

Filing at a Glance

Companies: Horace Mann Insurance Company, Horace Mann Property and Casualty Insurance Company, Teachers Insurance Company

Product Name: AR Auto Rate and Rule Filing SERFF Tr Num: HRMN-125160718 State: Arkansas

TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: AR-PC-07-024159

Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: AR PPA RR 061607 State Status:

Filing Type: Rate Co Status: Reviewer(s): Michelle Fahey, Alexa Grissom, Betty Montesi

Author: Mindy Ballard Disposition Date: 07-03-2007

Date Submitted: 04-25-2007 Disposition Status: Filed

Effective Date Requested (New): 06-16-2007 Effective Date (New): 06-16-2007

Effective Date Requested (Renewal): 06-16-2007 Effective Date (Renewal):

General Information

Project Name: Automobile

Project Number: AR PPA RR 061607

Reference Organization: N/A

Reference Title: N/A

Filing Status Changed: 07-03-2007

State Status Changed: 04-25-2007

Corresponding Filing Tracking Number:

Filing Description:

April 24, 2007

Status of Filing in Domicile: Not Filed

Domicile Status Comments: N/A

Reference Number: N/A

Advisory Org. Circular: N/A

Deemer Date:

Arkansas Insurance Department

Property & Casualty Division

1200 West 3rd Street

Little Rock, AR 72201-1904

Attention: Julie Benafield Bowman

Commissioner of Insurance

Regarding: Horace Mann Insurance Company NAIC #300-22578

Teachers Insurance Company NAIC #300-22683

Horace Mann Property & Casualty Insurance Company NAIC #300-22756

Private Passenger Automobile Program

Vehicle Rate and Rule Filing

Dear Commissioner Bowman,

Horace Mann Insurance Company, Teachers Insurance Company, and Horace Mann Property & Casualty Insurance Company submit for your review the above noted automobile rate and rule filing. The overall effect of this filing is +4.0%. It is the judgment of the Actuarial Department as well as of management that these rates are neither excessive, inadequate, nor unfairly discriminatory.

The effective date of this filing is June 16, 2007.

Thank you for your attention to this matter. If I can be of further service or if additional information is needed, please do not hesitate to call me toll free at 877-272-0040 option 9 and then option 3. If you prefer e-mail, my address is melinda.ballard@horacemann.com.

Sincerely,

Melinda Ballard
Implementation Analyst
Property and Casualty Division
Horace Mann Insurance Company
Teachers Insurance Company
Horace Mann Property & Casualty Insurance Company

Company and Contact

Filing Contact Information

Melinda Ballard, Actuarial Analyst I	ballarm1@mail.horacemann.com
1 Horace Mann Plaza	(217) 789-2500 [Phone]
Springfield, IL 62715	(217) 535-7171[FAX]

Filing Company Information

Horace Mann Insurance Company	CoCode: 22578	State of Domicile: Illinois
1 Horace Mann Plaza	Group Code: 300	Company Type: Insurance Company
Springfield, IL 62715	Group Name:	State ID Number:
(217) 789-2500 ext. [Phone]	FEIN Number: 59-1027412	

Horace Mann Property and Casualty Insurance Company	CoCode: 22756	State of Domicile: California

1 Horace Mann Plaza

Group Code: 300

Company Type: Insurance
Company

Springfield, IL 62715
(217) 789-2500 ext. [Phone]

Group Name:
FEIN Number: 95-2413390

State ID Number:

Teachers Insurance Company
1 Horace Mann Plaza

CoCode: 22683
Group Code: 300

State of Domicile: Illinois
Company Type: Insurance
Company

Springfield, IL 62715
(217) 789-2500 ext. [Phone]

Group Name:
FEIN Number: 23-1742051

State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: Filing fee is \$100.00.
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
7700169419	\$100.00	04-24-2007

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	AR PPA RR 061607
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A.	Horace Mann Property & Casualty Insurance Company	B. 300-22756

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.	19.0 Personal Automobile	B. 19.0001 Private Passenger Automobile

(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
BI	-4.2	0.5					
PD	-0.5	25.1					
MP	0.8	8.5					
AIM	0.8	0.0					
UM	0.8	6.4					
Coll	0.4	0.2					
Comp	0.0	-0.6					
RS	0.4	0.0					
RR	0.4	0.0					
UIM	0.8	6.2					
TOTAL OVERALL EFFECT	-0.7	4.8					

6.	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
	2002	67	0.2%	5-20-02	14	18	130.0%	65.6%
	2003	83	-9.2%	4-15-03	44	25	57.1%	61.7%
	2004	88	-4.6%	9-16-04	30	8	26.8%	53.8%

7.	Expense Constants	Selected Provisions
	A. Total Production Expense	9.5
	B. General Expense	10.1
	C. Taxes, License & Fees	4.7
	D. Underwriting Profit & Contingencies	11.1
	E. Other (explain)	-2.9 Invest. Income
	F. TOTAL	32.5

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 22.4 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -10.9 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

PC RLC

U:LossCostDraft/DataEntry.doc

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	AR PPA RR 061607
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A.	Horace Mann Insurance Company	B. 300-22578

