FORM HPCS
(ED. 1-98)

NAIC NUMBER: 009-15130
COMPANY NAME: Encompass Indemnity Company
CONTACT PERSON: Michel Peterson
TELEPHONE #: 773-412-6236

RETURN TO ARKANSAS INSURANCE DEPARTMENT
1200 WEST THIRD STREET
LITTLE ROCK, AR 72201-1904

**HOMEOWNERS PREMIUM COMPARISON SURVEY**

**ANNUAL PREMIUM - POLICY PERIOD 9/21/05 TO 9/20/06**

| | LITTLE ROCK PPC 02 | | JONESBORO PPC 03 | | PINE BLUFF PPC 04 | | TEXARCANA PPC 05 | | GREEN FOREST PPC 06 | | LAKE VILLAGE PPC 07 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FORM HO-3 (TOTAL ANNUAL PREMIUM) * | BRICK | FRAME | BRICK | FRAME | BRICK | FRAME | BRICK | FRAME | BRICK | FRAME | BRICK | FRAME |
| DWELLING VALUE $50,000 | 810 | 876 | 981 | 1034 | 964 | 1083 | 914 | 981 | 1051 | 1120 | 1106 | 1217 |
| DWELLING VALUE $70,000 | 1007 | 1083 | 1187 | 1277 | 1192 | 1328 | 1144 | 1221 | 1301 | 1387 | 1355 | 1481 |
| DWELLING VALUE $100,000 | 1241 | 1329 | 1464 | 1568 | 1466 | 1624 | 1427 | 1511 | 1604 | 1704 | 1654 | 1800 |
| DWELLING VALUE $200,000 | 1927 | 2062 | 2273 | 2432 | 2274 | 2516 | 2277 | 2413 | 2556 | 2708 | 2582 | 2788 |

| FORM HO-5 (TOTAL ANNUAL PREMIUM) * | BRICK | FRAME | BRICK | FRAME | BRICK | FRAME | BRICK | FRAME | BRICK | FRAME | BRICK | FRAME |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| DWELLING VALUE $50,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| DWELLING VALUE $70,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| DWELLING VALUE $100,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| DWELLING VALUE $200,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

| FORM HO-4 (TOTAL ANNUAL PREMIUM) * | BRICK | FRAME | BRICK | FRAME | BRICK | FRAME | BRICK | FRAME | BRICK | FRAME | BRICK | FRAME |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CONTENTS VALUE $20,000 | 286 | 286 | 286 | 286 | 286 | 286 | 313 | 313 | 313 | 313 | 409 | 409 |
| CONTENTS VALUE $40,000 | 436 | 436 | 436 | 436 | 436 | 436 | 478 | 478 | 478 | 478 | 627 | 627 |

* NOTE: USED A $500 DEDUCTIBLE (MINIMUM)

NAIC NUMBER: 218-20689
COMPANY NAME: Encompass Indemnity Company
CONTACT PERSON: Michel Peterson
TELEPHONE #: 773-412-6236

RETURN TO ARKANSAS INSURANCE DEPARTMENT
1200 WEST THIRD STREET
LITTLE ROCK, AR 72201-1904

FILED
SEP 16 2005
PROPERTY AND CASUALTY
ARKANSAS INSURANCE DEPT.

| | MAYFLOWER PPC 08 | | SCRANTON PPC 09 | |
|---|---|---|---|---|
| FORM HO-3 (TOTAL ANNUAL PREMIUM) * | BRICK | FRAME | BRICK | FRAME |
| DWELLING VALUE $50,000 | 1482 | 1787 | 2939 | 3384 |
| DWELLING VALUE $70,000 | 1754 | 2102 | 3464 | 3974 |
| DWELLING VALUE $100,000 | 2089 | 2473 | 4117 | 4708 |
| DWELLING VALUE $200,000 | 3226 | 3848 | 6338 | 7244 |

| FORM HO-5 (TOTAL ANNUAL PREMIUM) * | BRICK | FRAME | BRICK | FRAME |
|---|---|---|---|---|
| DWELLING VALUE $50,000 | N/A | N/A | N/A | N/A |
| DWELLING VALUE $70,000 | N/A | N/A | N/A | N/A |
| DWELLING VALUE $100,000 | N/A | N/A | N/A | N/A |
| DWELLING VALUE $200,000 | N/A | N/A | N/A | N/A |

| FORM HO-4 (TOTAL ANNUAL PREMIUM) * | BRICK | FRAME | BRICK | FRAME |
|---|---|---|---|---|
| CONTENTS VALUE $20,000 | 409 | 409 | 409 | 409 |
| CONTENTS VALUE $40,000 | 627 | 627 | 627 | 627 |

* NOTE: USED A $500 DEDUCTIBLE (MINIMUM)

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

| | |
|---|---|
| A. FIRE EXTINGUISHER | N/A |
| B. BURGLAR ALARM | 5% |
| C. SMOKE ALARM | 2% |
| D. DEADBOLT LOCK | 2% |
| E. WINDOW/DOOR LOCKS | 0% |
| F. OTHER (SPRINKLER SYSTEM | 13% |
| G. MAXIMUM CREDIT ALLOWED | 15% |

**EARTHQUAKE INSURANCE**

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS: YES
Minimum Deductible Percentage 10.5%

PLEASE ATTACH A COPY OF YOUR FILED EARTHQUAKE RATES, INCLUDING A BREAKDOWN OF YOUR ZONES

PLEASE ATTACH A COPY OF YOUR EARTHQUAKE UNDERWRITING GUIDELINES