,635	2,635	2,635	2,778	2,831	2,921	3,160	5,020	5,020	2,549	2,549	2,549	2,549	2,683	2,730	2,802	2,854	5,020	5,020
350	2,813	2,813	2,813	2,813	2,967	3,023	3,121	3,377	5,373	5,373	2,721	2,721	2,721	2,721	2,865	2,916	2,993	3,049	5,373	5,373
375	2,992	2,992	2,992	2,992	3,156	3,216	3,320	3,593	5,727	5,727	2,893	2,893	2,893	2,893	3,046	3,101	3,183	3,243	5,727	5,727
400	3,170	3,170	3,170	3,170	3,344	3,408	3,519	3,810	6,079	6,079	3,065	3,065	3,065	3,065	3,228	3,286	3,373	3,437	6,079	6,079
425	3,345	3,345	3,345	3,345	3,531	3,599	3,717	4,028	6,450	6,450	3,233	3,233	3,233	3,233	3,407	3,469	3,562	3,630	6,450	6,450
450	3,518	3,518	3,518	3,518	3,717	3,790	3,915	4,247	6,831	6,831	3,399	3,399	3,399	3,399	3,584	3,650	3,750	3,823	6,831	6,831
475	3,690	3,690	3,690	3,690	3,902	3,979	4,113	4,465	7,210	7,210	3,564	3,564	3,564	3,564	3,761	3,831	3,937	4,014	7,210	7,210
500	3,863	3,863	3,863	3,863	4,087	4,169	4,310	4,683	7,591	7,591	3,729	3,729	3,729	3,729	3,938	4,012	4,124	4,206	7,591	7,591
600	4,554	4,554	4,554	4,554	4,828	4,928	5,101	5,557	9,113	9,113	4,390	4,390	4,390	4,390	4,646	4,737	4,874	4,974	9,113	9,113
700	5,246	5,246	5,246	5,246	5,569	5,688	5,892	6,431	10,635	10,635	5,052	5,052	5,052	5,052	5,354	5,461	5,623	5,742	10,635	10,635
750	5,592	5,592	5,592	5,592	5,940	6,068	6,288	6,869	11,397	11,397	5,383	5,383	5,383	5,383	5,708	5,824	5,998	6,126	11,397	11,397
800	5,938	5,938	5,938	5,938	6,311	6,448	6,684	7,306	12,159	12,159	5,714	5,714	5,714	5,714	6,062	6,186	6,373	6,510	12,159	12,159
850	6,283	6,283	6,283	6,283	6,681	6,827	7,079	7,743	12,919	12,919	6,044	6,044	6,044	6,044	6,415	6,548	6,747	6,893	12,919	12,919
900	6,629	6,629	6,629	6,629	7,052	7,207	7,475	8,180	13,681	13,681	6,375	6,375	6,375	6,375	6,770	6,911	7,122	7,278	13,681	13,681
EACH ADD'L 100,000	534	534	534	534	567	579	600	654	1,080	1,080	514	514	514	514	545	556	572	584	1,080	1,080



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 323**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	546	546	546	546	583	597	620	682	1,166	1,166	523	523	523	523	558	571	589	603	1,166	1,166
40	607	607	607	607	648	663	689	758	1,290	1,290	583	583	583	583	621	635	655	670	1,290	1,290
50	669	669	669	669	713	730	758	832	1,414	1,414	642	642	642	642	683	698	721	737	1,414	1,414
60	729	729	729	729	778	795	826	907	1,535	1,535	700	700	700	700	745	762	786	803	1,535	1,535
70	791	791	791	791	843	862	895	982	1,659	1,659	759	759	759	759	808	825	851	870	1,659	1,659
75	821	821	821	821	875	895	929	1,019	1,720	1,720	789	789	789	789	839	857	884	904	1,720	1,720
80	852	852	852	852	908	928	964	1,057	1,783	1,783	819	819	819	819	871	889	917	938	1,783	1,783
85	882	882	882	882	940	961	998	1,094	1,843	1,843	848	848	848	848	901	921	950	971	1,843	1,843
90	913	913	913	913	972	994	1,032	1,131	1,904	1,904	877	877	877	877	933	952	982	1,004	1,904	1,904
95	944	944	944	944	1,005	1,027	1,066	1,169	1,967	1,967	907	907	907	907	964	984	1,015	1,038	1,967	1,967
100	974	974	974	974	1,037	1,060	1,100	1,206	2,028	2,028	936	936	936	936	995	1,016	1,048	1,071	2,028	2,028
105	1,005	1,005	1,005	1,005	1,070	1,093	1,135	1,243	2,089	2,089	966	966	966	966	1,026	1,048	1,080	1,104	2,089	2,089
110	1,035	1,035	1,035	1,035	1,102	1,126	1,169	1,280	2,150	2,150	995	995	995	995	1,057	1,080	1,113	1,138	2,150	2,150
115	1,062	1,062	1,062	1,062	1,130	1,155	1,198	1,312	2,196	2,196	1,021	1,021	1,021	1,021	1,085	1,108	1,142	1,167	2,196	2,196
120	1,089	1,089	1,089	1,089	1,158	1,183	1,227	1,342	2,242	2,242	1,047	1,047	1,047	1,047	1,112	1,135	1,169	1,195	2,242	2,242
125	1,116	1,116	1,116	1,116	1,186	1,212	1,257	1,374	2,288	2,288	1,074	1,074	1,074	1,074	1,139	1,163	1,198	1,224	2,288	2,288
130	1,143	1,143	1,143	1,143	1,215	1,241	1,286	1,405	2,334	2,334	1,100	1,100	1,100	1,100	1,167	1,191	1,227	1,253	2,334	2,334
140	1,202	1,202	1,202	1,202	1,276	1,304	1,351	1,474	2,438	2,438	1,158	1,158	1,158	1,158	1,227	1,252	1,289	1,316	2,438	2,438
150	1,262	1,262	1,262	1,262	1,339	1,368	1,416	1,545	2,546	2,546	1,216	1,216	1,216	1,216	1,288	1,314	1,352	1,380	2,546	2,546
160	1,341	1,341	1,341	1,341	1,422	1,452	1,503	1,638	2,691	2,691	1,293	1,293	1,293	1,293	1,368	1,395	1,436	1,466	2,691	2,691
170	1,418	1,418	1,418	1,418	1,503	1,534	1,587	1,729	2,832	2,832	1,367	1,367	1,367	1,367	1,446	1,474	1,517	1,548	2,832	2,832
175	1,443	1,443	1,443	1,443	1,529	1,560	1,615	1,758	2,875	2,875	1,391	1,391	1,391	1,391	1,471	1,500	1,543	1,575	2,875	2,875
180	1,468	1,468	1,468	1,468	1,554	1,586	1,641	1,786	2,916	2,916	1,415	1,415	1,415	1,415	1,496	1,525	1,569	1,601	2,916	2,916
190	1,519	1,519	1,519	1,519	1,608	1,640	1,697	1,845	3,003	3,003	1,465	1,465	1,465	1,465	1,548	1,578	1,623	1,655	3,003	3,003
200	1,588	1,588	1,588	1,588	1,679	1,713	1,771	1,923	3,111	3,111	1,533	1,533	1,533	1,533	1,618	1,649	1,694	1,728	3,111	3,111
220	1,731	1,731	1,731	1,731	1,827	1,862	1,922	2,082	3,330	3,330	1,673	1,673	1,673	1,673	1,763	1,795	1,843	1,878	3,330	3,330
240	1,875	1,875	1,875	1,875	1,977	2,014	2,079	2,249	3,574	3,574	1,814	1,814	1,814	1,814	1,909	1,943	1,994	2,031	3,574	3,574
250	1,947	1,947	1,947	1,947	2,052	2,090	2,157	2,332	3,696	3,696	1,884	1,884	1,884	1,884	1,982	2,017	2,069	2,108	3,696	3,696
275	2,117	2,117	2,117	2,117	2,230	2,271	2,342	2,530	3,993	3,993	2,050	2,050	2,050	2,050	2,155	2,192	2,248	2,290	3,993	3,993
300	2,259	2,259	2,259	2,259	2,380	2,425	2,501	2,703	4,274	4,274	2,187	2,187	2,187	2,187	2,300	2,340	2,400	2,445	4,274	4,274
325	2,403	2,403	2,403	2,403	2,534	2,581	2,664	2,882	4,578	4,578	2,325	2,325	2,325	2,325	2,447	2,490	2,555	2,603	4,578	4,578
350	2,566	2,566	2,566	2,566	2,706	2,757	2,846	3,079	4,900	4,900	2,482	2,482	2,482	2,482	2,612	2,659	2,729	2,780	4,900	4,900
375	2,728	2,728	2,728	2,728	2,878	2,933	3,028	3,277	5,223	5,223	2,639	2,639	2,639	2,639	2,778	2,828	2,903	2,958	5,223	5,223
400	2,891	2,891	2,891	2,891	3,050	3,108	3,209	3,474	5,544	5,544	2,795	2,795	2,795	2,795	2,944	2,997	3,076	3,135	5,544	5,544
425	3,050	3,050	3,050	3,050	3,220	3,282	3,390	3,673	5,882	5,882	2,948	2,948	2,948	2,948	3,107	3,164	3,248	3,311	5,882	5,882
450	3,208	3,208	3,208	3,208	3,389	3,456	3,571	3,873	6,229	6,229	3,099	3,099	3,099	3,099	3,269	3,329	3,420	3,486	6,229	6,229
475	3,365	3,365	3,365	3,365	3,558	3,629	3,751	4,072	6,575	6,575	3,250	3,250	3,250	3,250	3,430	3,494	3,590	3,661	6,575	6,575
500	3,523	3,523	3,523	3,523	3,727	3,802	3,931	4,271	6,922	6,922	3,401	3,401	3,401	3,401	3,591	3,659	3,761	3,836	6,922	6,922
600	4,153	4,153	4,153	4,153	4,403	4,494	4,652	5,068	8,310	8,310	4,004	4,004	4,004	4,004	4,237	4,320	4,444	4,536	8,310	8,310
700	4,784	4,784	4,784	4,784	5,079	5,187	5,374	5,865	9,698	9,698	4,607	4,607	4,607	4,607	4,882	4,980	5,128	5,236	9,698	9,698
750	5,099	5,099	5,099	5,099	5,417	5,533	5,734	6,264	10,393	10,393	4,909	4,909	4,909	4,909	5,205	5,311	5,470	5,586	10,393	10,393
800	5,415	5,415	5,415	5,415	5,755	5,880	6,095	6,663	11,088	11,088	5,210	5,210	5,210	5,210	5,528	5,642	5,812	5,937	11,088	11,088
850	5,729	5,729	5,729	5,729	6,093	6,226	6,456	7,061	11,781	11,781	5,512	5,512	5,512	5,512	5,850	5,972	6,153	6,286	11,781	11,781
900	6,045	6,045	6,045	6,045	6,431	6,572	6,817	7,460	12,476	12,476	5,814	5,814	5,814	5,814	6,174	6,302	6,495	6,637	12,476	12,476
EACH ADD'L																				
100,000	487	487	487	487	517	528	547	597	984	984	469	469	469	469	497	507	522	533	984	984



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 324**

AMOUNT (\$000)	FRAME										MASONRY										
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
30	582	582	582	582	622	636	662	728	1,244	1,244	558	558	558	558	595	609	628	643	1,244	1,244	
40	648	648	648	648	691	708	735	808	1,376	1,376	622	622	622	622	662	677	699	715	1,376	1,376	
50	713	713	713	713	761	778	808	888	1,508	1,508	685	685	685	685	729	745	769	786	1,508	1,508	
60	778	778	778	778	829	848	881	967	1,638	1,638	747	747	747	747	795	812	838	857	1,638	1,638	
70	843	843	843	843	899	919	954	1,047	1,769	1,769	810	810	810	810	862	880	908	928	1,769	1,769	
75	876	876	876	876	933	954	991	1,087	1,835	1,835	841	841	841	841	895	914	943	964	1,835	1,835	
80	909	909	909	909	968	990	1,028	1,127	1,901	1,901	873	873	873	873	929	949	978	1,000	1,901	1,901	
85	941	941	941	941	1,003	1,025	1,064	1,167	1,966	1,966	904	904	904	904	962	982	1,013	1,035	1,966	1,966	
90	974	974	974	974	1,037	1,060	1,100	1,206	2,031	2,031	935	935	935	935	995	1,016	1,048	1,071	2,031	2,031	
95	1,006	1,006	1,006	1,006	1,072	1,096	1,137	1,247	2,098	2,098	967	967	967	967	1,028	1,050	1,083	1,107	2,098	2,098	
100	1,039	1,039	1,039	1,039	1,106	1,131	1,174	1,286	2,163	2,163	998	998	998	998	1,061	1,084	1,118	1,142	2,163	2,163	
105	1,071	1,071	1,071	1,071	1,141	1,166	1,210	1,326	2,228	2,228	1,030	1,030	1,030	1,030	1,095	1,118	1,152	1,178	2,228	2,228	
110	1,104	1,104	1,104	1,104	1,175	1,202	1,247	1,366	2,293	2,293	1,061	1,061	1,061	1,061	1,128	1,152	1,187	1,213	2,293	2,293	
115	1,133	1,133	1,133	1,133	1,206	1,232	1,278	1,399	2,342	2,342	1,090	1,090	1,090	1,090	1,157	1,181	1,218	1,244	2,342	2,342	
120	1,161	1,161	1,161	1,161	1,235	1,262	1,309	1,432	2,391	2,391	1,117	1,117	1,117	1,117	1,186	1,211	1,247	1,274	2,391	2,391	
125	1,190	1,190	1,190	1,190	1,265	1,293	1,340	1,465	2,440	2,440	1,145	1,145	1,145	1,145	1,215	1,240	1,278	1,305	2,440	2,440	
130	1,219	1,219	1,219	1,219	1,296	1,324	1,372	1,499	2,489	2,489	1,174	1,174	1,174	1,174	1,245	1,270	1,308	1,336	2,489	2,489	
140	1,282	1,282	1,282	1,282	1,362	1,391	1,441	1,572	2,601	2,601	1,235	1,235	1,235	1,235	1,309	1,335	1,375	1,404	2,601	2,601	
150	1,346	1,346	1,346	1,346	1,429	1,459	1,511	1,648	2,715	2,715	1,297	1,297	1,297	1,297	1,374	1,401	1,442	1,472	2,715	2,715	
160	1,431	1,431	1,431	1,431	1,517	1,549	1,603	1,747	2,871	2,871	1,379	1,379	1,379	1,379	1,460	1,488	1,532	1,563	2,871	2,871	
170	1,512	1,512	1,512	1,512	1,603	1,636	1,693	1,844	3,021	3,021	1,458	1,458	1,458	1,458	1,542	1,573	1,618	1,651	3,021	3,021	
175	1,539	1,539	1,539	1,539	1,631	1,664	1,722	1,875	3,066	3,066	1,484	1,484	1,484	1,484	1,569	1,600	1,646	1,679	3,066	3,066	
180	1,565	1,565	1,565	1,565	1,658	1,692	1,751	1,905	3,111	3,111	1,510	1,510	1,510	1,510	1,596	1,627	1,673	1,707	3,111	3,111	
190	1,620	1,620	1,620	1,620	1,715	1,750	1,810	1,968	3,204	3,204	1,563	1,563	1,563	1,563	1,652	1,683	1,731	1,766	3,204	3,204	
200	1,694	1,694	1,694	1,694	1,791	1,827	1,889	2,051	3,318	3,318	1,635	1,635	1,635	1,635	1,726	1,759	1,807	1,843	3,318	3,318	
220	1,846	1,846	1,846	1,846	1,948	1,986	2,051	2,221	3,552	3,552	1,784	1,784	1,784	1,784	1,880	1,914	1,965	2,003	3,552	3,552	
240	2,000	2,000	2,000	2,000	2,109	2,148	2,217	2,398	3,812	3,812	1,935	1,935	1,935	1,935	2,036	2,072	2,127	2,167	3,812	3,812	
250	2,077	2,077	2,077	2,077	2,189	2,230	2,300	2,487	3,942	3,942	2,009	2,009	2,009	2,009	2,114	2,151	2,207	2,248	3,942	3,942	
275	2,258	2,258	2,258	2,258	2,378	2,422	2,498	2,698	4,259	4,259	2,186	2,186	2,186	2,186	2,298	2,338	2,398	2,442	4,259	4,259	
300	2,410	2,410	2,410	2,410	2,539	2,586	2,668	2,883	4,559	4,559	2,333	2,333	2,333	2,333	2,453	2,496	2,560	2,608	4,559	4,559	
325	2,563	2,563	2,563	2,563	2,702	2,753	2,842	3,074	4,883	4,883	2,480	2,480	2,480	2,480	2,610	2,656	2,726	2,777	4,883	4,883	
350	2,737	2,737	2,737	2,737	2,886	2,941	3,035	3,284	5,226	5,226	2,647	2,647	2,647	2,647	2,786	2,836	2,911	2,966	5,226	5,226	
375	2,910	2,910	2,910	2,910	3,070	3,128	3,229	3,495	5,571	5,571	2,814	2,814	2,814	2,814	2,963	3,017	3,096	3,155	5,571	5,571	
400	3,083	3,083	3,083	3,083	3,253	3,315	3,423	3,706	5,913	5,913	2,981	2,981	2,981	2,981	3,140	3,196	3,281	3,344	5,913	5,913	
425	3,254	3,254	3,254	3,254	3,435	3,501	3,616	3,918	6,274	6,274	3,145	3,145	3,145	3,145	3,314	3,374	3,465	3,531	6,274	6,274	
450	3,422	3,422	3,422	3,422	3,615	3,686	3,809	4,131	6,644	6,644	3,306	3,306	3,306	3,306	3,486	3,551	3,647	3,718	6,644	6,644	
475	3,590	3,590	3,590	3,590	3,795	3,870	4,001	4,343	7,013	7,013	3,466	3,466	3,466	3,466	3,658	3,727	3,829	3,905	7,013	7,013	
500	3,758	3,758	3,758	3,758	3,975	4,055	4,193	4,555	7,384	7,384	3,627	3,627	3,627	3,627	3,830	3,903	4,011	4,091	7,384	7,384	
600	4,430	4,430	4,430	4,430	4,696	4,794	4,962	5,406	8,864	8,864	4,271	4,271	4,271	4,271	4,519	4,608	4,741	4,838	8,864	8,864	
700	5,103	5,103	5,103	5,103	5,417	5,532	5,732	6,256	10,345	10,345	4,914	4,914	4,914	4,914	5,207	5,312	5,470	5,585	10,345	10,345	
750	5,439	5,439	5,439	5,439	5,778	5,902	6,117	6,681	11,086	11,086	5,236	5,236	5,236	5,236	5,552	5,665	5,834	5,958	11,086	11,086	
800	5,775	5,775	5,775	5,775	6,139	6,272	6,502	7,107	11,827	11,827	5,558	5,558	5,558	5,558	5,896	6,018	6,199	6,332	11,827	11,827	
850	6,111	6,111	6,111	6,111	6,498	6,641	6,886	7,531	12,566	12,566	5,879	5,879	5,879	5,879	6,240	6,369	6,563	6,705	12,566	12,566	
900	6,448	6,448	6,448	6,448	6,859	7,010	7,271	7,957	13,307	13,307	6,201	6,201	6,201	6,201	6,585	6,722	6,928	7,079	13,307	13,307	
EACH ADD'L																					
100,000	520	520	520	520	551	563	583	636	1,050	1,050	500	500	500	500	530	541	557	568	1,050	1,050	