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.	19.0 Personal Automobile	B. 19.0001 Private Passenger Automobile

(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
BI	-3.1	0.5					
PD	5.2	9.4					
MP	9.5	5.2					
AIM	-4.2	0.0					
UM	-4.2	6.4					
Coll	-1.3	-1.9					
Comp	-3.4	-0.4					
RS	0.4	0.0					
RR	0.4	0.0					
UIM	-4.2	6.2					
TOTAL OVERALL EFFECT	-1.0	2.2					

Year	5 Year History Policy Count	Rate Change History			State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
		% of Change	Effective Date					
2002	792	8.1%	5-20-02	624	470	75.3%	71.6%	
2003	701	6.4%	4-15-03	547	324	59.3%	57.8%	
2004	574	5.5%	9-16-04	584	456	90.1%	53.4%	

Expense Constants	Selected Provisions
A. Total Production Expense	9.5
B. General Expense	10.1
C. Taxes, License & Fees	4.7
D. Underwriting Profit & Contingencies	11.1
E. Other (explain)	-2.9 Invest. Income
F. TOTAL	32.5

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 19.6 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -21.7 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 300-22683
 Company Name: Teachers Insurance Company
 Contact Person: Melinda Ballard
 Telephone No.: 217-788-8505
 Email Address: melinda.ballard@horacemann.com
 Effective Date: 16-Jun-07

Assumptions to Use:
 1 **Liability** -Minimum \$25,000 per person
 2 **Bodily Injury** \$50,000 per accident
 \$25,000 per accident
 3 **Property Damage** \$100 deductible per accident
 4 **Comprehensive & Collision** \$250 deductible per accident
 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 **Personal Injury Protection** of \$5,000 for medical, loss
 wages according to statute and \$5,000 accidental death
 7 **If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG %
 AUTO/HOMEOWNERS %
 GOOD STUDENT %
 ANTI-THEFT DEVICE %
 Over 55 Defensive Driver Discount %
 \$250/\$500 Deductible Comp./Coll. %

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability	\$302	\$506	\$137	\$122	\$396	\$671	\$174	\$153	\$1,002	\$1,733	\$409	\$353	\$504	\$860	\$216	\$188	\$434	\$737
	Minimum Liability with Comprehensive and Collision	\$783	\$1,349	\$324	\$280	\$1,084	\$1,878	\$442	\$380	\$2,357	\$4,112	\$937	\$801	\$1,613	\$2,806	\$647	\$555	\$1,182	\$2,049	\$480	\$412		
	100/300/50 Liability with Comprehensive and Collision	\$822	\$1,418	\$340	\$294	\$1,130	\$1,958	\$459	\$395	\$2,509	\$4,379	\$996	\$851	\$1,673	\$2,912	\$671	\$575	\$1,236	\$2,145	\$501	\$430		
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$302	\$506	\$137	\$122	\$396	\$671	\$174	\$153	\$1,002	\$1,733	\$409	\$353	\$504	\$860	\$216	\$188	\$434	\$737	\$189	\$165		
