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KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 01/30/2023 09:44 AM PG: 1 OF 15

AMENDED AND RESTATED  
ARTICLES OF INCORPORATION OF  
ENCOMPASS INSURANCE COMPANY

**First** [A] The corporate name of the company shall be ENCOMPASS INSURANCE COMPANY.

[B] The principal office of the company shall be located in the County of Cook, in the State of Illinois.

[C] The registered agent for service of process is C T Corporation System. The address of the registered agent shall be C T Corporation System, 208 South LaSalle Street, Suite 814, Chicago, IL 60604.

[D] The period of duration of the company shall be perpetual.

**Second** The authorized capital of the company shall be Ten Million Dollars (\$10,000,000); the number of authorized common shares shall be 100,000; the par value of each common share shall be \$100.00; and the number of common shares issued and outstanding at the effective date of this Article is 45,000.

**Third** [A] The number of Directors shall be as provided in the By-Laws, but shall be not less than three, nor more than twenty-one. Each Director shall be at least 18 years of age and at least three Directors shall be residents and citizens of Illinois. The Directors shall be elected at each annual meeting of the shareholders. Unless otherwise provided in the By-Laws, vacancies in the Board of Directors shall be filled by a vote of the shareholders.

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[B] The corporate powers of the company shall be vested in the Board of Directors who shall have power to do any and all acts the company may do under the law and not otherwise to be performed by the shareholders, and shall have power to adopt By-Laws not inconsistent with law for the government and regulation of the business.

[C] In all elections for Directors, every shareholder has the right to vote, in person or by proxy, for the number of shares owned by each shareholder, for as many persons as there are Directors to be elected or to cumulate such shares, and give one candidate as many votes as the number of Directors multiplied by the number of such shares equals, or to distribute them on the same principle among as many candidates as each shareholder thinks fit, and Directors shall not be elected in any other manner.

**Fourth** The designation of the general officers shall be Chairman of the Board, President, two or more Vice Presidents, Treasurer, Secretary and Controller.

**Fifth** The fiscal year shall commence on the first day of January and terminate on the 31st day of December of each year.

**Sixth** The objects and purposes of this company shall be the following:

[A] The business of engaging in the following classes and writing and transacting the following kinds of insurance:

[1] **Class 2. Casualty, Fidelity and Surety.**

[a] **Accident and Health.** Insurance against bodily injury, disablement or death by accident and against disablement resulting from sickness or old age and

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every insurance appertaining thereto, including stop-loss insurance.

[b] Vehicle. Insurance against any loss or liability resulting from or incident to the ownership, maintenance or use of any vehicle (motor or otherwise), draft animal or aircraft. Any policy insuring against any loss or liability on account of the bodily injury or death of any person may contain a provision for payment of disability benefits to injured persons and death benefits to dependents, beneficiaries or personal representatives of persons who are killed, including the named insured, irrespective of legal liability of the insured, if the injury or death for which benefits are provided is caused by accident and sustained while in or upon or while entering into or alighting from or through being struck by a vehicle (motor or otherwise), draft animal or aircraft, and such provision shall not be deemed to be accident insurance.

[c] Liability. Insurance against the liability of the insured for the death, injury or disability of an employee or other person, and insurance against the liability of the insured for damage to or destruction of another person's property.

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- [d] Workers' Compensation. Insurance of the obligations accepted by or imposed upon employers under laws for workers' compensation.
- [e] Burglary and Forgery. Insurance against loss or damage by burglary, theft, larceny, robbery, forgery, fraud or otherwise; including all householders' personal property floater risks.
- [f] Glass. Insurance against loss or damage to glass including lettering, ornamentation and fittings from any cause.
- [g] Fidelity and Surety. Become surety or guarantor for any person, copartnership or corporation in any position or place of trust or as custodian of money or property, public or private; or, becoming a surety or guarantor for the performance of any person, copartnership or corporation of any lawful obligation, undertaking, agreement or contract of any kind, except contracts or policies of insurance; and underwriting blanket bonds. Such obligations shall be known and treated as suretyship obligations and such business shall be known as surety business.
- [h] Miscellaneous. Insurance against loss or damage to property and any liability of the insured caused by

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accidents to boilers, pipes, pressure containers, machinery and apparatus of any kind and any apparatus connected thereto, or used for creating, transmitting or applying power, light, heat, steam or refrigeration, making inspection of and issuing certificates of inspection upon elevators, boilers, machinery and apparatus of any kind and all mechanical apparatus and appliances appertaining thereto; insurance against loss or damage by water entering through leaks or openings in buildings, or from the breakage or leakage of a sprinkler, pumps, water pipes, plumbing and all tanks, apparatus, conduits and containers designed to bring water into buildings or for its storage or utilization therein, or caused by the falling of a tank, tank platform or supports, or against loss or damage from any cause (other than causes specifically enumerated under Class 3) to such sprinkler, pumps, water pipes, plumbing, tanks, apparatus, conduits or containers; insurance against loss or damage which may result from the failure of debtors to pay their obligations to the insured; and insurance of the payment of money for personal services under contracts of hiring.

