

**ENCOMPASS INSURANCE COMPANY
HOMEOWNERS
GEORGIA**

SUMMARY OF RATING PLAN FACTOR CHANGES

With this filing, Encompass Insurance Company is proposing the following revisions to achieve an overall selected rate level change of -26.0% for Homeowners; -14.4% for Condo, -14.2% for Renters and -10.1% for Landlord policies. The book of business has only been open since September 29, 2025 but has only written 5 policy through December 15, 2025. The proposed rate decreased in this filing is based on business consideration.

Component Base Premium and Fixed Expense Premium:

The Component Base Premiums and Fixed Expense rates have been revised to achieve an overall proposed rate change of -26.0% for Homeowners; -14.4% for Condo, -14.2% for Renters and -10.1% for Landlord policies. Please refer to the **Component Base Premiums** and **Fixed Expense Premiums** sections of the **Home Rate Pages** for the revised factors

Payment Class - Home

The Payment Class – Home factors are being revised based on business considerations. Specifically the surcharge associated with escrow payment type factors as compared to the insured-installment payment factors are unintuitive, so the escrow payment type factors are being set equal to the insured-installment payment factors. Please refer to the Payment Class Factors section of the **Home Rate Pages** for the revised factors. Please refer to **Attachment H1H** for additional information.

Welcome Discount Factors:

The Welcome Discount Factors are being revised based on competitive information and business considerations. After consideration of competitive information, the discount was selected to gradually decrease over 5 years in consideration of the customer experience. Please refer to the **Welcome Discounts Factor** section of the **Home Rate Pages** for the revised factors. Please refer to **Attachment H1H** for competitor support.

Package Discount Factors:

The Package Discount Factors are being revised based on competitive information. Please refer to the **Package Discount Factor** section of the **Home Rate Pages** for the revised factors. Please refer to **Attachment H1H** for competitor support.