

Encompass Insurance Company
Homeowners
Pennsylvania

SUMMARY OF CHANGES

With this filing, Encompass Insurance Company (EIC) is decreasing rates by -5.2% to improve competitive position, in accordance with Chapter 130 of Title 31 in the Pennsylvania Code and Bulletin.

The EIC product was first introduced in 2022 for new business in Pennsylvania, and based on the company's judgement, a rate level adjustment is now warranted for the entire book. The following rates will be in effect for at least three months from the effective date, as per the statute; after this period, EIC will notify the Department (at a future date) if it becomes necessary to withdraw this decrease or a portion thereof.

The following attachments are included as part of this filing:

- Updated rate pages – clean and side-by-side
- Histogram of Impacts by Form Code
 - Annual impacts
 - Impacts from this rate revision only (for clarity)