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 325**

AMOUNT (\$000)	FRAME										MASONRY									
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
30	590	590	590	590	630	645	670	737	1,261	1,261	566	566	566	566	603	617	637	652	1,261	1,261
40	656	656	656	656	701	717	745	819	1,394	1,394	630	630	630	630	671	686	708	724	1,394	1,394
50	723	723	723	723	771	789	819	900	1,528	1,528	694	694	694	694	739	755	779	797	1,528	1,528
60	788	788	788	788	840	860	893	980	1,659	1,659	757	757	757	757	806	823	849	868	1,659	1,659
70	854	854	854	854	911	931	967	1,061	1,793	1,793	821	821	821	821	873	892	920	941	1,793	1,793
75	887	887	887	887	946	967	1,004	1,101	1,859	1,859	852	852	852	852	907	926	955	977	1,859	1,859
80	921	921	921	921	981	1,003	1,042	1,142	1,926	1,926	885	885	885	885	941	961	991	1,013	1,926	1,926
85	953	953	953	953	1,016	1,039	1,078	1,182	1,992	1,992	916	916	916	916	974	995	1,026	1,049	1,992	1,992
90	986	986	986	986	1,051	1,074	1,115	1,222	2,058	2,058	948	948	948	948	1,008	1,029	1,061	1,085	2,058	2,058
95	1,020	1,020	1,020	1,020	1,086	1,110	1,152	1,263	2,126	2,126	980	980	980	980	1,042	1,064	1,097	1,121	2,126	2,126
100	1,053	1,053	1,053	1,053	1,121	1,146	1,189	1,303	2,192	2,192	1,012	1,012	1,012	1,012	1,075	1,098	1,132	1,157	2,192	2,192
105	1,086	1,086	1,086	1,086	1,156	1,182	1,226	1,343	2,258	2,258	1,043	1,043	1,043	1,043	1,109	1,133	1,168	1,193	2,258	2,258
110	1,119	1,119	1,119	1,119	1,191	1,217	1,263	1,384	2,324	2,324	1,075	1,075	1,075	1,075	1,143	1,167	1,203	1,229	2,324	2,324
115	1,148	1,148	1,148	1,148	1,222	1,249	1,295	1,418	2,373	2,373	1,104	1,104	1,104	1,104	1,173	1,197	1,234	1,261	2,373	2,373
120	1,177	1,177	1,177	1,177	1,251	1,279	1,326	1,451	2,423	2,423	1,132	1,132	1,132	1,132	1,202	1,227	1,264	1,291	2,423	2,423
125	1,206	1,206	1,206	1,206	1,282	1,310	1,358	1,485	2,472	2,472	1,160	1,160	1,160	1,160	1,231	1,257	1,295	1,323	2,472	2,472
130	1,236	1,236	1,236	1,236	1,313	1,341	1,390	1,519	2,522	2,522	1,189	1,189	1,189	1,189	1,261	1,287	1,326	1,354	2,522	2,522
140	1,299	1,299	1,299	1,299	1,380	1,409	1,460	1,593	2,635	2,635	1,251	1,251	1,251	1,251	1,326	1,353	1,393	1,422	2,635	2,635
150	1,364	1,364	1,364	1,364	1,447	1,478	1,531	1,669	2,751	2,751	1,314	1,314	1,314	1,314	1,392	1,420	1,461	1,492	2,751	2,751
160	1,450	1,450	1,450	1,450	1,537	1,569	1,625	1,771	2,909	2,909	1,397	1,397	1,397	1,397	1,479	1,508	1,552	1,584	2,909	2,909
170	1,532	1,532	1,532	1,532	1,624	1,658	1,716	1,869	3,061	3,061	1,477	1,477	1,477	1,477	1,563	1,593	1,639	1,673	3,061	3,061
175	1,559	1,559	1,559	1,559	1,652	1,686	1,745	1,900	3,107	3,107	1,504	1,504	1,504	1,504	1,590	1,621	1,668	1,702	3,107	3,107
180	1,586	1,586	1,586	1,586	1,680	1,714	1,774	1,931	3,152	3,152	1,530	1,530	1,530	1,530	1,617	1,649	1,696	1,730	3,152	3,152
190	1,641	1,641	1,641	1,641	1,738	1,773	1,834	1,994	3,246	3,246	1,584	1,584	1,584	1,584	1,673	1,706	1,754	1,789	3,246	3,246
200	1,716	1,716	1,716	1,716	1,815	1,851	1,914	2,078	3,362	3,362	1,657	1,657	1,657	1,657	1,749	1,782	1,831	1,867	3,362	3,362
220	1,870	1,870	1,870	1,870	1,974	2,012	2,078	2,251	3,599	3,599	1,808	1,808	1,808	1,808	1,905	1,939	1,991	2,029	3,599	3,599
240	2,026	2,026	2,026	2,026	2,137	2,177	2,247	2,430	3,862	3,862	1,960	1,960	1,960	1,960	2,063	2,100	2,155	2,195	3,862	3,862
250	2,104	2,104	2,104	2,104	2,218	2,259	2,331	2,520	3,995	3,995	2,036	2,036	2,036	2,036	2,142	2,180	2,236	2,278	3,995	3,995
275	2,288	2,288	2,288	2,288	2,410	2,454	2,531	2,734	4,315	4,315	2,215	2,215	2,215	2,215	2,329	2,369	2,430	2,475	4,315	4,315
300	2,442	2,442	2,442	2,442	2,572	2,620	2,703	2,921	4,619	4,619	2,363	2,363	2,363	2,363	2,485	2,529	2,594	2,642	4,619	4,619
325	2,597	2,597	2,597	2,597	2,738	2,790	2,879	3,114	4,948	4,948	2,512	2,512	2,512	2,512	2,644	2,691	2,762	2,813	4,948	4,948
350	2,773	2,773	2,773	2,773	2,924	2,980	3,076	3,328	5,295	5,295	2,682	2,682	2,682	2,682	2,823	2,874	2,949	3,005	5,295	5,295
375	2,949	2,949	2,949	2,949	3,110	3,170	3,272	3,542	5,644	5,644	2,852	2,852	2,852	2,852	3,003	3,056	3,137	3,197	5,644	5,644
400	3,124	3,124	3,124	3,124	3,296	3,359	3,468	3,755	5,992	5,992	3,021	3,021	3,021	3,021	3,181	3,239	3,325	3,388	5,992	5,992
425	3,297	3,297	3,297	3,297	3,480	3,548	3,664	3,970	6,357	6,357	3,186	3,186	3,186	3,186	3,358	3,419	3,511	3,578	6,357	6,357
450	3,467	3,467	3,467	3,467	3,663	3,735	3,859	4,185	6,732	6,732	3,350	3,350	3,350	3,350	3,532	3,598	3,696	3,768	6,732	6,732
475	3,637	3,637	3,637	3,637	3,845	3,922	4,053	4,400	7,106	7,106	3,512	3,512	3,512	3,512	3,707	3,776	3,880	3,956	7,106	7,106
500	3,807	3,807	3,807	3,807	4,028	4,109	4,248	4,616	7,481	7,481	3,675	3,675	3,675	3,675	3,881	3,954	4,065	4,145	7,481	7,481
600	4,489	4,489	4,489	4,489	4,758	4,857	5,028	5,477	8,981	8,981	4,327	4,327	4,327	4,327	4,579	4,668	4,803	4,902	8,981	8,981
700	5,170	5,170	5,170	5,170	5,489	5,606	5,807	6,339	10,482	10,482	4,979	4,979	4,979	4,979	5,276	5,383	5,542	5,659	10,482	10,482
750	5,511	5,511	5,511	5,511	5,854	5,980	6,197	6,770	11,232	11,232	5,305	5,305	5,305	5,305	5,625	5,740	5,911	6,037	11,232	11,232
800	5,852	5,852	5,852	5,852	6,220	6,355	6,588	7,201	11,983	11,983	5,631	5,631	5,631	5,631	5,975	6,097	6,281	6,416	11,983	11,983
850	6,192	6,192	6,192	6,192	6,585	6,728	6,977	7,631	12,732	12,732	5,957	5,957	5,957	5,957	6,323	6,454	6,650	6,794	12,732	12,732
900	6,533	6,533	6,533	6,533	6,950	7,103	7,367	8,062	13,483	13,483	6,283	6,283	6,283	6,283	6,672	6,811	7,020	7,173	13,483	13,483
EACH ADD'L																				
100,000	526	526	526	526	559	570	591	645	1,064	1,064	507	507	507	507	537	548	564	576	1,064	1,064



