

**FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	ER-0242
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

Company Name		Company NAIC Number	
3.	A. Encompass Insurance Company of America	B.	008-10071

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. Auto- Liability 19.0, Auto- Physical Damage 21.0	B.	

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Liability	+36.5%	+17.0%					
UM/UIM	+17.7%	+11.0%					
Comprehensive	-30.2%	-14.9%					
Collision	-3.2%	-3.0%					
<b>TOTAL OVERALL EFFECT</b>	<b>+11.4%</b>	<b>+5.0%</b>					

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
2001	4,934	N/A	N/A	8,428	5,361	63.6%	64.8%
2002	4,260	9.5%	04/01/02	7,394	3,832	51.8%	60.7%
2003	3,045	10.9%	06/01/03	5,770	2,103	36.4%	49.3%
		6.3%	08/15/03				
2004	1,843	N/A	N/A	4,169	2,309	55.4%	43.4%
2005	1,653	N/A	N/A	3,365	1,671	49.7%	42.0%

Expense Constants	Selected Provisions
A. Total Production Expense	18.9%
B. General Expense	7.7%
C. Taxes, License & Fees	2.6%
D. Underwriting Profit & Contingencies	Liab:11.9% Phys Dam:17.3%
E. Other (explain)	-
F. TOTAL	Liab:41.1% Phys Dam:46.5%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 16.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. -2.5% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): \_\_\_\_\_