- [i] Other Casualty Risks. Insurance against any other casualty risk not otherwise specified under Class 3,

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which may lawfully be the subject of insurance and may properly be classified under Class 2.

- [j] Contingent Losses. Contingent, consequential and indirect coverages wherein the proximate cause of the loss is attributable to any one of the causes enumerated under Class 2. Such coverage shall, for the purpose of classification, be included in the specific grouping of the kinds of insurance wherein such cause is specified.
- [k] Livestock and Domestic Animals. Insurance against mortality, accident and health of livestock and domestic animals.
- [l] Legal Expense Insurance. Insurance which involves the assumption of a contractual obligation to reimburse the beneficiary against or pay on behalf of the beneficiary, all or a portion of his fees, costs, or expenses related to or arising out of services performed by or under the supervision of an attorney licensed to practice in the jurisdiction wherein the services are performed, regardless of whether the payment is made by the beneficiaries individually or by a third person for them, but does not include the provision of or reimbursement for legal services incidental to other insurance

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coverages. "Legal Expense Insurance" does not include:

- [i] Retainer contracts made by attorneys at law with individual clients with fees based on estimates of the nature and amount of services to be provided to the specific client, and similar contracts made with a group of clients involved in the same or closely related legal matters;
- [ii] Plans owned or operated by attorneys who are the providers of legal services to the plan;
- [iii] Plans providing legal service benefits to groups where such plans are owned or operated by authority of a state, county, local or other bar association;
- [iv] Any lawyer referral service authorized or operated by a state, county, local or other bar association;
- [v] The furnishing of legal assistance by labor unions and other employee organizations to their members in matters relating to employment or occupation;
- [vi] The furnishing of legal assistance to members or dependents, by churches, consumer organizations, cooperatives, educational institutions, credit unions, or organizations of employees, where such organizations contract directly with lawyers or law

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firms for the provision of legal services, and the administration and marketing of such legal services is wholly conducted by the organization or its subsidiary;

[vii] Legal services provided by an employee welfare benefit plan defined by the Employee Retirement Income Security Act of 1974;

[viii] Any collectively bargained plan for legal services between a labor union and an employer negotiated pursuant to Section 302 of the Labor Management Relations Act as now or hereafter amended, under which plan legal services will be provided for employees of the employer whether or not payments for such services are funded to or through an insurance company.

[2] **Class 3. Fire and Marine, etc.**

[a] **Fire**. Insurance against loss or damage by fire, smoke and smudge, lightning or other electrical disturbances.

[b] **Elements**. Insurance against loss or damage by earthquake, windstorms, cyclone, tornado, tempests, hail, frost, snow, ice, sleet, flood, rain, drought or other weather or climatic conditions including excess or deficiency of moisture, rising of the waters of the ocean or its tributaries.



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[c] War, Riot and Explosion. Insurance against loss or damage by bombardment, invasion, insurrection, riot, strikes, civil war or commotion, military or usurped power, or explosion (other than explosion of steam boilers and the breaking of fly wheels on premises owned, controlled, managed, or maintained by the insured).

[d] Marine and Transportation. Insurance against loss or damage to vessels, craft, aircraft, vehicles of every kind (excluding vehicles operating under their own power or while in storage not incidental to transportation), as well as all goods, freights, cargoes, merchandise, effects, disbursements, profits, moneys, bullion, precious stones, securities, choses in action, evidences of debt, valuable papers, bottomry and respondentia interests and all other kinds of property and interests therein, in respect to, appertaining to or in connection with any or all risks or perils of navigation, transit, or transportation, including war risks, on or under any seas or other waters, on land or in the air, or while being assembled, packed, crated, baled, compressed or similarly prepared for shipment or while awaiting the same or during any delays, storage, transshipment, or reshipment incident thereto, including marine builder's risks

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and all personal property floater risks; and for loss or damage to persons or property in connection with or appertaining to marine, inland marine, transit or transportation insurance, including liability for loss of or damage to either arising out of or in connection with the construction, repair, operation, maintenance or use of the subject matter of such insurance (but not including life insurance or surety bonds); but, except as herein specified, shall not mean insurances against loss by reason of bodily injury to the person; and insurance against loss or damage to precious stones, jewels, jewelry, gold, silver and other precious metals whether used in business or trade or otherwise and whether the same be in course of transportation or otherwise, which shall include jewelers' block insurance; and insurance against loss or damage to bridges, tunnels and other instrumentalities of transportation and communication (excluding buildings, their furniture and furnishings, fixed contents and supplies held in storage) unless fire, tornado, sprinkler leakage, hail, explosion, earthquake, riot and civil commotion are the only hazards to be covered; and to piers, wharves, docks and slips, excluding the risks of fire, tornado, sprinkler leakage, hail, explosion, earthquake, riot

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and civil commotion; and to other aids to navigation and transportation, including dry docks and marine railways, against all risk.