**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
HOME RATE PAGES**

**DWELLING BASE PREMIUMS
TERRITORY 326**

AMOUNT (\$000)	FRAME										MASONRY										
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
30	749	749	749	749	800	818	851	936	1,600	1,600	718	718	718	718	766	783	808	827	1,600	1,600	
40	833	833	833	833	889	910	945	1,039	1,769	1,769	799	799	799	799	852	870	899	919	1,769	1,769	
50	917	917	917	917	978	1,001	1,040	1,142	1,939	1,939	880	880	880	880	937	958	989	1,011	1,939	1,939	
60	1,000	1,000	1,000	1,000	1,067	1,091	1,133	1,244	2,106	2,106	960	960	960	960	1,022	1,044	1,078	1,102	2,106	2,106	
70	1,084	1,084	1,084	1,084	1,156	1,182	1,227	1,346	2,275	2,275	1,041	1,041	1,041	1,041	1,108	1,132	1,168	1,194	2,275	2,275	
75	1,126	1,126	1,126	1,126	1,200	1,227	1,274	1,397	2,359	2,359	1,082	1,082	1,082	1,082	1,151	1,176	1,212	1,240	2,359	2,359	
80	1,169	1,169	1,169	1,169	1,245	1,273	1,322	1,449	2,445	2,445	1,123	1,123	1,123	1,123	1,194	1,220	1,258	1,286	2,445	2,445	
85	1,210	1,210	1,210	1,210	1,289	1,318	1,368	1,500	2,528	2,528	1,163	1,163	1,163	1,163	1,236	1,263	1,302	1,331	2,528	2,528	
90	1,252	1,252	1,252	1,252	1,333	1,363	1,415	1,551	2,612	2,612	1,203	1,203	1,203	1,203	1,279	1,306	1,347	1,377	2,612	2,612	
95	1,294	1,294	1,294	1,294	1,378	1,409	1,463	1,603	2,697	2,697	1,244	1,244	1,244	1,244	1,322	1,350	1,392	1,423	2,697	2,697	
100	1,336	1,336	1,336	1,336	1,423	1,454	1,509	1,654	2,781	2,781	1,284	1,284	1,284	1,284	1,365	1,394	1,437	1,469	2,781	2,781	
105	1,378	1,378	1,378	1,378	1,467	1,500	1,556	1,705	2,865	2,865	1,324	1,324	1,324	1,324	1,408	1,437	1,482	1,515	2,865	2,865	
110	1,420	1,420	1,420	1,420	1,511	1,545	1,603	1,756	2,949	2,949	1,365	1,365	1,365	1,365	1,450	1,481	1,527	1,560	2,949	2,949	
115	1,457	1,457	1,457	1,457	1,550	1,585	1,644	1,799	3,012	3,012	1,401	1,401	1,401	1,401	1,488	1,519	1,566	1,600	3,012	3,012	
120	1,493	1,493	1,493	1,493	1,588	1,623	1,683	1,841	3,074	3,074	1,436	1,436	1,436	1,436	1,525	1,557	1,604	1,639	3,074	3,074	
125	1,531	1,531	1,531	1,531	1,627	1,662	1,723	1,884	3,138	3,138	1,473	1,473	1,473	1,473	1,563	1,595	1,643	1,678	3,138	3,138	
130	1,568	1,568	1,568	1,568	1,666	1,702	1,764	1,927	3,201	3,201	1,509	1,509	1,509	1,509	1,601	1,633	1,682	1,718	3,201	3,201	
140	1,649	1,649	1,649	1,649	1,751	1,788	1,852	2,022	3,344	3,344	1,588	1,588	1,588	1,588	1,683	1,717	1,768	1,805	3,344	3,344	
150	1,731	1,731	1,731	1,731	1,837	1,876	1,943	2,119	3,492	3,492	1,668	1,668	1,668	1,668	1,767	1,802	1,855	1,893	3,492	3,492	
160	1,840	1,840	1,840	1,840	1,951	1,992	2,062	2,247	3,691	3,691	1,773	1,773	1,773	1,773	1,877	1,914	1,969	2,010	3,691	3,691	
170	1,945	1,945	1,945	1,945	2,061	2,104	2,177	2,371	3,884	3,884	1,875	1,875	1,875	1,875	1,983	2,022	2,080	2,123	3,884	3,884	
175	1,979	1,979	1,979	1,979	2,097	2,140	2,215	2,411	3,943	3,943	1,908	1,908	1,908	1,908	2,018	2,057	2,116	2,160	3,943	3,943	
180	2,013	2,013	2,013	2,013	2,132	2,176	2,251	2,450	4,000	4,000	1,941	1,941	1,941	1,941	2,053	2,092	2,152	2,196	4,000	4,000	
190	2,083	2,083	2,083	2,083	2,205	2,250	2,327	2,531	4,119	4,119	2,010	2,010	2,010	2,010	2,124	2,164	2,226	2,270	4,119	4,119	
200	2,178	2,178	2,178	2,178	2,303	2,349	2,428	2,637	4,266	4,266	2,103	2,103	2,103	2,103	2,220	2,261	2,324	2,370	4,266	4,266	
220	2,374	2,374	2,374	2,374	2,505	2,553	2,637	2,856	4,567	4,567	2,295	2,295	2,295	2,295	2,417	2,461	2,527	2,575	4,567	4,567	
240	2,572	2,572	2,572	2,572	2,711	2,763	2,851	3,084	4,901	4,901	2,488	2,488	2,488	2,488	2,618	2,665	2,735	2,786	4,901	4,901	
250	2,670	2,670	2,670	2,670	2,814	2,867	2,958	3,198	5,069	5,069	2,584	2,584	2,584	2,584	2,718	2,766	2,838	2,891	5,069	5,069	
275	2,904	2,904	2,904	2,904	3,058	3,115	3,212	3,470	5,476	5,476	2,811	2,811	2,811	2,811	2,955	3,007	3,084	3,140	5,476	5,476	
300	3,099	3,099	3,099	3,099	3,265	3,325	3,430	3,707	5,862	5,862	2,999	2,999	2,999	2,999	3,154	3,209	3,292	3,353	5,862	5,862	
325	3,296	3,296	3,296	3,296	3,475	3,540	3,654	3,952	6,279	6,279	3,188	3,188	3,188	3,188	3,356	3,415	3,505	3,570	6,279	6,279	
350	3,519	3,519	3,519	3,519	3,711	3,782	3,903	4,223	6,720	6,720	3,404	3,404	3,404	3,404	3,583	3,647	3,743	3,814	6,720	6,720	
375	3,742	3,742	3,742	3,742	3,947	4,023	4,153	4,495	7,163	7,163	3,619	3,619	3,619	3,619	3,810	3,879	3,981	4,057	7,163	7,163	
400	3,965	3,965	3,965	3,965	4,183	4,263	4,401	4,765	7,604	7,604	3,834	3,834	3,834	3,834	4,037	4,110	4,219	4,299	7,604	7,604	
425	4,184	4,184	4,184	4,184	4,417	4,502	4,650	5,038	8,067	8,067	4,044	4,044	4,044	4,044	4,261	4,339	4,455	4,541	8,067	8,067	
450	4,400	4,400	4,400	4,400	4,649	4,740	4,897	5,312	8,544	8,544	4,251	4,251	4,251	4,251	4,483	4,566	4,690	4,781	8,544	8,544	
475	4,616	4,616	4,616	4,616	4,880	4,977	5,144	5,584	9,018	9,018	4,457	4,457	4,457	4,457	4,704	4,792	4,924	5,021	9,018	9,018	
500	4,832	4,832	4,832	4,832	5,112	5,214	5,391	5,858	9,494	9,494	4,664	4,664	4,664	4,664	4,925	5,018	5,158	5,261	9,494	9,494	
550	5,697	5,697	5,697	5,697	6,039	6,164	6,381	6,951	11,398	11,398	5,491	5,491	5,491	5,491	5,811	5,925	6,096	6,221	11,398	11,398	
600	6,561	6,561	6,561	6,561	6,966	7,114	7,370	8,044	13,302	13,302	6,319	6,319	6,319	6,319	6,696	6,831	7,033	7,181	13,302	13,302	
750	6,994	6,994	6,994	6,994	7,429	7,589	7,865	8,591	14,255	14,255	6,732	6,732	6,732	6,732	7,139	7,284	7,502	7,662	14,255	14,255	
800	7,426	7,426	7,426	7,426	7,893	8,065	8,360	9,138	15,208	15,208	7,146	7,146	7,146	7,146	7,582	7,738	7,971	8,142	15,208	15,208	
850	7,858	7,858	7,858	7,858	8,356	8,539	8,854	9,684	16,158	16,158	7,559	7,559	7,559	7,559	8,024	8,190	8,439	8,622	16,158	16,158	
900	8,291	8,291	8,291	8,291	8,820	9,014	9,349	10,232	17,111	17,111	7,974	7,974	7,974	7,974	8,467	8,644	8,908	9,103	17,111	17,111	
EACH ADD'L																					
100,000	668	668	668	668	709	724	750	818	1,350	1,350	643	643	643	643	682	695	716	731	1,350	1,350	

**ARKANSAS
ENCOMPASS INDEMNITY COMPANY
PERSONAL UMBRELLA RULES**

**SECTION: UNIVERSAL SECURITY POLICY PORTFOLIO:
ENCOMPASS INDEMNITY COMPANY
PERSONAL UMBRELLA RULES**

**EFFECTIVE: July 31, 2015 New
July 31, 2015 Renewal
PAGE NO: 5-2- Arkansas**

B. Home and Dwelling Fire Personal Liability

<u>Type</u>	<u>Class Code</u>	<u>BASIC LIMIT RATES</u>	<u>\$300,000 UNDERLYING LIMIT FLAT CHARGE</u>
		<u>All Territories</u>	<u>All Territories</u>
(1) Primary Residence	001	<u>\$35</u>	\$9
(2) Other Residence Premises and Residences Rented to Others	002	<u>\$ 7</u>	N/A
(3) Extended Liability Exposures: Permitted Business Exposures and Incidental Farming	N/A	<u>\$12</u>	N/A
(4) Homework Supplement:	N/A	<u>\$43</u>	N/A

C. Boatowners Personal Liability

<u>Type</u>	<u>Class Code</u>	<u>ALL TERRITORIES</u>	
		<u>BASIC LIMIT RATES</u>	<u>\$300,000 UNDERLYING LIMIT FLAT CHARGE</u>
Outboard Motors 0-50 HP	003	No Charge	N/A
Inboards and Inboard/Outboards 0-50 HP	003	No Charge	N/A
Sailboats 0-25 Feet	003	No Charge	N/A
All Other Crafts (excluding Personal Watercrafts)	003	\$ 19	\$1
Personal Watercraft Only	003	\$184	\$2

SERFF Tracking #:

ALSE-129902058

State Tracking #:**Company Tracking #:**

ER-2621

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:

Edge OTA Rate/Factor Changes/RITM00175462

Supporting Document Schedules

Satisfied - Item:	H-1 Homeowners Abstract
Comments:	
Attachment(s):	08. StateFilingForm_H-1_ER2621.pdf
Item Status:	Filed
Status Date:	02/04/2015
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	07. HO_Survey_FORM_HPCS_EI_ER2621.xls 07. HO_Survey_FORM_HPCS_EI_ER2621.pdf
Item Status:	Filed
Status Date:	02/04/2015
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	06. StateFilingForm_RF-1 ER2621.pdf
Item Status:	Filed
Status Date:	02/04/2015
Satisfied - Item:	Supporting Documents
Comments:	
Attachment(s):	02. IndicationMemo_ER2621.pdf 03. IndicationExhibits_ER2621.pdf 04. Attachment_A_Contingency Memo_ER2621.pdf 05. DUPP Memo&Exhibits_ER2621.pdf
Item Status:	Filed
Status Date:	02/04/2015

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 from Marshall & Swift Boeckh. The current version was implemented on 12/10/2014.

- 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. An inspection may be 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% and is applied annually.

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

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

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	\$2,289,811
Dwelling Fire	\$135,784

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

9. Is there a surcharge on risks with wood heat?

If yes, state the surcharge

No

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.

Kyle Schubert
Signature

Kyle Schubert
Printed Name

Technician Analyst
Title

847-402-8692
Telephone Number

Kyle.Schubert@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 provides an 8-13% discount on eligible homes that have an *Automatic Sprinkler System*.

NAIC Number: 008-15130
 Company Name: Encompass Indemnity Company
 Contact Person: Kyle Schubert
 Telephone No.: 847-402-8692
 Email Address: Kyle.Schubert@allstate.com
 Effective Date: 7/31/2015

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$647.00	\$667.00	\$716.00	\$744.00	\$912.00	\$948.00	\$958.00	\$1,051.00	\$725.00	\$753.00	\$1,065.00	\$1,089.00	\$782.00	\$797.00	\$779.00	\$804.00	\$699.00	\$719.00
	\$120,000	\$830.00	\$855.00	\$907.00	\$942.00	\$1,158.00	\$1,203.00	\$1,205.00	\$1,320.00	\$919.00	\$954.00	\$1,386.00	\$1,415.00	\$991.00	\$1,009.00	\$1,003.00	\$1,034.00	\$895.00	\$919.00
	\$160,000	\$1,025.00	\$1,054.00	\$1,113.00	\$1,154.00	\$1,423.00	\$1,475.00	\$1,456.00	\$1,591.00	\$1,127.00	\$1,169.00	\$1,727.00	\$1,761.00	\$1,227.00	\$1,248.00	\$1,240.00	\$1,276.00	\$1,106.00	\$1,134.00
6	\$80,000	\$689.00	\$713.00	\$775.00	\$808.00	\$988.00	\$1,030.00	\$1,154.00	\$1,262.00	\$785.00	\$818.00	\$1,115.00	\$1,143.00	\$812.00	\$830.00	\$832.00	\$860.00	\$740.00	\$763.00
	\$120,000	\$884.00	\$913.00	\$981.00	\$1,021.00	\$1,253.00	\$1,305.00	\$1,448.00	\$1,582.00	\$994.00	\$1,035.00	\$1,448.00	\$1,482.00	\$1,028.00	\$1,049.00	\$1,068.00	\$1,104.00	\$946.00	\$973.00
	\$160,000	\$1,087.00	\$1,122.00	\$1,199.00	\$1,247.00	\$1,533.00	\$1,595.00	\$1,741.00	\$1,898.00	\$1,214.00	\$1,262.00	\$1,799.00	\$1,839.00	\$1,272.00	\$1,296.00	\$1,316.00	\$1,357.00	\$1,165.00	\$1,198.00
9	\$80,000	\$1,230.00	\$1,230.00	\$1,523.00	\$1,523.00	\$1,950.00	\$1,950.00	\$3,634.00	\$3,634.00	\$1,543.00	\$1,543.00	\$1,747.00	\$1,747.00	\$1,198.00	\$1,198.00	\$1,489.00	\$1,489.00	\$1,254.00	\$1,254.00
	\$120,000	\$1,554.00	\$1,554.00	\$1,908.00	\$1,908.00	\$2,444.00	\$2,444.00	\$4,519.00	\$4,519.00	\$1,933.00	\$1,933.00	\$2,231.00	\$2,231.00	\$1,505.00	\$1,505.00	\$1,883.00	\$1,883.00	\$1,583.00	\$1,583.00
	\$160,000	\$1,872.00	\$1,872.00	\$2,285.00	\$2,285.00	\$2,929.00	\$2,929.00	\$5,337.00	\$5,337.00	\$2,315.00	\$2,315.00	\$2,715.00	\$2,715.00	\$1,830.00	\$1,830.00	\$2,269.00	\$2,269.00	\$1,911.00	\$1,911.00

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	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00
6	\$5,000																		
	\$15,000																		
	\$25,000	\$235.00	\$235.00	\$235.00	\$235.00	\$235.00	\$235.00	\$235.00	\$235.00	\$235.00	\$235.00	\$235.00	\$235.00	\$235.00	\$235.00	\$235.00	\$235.00	\$235.00	\$235.00
9	\$5,000																		
	\$15,000																		
	\$25,000	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00

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	\$645.00	\$650.00	\$714.00	\$725.00	\$910.00	\$924.00	\$955.00	\$1,024.00	\$723.00	\$734.00	\$1,063.00	\$1,060.00	\$781.00	\$776.00	\$777.00	\$784.00	\$697.00	\$700.00
	\$120,000	\$828.00	\$833.00	\$905.00	\$918.00	\$1,155.00	\$1,171.00	\$1,202.00	\$1,285.00	\$917.00	\$930.00	\$1,383.00	\$1,379.00	\$988.00	\$983.00	\$1,001.00	\$1,007.00	\$893.00	\$895.00
	\$160,000	\$1,023.00	\$1,027.00	\$1,110.00	\$1,124.00	\$1,419.00	\$1,437.00	\$1,453.00	\$1,549.00	\$1,124.00	\$1,138.00	\$1,722.00	\$1,715.00	\$1,224.00	\$1,216.00	\$1,236.00	\$1,242.00	\$1,103.00	\$1,105.00
6	\$80,000	\$687.00	\$694.00	\$773.00	\$787.00	\$986.00	\$1,003.00	\$1,151.00	\$1,229.00	\$783.00	\$797.00	\$1,113.00	\$1,113.00	\$810.00	\$808.00	\$830.00	\$838.00	\$738.00	\$743.00
	\$120,000	\$882.00	\$889.00	\$979.00	\$995.00	\$1,250.00	\$1,271.00	\$1,444.00	\$1,541.00	\$991.00	\$1,008.00	\$1,445.00	\$1,443.00	\$1,026.00	\$1,022.00	\$1,066.00	\$1,075.00	\$943.00	\$948.00
	\$160,000	\$1,084.00	\$1,093.00	\$1,196.00	\$1,214.00	\$1,529.00	\$1,553.00	\$1,736.00	\$1,848.00	\$1,211.00	\$1,229.00	\$1,794.00	\$1,791.00	\$1,269.00	\$1,262.00	\$1,312.00	\$1,322.00	\$1,162.00	\$1,167.00
9	\$80,000	\$1,227.00	\$1,198.00	\$1,519.00	\$1,483.00	\$1,945.00	\$1,899.00	\$3,624.00	\$3,537.00	\$1,539.00	\$1,502.00	\$1,743.00	\$1,701.00	\$1,195.00	\$1,167.00	\$1,486.00	\$1,450.00	\$1,251.00	\$1,222.00
	\$120,000	\$1,550.00	\$1,513.00	\$1,903.00	\$1,858.00	\$2,438.00	\$2,380.00	\$4,508.00	\$4,400.00	\$1,928.00	\$1,882.00	\$2,225.00	\$2,172.00	\$1,501.00	\$1,466.00	\$1,878.00	\$1,833.00	\$1,579.00	\$1,541.00
	\$160,000	\$1,867.00	\$1,823.00	\$2,279.00	\$2,225.00	\$2,922.00	\$2,852.00	\$5,324.00	\$5,196.00	\$2,309.00	\$2,254.00	\$2,709.00	\$2,644.00	\$1,826.00	\$1,782.00	\$2,264.00	\$2,209.00	\$1,906.00	\$1,861.00

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

HO3 and HO4 only

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

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

	Zone	Brick	Frame
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk	\$ <input type="text"/>	\$ <input type="text"/>
	Lowest Risk	\$ <input type="text"/>	\$ <input type="text"/>

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	ER-2621
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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	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.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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	17.1%	9.9%					
Dwelling Fire	12.8%	9.9%					
TOTAL OVERALL EFFECT	16.8%	9.9%					

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	
2009	1,435	N/A	N/A	2,106	1,703	80.8%	62.4%	
2010	1,017	N/A	N/A	1,820	856	47.0%	60.0%	
2011	953	N/A	N/A	1,530	2,354	153.9%	77.3%	
2012	938	5.0%	4/30/12	1,581	594	37.6%	71.6%	
2013	953	3.0%	1/17/13	1,859	447	24.0%	54.6%	
	984	5.0%	6/14/13					

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	16.6%
B. General Expense	9.2%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit & Contingencies	8.9%
E. Other (Debt Provision)	1.6%
F. TOTAL	39.4%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 15.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 311
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
Adjustments to Premiums
Adjustments to Non-Catastrophe Losses
Non-Modeled Catastrophe Adjustments in Detail
Expense and Profit Provisions

SUMMARY OF CHANGES AND SUMMARY EXHIBITS

The chart below summarizes the indicated and proposed rate level changes included in this filing. For purposes of this memorandum, Encompass Insurance Group contains data elements from Encompass Indemnity Company and Encompass Insurance Company of America.