	Minimum Liability with Comprehensive and Collision	\$947	\$1,637	\$388	\$335	\$1,322	\$2,295	\$534	\$459	\$2,824	\$4,932	\$1,119	\$956	\$2,002	\$3,490	\$799	\$684	\$1,437	\$2,497	\$579	\$497		
	100/300/50 Liability with Comprehensive and Collision	\$986	\$1,706	\$403	\$348	\$1,367	\$2,375	\$552	\$474	\$2,976	\$5,198	\$1,178	\$1,006	\$2,063	\$3,596	\$822	\$704	\$1,491	\$2,593	\$600	\$515		
2003 Honda Odyssey "EX"	Minimum Liability	\$302	\$506	\$137	\$122	\$396	\$671	\$174	\$153	\$1,002	\$1,733	\$409	\$353	\$504	\$860	\$216	\$188	\$434	\$737	\$189	\$165		
	Minimum Liability with Comprehensive and Collision	\$895	\$1,547	\$368	\$318	\$1,245	\$2,160	\$504	\$433	\$2,673	\$4,666	\$1,060	\$906	\$1,866	\$3,250	\$746	\$639	\$1,358	\$2,358	\$548	\$471		
	100/300/50 Liability with Comprehensive and Collision	\$935	\$1,616	\$383	\$331	\$1,290	\$2,239	\$522	\$448	\$2,825	\$4,933	\$1,119	\$956	\$1,926	\$3,356	\$769	\$659	\$1,412	\$2,454	\$569	\$489		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability	\$302	\$506	\$137	\$122	\$396	\$671	\$174	\$153	\$1,002	\$1,733	\$409	\$353	\$504	\$860	\$216	\$188	\$434	\$737	\$189	\$165		
	Minimum Liability with Comprehensive and Collision	\$914	\$1,580	\$375	\$324	\$1,271	\$2,206	\$514	\$442	\$2,726	\$4,759	\$1,080	\$923	\$1,909	\$3,325	\$762	\$653	\$1,387	\$2,409	\$559	\$480		
	100/300/50 Liability with Comprehensive and Collision	\$954	\$1,649	\$391	\$337	\$1,317	\$2,286	\$532	\$457	\$2,878	\$5,025	\$1,139	\$973	\$1,969	\$3,431	\$786	\$673	\$1,441	\$2,505	\$581	\$498		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability	\$302	\$506	\$137	\$122	\$396	\$671	\$174	\$153	\$1,002	\$1,733	\$409	\$353	\$504	\$860	\$216	\$188	\$434	\$737	\$189	\$165		
	Minimum Liability with Comprehensive and Collision	\$1,136	\$1,970	\$462	\$397	\$1,596	\$2,777	\$641	\$550	\$3,364	\$5,880	\$1,329	\$1,134	\$2,454	\$4,282	\$974	\$833	\$1,732	\$3,015	\$694	\$594		
	100/300/50 Liability with Comprehensive and Collision	\$1,176	\$2,039	\$477	\$411	\$1,642	\$2,857	\$659	\$565	\$3,516	\$6,146	\$1,388	\$1,185	\$2,514	\$4,388	\$998	\$853	\$1,786	\$3,110	\$715	\$612		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability	\$302	\$506	\$137	\$122	\$396	\$671	\$174	\$153	\$1,002	\$1,733	\$409	\$353	\$504	\$860	\$216	\$188	\$434	\$737	\$189	\$165		
	Minimum Liability with Comprehensive and Collision	\$745	\$1,282	\$309	\$268	\$1,028	\$1,779	\$420	\$362	\$2,246	\$3,918	\$894	\$765	\$1,516	\$2,635	\$609	\$523	\$1,123	\$1,946	\$457	\$393		
	100/300/50 Liability with Comprehensive and Collision	\$784	\$1,351	\$325	\$281	\$1,073	\$1,859	\$437	\$377	\$2,398	\$4,184	\$953	\$815	\$1,576	\$2,741	\$633	\$543	\$1,177	\$2,042	\$478	\$411		