[e] Vehicle. Insurance against loss or liability resulting from or incident to the ownership, maintenance or use of any vehicle (motor or otherwise), draft animal or aircraft, excluding the liability of the insured for the death, injury or disability of another person.

[f] Property Damage, Sprinkler Leakage and Crop. Insurance against the liability of the insured for loss or damage to another person's property or property interests from any cause enumerated in this class; insurance against loss or damage by water entering through leaks or openings in buildings, or from the breakage or leakage of a sprinkler, pumps, water pipes, plumbing and all tanks, apparatus, conduits and containers designed to bring water into buildings or for its storage or utilization therein, or caused by the falling of a tank, tank platform or supports or against loss or damage from any cause to such sprinklers, pumps, water pipes, plumbing, tanks, apparatus, conduits or containers; insurance against loss or damage from insects, diseases or

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other causes to trees, crops or other products of the soil.

[g] **Other Fire and Marine Risks**. Insurance against any other property risk not otherwise specified under Class 2, which may lawfully be the subject of insurance and may properly be classified under Class 3.

[h] **Contingent Losses**. Contingent, consequential and indirect coverages wherein the proximate cause of the loss is attributable to any of the causes enumerated under Class 3. Such coverages shall, for the purpose of classification, be included in the specific grouping of the kinds of insurance wherein such cause is specified.

[i] **Legal Expense Insurance**. Insurance against risk resulting from the cost of legal services as defined under Class 2[1].

[B] Notwithstanding limitations otherwise applicable, engaging directly in any of the following businesses:

- [1] rendering investment advice;
- [2] rendering services related to the functions involved in the operation of the company's insurance business including, but not limited to, actuarial, loss prevention, safety engineering, data processing, accounting, claims, appraisal and collection services;

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- [3] acting as administrative agent for a government instrumentality which is performing an insurance function for a health or welfare program;
- [4] reinsuring the business of title insurance companies;
- [5] any other business activity reasonably complementary or supplementary to the company's insurance business; either to the extent necessarily or properly incidental to the insurance business the company is authorized to do in this State or to the extent approved by the Director of Insurance of the State and subject to any limitations the Director of Insurance may prescribe for the protection of the interests of the policyholders of the company taking into account the effect of such business on the company's existing insurance business and its surplus, the proposed allocation of the estimated cost of such business and the risks inherent in such business as well as the relative advantages to the company and its policyholders of conducting such business directly instead of through a subsidiary.

**Seventh** The company may issue both participating and nonparticipating policies. The Board of Directors shall have power to determine the amount and the manner of payment of dividends to the holders of participating policies. Such dividends shall be apportioned equitably and in accordance with such rates and rules and applicable to such kind or kinds of insurance as may be determined by the Board of Directors, which shall have the power to adopt any By-Laws pertaining to such declaration and payment which in the judgment of said Board of Directors may seem necessary or desirable.

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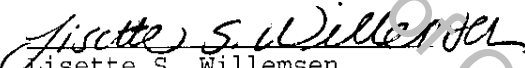
**Eighth** The company may indemnify any person as permitted by the Illinois Insurance Code.

ENCOMPASS INSURANCE COMPANY

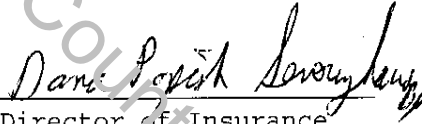
By:   
Daniel G. Gordon  
Vice President and Secretary

(SEAL)

Attest:

  
Lisette S. Willemsen  
Assistant Secretary

APPROVED this 2<sup>nd</sup> day of  
December, 2022

  
Director of Insurance



Property Clerk's Office  
COOK COUNTY

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## Attachment

### Amended Articles of Incorporation

Prepared By:

Barbara Green

Allstate Insurance Company

3100 Sanders Road, Suite 201

Northbrook, IL 60062

Mail to:

Jennifer Duchon

Allstate Insurance Company

9121 262<sup>nd</sup> Avenue

Salem, WI 53168

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