<u>Line of Business</u>	<u>Encompass Insurance Group Written Premium At CRL</u>	<u>Encompass Insurance Group Indicated Rate Level Change</u>	<u>Encompass Indemnity Company Written Premium At CRL</u>	<u>Encompass Indemnity Company Proposed Rate Level Change</u>
Home	\$2,755,286	17.1%	\$2,289,811	9.9%
Dwelling Fire	\$169,713	12.8%	\$135,784	9.9%
Total Other Than Automobile	\$2,924,999	16.8%	\$2,425,595	9.9%

*Beginning with indications evaluated as of 12/31/2012, premium & loss information for Other Than Automobile Excess Liability is included with the premium & loss information for the Homeowners Line of Business in order to calculate the total indicated rate level need for Arkansas.

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:

Dwelling Fire Condo/Renter Rate Adjustment Factor

In order to achieve the proposed rate level change, the Dwelling Fire Condo/Renter Rate Adjustment Factor has been revised. Please refer to the Home Rate Pages for the revised factor.

Dwelling Base Premiums

In order to achieve the proposed rate level change, the Dwelling Base Premiums have been changed uniformly by territory. Please refer to the Home Rate Pages for the revised rates.

Home and Dwelling Fire Personal Liability Rates

In order to achieve the proposed rate level change, the Home and Dwelling Fire Personal Liability Basic Limit Rates have been revised. Please refer to Rule 5.B of the Personal Umbrella Rules Manual for the revised rates.

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, incurred from annual policies written in the year after the proposed effective date.

Encompass is utilizing a combined company indication methodology for its 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 Insurance Group.

With this filing, Encompass is calculating the Non-Cat Indicated Provision for Loss and LAE for the Dwelling Fire indication using a relativity based on the Non-Cat Indicated Provision for Loss and LAE for the Home indication. Encompass believes that by applying a relativity to the Home Non-Cat Indicated Provision for Loss and LAE, Encompass can still reflect differences in the Dwelling Fire Pure Premium (i.e. trends) while having the advantage of applying this to a more stable base being the Home data. Ten years of Dwelling Fire Unlimited Pure Premiums to Home Unlimited Pure Premiums have 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 Home Non-Cat Indicated Provision for Loss and LAE to develop a Dwelling Fire Non-Cat Indicated Provision for Loss and LAE. Please refer to **Exhibit 2.A** for the final complement of credibility for Dwelling Fire.

The statewide rate level indication is based on data from five rolling accident years for Home with losses ending December 31, 2013, evaluated as of March 31, 2014.

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 line is derived from a credibility procedure based upon the number of paid claims and the distribution of claims by line. The credibility procedure that was used is more fully described in the paper "On the Credibility of the Pure Premium" (Proceedings of the Casualty Actuarial Society, Vol. LV, 1968) by Mayerson, Jones and Bowers. The analysis for each line was completed using a k value of 10.0% and a P value of 90.0%; these parameters reflect the desire that the observed pure premium should be within k of the expected pure premium with probability P .

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

ADJUSTMENTS TO PREMIUMS

Current Rate Level Factors

Encompass uses a 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

Underlying Data

Non-Catastrophe Losses are defined as losses including allocated loss adjustment expenses (ALAE) and excluding catastrophes. The development of Adjusted Non-Catastrophe Losses and LAE calculation is outlined in **Exhibit 4**.

Loss Development

The losses for a given accident year may not have been fully determined at the evaluation date of this review. As such, the losses must be adjusted to an ultimate settlement basis. This is accomplished by analyzing historical patterns of incurred loss development and selecting loss development factors. Encompass Insurance Group data has been considered in the selection of the loss development factors. Losses used in the analysis include ALAE but exclude catastrophes in order to minimize distortions. Age-to-age factors are selected for each line using total limits losses. Additional analysis of losses limited to \$100,000 per claim is performed to develop limited losses to ultimate for Home. 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 is shown in **Exhibit 7**.

Loss Trend

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

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

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

Loss Adjustment Expenses

Losses in the experience period for each line 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 line 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 catastrophe exposure, Encompass develops a long-term relativity of each state to the countrywide catastrophe factor based upon 25 accident years of data evaluated as of March 31, 2014. 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 displays the development of the total catastrophe factor of 33.0% 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 fixed expense trend utilized in the calculation of the indicated fixed expense provision consists of two components – a trend for General & Other Acquisition expenses and a trend for Licenses & Fees.

The method used to calculate the fixed expense trend for General & Other Acquisition expenses 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 General & Other Acquisition 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.

In addition to the General & Other Acquisition expenses, Licenses & Fees are also considered as fixed expenses. Licenses & fees are generally constant in the absence of state action; therefore, the fixed expense trend should only be applied to the General & Other Acquisition portions of the fixed expenses. To accomplish this, Encompass calculates a weighted average of two trends: the fixed expense trend for general and other acquisition (as calculated using the method described in the paragraph above) and a 0.0% trend for licenses and fees. This weighted-average trend can then be applied to the entire fixed expense provision.

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 2012 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.

Contingency Provision

A contingency provision of 1% is incorporated in the statewide rate level indication and is shown in **Attachment A**.

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 9.5%, 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.

Debt Provision

The cost of debt has been incorporated into the statewide rate level indication and is listed as a separate provision in the Variable Expense, Contingency, and Profit Ratio.

Encompass Insurance Group
Other Than Automobile
Arkansas

Table of Contents

Exhibit 1 -	Summary of Changes
Exhibit 2 -	Development of Statewide Rate Level Indication 2.A - Statewide 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
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Adjustments to Incurred Losses

Exhibit 6 -	Incurred Loss + ALAE Development Factors
Exhibit 7 -	Excess Loss Provision
Exhibit 8 -	Pure Premium Trends 8.A - Calculation of Pure Premium Trend Factors 8.B - Pure Premium 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 Investment Income

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 1

Summary of Changes

<u>Coverage</u>	<u>Encompass Insurance Group Written Premium At CRL</u>	<u>Encompass Insurance Group Indicated Rate Level Change</u>	<u>Encompass Indemnity Company Written Premium At CRL</u>	<u>Encompass Indemnity Company Proposed Rate</u>
Home	\$2,755,286	17.1%	\$2,289,811	9.9%
Dwelling Fire	169,713	12.8%	135,784	9.9%
Total Other Than Automobile	\$2,924,999	16.8%	\$2,425,595	9.9%

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 2.A.1

Development of Statewide Rate Level Indication - Home

1)	Current Fixed Expense Ratio (Exhibit 10.A)	10.8 %
2)	Three Year Average Earned Premium	\$1,664.26
3)	Current Dollar Provision for Fixed Expense = [(1) x (2)]	\$179.74
4)	Factor to Adjust for Subsequent Change in Fixed Expense (Exhibit 10.B)	1.100
5)	Indicated Provision for Fixed Expense = [(3) x (4)]	\$197.71
6)	Variable Expense and Profit Ratio (Exhibit 10.A)	28.6 %
7)	Home Non-Cat Indicated Provision for Loss and LAE (Exhibit 4)	\$864.39
8)	Average Non-Modeled Catastrophe Factor (Exhibit 9)	0.330
9)	Indicated Provision for Loss and LAE = [(7) x [1 + (8)]]	\$1,149.64
10)	Indicated Average Premium = [(9) + (5)] / [1 - (6)]	\$1,887.04
11)	Projected Average Earned Premium at Current Rates (Exhibit 3.1)	\$1,611.54
12)	Indicated Rate Level Change = [(10) / (11) - 1]	17.1 %

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 2.A.2

Development of Statewide Rate Level Indication - Dwelling Fire

1)	Current Fixed Expense Ratio (Exhibit 10.A)	10.8 %
2)	Three Year Average Earned Premium	\$1,032.44
3)	Current Dollar Provision for Fixed Expense = [(1) x (2)]	\$111.50
4)	Factor to Adjust for Subsequent Change in Fixed Expense (Exhibit 10.B)	1.100
5)	Indicated Provision for Fixed Expense = [(3) x (4)]	\$122.65
6)	Variable Expense and Profit Ratio (Exhibit 10.A)	28.6 %
7)	Dwelling Fire Non-Cat Indicated Provision for Loss and LAE = { [Exhibit 2.A.1 (7)] x [Exhibit 2.B] }	\$648.29
8)	Average Non-Modeled Catastrophe Factor (Exhibit 9)	0.330
9)	Indicated Provision for Loss and LAE = [(7) x [1 + (8)]]	\$862.23
10)	Indicated Average Premium = [(9) + (5)] / [1 - (6)]	\$1,379.38
11)	Projected Average Earned Premium at Current Rates (Exhibit 3.2)	\$1,223.38
12)	Indicated Rate Level Change = [(10) / (11) - 1]	12.8 %

Encompass Insurance Group
Other Than Automobile
Arkansas

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

Fiscal Year Ending	Home Pure Premium	Dwelling Fire Pure Premium	Relativity
12/31/2004	823.50	66.18	0.080
12/31/2005	352.95	754.30	2.137
12/31/2006	466.37	1073.39	2.302
12/31/2007	990.46	551.18	0.556
12/31/2008	958.05	697.47	0.728
12/31/2009	922.21	295.82	0.321
12/31/2010	573.19	121.30	0.212
12/31/2011	942.62	224.29	0.238
12/31/2012	696.56	283.28	0.407
12/31/2013	447.56	324.15	0.724
		Straight Average	0.770
		Weighted Average	0.700
		Selected Ratio	0.750

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 3.1

Development of Projected Average Earned Premium at Current Rates - Home

	(1)	(2)	(3) (Exhibit 5.A)	(4) = (2) x (3)	(5) = (4) / (1)	(6)
Fiscal Year <u>Ending</u>	<u>Earned Exposures</u>	<u>Earned Premium at Current Rates</u>	<u>Factor to Adjust to Projected Premium Level</u>	<u>Projected Earned Premium at Current Rates</u>	<u>Projected Average Earned Premium at Current Rates</u>	<u>Experience Year Weights</u>
12/31/2013	1,310	\$2,510,240	0.841	\$2,111,112	\$1,611.54	100 %
					(7) Projected Average Earned Premium At Current Rates \$1,611.54	

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 3.2

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

	(1)	(2)	(3) (Exhibit 5.A)	(4) = (2) x (3)	(5) = (4) / (1)	(6)
Fiscal Year <u>Ending</u>	<u>Earned Exposures</u>	<u>Earned Premium at Current Rates</u>	<u>Factor to Adjust to Projected Premium Level</u>	<u>Projected Earned Premium at Current Rates</u>	<u>Projected Average Earned Premium at Current Rates</u>	<u>Experience Year Weights</u>
12/31/2013	119	\$141,617	1.028	\$145,582	\$1,223.38	100 %
					(7) Projected Average Earned Premium At Current Rates \$1,223.38	

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 4

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
12/31/2009	1,873	\$1,626,771	0.146	\$1,864,280	1.20	0.849	\$1,899,328	\$1,014.06	20 %
12/31/2010	1,549	890,988	0.146	1,021,072	1.20	0.885	\$1,084,378	\$700.05	20
12/31/2011	1,270	1,118,000	0.146	1,281,228	1.20	0.922	\$1,417,551	\$1,116.18	20
12/31/2012	1,208	821,016	0.146	940,884	1.20	0.960	\$1,083,898	\$897.27	20
12/31/2013	1,310	566,221	0.146	648,889	1.20	1.000	\$778,667	\$594.40	20
								\$864.39	
									(10) Non-Cat Indicated Provision for Loss and LAE

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 5.A

Calculation of Premium Trend Factors

<u>Coverage</u>	<u>Selected Annual Premium Impacts</u>
	<u>Projected</u>
Home	-6.0%
Dwelling Fire	1.0%

	<u>Calculation of Premium Trend Period</u>
	<u>Current Year</u>
1) Average Earned Date of Proposed Policy Period	4/16/2016
2) Mid-Point of Current Year's Experience Period	6/30/2013
3) Experience Period Ended	12/31/2013
4) Midpoint of Experience Period	6/30/2013
5) Historical: Number of Years from (4) to (2)	0.000
6) Projected: Number of Years from (2) to (1)	2.795

	<u>Factor to Adjust to Projected Premium Level</u>
<u>Coverage</u>	<u>Current Year</u>
Home	0.841
Dwelling Fire	1.028

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

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 5.B.1

Premium Trend - Home

Year Ending	Average Written Premium @ CRL	Annual % Change	Exponential Curve of Best Fit (\$)		
			12 pt.	6 pt.	4 pt.
06/09	\$2,049.15	-1.5 %			
09/09	2,058.84	0.3			
12/09	2,077.05	1.7			
03/10	2,067.98	1.5			
06/10	2,060.64	0.6			
09/10	2,066.69	0.4			
12/10	2,091.99	0.7			
03/11	2,093.13	1.2			
06/11	2,081.54	1.0	2,125.17		
09/11	2,067.33	0.0	2,099.42		
12/11	2,031.52	-2.9	2,073.99		
03/12	2,044.95	-2.3	2,048.86		
06/12	2,077.19	-0.2	2,024.04		
09/12	2,046.02	-1.0	1,999.52		
12/12	2,029.38	-0.1	1,975.29	2,047.47	
03/13	2,023.08	-1.1	1,951.36	1,995.14	
06/13	1,947.49	-6.2	1,927.72	1,944.15	1,939.54
09/13	1,875.85	-8.3	1,904.36	1,894.47	1,891.38
12/13	1,852.22	-8.7	1,881.29	1,846.05	1,844.41
03/14	1,798.49	-11.1	1,858.50	1,798.87	1,798.61
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-4.8 %	-9.8 %	-9.6 %

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 5.B.2

Premium Trend - Dwelling Fire

Year Ending	Average Written Premium @ CRL	Annual % Change	Exponential Curve of Best Fit (\$)		
			12 pt.	6 pt.	4 pt.
06/09	1,336.89	-5.2 %			
09/09	1,362.31	4.7			
12/09	1,342.23	-3.7			
03/10	1,391.17	2.9			
06/10	1,372.86	2.7			
09/10	1,312.25	-3.7			
12/10	1,213.08	-9.6			
03/11	1,240.60	-10.8			
06/11	1,257.99	-8.4	1219.96		
09/11	1,277.92	-2.6	1230.66		
12/11	1,252.18	3.2	1241.45		
03/12	1,206.04	-2.8	1252.34		
06/12	1,155.38	-8.2	1263.32		
09/12	1,243.29	-2.7	1274.40		
12/12	1,307.71	4.4	1285.58	1319.68	
03/13	1,292.11	7.1	1296.85	1323.96	
06/13	1,395.57	20.8	1308.22	1328.26	1377.23
09/13	1,331.43	7.1	1319.70	1332.57	1356.29
12/13	1,332.08	1.9	1331.27	1336.89	1335.67
03/14	1,325.88	2.6	1342.94	1341.23	1315.37
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			3.6 %	1.3 %	-5.9 %