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 300-22756
 Company Name: Horace Mann Property and Casualty
 Contact Person: Melinda Ballard
 Telephone No.: 217-788-8505
 Email Address: melinda.ballard@horacemann.com
 Effective Date: 16-Jun-07

Assumptions to Use:
 1 Liability -Minimum \$25,000 per person
 2 Bodily Injury \$50,000 per accident
 \$25,000 per accident
 3 Property Damage \$100 deductible per accident
 4 Comprehensive & Collision \$250 deductible per accident
 5 The insured has elected to accept:
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 Personal Injury Protection of \$5,000 for medical, loss
 wages according to statute and \$5,000 accidental death
 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit
 on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 0 %
 AUTO/HOMEOWNERS 0 %
 GOOD STUDENT 0 %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 0 %
 \$250/\$500 Deductible Comp./Coll. 0 %

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$281	\$469	\$129	\$115	\$362	\$611	\$161	\$141	\$934	\$1,615	\$383	\$330	\$467	\$795	\$201	\$176	\$371	\$627	\$164	\$144
	Minimum Liability with Comprehensive and Collision		\$723	\$1,245	\$301	\$261	\$985	\$1,704	\$403	\$347	\$2,195	\$3,828	\$874	\$748	\$1,489	\$2,588	\$599	\$514	\$1,001	\$1,733	\$409	\$353
	100/300/50 Liability with Comprehensive and Collision		\$760	\$1,309	\$315	\$273	\$1,026	\$1,776	\$419	\$361	\$2,336	\$4,076	\$929	\$794	\$1,544	\$2,685	\$621	\$532	\$1,047	\$1,814	\$427	\$368
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$281	\$469	\$129	\$115	\$362	\$611	\$161	\$141	\$934	\$1,615	\$383	\$330	\$467	\$795	\$201	\$176	\$371	\$627	\$164	\$144
	Minimum Liability with Comprehensive and Collision		\$874	\$1,510	\$360	\$311	\$1,199	\$2,080	\$486	\$418	\$2,629	\$4,590	\$1,043	\$891	\$1,847	\$3,218	\$739	\$633	\$1,217	\$2,110	\$493	\$424
	100/300/50 Liability with Comprehensive and Collision		\$911	\$1,574	\$374	\$323	\$1,241	\$2,153	\$502	\$432	\$2,771	\$4,838	\$1,098	\$938	\$1,903	\$3,315	\$760	\$651	\$1,262	\$2,191	\$511	\$439
2003 Honda Odyssey "EX"	Minimum Liability		\$281	\$469	\$129	\$115	\$362	\$611	\$161	\$141	\$934	\$1,615	\$383	\$330	\$467	\$795	\$201	\$176	\$371	\$627	\$164	\$144
	Minimum Liability with Comprehensive and Collision		\$827	\$1,427	\$342	\$295	\$1,129	\$1,958	\$459	\$395	\$2,489	\$4,343	\$988	\$845	\$1,721	\$2,997	\$690	\$591	\$1,150	\$1,993	\$467	\$402
	100/300/50 Liability with Comprehensive and Collision		\$863	\$1,491	\$356	\$307	\$1,171	\$2,030	\$475	\$409	\$2,630	\$4,591	\$1,043	\$891	\$1,777	\$3,094	\$711	\$609	\$1,196	\$2,074	\$485	\$417
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$281	\$469	\$129	\$115	\$362	\$611	\$161	\$141	\$934	\$1,615	\$383	\$330	\$467	\$795	\$201	\$176	\$371	\$627	\$164	\$144
	Minimum Liability with Comprehensive and Collision		\$844	\$1,457	\$348	\$301	\$1,154	\$2,000	\$469	\$403	\$2,538	\$4,429	\$1,007	\$861	\$1,761	\$3,066	\$705	\$604	\$1,174	\$2,036	\$477	\$410
	100/300/50 Liability with Comprehensive and Collision		\$881	\$1,521	\$362	\$313	\$1,195	\$2,073	\$485	\$417	\$2,679	\$4,677	\$1,062	\$908	\$1,817	\$3,164	\$727	\$622	\$1,220	\$2,117	\$494	\$425
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$281	\$469	\$129	\$115	\$362	\$611	\$161	\$141	\$934	\$1,615	\$383	\$330	\$467	\$795	\$201	\$176	\$371	\$627	\$164	\$144
	Minimum Liability with Comprehensive and Collision		\$1,049	\$1,816	\$428	\$368	\$1,448	\$2,516	\$583	\$500	\$3,132	\$5,471	\$1,238	\$1,057	\$2,264	\$3,948	\$900	\$770	\$1,465	\$2,546	\$590	\$506
	100/300/50 Liability with Comprehensive and Collision		\$1,085	\$1,880	\$442	\$380	\$1,489	\$2,589	\$599	\$514	\$3,273	\$5,719	\$1,293	\$1,104	\$2,320	\$4,046	\$922	\$789	\$1,511	\$2,627	\$608	\$521
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$281	\$469	\$129	\$115	\$362	\$611	\$161	\$141	\$934	\$1,615	\$383	\$330	\$467	\$795	\$201	\$176	\$371	\$627	\$164	\$144
	Minimum Liability with Comprehensive and Collision		\$688	\$1,183	\$288	\$249	\$934	\$1,614	\$383	\$330	\$2,092	\$3,646	\$834	\$713	\$1,399	\$2,431	\$564	\$484	\$952	\$1,646	\$390	\$336
	100/300/50 Liability with Comprehensive and Collision		\$724	\$1,247	\$302	\$261	\$975	\$1,686	\$399	\$344	\$2,233	\$3,894	\$889	\$760	\$1,455	\$2,528	\$586	\$503	\$998	\$1,726	\$408	\$352

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 300-22578
 Company Name: Horace Mann Insurance Company
 Contact Person: Melinda Ballard
 Telephone No.: 217-788-8505
 Email Address: melinda.ballard@horacemann.com
 Effective Date: 16-Jun-06

Assumptions to Use:
 1 **Liability** -Minimum \$25,000 per person
 2 **Bodily Injury** \$50,000 per accident
 \$25,000 per accident
 3 **Property Damage** \$100 deductible per accident
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 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
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DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG _____ %
 AUTO/HOMEOWNERS _____ %
 GOOD STUDENT _____ %
 ANTI-THEFT DEVICE _____ %
 Over 55 Defensive Driver Discount _____ %
 \$250/\$500 Deductible Comp./Coll. _____ %

