

Encompass Insurance Company
Homeowners
Virginia

SUMMARY OF CHANGE

Encompass Insurance Company introduced the Custom360 Homeowners program in 2024 and continues to face challenges writing new business in a highly competitive market. Without sufficient data to produce credible indications, the Company has selected an overall 12% rate decrease based on a competitive analysis of our market position relative to median price.

Component Base Premiums

The Base Premiums have been revised to achieve overall proposed rate change. Please refer to the Component Base Premium section of the **Home Rate Pages** for the revised factors.

Family Liability Protection Premiums

The liability base rates have been revised for Family Liability Protection. Please refer to the Family Liability Protection Premiums section of the **Home Rate Pages** for the revised factors.

Guest Medical Protection Premiums

The liability base rates have been revised for Guest Medical Protection. Please refer to the Guest Medical Protection Premium section of the **Home Rate Pages** for the revised factors.

Fixed Expense Base Rates

The Fixed Expense Base Rates have been revised to achieve overall proposed rate change. Please refer to the Fixed Expense Premium section of the **Home Rate Pages** for the revised factors.