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 6.a

Incurred Loss + ALAE Development Factors - Home Limited

Fiscal Accident										
<u>Year Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2000									2,339,604	2,339,604
12/31/2001								2,277,137	2,277,137	2,277,137
12/31/2002							1,852,504	1,852,504	1,852,504	1,852,504
12/31/2003						1,292,150	1,292,150	1,292,150	1,292,150	1,292,150
12/31/2004					969,579	969,579	969,579	969,579	969,579	969,579
12/31/2005				828,749	828,749	828,749	828,749	828,749	828,749	828,749
12/31/2006			1,148,307	1,143,467	1,144,261	1,144,360	1,144,360	1,144,360	1,144,360	
12/31/2007		1,233,496	1,285,636	1,257,877	1,257,877	1,257,877	1,257,877			
12/31/2008	1,478,198	1,533,475	1,537,365	1,538,860	1,538,860	1,538,860				
12/31/2009	1,529,760	1,587,631	1,591,909	1,596,861	1,626,770					
12/31/2010	842,592	885,674	886,674	885,674						
12/31/2011	1,013,690	1,062,082	1,115,768							
12/31/2012	774,740	809,679								
12/31/2013	534,675									
				Link Ratios						
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
4th Prior	1.037	1.042	0.996	1.000	1.000	1.000	1.000	1.000	1.000	
3rd Prior	1.038	1.003	0.978	1.001	1.000	1.000	1.000	1.000	1.000	
2nd Prior	1.051	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
1st Prior	1.048	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.000	
Latest	1.045	1.051	0.999	1.019	1.000	1.000	1.000	1.000	1.000	
Volume Weighted 4 Yr Mean Selected:	1.044	1.012	0.996	1.006	1.000	1.000	1.000	1.000	1.000	
	1.044	1.012	0.996	1.006	1.000	1.000	1.000	1.000	1.000	
Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>	<u>39 - 123</u>	<u>51 - 123</u>	<u>63 - 123</u>	<u>75 - 123</u>	<u>87 - 123</u>	<u>99 - 123</u>	<u>111 - 123</u>	
Loss Development Factor:	1.059	1.014	1.002	1.006	1.000	1.000	1.000	1.000	1.000	

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 6.b

Incurred Loss + ALAE Development Factors - Home Unlimited

Fiscal Accident <u>Year Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2000									2,349,604	2,349,604
12/31/2001								2,454,787	2,454,787	2,454,787
12/31/2002							1,894,334	1,894,334	1,894,334	1,894,334
12/31/2003						1,310,654	1,310,654	1,310,654	1,310,654	1,310,654
12/31/2004					2,091,160	2,091,160	2,091,160	2,091,160	2,091,160	2,091,160
12/31/2005				860,022	860,022	860,022	860,022	860,022	860,022	860,022
12/31/2006			1,154,127	1,149,286	1,150,081	1,150,180	1,150,180	1,150,180		
12/31/2007		2,270,087	2,338,727	2,294,468	2,294,468	2,294,468	2,294,468			
12/31/2008	1,930,119	2,010,581	2,014,471	2,015,965	2,015,965	2,015,965				
12/31/2009	1,581,528	1,745,959	1,750,237	1,755,188	1,785,098					
12/31/2010	842,592	885,674	886,674	885,674						
12/31/2011	1,083,923	1,132,314	1,186,000							
12/31/2012	774,740	809,679								
12/31/2013	534,675									
				Link Ratios						
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
4th Prior	1.042	1.030	0.996	1.000	1.000	1.000	1.000	1.000	1.000	
3rd Prior	1.104	1.002	0.981	1.001	1.000	1.000	1.000	1.000	1.000	
2nd Prior	1.051	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
1st Prior	1.045	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.000	
Latest	1.045	1.047	0.999	1.017	1.000	1.000	1.000	1.000	1.000	
Volume Weighted 4 Yr Mean Selected:	1.068 1.068	1.011 1.011	0.994 0.994	1.004 1.004	1.000 1.000	1.000 1.000	1.000 1.000	1.000 1.000	1.000 1.000	
Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>	<u>39 - 123</u>	<u>51 - 123</u>	<u>63 - 123</u>	<u>75 - 123</u>	<u>87 - 123</u>	<u>99 - 123</u>	<u>111 - 123</u>	
Loss Development Factor:	1.078	1.009	0.998	1.004	1.000	1.000	1.000	1.000	1.000	

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 7

Excess Loss Provision

HOME

Fiscal Accident Year Ending	Ultimate Total Ex-Cat Losses + ALAE	Ultimate Limited Ex-Cat Losses + ALAE	Total/Limited
12/31/2004	2,091,160	969,579	2.16
12/31/2005	860,023	828,750	1.04
12/31/2006	1,150,182	1,144,361	1.01
12/31/2007	2,294,468	1,257,877	1.82
12/31/2008	2,015,968	1,538,862	1.31
12/31/2009	1,785,098	1,626,771	1.10
12/31/2010	889,218	890,988	1.00
12/31/2011	1,183,630	1,118,000	1.06
12/31/2012	816,967	821,016	1.00
12/31/2013	576,380	566,221	1.02
			Weighted Average 1.27
			Straight Average 1.25
			Selected 1.20

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 8.A

Calculation of Pure Premium Trend Factor

	<u>Selected Annual Pure Premium Impacts</u>	
<u>Coverage</u>	<u>Historical</u>	<u>Projected</u>
Home	-4.0%	0.0%

	<u>Calculation of Trend Period</u>				
	<u>4th Prior Year</u>	<u>3rd Prior Year</u>	<u>2nd Prior Year</u>	<u>1st Prior Year</u>	<u>Current Year</u>
1) Loss Trend Projection Date	4/16/2016	4/16/2016	4/16/2016	4/16/2016	4/16/2016
2) Mid-Point of Current Year's Experience Period	6/30/2013	6/30/2013	6/30/2013	6/30/2013	6/30/2013
3) Experience Period Ended	12/31/2009	12/31/2010	12/31/2011	12/31/2012	12/31/2013
4) Midpoint of Experience Period	6/30/2009	6/30/2010	6/30/2011	6/30/2012	6/30/2013
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)	2.795	2.795	2.795	2.795	2.795

	<u>Factor to Adjust Losses for Pure Premium Trend</u>				
<u>Coverage</u>	<u>4th Prior Year</u>	<u>3rd Prior Year</u>	<u>2nd Prior Year</u>	<u>1st Prior Year</u>	<u>Current Year</u>
Home	0.849	0.885	0.922	0.960	1.000

(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)

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Other Than Automobile
Arkansas

Exhibit 8.B

Pure Premium Trend - Home

Year Ending	Actual Paid Pure Premium	Annual % Change	Exponential Curve of Best Fit (\$)		
			20 pt.	12 pt.	6 pt.
06/08	\$690.43	26.3 %			
09/08	727.22	68.7			
12/08	802.57	51.7			
03/09	895.42	70.0			
06/09	721.96	4.6	880.73		
09/09	827.80	13.8	857.82		
12/09	858.76	7.0	835.49		
03/10	820.44	-8.4	813.75		
06/10	900.35	24.7	792.58		
09/10	756.92	-8.6	771.95		
12/10	635.78	-26.0	751.87		
03/11	753.27	-8.2	732.30		
06/11	811.77	-9.8	713.25	808.42	
09/11	770.21	1.8	694.69	772.35	
12/11	841.16	32.3	676.61	737.88	
03/12	746.77	-0.9	659.00	704.96	
06/12	543.72	-33.0	641.86	673.50	
09/12	644.73	-16.3	625.15	643.45	
12/12	540.72	-35.7	608.89	614.73	597.35
03/13	572.49	-23.3	593.04	587.30	578.13
06/13	629.84	15.8	577.61	561.10	559.53
09/13	559.89	-13.2	562.58	536.06	541.53
12/13	588.27	8.8	547.94	512.14	524.10
03/14	433.20	-24.3	533.68	489.29	507.24
Regression			20 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			-10.0 %	-16.7 %	-12.3 %

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 9

Development of Catastrophe Factor

(1)	(2)	(3)	(4)	(5)	(6)
Accident <u>Year</u>	Ex-Cat Incurred <u>Loss+ALAE</u>	Catastrophe Incurred <u>Loss+ALAE</u>	State Catastrophe <u>Factor</u>	Countrywide Catastrophe <u>Factor</u>	<u>Relativities</u>
1989	1,849,550	1,388,113	0.751	0.177	4.243
1990	1,008,317	351,471	0.349	0.173	2.017
1991	1,454,400	205,277	0.141	0.246	0.573
1992	903,216	26,211	0.029	0.180	0.161
1993	1,189,006	23,921	0.020	0.244	0.082
1994	802,038	63,772	0.080	0.331	0.242
1995	1,538,192	129,161	0.084	0.175	0.480
1996	1,616,672	1,115,444	0.690	0.458	1.507
1997	2,006,585	1,070,468	0.533	0.137	3.891
1998	1,309,287	284,965	0.218	0.496	0.440
1999	1,615,209	2,583,898	1.600	0.239	6.695
2000	2,353,497	1,040,216	0.442	0.207	2.135
2001	2,465,339	46,576	0.019	0.135	0.141
2002	1,920,755	191,548	0.100	0.160	0.625
2003	1,337,002	422,683	0.316	0.219	1.443
2004	2,092,084	77,354	0.037	0.135	0.274
2005	873,061	20,617	0.024	0.138	0.174
2006	1,162,703	426,593	0.367	0.196	1.872
2007	2,413,727	48,328	0.020	0.201	0.100
2008	2,161,550	1,435,890	0.664	0.295	2.251
2009	1,805,590	903,687	0.500	0.256	1.953
2010	881,231	492,408	0.559	0.386	1.448
2011	1,193,872	1,624,572	1.361	0.450	3.024
2012	809,680	73,004	0.090	0.179	0.503
2013	536,836	0	0.000	0.187	0.000
(7) Average relativity					1.451
(8) Standard Deviation					1.627
(9) Credibility					0.809
(10) Credibility Weighted Relativity					1.365
(11) Countrywide Selected Catastrophe Factor					0.242
(12) Arkansas Catastrophe Factor					0.330

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 10.A

Summary of Expense Provisions

	<u>Percent Fixed</u>	<u>Expense Provision</u>
General Expense	100 %	9.2 %
Other Acquisition	100	1.4
Licenses and Fees	100	0.2
Commissions	0	15.2
Taxes †	0	2.9
Contingency Provision	0	1.0
Profit Provision	0	7.9
Debt Provision	0	1.6

† State Taxes - Does not include Federal Income Tax

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 10.B

Factor to Adjust for Subsequent Change in Fixed Expense*

1) Average Earned Date of Experience Period	6/30/2011
2) Average Earned Date of Proposed Policy Period**	4/16/2016
3) Number of Years from (1) to (2)	4.795
4) Selected Annual Impact	2.00%
5) Factor to Adjust for Subsequent Change in Fixed Expense	1.100
$= [1 + (4)] ^ (3)$	

* For Calendar Years 2010-2012

** The indication used in this filing has an average earned date of 4/16/2016. We recognize that this is different than the actual average date of 7/31/2016.

Encompass Insurance Group
Other Than Automobile
Arkansas

Exhibit 11

Investment Income

Calculation of Present Value, as of the Average Earning Date
of a Policy year, of all Income and Outgo @ 1.4% *
force of interest, given an Operating Profit of 5.9%
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 @ 1.4%	Discounted Payments
1	27.8%	27.8%	0.70	1.004	27.9%
2	82.3%	54.5%	1.40	0.994	54.2%
3	92.0%	9.7%	2.30	0.982	9.5%
4	95.1%	3.1%	3.40	0.967	3.0%
5	96.8%	1.7%	4.50	0.952	1.6%
Subsequent	100.0%	3.2%	6.90	0.921	2.9%
Total		100.0%			99.1%
Expected Losses and Loss Expense Ratio					60.6%
Present Value of Loss and Loss Expense Payments					60.1%
General Expense		9.2%	0.75	1.004	9.2%
Other Acquisition		1.4%	0.63	1.005	1.4%
Taxes		2.9%	0.77	1.003	2.9%
Commissions		15.2%	0.58	1.006	15.3%
Debt Provision		1.6%	1.00	1.000	1.6%
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%	0.77	1.003	0.2%
Total Present Value of Outgo					99.6%
Premiums		100.0%	0.78	1.003	100.3%
Difference, Present Value of Income Less Present Value of Outgo					0.7%

*Discount rate from Investments Department forecast

**exp (1.4% x (timing of profit being earned - timing of cash flow))

Attachment A

Contingency Memo

**Encompass Insurance Group
Other Than Automobile
Arkansas**

**Contingency Factor Support
Explanatory Memorandum**

This memo provides explanation regarding Encompass' 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' 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' 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' 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



DETERMINATION OF THE UNDERWRITING PROFIT PROVISION

ALLSTATE GROUP

October, 2012

Table of Contents

Section 1: The Fair and Reasonable Return	Pg 2
<i>Standards For Fair Returns</i>	Pg 2
<i>Cost of Equity Capital</i>	Pg 3
<i>Estimating the Cost of Equity Capital with the Fama-French Model</i>	Pg 4
<i>Full Information Betas</i>	Pg 8
<i>Allstate's Cost of Equity Capital Using Fama-French</i>	Pg 9
<i>Estimating the Cost of Equity Capital with the Discounted Cash Flow Model</i>	Pg 11
<i>Allstate's Cost of Equity Capital Selection</i>	Pg 14
Section 2: Development the Underwriting Profit Provision	
From a Given Cost of Equity	Pg 15
<i>Step (1): Average Market Value of Equity</i>	Pg 16
<i>Step (2): Cost of Equity (%)</i>	Pg 16
<i>Step (3): Cost of Equity (\$)</i>	Pg 17
<i>Step (4): Dividend Payout Ratio</i>	Pg 17
<i>Step (5): Average Market-to-book Ratio</i>	Pg 17
<i>Step (6): Income Due Shareholders</i>	Pg 17
<i>Step (7): Income Needed by Allstate</i>	Pg 17
<i>Step (8): Investment Income on Equity</i>	Pg 18
<i>Step (9): Operating Income Needed</i>	Pg 19
<i>Step (10): Earned Premium</i>	Pg 19
<i>Step (11): Operating Ratio</i>	Pg 19
<i>Step (12): Investment Income on Policyholder-supplied Funds</i>	Pg 19
<i>Step (13): After-tax Underwriting Profit Provision</i>	Pg 20
<i>Step (14): Tax Rate</i>	Pg 20
<i>Step (15): Pre-tax Underwriting Profit Provision</i>	Pg 21

Section 1: The Fair and Reasonable Return

Standards for Fair Returns

In pricing its insurance products, Allstate seeks to produce a fair and reasonable return from its insurance operations. Generally, what constitutes a fair and reasonable return involves many factors. In the context of ratemaking, the Supreme Court of the United States examined the level of return that constitutes a fair return for a regulated business in two landmark cases; *Federal Power Commission, et al. v. Hope Natural Gas Co.*, 320 U.S. 591 (1944) and *Bluefield Waterworks & Improvement Co. v. Public Service Commission of West Virginia, et al.*, 262 U.S. 679 (1923).