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$372	\$626	\$166	\$147	\$496	\$843	\$215	\$188	\$1,099	\$1,902	\$449	\$387	\$605	\$1,035	\$257	\$224
	Minimum Liability with Comprehensive and Collision			\$1,001	\$1,730	\$411	\$355	\$1,437	\$2,494	\$581	\$499	\$2,568	\$4,480	\$1,021	\$873	\$1,899	\$3,305	\$760	\$652	\$1,587	\$2,759	\$639	\$549
	100/300/50 Liability with Comprehensive and Collision			\$1,052	\$1,820	\$431	\$372	\$1,497	\$2,601	\$604	\$519	\$2,736	\$4,774	\$1,086	\$929	\$1,974	\$3,437	\$790	\$677	\$1,661	\$2,888	\$668	\$573
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$372	\$626	\$166	\$147	\$496	\$843	\$215	\$188	\$1,099	\$1,902	\$449	\$387	\$605	\$1,035	\$257	\$224	\$564	\$964	\$241	\$210
	Minimum Liability with Comprehensive and Collision			\$1,216	\$2,107	\$495	\$426	\$1,761	\$3,064	\$707	\$606	\$3,074	\$5,367	\$1,218	\$1,040	\$2,358	\$4,111	\$939	\$803	\$1,936	\$3,371	\$775	\$664
	100/300/50 Liability with Comprehensive and Collision			\$1,267	\$2,197	\$515	\$443	\$1,822	\$3,171	\$730	\$626	\$3,242	\$5,662	\$1,283	\$1,096	\$2,433	\$4,243	\$968	\$828	\$2,010	\$3,500	\$804	\$688
2003 Honda Odyssey "EX"	Minimum Liability			\$372	\$626	\$166	\$147	\$496	\$843	\$215	\$188	\$1,099	\$1,902	\$449	\$387	\$605	\$1,035	\$257	\$224	\$564	\$964	\$241	\$210
	Minimum Liability with Comprehensive and Collision			\$1,149	\$1,989	\$469	\$404	\$1,656	\$2,878	\$666	\$571	\$2,910	\$5,080	\$1,154	\$986	\$2,191	\$3,817	\$874	\$748	\$1,828	\$3,181	\$733	\$628
	100/300/50 Liability with Comprehensive and Collision			\$1,200	\$2,079	\$489	\$421	\$1,716	\$2,985	\$689	\$591	\$3,078	\$5,374	\$1,219	\$1,042	\$2,266	\$3,950	\$903	\$773	\$1,901	\$3,310	\$762	\$653
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$372	\$626	\$166	\$147	\$496	\$843	\$215	\$188	\$1,099	\$1,902	\$449	\$387	\$605	\$1,035	\$257	\$224	\$564	\$964	\$241	\$210
	Minimum Liability with Comprehensive and Collision			\$1,173	\$2,032	\$478	\$412	\$1,692	\$2,943	\$680	\$583	\$2,967	\$5,180	\$1,176	\$1,005	\$2,241	\$3,905	\$893	\$765	\$1,868	\$3,251	\$748	\$641
	100/300/50 Liability with Comprehensive and Collision			\$1,224	\$2,122	\$498	\$429	\$1,753	\$3,049	\$704	\$603	\$3,135	\$5,474	\$1,241	\$1,061	\$2,316	\$4,037	\$923	\$790	\$1,941	\$3,380	\$777	\$666
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$372	\$626	\$166	\$147	\$496	\$843	\$215	\$188	\$1,099	\$1,902	\$449	\$387	\$605	\$1,035	\$257	\$224	\$564	\$964	\$241	\$210
	Minimum Liability with Comprehensive and Collision			\$1,465	\$2,544	\$592	\$508	\$2,137	\$3,723	\$853	\$731	\$3,659	\$6,394	\$1,445	\$1,234	\$2,891	\$5,046	\$1,146	\$980	\$2,339	\$4,078	\$932	\$797
	100/300/50 Liability with Comprehensive and Collision			\$1,516	\$2,633	\$611	\$525	\$2,198	\$3,830	\$877	\$751	\$3,827	\$6,689	\$1,511	\$1,289	\$2,966	\$5,179	\$1,176	\$1,005	\$2,413	\$4,208	\$961	\$822
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$372	\$626	\$166	\$147	\$496	\$843	\$215	\$188	\$1,099	\$1,902	\$449	\$387	\$605	\$1,035	\$257	\$224	\$564	\$964	\$241	\$210
	Minimum Liability with Comprehensive and Collision			\$951	\$1,643	\$392	\$338	\$1,359	\$2,359	\$551	\$473	\$2,448	\$4,269	\$974	\$833	\$1,781	\$3,099	\$715	\$613	\$1,507	\$2,617	\$608	\$522
	100/300/50 Liability with Comprehensive and Collision			\$1,002	\$1,732	\$412	\$355	\$1,420	\$2,465	\$574	\$493	\$2,616	\$4,563	\$1,039	\$889	\$1,856	\$3,231	\$744	\$638	\$1,580	\$2,747	\$637	\$546

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	AR PPA RR 061607
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A.	Teachers Insurance Company	B. 300-22683

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.	19.0 Personal Automobile	B. 19.0001 Private Passenger Automobile

(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
BI	4.9	0.9					
PD	30.4	24.9					
MP	27.8	4.8					
AIM	-2.3	0.0					
UM	9.3	5.7					
Coll	-1.5	-1.6					
Comp	-0.2	0.3					
RS	-3.1	0.0					
RR	-1.0	0.0					
UIM	4.6	6.2					
TOTAL OVERALL EFFECT	6.8	5.0					

Year	5 Year History		Rate Change History				
	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2002	1,325	7.9%	5-20-02	876	576	65.8%	64.8%
2003	1,130	7.5%	4-15-03	863	530	61.4%	59.0%
2004	956	5.3%	9-16-04	886	599	76.6%	55.1%

Expense Constants	Selected Provisions
A. Total Production Expense	9.5
B. General Expense	10.1
C. Taxes, License & Fees	4.7
D. Underwriting Profit & Contingencies	11.1
E. Other (explain)	-2.9 Invest. Income
F. TOTAL	32.5

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 23.8 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -19.5 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	07-03-2007	07-03-2007

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	07-02-2007	07-02-2007	Mindy Ballard	07-02-2007	07-02-2007
Pending Industry Response	Alexa Grissom	06-28-2007	06-28-2007	Mindy Ballard	06-28-2007	06-28-2007
Pending Industry Response	Alexa Grissom	06-14-2007	06-14-2007	Mindy Ballard	06-15-2007	06-15-2007
Pending Industry Response	Alexa Grissom	05-29-2007	05-29-2007			
Pending Industry Response	Alexa Grissom	05-22-2007	05-22-2007	Mindy Ballard	05-23-2007	05-23-2007
Pending Industry Response	Alexa Grissom	04-26-2007	04-26-2007	Mindy Ballard	05-21-2007	05-21-2007

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status	Note To Reviewer	Mindy Ballard	06-27-2007	06-27-2007
Question	Note To Reviewer	Mindy Ballard	06-12-2007	06-12-2007

Disposition

Disposition Date: 07-03-2007

Effective Date (New): 06-16-2007

Effective Date (Renewal):

Status: Filed

Comment: In the future, please do not implement a rate filing until 20 days after we have received all required information.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Horace Mann Insurance Company	4.000%	\$12,240	393	\$306,011	0.000%	0.000%	0.000%
Horace Mann Property and Casualty Insurance Company	4.000%	\$21,819	765	\$545,483	0.000%	0.000%	0.000%
Teachers Insurance Company	4.000%	\$2,097	99	\$52,424	0.000%	0.000%	0.000%

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Filing	Filed	Yes
Supporting Document	Response	Filed	Yes
Supporting Document	Response	Filed	Yes
Supporting Document	Response	Filed	Yes
Supporting Document	APCS Forms	Filed	Yes
Supporting Document	APCS Forms	Filed	Yes
Rate	Exhibit XIII	Filed	Yes
Rate	Exhibit XIV	Filed	Yes

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07-02-2007

Submitted Date 07-02-2007

Dear Melinda Ballard,

This will acknowledge receipt of the captioned filing. The APCS forms must be in Excel. Furthermore, the discount sections must be completed as they are for consumer comparison.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 07-02-2007

Submitted Date 07-02-2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: Dear Ms. Grissom,

Attached please find the APCS forms in Excel. I apologize for not sending these to you in Excel last week. The discount section of each form is now complete, but these discounts are not reflected in any of the rates.

If you have any further questions or concerns, please contact me. Have a good evening.

Melinda Ballard

Implementation Analyst

Supporting Document Schedule Item Changes

Satisfied -Name: APCS Forms

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule Item Changes

Sincerely,

Mindy Ballard

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06-28-2007

Submitted Date 06-28-2007

Dear Melinda Ballard,

This will acknowledge receipt of the captioned filing.

Please fill out completely the APCS abstracts. The contact and discount sections are incomplete.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 06-28-2007

Submitted Date 06-28-2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: Dear Alexa,

Attached please find the APCS forms. The Discounts section remains at zero because no discounts were used in the calculation of these rates. If you have any further questions or concerns, please contact me. Have a good day.

Melinda Ballard

Implementation Analyst

877-272-0040 options 9, 3

Supporting Document Schedule Item Changes

Satisfied -Name: APCS Forms

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule Item Changes

Sincerely,

Mindy Ballard

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06-14-2007

Submitted Date 06-14-2007

Dear Melinda Ballard,

This will acknowledge receipt of the captioned filing.

Please provide me with the data you evaluated to realign the territories.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 06-15-2007

Submitted Date 06-15-2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: Dear Alexa,

Good afternoon. Attached please find our response to the objection letter dated June 14, 2007. You requested that we send the data that we evaluated to realign the territories.

We have a question regarding your request for loss ratios in the objection letter dated June 12, 2007. The proposed changes are a result of grouping territories with similar current base rates and marketing input. Loss ratios were looked at but not the driving force of the decisions. Are loss ratios still needed since they were not the main reason for the territory changes? Please advise and then I will respond to the objection letter.

Thank you. Have a nice weekend.

Melinda Ballard

Implementation Analyst

Supporting Document Schedule Item Changes

Satisfied -Name: Response

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule Item Changes

Sincerely,
Mindy Ballard

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05-29-2007
Submitted Date	05-29-2007

Dear Melinda Ballard,

This will acknowledge receipt of the captioned filing.

If the proposed changes are the result of a review of loss ratios by territory; please provide such.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05-22-2007
Submitted Date 05-22-2007

Dear Melinda Ballard,

This will acknowledge receipt of the captioned filing.

Please send an exhibit detailing the rate changes for the territorial realignments.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05-23-2007
Submitted Date 05-23-2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: Dear Ms. Grissom,

Please find our response to the objection letter dated 5/22/07. Thank you.

Melinda Ballard

Implementation Analyst

Supporting Document Schedule Item Changes

Satisfied -Name: Response

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule Item Changes

Sincerely,

Mindy Ballard

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 04-26-2007

Submitted Date 04-26-2007

Dear Melinda Ballard,

This will acknowledge receipt of the captioned filing. Please submit completed APCS forms in Excel.

Additionally, justification for the territorial revisions must be submitted.

Per Regulation 23 Sec. 7(B), this filing may not be implemented until 20 days after the requested information is received.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 05-21-2007

Submitted Date 05-21-2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: Dear Ms. Grissom,

Attached please find our response to the objection letter dated 04/26/07 regarding justification for territorial revisions. The APCS forms are also being submitted in the excel format.