In *Hope Natural Gas*, the court adopted the capital attraction standard, under which the following questions are asked: Is the current rate of return excessive? Is the industry attracting capital and holding it? How risky is the business in comparison with others? Is the industry over-capitalized? Would the industry make better use of its capital if rates were more adequate? The Court concisely summarized the essential components of what we believe to be a fair and reasonable return:

"From the investor or company point of view it is important that there be enough revenue not only for operating expenses, but also for the capital costs of the business. These include service on the debt and dividends on the stock ... By that standard the return to the equity owner should be commensurate with returns on investments in other enterprises having corresponding risks. That return, moreover, should be sufficient to assure confidence in the financial integrity of the enterprise, so as to maintain its credit and to attract capital."¹

In the *Bluefield Waterworks* case, the Court discussed in greater detail the requirement that a regulated enterprise must be permitted to charge such rates as will produce a return comparable to other businesses having corresponding risks. The Court explained:

¹ *Hope Natural Gas*, 320 U.S. at 603 (citations omitted).

"A public utility is entitled to such rates as will permit it to earn a return upon the value of the property which it employs for the convenience of the public equal to that generally being made at the same time and in the same general part of the country on investments in other business undertakings which are attended by corresponding risks and uncertainties, but it has no constitutional right to profits such as are realized or anticipated in highly profitable enterprises or speculative ventures. The return . . . should be reasonably sufficient to assure confidence in the financial soundness of the utility, and should be adequate, under efficient and economical management, to maintain and support its credit, and enable it to raise the money necessary for the proper discharge of its public duties."²

Accordingly, for a return to be a fair return, it must meet the following minimum standards that have been recognized by the United States Supreme Court:

1. The return to the firm should be sufficient to attract capital.
2. The return to the shareholder should be commensurate with returns on alternative investments of comparable risk.
3. The return to the firm should be commensurate with returns to other unregulated firms of comparable risk.

This paper will now examine how the components of Allstate's underwriting profit provision are designed to meet each of these standards.

Cost of Equity Capital

Insurance companies incur multiple expenses when writing insurance policies – for example, agent commissions, premium taxes, and personnel salaries, among other things. Another expense that is

² Bluefield Waterworks, 262 U.S. at 692.

incurred is the cost of raising and holding the capital that is required to support the business being written. This expense, known as the cost of equity capital, is included in the rate as what is typically called the “profit provision.”

A firm’s cost of equity capital is the rate of return that investors expect to earn on the market value of the investment. Allstate’s cost of equity capital was estimated, and a corresponding profit provision was derived, using the methodologies described in the remainder of this paper.

Allstate utilized two major cost of capital estimation techniques to determine its result – the Fama-French Three-factor Method, and the Discounted Cash Flow Method. Each method is described in detail below.

Estimating the Cost of Equity Capital with the Fama-French Three-factor Model

Modern financial theory teaches that investors demand higher returns from risky investments. The higher return is necessary to induce investors to assume the risk. Therefore, for our purposes, it is necessary to estimate the financial risk of property/casualty insurance so that we can calculate the appropriate return to investors.

According to traditional capital market theory, the return on any given stock is partly driven by the return on the overall market and partly driven by idiosyncratic factors that are not correlated with the overall market. The relationship or co-variability between a given stock’s return and the return on the market is measured by a statistic called “beta”. Equilibrium returns, according to theory, are linearly related to risk as measured by beta. Intuitively, beta is a measure of the tendency of the return on a stock to move with the market portfolio and provides an indication of the volatility of a security’s return relative to the market as a whole. A security with a beta of one is a security with average market risk. A beta of 1.5 indicates that when the return on the market portfolio exceeds the risk-free return by 10%, then the return on the security tends to exceed the risk-free return by 15%; and when the return on the market is 10% less than the risk-free return, the return on the security tends to be 15% less than the risk-free return. Thus, a beta value that is greater than 1.00 indicates a greater than average risk. A beta of 0.5, on the other hand, indicates that when the return on the market portfolio exceeds the risk-free return by 10%, then the return on the security

tends to exceed the risk-free return by 5%; and when the return on the market portfolio is 10% less than the risk-free return, the return on the security tends to be 5% less than the risk-free return. Thus, a beta less than one indicates less than average risk.

Historically, the capital asset pricing model (CAPM) has been widely used to estimate the cost of equity capital. CAPM is simple in its logic and directly reflects the beta risk measure outlined above. CAPM holds that the return on a stock should reflect the co-variability of the stock with the market portfolio, because this component of risk cannot be diversified away by investors. According to CAPM the return on a stock should not reflect the idiosyncratic component of the return, which can be diversified away by holding an appropriately structured portfolio. The CAPM cost of equity capital estimate requires only three values: an estimate of the firm's beta, a risk-free rate of return, and the expected return on the total market portfolio. The CAPM cost of capital is then simply determined as the sum of the risk-free rate plus a risk premium equal to the product of the stock's beta coefficient and the expected return on the market portfolio in excess of the risk-free rate. Expressed mathematically, the CAPM formula is:

$$r = r_f + \beta(r_m - r_f),$$

where r_f is the risk-free rate of return, r_m the expected equity-market rate of return, and r the stock's expected rate of return. β measures the riskiness of the stock's return relative to that of the equity market.

Since the late 1980's, researchers have observed that CAPM's ability to explain and predict the average returns of many investment opportunities can be improved by incorporating additional factors into the analysis. The most widely recognized multi-factor model is the "Fama-French three-factor model."³ Fama and French have shown that from the 1960's both small stocks and value stocks have returned more than what the traditional CAPM has predicted. In addition to the

³ Fama, Eugene F., and Kenneth R. French, 1992, "The Cross-Section of Expected Stock Returns," *Journal of Finance* 47: 427-465.

Fama, Eugene F., and Kenneth R. French, 1993, "Common Risk Factors In the Returns on Stocks and Bonds," *Journal of Financial Economics* 39: 3-56.

Fama, Eugene F., and Kenneth R. French, 1996, "Size and Book-to-Market Factors in Earnings and Returns," *Journal of Finance* 50: 131-155.

usual market-risk premium ($r_m - r_f$), they utilize two other variables: size premium (π_s) and value premium (π_h).⁴ The size premium is the excess of the return of a portfolio of small-cap stocks over that of a portfolio of large-cap stocks. The value premium is the excess of the return of a portfolio of high book-value-to-market-value stocks over that of a portfolio of low book-value-to-market-value stocks.⁵ Shown in Appendix 1, Exhibit 1 are the long-term averages of the market-risk, small-stock, and value-stock premia from the Fama-French database, which derives from the database of the Center for Research in Security Prices. The Fama-French model regresses a stock's monthly return against monthly returns from the three factors, or in equation form:

$$r - r_f = \alpha + \beta_m (r_m - r_f) + \beta_s \pi_s + \beta_h \pi_h + \varepsilon$$

As before, r_f is the risk-free rate of return for the month observed. But r is now the observed return of the stock for that month. To predict returns we use expected values, but the regression equation explains actual, random observations (hence the error term ε). Similarly, r_m is the actual return of the equity market. The variables π_s and π_h measure by how much small-cap stocks outperformed large-cap stocks, and by how much high book-to-market stocks outperformed low ones. Negative values indicate underperformance. Though an intercept term α is estimated, economic theory states that in the long run it should be zero. Hence, in predicting stock returns it is ignored.

Thus, three betas are estimated, which measure the stock's sensitivity to the three factors. Note that the π -variables are not related to the risk-free return r_f , since they are differences of the returns on one equity portfolio from the returns on another equity portfolio.

The Fama-French model is a multi-factor model that reduces to the CAPM if β_s and β_h are constrained to zero. Therefore, it must explain more stock-return variance than does the CAPM. In a subsequent paper⁶, Fama and French argued that the R-squared of their model is markedly

⁴ The notation is from a paper of J. David Cummins and Richard D. Phillips, "Estimating the Cost of Equity Capital for Property-Liability Insurers."

⁵ The details of how Fama and French define these portfolios, how they periodically rebalance them, and their historic performance are freely available at <http://mba.tuck.dartmouth.edu/pages/faculty/ken.french>.

⁶ Fama, Eugene F. and Kenneth R. French, 1993, "Common Risk Factors in the Returns on Stocks and Bonds," *Journal of Financial Economics* 39: 3-56.

better than that for CAPM, and that β_s and β_h are significantly different from zero, even after controlling for the overall market.⁷ Extensive research since 1992 has shown that factors other than the CAPM market systematic risk factor play an important role in explaining the cross-section of expected stock returns. As Fama and French note:

“...the available evidence suggests that the three-factor model...is a parsimonious description of returns and average returns. The model captures much of the variation in the cross-section of average stock returns, and it absorbs most of the anomalies that have plagued the CAPM.”⁸

The Fama-French model has been subject to the most extensive testing and validation of any multiple factor model.

In addition, we have used a technique for measuring the beta that has been shown to improve accuracy. In estimating the beta coefficients of asset pricing models such as the CAPM and Fama-French models, this technique is known as the sum-beta adjustment (Ibbotson, *S&P 500 Valuation Edition 2004*, 109-114). The sum-beta method is used to obtain unbiased estimates of the beta coefficients of the risk factors of asset pricing models, when either the individual stock and/or some of the stocks that comprise the risk factors are infrequently traded. Research shows that there is a downward bias in the estimate of the risk factors for shares that trade infrequently.⁹ Although Allstate’s stock is frequently traded, we cannot directly compare Allstate’s estimated risk factors to those of other companies without first adjusting for the amount of trading in each firm’s stock. The adjustment is quite simple – unbiased estimates of the beta coefficients are obtained – in the case of the Fama-French model, by regressing the excess return of the stock on the

⁷ R-squared is a widely accepted measure of the goodness-of-fit of a regression model. It measures the proportion of the variability in the dependent variable of the model (in this case, the excess return of a stock) that is explained by the model.

⁸ Fama, Eugene F. and Kenneth R. French, 1996, “Multifactor Explanations of Asset Pricing Anomalies,” *The Journal of Finance* 51: 56.

⁹ Dimson, Elroy, 1979, “Risk Measurement When Shares are Subject to Infrequent Trading,” *Journal of Financial Economics* 7: 197-226.

contemporaneous risk factors and the previous month's factors.¹⁰ In symbols, the sum-beta version of the Fama-French model is:

$$r - r_f = \alpha + \beta_{m0}(r_{m0} - r_{f0}) + \beta_{m1}(r_{m1} - r_{f1}) + \beta_{s0}\pi_{s0} + \beta_{s1}\pi_{s1} + \beta_{h0}\pi_{h0} + \beta_{h1}\pi_{h1} + \varepsilon$$

In this version there are six beta terms, and their subscripts are augmented with 0 and 1. The stock's excess return is thereby related to the market, size, and value returns of the current period (period 0), as well as to those of the previous period (period 1). Otherwise, all the variables are defined as they were in the three-factor Fama-French model previously discussed.

After estimating the long-term relationships between the stock's excess return and the factors, the unbiased beta coefficient for each factor is obtained by adding the current and lagged beta — hence the term “sum-beta.” With unbiased estimates of the beta coefficients, the cost of equity capital is then determined by multiplying the long-term average risk premium for each factor by the appropriate sum-beta and then summing across the three factors.

Full-Information Betas

Allstate follows the lead of Cummins and Phillips in their application of the full-information adjustment to the Fama-French model.¹¹ From the CRSP data, betas are estimated for rolling sixty-month periods for the thousands of companies in the CRSP database. For more than five thousand of these companies, the S&P/Compustat database provides sales figures by North American Industry Classification System (NAICS) segment. This allows us to define 26 high-level, homogenous business segments, one of which is property/casualty insurance. Each firm can then be treated as a unique mixture of these business segments. In other words, we can decompose the Fama-French betas of the companies in the sample into Fama-French betas of idealized business segments, in particular, those of the property/casualty segment. The details

¹⁰ In applying the sum-beta method, it is important for reasons of consistency to apply the model to stocks that trade frequently as well as to infrequently traded stocks. In the former case, the sum-beta adjustment does not significantly affect the cost of capital estimates.

¹¹ J. David Cummins and Richard D. Phillips, “Estimating the Cost of Equity Capital for Property-Liability Insurers.”

of this procedure are given in the earlier cited working paper of Cummins and Phillips, but in brief, we estimate the industry-segment betas of the following seemingly-unrelated-regression (SUR)¹² model:

$$\begin{aligned}\beta_{mi} &= \sum_j \beta_{mj} \omega_{ij} + \varepsilon_{mi} \\ \beta_{si} &= \sum_j \beta_{sj} \omega_{ij} + \gamma_s \ln(MV_i) + \varepsilon_{si} \\ \beta_{hi} &= \sum_j \beta_{hj} \omega_{ij} + \gamma_h \ln(BV_i / MV_i) + \varepsilon_{hi}\end{aligned}$$

Subscript i indexes the actual companies, subscript j the industry segments. The independent variable ω_{ij} is the participation of the i^{th} firm in the j^{th} segment, and summing it over all j values with i constant equals one. For example, Allstate's exposure is about 18% in the life-insurance segment and 82% in the property/casualty segment. From the firm Fama-French betas (the betas with the i subscript), the model estimates the industry-segment betas (the full-information betas, those with the j subscript). The gamma terms level the size (s) and value (h) attributes of companies in order to make their industry-group betas independent of size and value. The SUR feature estimates and incorporates the covariance between the triad of error terms. Allstate decomposed sum-betas and weighted the error terms of the regression according to the market value of the companies, as did Cummins and Phillips.

Allstate's Cost of Equity Capital Estimate Using Fama-French

Investors expect higher returns from equity investments because equity investments are riskier than risk-free investments, such as Treasury Bills. This additional return over and above a risk-free return is commonly referred to as a risk premium.

The attached Appendix 1, Exhibit 1 presents the three risk premia necessary to apply the Fama-French model. The three risk premia are long-term averages beginning with July 1926 data and ending in June of the year shown in the exhibit. Data before July 1926 are not readily available.

¹² Seemingly unrelated regression is an advanced modeling technique discussed in most econometric textbooks. For a standard treatment see Judge, George G., R.C. Hill, W.E. Griffiths, H. Lütkepohl, and T.-C. Lee, *Introduction to the Theory and Practice of Econometrics*, Second Edition, New York, John Wiley & Sons, 1988, chapter 11.

The CRSP data go back only that far, and Ibbotson Associates takes it as the starting point for all its series.

The market risk premium reflects the degree to which the return on a broad base of stocks has exceeded the risk-free return. Since this risk premium compensates investors for systematic portfolio risk, it is based on a weighted portfolio of all the stocks (currently more than 7,000) in the CRSP database, a portfolio that encompasses the New York and American stock exchanges, the NASDAQ, and the over-the-counter market.

The small-stock premium reflects the degree to which the returns for small companies have exceeded the returns for large companies and adjusts the estimated cost of equity capital for the risk factor associated with firm size.

The value-stock premium reflects the degree to which the returns for companies whose book values are large relative to their market values have exceeded the returns for companies whose book values are correspondingly small. It adjusts the estimated cost of equity capital for the risk factor associated with a firm's ratio of book value to market value. Fama and French form, and quarterly rebalance, the small and large portfolios of CRSP stocks according to the median size. For every month since July 1926, they calculate the difference of the return of the large-stock portfolio from that of the small-stock portfolio. The process is similar for the value-stock premium, except that they use only the upper thirty percent and lower thirty percent of stocks, ranked by their book-to-market ratios.

Appendix 1, Exhibit 2 presents the property/casualty insurance industry betas and coefficients necessary to apply the Fama-French model. As previously described, these values are based on CRSP data for thousands of firms, subdivided into twenty-six business segments.

Appendix 1, Exhibit 3 summarizes the market value and book value from Allstate's reported financial statements. Only the two "Log" columns will carry forward into the cost-of-capital calculation. These "Log" values will multiply with the model-estimated gammas, so that the size

and value components of the cost of capital will be tailored to Allstate within the property/casualty insurance segment.

Appendix 1, Exhibit 4, Page 1 summarizes the Fama-French model estimates of the market-risk, size-risk, and value-risk betas. Calculations are shown for the most recent five-year period. Note that nothing unique to Allstate flows into the market-risk beta, but the size-risk and value-risk components are specific to Allstate.

Allstate's methodology utilizes an averaging of the betas in an attempt to increase stability, as the beta values can fluctuate from year to year. A 3-year average is currently used, which also lends a degree of responsiveness to the beta value. However, both the 3- and 5-year averages will be monitored and considered prospectively in order to prevent large fluctuations from year to year.

The return on 28-day Treasury Bills is used to represent the risk-free return. This value, obtained from the Federal Reserve, is the annualized return. Since such Bills mature at the end of the period, they are as free from market-price fluctuation as they are from default.

Appendix 1, Exhibit 4, Page 2 summarizes the final calculation of the Fama-French cost of equity. The cost of equity is equal to the sum of the P/C industry market risk premium, the Allstate size risk premium, the Allstate value risk premium, and the risk-free return.

Estimating the Cost of Equity Capital with the Discounted Cash Flow Model

The Discounted Cash Flow (DCF) model, as the name implies, is based on the concept of discounting future cash flows. The underlying assumption of the model is that the cost of an investment, typically the price of a stock, must equal the present value of the cash flows from the investment. The logic is as follows: investors are willing to pay the current price for a share of stock only if the present value of the expected cash flows arising from the investment is equal to that price. If the present value of the cash flows were greater (less) than the current price, investors would bid the price up (down).

The cash flows arising from the purchase of a share of stock are the dividend payments the investor expects to receive in the future. If the security is expected to be held in perpetuity, then the stock price can be expressed as the sum of the discounted future dividend yields:

$$P_0 = [D_1/(1+k)]+[D_2/(1+k)^2]+[D_3/(1+k)^3] + \dots \quad (1)$$

where P_0 is the price of the stock, D_i is the dividend yield in period i , and k is the investor's implicit discount rate, or cost of capital. If dividends are expected to grow at a constant annual rate, g , in the future, then the dividend in time period i is simply the current dividend, D_0 , times the growth factor $(1+g)^i$. It can be shown, by suitable mathematical manipulation, that this formulation of the DCF model is equivalent to the equation below:

$$k = (D_1/ P_0) + g \quad (2)$$

where D_1/P_0 is the dividend yield expected in the first year and g is the expected growth rate of the dividends. It can also be shown that even if the investor expects to sell the security at some later date, the price at that time will be equal to the present value of the then future dividend flows. Therefore any expected future capital gain will be impounded in the current estimates of future cash flows.

As shown in equation (2) above, calculating cost of capital entails collecting data and developing computational procedures to estimate the two components on the right hand side of the equal sign – the expected first year dividend yield and the expected growth rate in dividends. The first component of the DCF equation, D_1/ P_0 , is the anticipated dividend yield in the coming year. It is the estimated total cash dividends to be declared over the next 12 months divided by the current price of the stock. This value is reported directly in the data source¹³ upon which we rely, and hence requires no specific calculation.

The second component of equation (2) is the growth rate, g . We calculate this value as the average of several different estimates, including historical and forecasted dividend growth rates.

¹³ Value Line Investment Survey

The dividend growth rates are calculated as the average of five-year and ten-year historical growth rates and analysts forecasts of such growth rates in the future. In recent quarters, Value Line's dividend growth rate projection formula, which uses a three-year average for the "current" dividend, has been abnormally impacted by Allstate's dividend cut in March, 2009. Because of this, a dividend growth rate that reflects Value Line's actual expected growth from today's dividend rate is more reflective of the true projection. This is especially true given that the current dividend rate is used in the determination of the dividend yield in the DCF calculations. In addition, calculation of historical dividend growth rates will be misleading if the dividend cut is not accounted for. Therefore, in the calculation of the dividend growth rate, the dividends prior to the dividend cut have been adjusted to post-cut levels to make the calculations more appropriate. Additional details of these calculations can be found on Appendix 2, Exhibit 3. The average of the historical and projected dividend growth rates¹⁴ and is called the "Growth Forecast."

The dividend growth rate (g), can then be estimated as the growth forecast. Once the dividend growth rate has been calculated, the cost of equity can be calculated using equation (2) above – the sum of the dividend growth rate and the expected first-year dividend yield. Details regarding the calculation of the cost of equity can be found on Appendix 2, Exhibit 1.

Allstate's Cost of Equity Capital Selection

Allstate utilizes both the Fama-French model and the Discounted Cash Flow model to leverage the strengths of each model. A strength of the Fama-French model is its responsiveness to current market conditions; a strength of the Discounted Cash Flow model is its degree of stability in its results. By incorporating the results of both analyses, Allstate can produce an estimated cost of capital that strikes a balance between the more responsive model and the more stable one.

After considering the results from both the Fama-French and Discounted Cash Flow analyses, Allstate selected a cost of capital, as shown on Appendix 3, Exhibit 1, Page 1.

¹⁴ Appendix 2, Exhibit 3: Column (5)

Section 2: Development of the Underwriting Profit Provision

From a Given Cost of Equity

Underwriting profit is defined in *Actuarial Standards of Practice, No. 30* as “Premiums less losses, loss adjustment expenses, underwriting expenses, and policyholder dividends.”¹⁵ Thus, a provision for underwriting profit is a portion of the actuarially developed rate, and is often expressed as a percentage of the rate.¹⁶ The underwriting profit provision is an estimate of future profits; because actual losses and expenses can differ from those expected, the actual realized underwriting profit may not equal the target profit provision.

In the past, development of the underwriting profit provision for insurance companies was a task that involved no underlying theory, but rather constituted the simple task of selecting a round number. From 1921 until the 1960’s, a 5% underwriting profit provision was used for most lines.¹⁷ This approach, however, was not based on financial theory and neglected investment income and income taxes. As pricing techniques have become more sophisticated through the incorporation of financial theory, the development of the underwriting profit provision has become more rigorous and the need for financial soundness more important. Allstate’s method of determining the appropriate underwriting profit provision, which is described in detail in this paper, involves determining the *total* profit needed to meet the demand of investors and then subtracting out the profit received from investment income to arrive at the underwriting profit needed from insurance operations and, ultimately, from the premium collected.

Section 1: *The Fair and Reasonable Return* describes the step-by-step process by which Allstate’s cost of equity was calculated. In order to obtain the needed cost of equity, Allstate must include an appropriate underwriting profit provision in its ratemaking methodology. The development of the appropriate underwriting profit provision is shown below.

¹⁵ *Actuarial Standards of Practice, No. 30*; page 2

¹⁶ *Ibid*; page 2

¹⁷ The notable exception is Workers Compensation, which used a 2.5% profit load (Robbin, 1992)

Appendix 3, Exhibit 1, Page 2 displays the flow of calculations from a given cost of equity to the underwriting profit provision; below is a detailed discussion of each step in the process of calculating an underwriting profit provision based on a given cost of equity. Please see the exhibits attached in Appendix 3 for supporting data used in the calculation of the underwriting profit provision, as catalogued in Appendix 3, Exhibit 1, Page 2.

Detail Supporting the Underwriting Profit Calculations

Step (1): Average Market Value of Equity

As mentioned in Section 1: *The Fair and Reasonable Return*, the cost of equity is a rate of return on the market value of the firm. Therefore, once we have calculated the cost of equity (as described in *The Fair and Reasonable Return*), we must determine the appropriate market value to which this return should be applied.

The market value of a firm, which can be calculated as the sum of a firm's shares of stock multiplied by the price for that stock, is a constantly changing value. Therefore, in order to establish a measure of stability within the pricing calculations, Allstate applies a long-term average of the company's market-to-book ratio to the year-end book value to determine the average market value. In addition, a "market value" for two of Allstate's separate entities – Allstate New Jersey and Allstate Floridian – is imputed using each company's proportion of total corporate book value. Details for these calculations can be found on Appendix 3, Exhibit 2.

Step (2): Cost of Equity (%)

Details of the derivation of the cost of equity can be found in Section 1: *The Fair and Reasonable Return*. A summary of the cost of capital analysis results can be found in Appendix 3, Exhibit 1, Page 1.

Step (3): Cost of Equity (\$)

Given the market value of the firm (Step 1) and the percentage cost of equity (Step 2), we can calculate the dollar value of the cost of equity as the product of Step 1 and Step 2.

Step (4): Dividend Payout Ratio

Appendix 3, Exhibit 3 details the derivation of the dividend payout ratio. In this calculation, stock repurchases are considered with dividends in the total payout. The result of a stock repurchase is to increase the value of each remaining share. Since the market value is unchanged, and the number of shares outstanding has decreased, the value per share increases. Thus, similar to a dividend, the shareholder receives income, despite the fact that total market value and the present value of growth opportunities for the company remain unchanged. The dividend payout ratio is obtained by summing the Total Payout, column (5), and the GAAP Net Income, column (2), and calculating the ratio of these two sums. Because the amount of dividends paid and stock repurchases made in a given year are based on the income earned in the previous year, the GAAP Net Income is lagged by one year in determining the dividend payout ratio. Data starting in 1996 is used to calculate the average, as that is the data available since Allstate became a publicly traded firm in 1995.

Step (5): Average Market-to-book Ratio

Appendix 3, Exhibit 4 details the derivation of the average market-to-book ratio. Due to the amount of fluctuation in market-to-book ratios, Allstate uses a long-term average estimate of this ratio.

Step (6): Income Due Shareholders

Recall that the cost of equity is the return on the market value of the firm, which is the return due to the shareholders. Therefore, the dollar value of the cost of equity, shown in Step 3, is the income due to shareholders.

Step (7): Income Needed by Allstate

The amount of income that Allstate must earn in order to pay shareholders is not necessarily equal to the amount of income due to the shareholders. Given Allstate's dividend payout ratio and market-to-book ratio, we can calculate the amount of income that Allstate must earn in order to provide the cost of capital to shareholders.

If a company's market-to-book ratio is greater than one, and its dividend payout ratio is less than 100%, then the amount of income that the firm needs to make is less than the amount due to the shareholders. For example, if the income due to shareholders was \$100, and the company had a market-to-book ratio of 1.50 and a dividend payout ratio of 0.60, then we know that $\$100 = 60\% * X + 40\% * 1.50 * X$, where X is the income needed by the company. We can rearrange the equation to make it easier to solve for X: $X = \$100 / (60\% + 40\% * 1.50) = \83.33 . Therefore, in this scenario, the company would need to earn \$83.33 in order to provide \$100 to its shareholders.

Similar to this example, because Allstate's market-to-book ratio is greater than one and its dividend payout ratio is less than 100%, the amount of income that Allstate must earn is less than the amount due to the shareholders. In general terms, the equation can be described as follows: $\text{Income Needed by the Company} = \text{Income Due Shareholders} / [\text{Dividend Payout Ratio} - (1 - \text{Dividend Payout Ratio}) * \text{Market-to-book Ratio}]$. This is the formula used to calculate the income needed by Allstate in Step 7.

Step (8): Investment Income on Equity

Allstate earns investment income on its equity capital, which contributes to the income needed by Allstate. The value listed in Step 8 is derived from an investment income forecast produced by Allstate's Investments department. Allstate uses projected values of investment income, rather than historical averages of actual investment income, because it allows for swifter adaptation to changes in Allstate's investment portfolio, as well as evolving market conditions.

The investment income estimate includes investment income and capital gains, both realized and unrealized. In addition, net income from Allstate Financial is included.

Step (9): Operating Income Needed:

"Operating income" is the term that is used to describe the amount of income made by a company through its insurance operations, that is, through its underwriting profits and investment income from policyholder-supplied funds. Operating income does not include investment income on capital.

To derive Allstate's target operating income, one must simply start with the total target income for Allstate (Step 7) and subtract the investment income on equity capital (Step 8). The remaining target income is the operating income.

Step (10): Earned Premium

This value represents the latest calendar year of earned premium from all lines of business. Similar to the estimate of the average market value of equity in Step 1, the earned premium is subdivided for Allstate New Jersey Insurance Group, Castle Key Insurance Group, and the remainder of Allstate Group. Details on this subdivision can be found on Appendix 3, Exhibit 2.

Step (11): Operating Ratio

Operating income can be expressed as a ratio to premium by dividing the operating income (Step 9) by the earned premium (Step 10).

Step (12): Investment Income for Policyholder-supplied Funds

As mentioned above, operating income is equal to the sum of the underwriting profit and the investment income from policyholder-supplied funds (PHSF). Therefore, in order to determine the appropriate target underwriting profit, we must estimate the expected investment income from PHSF.

PHSF are equal to loss and unearned premium reserves, and Allstate estimates the investment income produced by them using an analysis of premium, expense, and loss cash flows. Premiums are collected, expenses are incurred, and losses are paid in different time frames. In most cases, premiums are collected over a short period of time, while expenses and, more notably, losses are paid out over a longer period of time. This difference in cash inflow and outflow allows the insurer to earn investment income on the premium supplied by the policyholder.

A cash-flow analysis is one of the two examples given in Actuarial Standards of Practice, No. 30 as appropriate methods for recognizing investment income from insurance operations (page 4).

This methodology also allows us to differentiate the amount of expected investment income by line of business and by state. Therefore, lines of business and states with longer-tailed losses are estimated to have higher than average investment income, and vice versa.

The discount rate used in the cash flow calculations is based on the investment income rate of return for Allstate's investment portfolio. It is the same rate of return that is used in Step 8: investment income on equity capital.

Details of the investment income on PHSF calculations can be found on Appendix 3, Exhibit 5.

Step (13): After-tax Underwriting Profit Provision

As mentioned in Step 12 above, the amount of underwriting income required from insurance operations can be reduced for the investment gains resulting from the timing of policy cash flows. Thus, the investment gains from PHSF are subtracted from the operating ratio to get the after-tax underwriting profit provision.

Step (14): Tax Rate

Allstate's federal income tax rate on underwriting income is 35%. This step in the calculations is only for the taxation of underwriting income. Taxes paid on investment income were accounted for separately in Steps 8 and 12.

Step (15): Pre-tax Underwriting Profit Provision

In order to receive the appropriate after-tax underwriting income, a pre-tax underwriting profit provision must be targeted. To calculate this, the after-tax underwriting profit provision is divided by one minus the income tax rate. This is the underwriting profit provision used in the development of the rate level indication.

Appendix 1

The Fama-French Three-factor Model

FAMA-FRENCH RISK PREMIA

Annual Avg until December	Market-Risk Premium - ST*	Market-Risk Premium - IT**	Market-Risk Premium - LT***	Small-Stock Premium	Value-Stock Premium
2008	7.67%	6.74%	6.16%	3.55%	5.14%
2009	7.92%	6.97%	6.37%	3.61%	5.01%
2010	8.03%	7.08%	6.46%	3.73%	4.91%
2011	7.94%	6.99%	6.36%	3.61%	4.77%
2012	8.04%	7.09%	6.44%	3.58%	4.81%

All time series commence from 1926.