Melinda Ballard

Implementation Analyst

Supporting Document Schedule Item Changes

Satisfied -Name: Response

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule Item Changes

Sincerely,

Mindy Ballard

Note To Reviewer

Created By:

Mindy Ballard on 06-27-2007 09:21 AM

Subject:

Status

Comments:

Dear Ms. Grissom,

May I have the status to this filing? The state tracking number is AR-PC-07-024159. I appreciate your assistance in this matter. Have a good day.

Melinda Ballard

Implementation Analyst

877-272-0040 options 9,3

Note To Reviewer

Created By:

Mindy Ballard on 06-12-2007 11:16 AM

Subject:

Question

Comments:

Dear Alexa,

Good morning. This is in regard to your request for loss ratios in objection letter dated May 29, 2007.

The proposed changes are a result of grouping territories with similar current base rates and marketing input. Loss ratios were looked at but not the driving force of the decisions. Are loss ratios still needed since they were not the main reason for the territory changes?

Thank you. Have a good afternoon.

Melinda Ballard

Implementation Analyst

877-272-0040 options 9 and 3

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	4.000%
Effective Date of Last Rate Revision:	09-16-2004
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Horace Mann Insurance Company	4.000%	\$12,240	393	\$306,011	0.000%	0.000%	4.000%
Horace Mann Property and Casualty Insurance Company	4.000%	\$21,819	765	\$545,483	0.000%	0.000%	4.000%
Teachers Insurance Company	4.000%	\$2,097	99	\$52,424	0.000%	0.000%	4.000%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:	4.000%
Overall Percentage Rate Impact For This Filing:	4.000%
Effect of Rate Filing - Written Premium Change For This Program:	\$36,156
Effect of Rate Filing - Number of Policyholders Affected:	1257

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Exhibit XIII	Rule 9.K and 9.L	New	Rules 9.K and 9.L.pdf
Filed	Exhibit XIV	Rule 30	Replacement	Rule 30.pdf

**HORACE MANN INSURANCE COMPANY
TEACHERS INSURANCE COMPANY
HORACE MANN PROPERTY AND CASUALTY**

VEHICLE RULES & RATES

ARKANSAS

RULE 9. DISCOUNTS/SURCHARGES

K. School Payroll Payment Plan Discount

The Bodily Injury, Property Damage, Medical Payments and Collision premiums that would apply to all vehicle types shall be discounted 5 percent if the named insured has selected the school payroll payment plan.

This discount will only be available on new business or on a renewal effective date. No midterm changes will be allowed.

L. Horace Mann Employee Payroll Discount

The Bodily Injury, Property Damage, Medical Payments and Collision premiums that would apply to all vehicle types shall be discounted 15 percent if the named insured is an employee of Horace Mann and has elected the employee payroll payment plan.

This discount will only be available on new business or on a renewal effective date. No midterm changes will be allowed.

**HORACE MANN INSURANCE COMPANY
TEACHERS INSURANCE COMPANY
HORACE MANN PROPERTY AND CASUALTY**

VEHICLE RULES & RATES

ARKANSAS

RULE 30. RENTAL REIMBURSEMENT COVERAGE

This coverage may be written only when a policy affords both Comprehensive and Collision Coverages.

- | Limit: \$30 per day/\$600 per occurrence
- HMIC Rate: \$11.50
- TIC Rate: \$10.40
- HMPC Rate: \$10.40

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document- Property & Casualty	Review Status: Filed	07-03-2007
Comments:		
Attachment: AR Auto Rate Filing Transmittal Document.pdf		
Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status: Filed	07-03-2007
Bypass Reason: Not applicable.		
Comments:		
Satisfied -Name: NAIC loss cost data entry document	Review Status: Filed	07-03-2007
Comments:		
Attachments: AR Loss Cost Data Entry Document - HMIC.pdf AR Loss Cost Data Entry Document - HMPC.pdf AR Loss Cost Data Entry Document - TIC.pdf		
Satisfied -Name: Cover Letter	Review Status: Filed	07-03-2007
Comments:		
Attachment: AR Auto Rate Filing Cover Letter.pdf		
Satisfied -Name: Filing	Review Status: Filed	07-03-2007
Comments:		
Attachment: AR Auto Rate and Rule Filing.pdf		
Satisfied -Name: Response	Review Status: Filed	07-03-2007
Comments:		
Attachment: Response to 5 22 07 Objection Letter.pdf		

Satisfied -Name: Response **Review Status:** Filed 07-03-2007
Comments:
Attachment:
DOI responses - 3.pdf

Satisfied -Name: APCS Forms **Review Status:** Filed 07-03-2007
Comments:
Attachments:
APCS Form - HMIC.pdf
APCS Form - HMPC.pdf
APCS Form - TIC.pdf

Property & Casualty Transmittal Document (Revised 1/1/06)