*Relative to a short-term (28-day) government bond

**Relative to an intermediate-term (5-year) government bond

***Relative to a long-term (20-year) government bond

Source: <http://mba.tuck.dartmouth.edu/pages/faculty/ken.french>

PROPERTY/CASUALTY INDUSTRY SEGMENT
Betas

Risk-free Rate Basis	60 Months Ending December	Market-Risk Beta	Prop/Cas Small-Stock Beta	Prop/Cas Value-Stock Beta	Market-Value Coefficient	Book-to-Market Coefficient
Short-term Bond (28-day)	2008	0.717	1.531	0.215	-0.176	0.246
	2009	0.522	1.582	0.698	-0.209	0.340
	2010	0.650	1.679	0.956	-0.224	0.259
	2011	0.602	1.795	1.184	-0.235	0.166
	2012	0.585	1.380	1.225	-0.193	0.207
Intermediate-term Bond (5-year)	2008	0.721	1.525	0.211	-0.175	0.246
	2009	0.522	1.581	0.696	-0.210	0.340
	2010	0.646	1.677	0.959	-0.224	0.259
	2011	0.600	1.793	1.184	-0.235	0.166
	2012	0.582	1.378	1.227	-0.192	0.206
Long-term Bond (20-year)	2008	0.723	1.523	0.211	-0.175	0.246
	2009	0.523	1.581	0.697	-0.210	0.340
	2010	0.642	1.677	0.963	-0.224	0.259
	2011	0.598	1.793	1.186	-0.236	0.166
	2012	0.580	1.380	1.229	-0.192	0.206

ALLSTATE CORPORATION

NAICS Code 524126

Allstate Compustat Data

(\$ Million)

Estimation Year	Market Value	Book Value	Log Market Value	Log Book-to-Market
2008	17,558	12,641	9.7733	-0.3286
2009	16,116	16,692	9.6876	0.0351
2010	17,157	19,016	9.7502	0.1029
2011	13,852	18,674	9.5362	0.2987
2012	19,353	20,580	9.8706	0.0615

Source: Standard & Poor's/Compustat

ALLSTATE CORPORATION
Betas - Short Term Risk-Free Rate

Market Risk Component:

(1) Period	(2) Prop/Cas Market Beta
2008	0.717
2009	0.522
2010	0.650
2011	0.602
2012	0.585
3-yr Avg	0.612
5-yr Avg	0.615
Selected	0.612

Size Risk Component:

(3) Period	(4) Prop/Cas Size Beta	(5) Market Value Coefficient	(6) Log Market Value	(7)=(4) + (5)*(6) Size Risk Beta
2008	1.531	-0.176	9.7733	-0.189
2009	1.582	-0.209	9.6876	-0.443
2010	1.679	-0.224	9.7502	-0.505
2011	1.795	-0.235	9.5362	-0.446
2012	1.380	-0.193	9.8706	-0.525
			3-yr Avg	-0.492
			5-yr Avg	-0.422
			Selected	-0.492

Value Risk Component:

(8) Period	(9) Prop/Cas Value Beta	(10) Book-to-Mkt Coefficient	(11) Log Book- to-Market	(12)=(9)+(10)*(11) Value Risk Beta
2008	0.215	0.246	-0.3286	0.134
2009	0.698	0.340	0.0351	0.710
2010	0.956	0.259	0.1029	0.983
2011	1.184	0.166	0.2987	1.234
2012	1.225	0.207	0.0615	1.238
			3-yr Avg	1.152
			5-yr Avg	0.860
			Selected	1.152

Note: Each time period is a 60-month period ending December in the year shown.

ALLSTATE CORPORATION
Betas - Intermediate Term Risk-free Rate

Market Risk Component:

(1) Period	(2) Prop/Cas Market Beta
2008	0.721
2009	0.522
2010	0.646
2011	0.600
2012	0.582
3-yr Avg	0.609
5-yr Avg	0.614
Selected	0.609

Size Risk Component:

(3) Period	(4) Prop/Cas Size Beta	(5) Market Value Coefficient	(6) Log Market Value	(7)=(4) + (5)*(6) Size Risk Beta
2008	1.525	-0.175	9.7733	-0.185
2009	1.581	-0.210	9.6876	-0.453
2010	1.677	-0.224	9.7502	-0.507
2011	1.793	-0.235	9.5362	-0.448
2012	1.378	-0.192	9.8706	-0.517
			3-yr Avg	-0.491
			5-yr Avg	-0.422
			Selected	-0.491

Value Risk Component:

(8) Period	(9) Prop/Cas Value Beta	(10) Book-to-Mkt Coefficient	(11) Log Book- to-Market	(12)=(9)+(10)*(11) Value Risk Beta
2008	0.211	0.246	-0.3286	0.130
2009	0.696	0.340	0.0351	0.708
2010	0.959	0.259	0.1029	0.986
2011	1.184	0.166	0.2987	1.234
2012	1.227	0.206	0.0615	1.240
			3-yr Avg	1.153
			5-yr Avg	0.860
			Selected	1.153

Note: Each time period is a 60-month period ending December in the year shown.

ALLSTATE CORPORATION
Betas - Long-term Risk-free Rate

Market Risk Component:

(1) Period	(2) Prop/Cas Market Beta
2008	0.723
2009	0.523
2010	0.642
2011	0.598
2012	0.580
3-yr Avg	0.607
5-yr Avg	0.613
Selected	0.607

Size Risk Component:

(3) Period	(4) Prop/Cas Size Beta	(5) Market Value Coefficient	(6) Log Market Value	(7)=(4) + (5)*(6) Size Risk Beta
2008	1.523	-0.175	9.7733	-0.187
2009	1.581	-0.21	9.6876	-0.453
2010	1.677	-0.224	9.7502	-0.507
2011	1.793	-0.236	9.5362	-0.458
2012	1.380	-0.192	9.8706	-0.515
3-yr Avg				-0.493
5-yr Avg				-0.424
Selected				-0.493

Value Risk Component:

(8) Period	(9) Prop/Cas Value Beta	(10) Book-to-Mkt Coefficient	(11) Log Book- to-Market	(12)=(9)+(10)*(11) Value Risk Beta
2008	0.211	0.246	-0.3286	0.130
2009	0.697	0.340	0.0351	0.709
2010	0.963	0.259	0.1029	0.990
2011	1.186	0.166	0.2987	1.236
2012	1.229	0.206	0.0615	1.242
3-yr Avg				1.156
5-yr Avg				0.861
Selected				1.156

Note: Each time period is a 60-month period ending December in the year shown.

ALLSTATE CORPORATION
Estimated Cost of Equity Capital

Cost of Equity Capital:

	Value (ST)*	Value (IT)**	Value (LT)***	Source
(1) Average Market Risk Premium:	8.04%	7.09%	6.44%	App. 1, Exh. 1
(2) Selected Beta:	0.612	0.609	0.607	App. 1, Exh. 4, Pg. 1-3
(3) P/C Industry Market Risk Premium:	4.92%	4.32%	3.91%	=(1) * (2)
(4) Size Risk Premium:	3.58%	3.58%	3.58%	App. 1, Exh. 1
(5) Selected Size Beta:	-0.492	-0.491	-0.493	App. 1, Exh. 4, Pg. 1-3
(6) Allstate Size Risk Premium:	-1.76%	-1.76%	-1.76%	=(4) * (5)
(7) Value Risk Premium:	4.81%	4.81%	4.81%	App. 1, Exh. 1
(8) Selected Value Beta:	1.152	1.153	1.156	App. 1, Exh. 4, Pg. 1-3
(9) Allstate Value Risk Premium:	5.54%	5.55%	5.56%	=(7) * (8)
(10) Total Risk Premium:	8.70%	8.11%	7.71%	=(3) + (6) + (9)
(11) Risk-free Return:	0.05%	1.05%	2.95%	US Treasury
(12) Fama-French Cost of Equity Capital:	8.75%	9.16%	10.66%	=(10) + (11)

*Relative to a short-term (28-day) government bond, as of June 5, 2013

**Relative to an intermediate-term (5-year) government bond, as of June 5, 2013

***Relative to a long-term (20-year) government bond, as of June 5, 2013

<http://www.treasury.gov/resource-center/data-chart-center/interest-rates/Pages/TextView.aspx?data=billrates>

Appendix 2

The Discounted Cash Flow Model

ALLSTATE CORPORATION
Discounted Cash Flow Analysis
Summary

(1)	(2)	(3)	(4)
Time Period	Estimated Dividend Yield	Growth Forecast	Cost of Equity
2nd Quarter 2013	2.1	7.0	9.1
2nd Quarter 2012	2.7	7.0	9.7
2nd Quarter 2011	2.8	8.5	11.3
2nd Quarter 2010	2.7	8.5	11.2
2nd Quarter 2009	3.1	9.5	12.6
2nd Quarter 2008	3.4	10.8	14.2
2nd Quarter 2007	2.6	11.7	14.3
2nd Quarter 2006	2.6	11.7	14.3
2nd Quarter 2005	2.4	15.2	17.6

Sources (within Appendix 2):

(2): Exhibit 2, Column (2)

(3): Exhibit 3, average of Columns (2)-(4)

(4): Sum of column (2) and column (3)

ALLSTATE CORPORATION
Discounted Cash Flow Analysis
Estimated Dividend Yield

(1)	(2)
Time Period	Estimated Dividend Yield
2nd Quarter 2013	2.1
2nd Quarter 2012	2.7
2nd Quarter 2011	2.8
2nd Quarter 2010	2.7
2nd Quarter 2009	3.1
2nd Quarter 2008	3.4
2nd Quarter 2006	2.6
2nd Quarter 2005	2.4

Sources:

Value Line Investment Surveys, Part 3, The Ratings & Reports

ALLSTATE CORPORATION
Discounted Cash Flow Analysis
Dividends Per Share Experience

(1)	(2)	(3)	(4)	(5)
Time Period	<i>Annual Rate of Change</i>			Average
	Past 10 Years	Past 5 Years	Forecast	
2nd Quarter 2013*	8.5	5.0	7.5	7.0
2nd Quarter 2012*	9.5	6.5	5.0	7.0
2nd Quarter 2011*	10.5	9.5	5.5	8.5
2nd Quarter 2010*	11.5	11.5	2.5	8.5
2nd Quarter 2009*	12.0	13.0	3.5	9.5
2nd Quarter 2008	12.0	12.5	8.0	10.8
2nd Quarter 2007	13.5	12.5	9.0	11.7

Sources:

Value Line Investment Surveys, Part 3, The Ratings & Reports

*Note: the Value-Line numbers for 2009 - 2013 have been adjusted to account for the dividend cut in 2009.

Appendix 3

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

ALLSTATE CORPORATION
Estimated Cost of Equity Capital

Allstate Corporation Cost of Equity Capital Estimates:

	Value	Source
(1) Fama-French Three-factor Model	9.5%	App. 1, Exh. 4, Pg. 2-4*
(2) Discounted Cash Flow Model	9.1%	App. 2, Exh. 1
(3) Selected Cost of Equity Capital	9.5%	Selection

Industry Data - Cost of Equity Capital - SIC Code 633 - Fire, Marine, and Casualty Insurance (41 companies)**

MEDIAN

	2008	2009	2010	2011	2012	Avg
CAPM	10.25	9.44	10.15	9.15	7.71	9.34
CAPM + Size Prem	12.05	11.72	12.82	11.36	10.03	11.60
FF3F	11.72	11.63	9.83	8.74	7.69	9.92
1-Stage DCF	12.29	14.35	11.06	12.06	10.54	12.06
3-Stage DCF	12.00	17.75	17.50	19.48	NMF	16.68

SIC COMPOSITE

	2008	2009	2010	2011	2012	Avg
CAPM	10.70	11.99	11.22	9.86	8.40	10.43
CAPM + Size Prem	11.62	11.99	12.30	9.86	8.40	10.83
FF3F	12.01	11.68	11.02	9.48	8.14	10.47
1-Stage DCF	9.78	10.37	11.27	7.03	8.55	9.40
3-Stage DCF	20.00	3.90	13.58	8.36	NMF	11.46

LARGE COMPOSITE

	2008	2009	2010	2011	2012	Avg
CAPM	10.87	10.48	11.61	9.55	8.01	10.10
CAPM + Size Prem	10.87	10.48	11.61	9.55	8.01	10.10
FF3F	12.33	10.35	11.11	9.03	7.66	10.10
1-Stage DCF	10.00	10.50	9.74	5.49	7.97	8.74
3-Stage DCF	22.50	24.90	11.81	NMF	NMF	19.74

*Average of the short-term, intermediate-term, and long-term results

**Source: Ibbotson Cost of Capital Yearbooks, 2008-2012

ALLSTATE INSURANCE GROUP

Enterprise Valuation

(\$ In Millions)

Entity	GAAP Book Value*	Earned Premium*	Imputed Market Value**
Total Group	20,580	27,794	26,754
Allstate New Jersey Group	727	1,151	945
Castle Key Insurance Group	151	258	196
Canada	663	999	861
Group Less ANJ/CK/Canada	19,040	25,386	24,752

*As of 12/31/12

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

ALLSTATE CORPORATION

Dividend Payout Ratio

(1)	(2)	(3)	(4)	(5) = (3)+(4)	(6) = (5)/(2)	
Year	Prior Year GAAP Net Income*	Dividends	Stock Repurchases (Net)	Total Payout	Total Payout Ratio	
1997	\$2,075	417	1,277	1,694	0.82	
1998	\$3,105	450	1,400	1,850	0.60	
1999	3,294	482	864	1,346	0.41	
2000	2,720	506	1385	1,891	0.70	
2001	2,211	547	612	1,159	0.52	
2002	1,158	594	383	977	0.84	
2003	1,134	648	-48	600	0.53	
2004	2,705	779	1111	1,890	0.70	
2005	3,181	846	2,203	3,049	0.96	
2006	1,765	885	1,516	1,765	**	1.00
2007	4,993	901	3,483	4,384		0.88
2008	4,636	897	1,281	2,178		0.47
2009	-1,542	432	-27	405	***	-0.26
2010	888	433	82	515		0.58
2011	911	436	885	911	**	1.00
2012	787	432	713	787	**	1.00
Total	35,563	9,253	17,147	24,996		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.

ALLSTATE CORPORATION

Historical Market-to-book Ratios

Years	Allstate
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	0.76
Dec-12	0.93
10-yr Avg:	1.30
Selected:	1.30

Source: MSN Online Reports

<http://investing.money.msn.com/investments/key-ratios?symbol=ALL&page=TenYearSummary>

ENCOMPASS INSURANCE GROUP
HOMEOWNERS

Arkansas

Calculation of Present Value, as of the Average Earning Date
of a Policy year, of all Income and Outgo @ 1.4%*
force of interest, given an Operating Profit of 5.9%
and twelve-month Policy Terms

Years From Start of Policy Year	Arkansas Cumulative Percent of Losses Paid	Arkansas Yearly Percent of Losses Paid	Time from Start of Policy Year	Discounted ** to avg time of profit @ 1.4%	Discounted Payments
1	27.8%	27.8%	0.70	1.004	27.9%
2	82.3%	54.5%	1.40	0.994	54.2%
3	92.0%	9.7%	2.30	0.982	9.5%
4	95.1%	3.1%	3.40	0.967	3.0%
5	96.8%	1.7%	4.50	0.952	1.6%
Subsequent	100.0%	3.2%	6.90	0.921	2.9%
Total		100.0%			99.1%
Expected Losses and Loss Expense Ratio					60.6%
Present Value of Loss and Loss Expense Payments					60.1%
General Expense		9.2%	0.75	1.004	9.2%
Other Acquisition		1.4%	0.63	1.005	1.4%
Taxes		2.9%	0.77	1.003	2.9%
Licenses and Fees		0.2%	0.77	1.003	0.2%
Commissions		15.2%	0.58	1.006	15.3%
Debt Provision		1.6%	1.00	1.000	1.6%
Profit Provision		7.9%	1.00	1.000	7.9%
Contingency Provision		1.0%	1.00	1.000	1.0%
Total Present Value of Outgo					99.6%
Premiums		100.0%	0.78	1.003	100.3%
Difference, Present Value of Income Less Present Value of Outgo					0.7%

*Discount rate from Investments Department forecast

**exp (0.014 x (timing of profit being earned - timing of cash flow))