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only					
	a. Date the filing is received:					
	b. Analyst:					
	c. Disposition:					
	d. Date of disposition of the filing:					
	e. Effective date of filing:					
	<table border="1"> <tr> <td>New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table>		New Business		Renewal Business	
	New Business					
	Renewal Business					
f. State Filing #:						
g. SERFF Filing #:						
h. Subject Codes						

3. Group Name	Group NAIC #
Horace Mann Educators	300

4. Company Name(s)	Domicile	NAIC #	FEIN #
Horace Mann Insurance Company	IL	300-22578	59-1027412
Teachers Insurance Company	IL	300-22683	23-1742051
Horace Mann Property & Casualty Insurance Company	CA	300-22756	95-2413390

5. Company Tracking Number	AR PPA RR 061607
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Melinda Ballard 1 Horace Mann Plaza Springfield, IL 62715	Implementation Analyst	877-272-0040, option #9, option #3	217-535-7171	melinda.ballard@horacemann.com
7. Signature of authorized filer		<i>MelindaBallard</i>		
8. Please print name of authorized filer		Melinda Ballard		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.0 Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Automobile
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	NA
12. Company Program Title (Marketing title)	NA
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other
14. Effective Date(s) Requested	New: 06/16/2007 Renewal: 06/16/2007
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	NA
17. Reference Organization # & Title	NA

18. Company's Date of Filing	04/25/2007
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	AR PPA RR 061607
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21. Filing Description [This area should be similar to the body of a cover letter and is free-form text]

Horace Mann Insurance Company, Teachers Insurance Company, and Horace Mann Property & Casualty Insurance Company submit for your review an automobile rate and rule filing. The overall effect of this filing is +4.0%. It is the judgment of the Actuarial Department as well as of management that these rates are neither excessive, inadequate, nor unfairly discriminatory.

The effective date of this filing is June 16, 2007.

	<p>Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below] Check #: 7700169419 Amount: \$100.00</p>
22.	Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	AR PPA RR 061607
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A.	Horace Mann Insurance Company	B. 300-22578

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.	19.0 Personal Automobile	B. 19.0001 Private Passenger Automobile

(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
BI	-3.1	0.5					
PD	5.2	9.4					
MP	9.5	5.2					
AIM	-4.2	0.0					
UM	-4.2	6.4					
Coll	-1.3	-1.9					
Comp	-3.4	-0.4					
RS	0.4	0.0					
RR	0.4	0.0					
UIM	-4.2	6.2					
TOTAL OVERALL EFFECT	-1.0	2.2					

Year	5 Year History Policy Count	Rate Change History			State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
		% of Change	Effective Date					
2002	792	8.1%	5-20-02	624	470	75.3%	71.6%	
2003	701	6.4%	4-15-03	547	324	59.3%	57.8%	
2004	574	5.5%	9-16-04	584	456	90.1%	53.4%	

Expense Constants	Selected Provisions
A. Total Production Expense	9.5
B. General Expense	10.1
C. Taxes, License & Fees	4.7
D. Underwriting Profit & Contingencies	11.1
E. Other (explain)	-2.9 Invest. Income
F. TOTAL	32.5

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 19.6 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -21.7 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	AR PPA RR 061607
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A.	Horace Mann Property & Casualty Insurance Company	B. 300-22756

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.	19.0 Personal Automobile	B. 19.0001 Private Passenger Automobile

(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
BI	-4.2	0.5					
PD	-0.5	25.1					
MP	0.8	8.5					
AIM	0.8	0.0					
UM	0.8	6.4					
Coll	0.4	0.2					
Comp	0.0	-0.6					
RS	0.4	0.0					
RR	0.4	0.0					
UIM	0.8	6.2					
TOTAL OVERALL EFFECT	-0.7	4.8					

6.	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
	2002	67	0.2%	5-20-02	14	18	130.0%	65.6%
	2003	83	-9.2%	4-15-03	44	25	57.1%	61.7%
	2004	88	-4.6%	9-16-04	30	8	26.8%	53.8%

7.	Expense Constants	Selected Provisions
	A. Total Production Expense	9.5
	B. General Expense	10.1
	C. Taxes, License & Fees	4.7
	D. Underwriting Profit & Contingencies	11.1
	E. Other (explain)	-2.9 Invest. Income
	F. TOTAL	32.5

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 22.4 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -10.9 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	AR PPA RR 061607
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A.	Teachers Insurance Company	B. 300-22683

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.	19.0 Personal Automobile	B. 19.0001 Private Passenger Automobile

(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
BI	4.9	0.9					
PD	30.4	24.9					
MP	27.8	4.8					
AIM	-2.3	0.0					
UM	9.3	5.7					
Coll	-1.5	-1.6					
Comp	-0.2	0.3					
RS	-3.1	0.0					
RR	-1.0	0.0					
UIM	4.6	6.2					
TOTAL OVERALL EFFECT	6.8	5.0					

Year	5 Year History		Rate Change History				
	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2002	1,325	7.9%	5-20-02	876	576	65.8%	64.8%
2003	1,130	7.5%	4-15-03	863	530	61.4%	59.0%
2004	956	5.3%	9-16-04	886	599	76.6%	55.1%

Expense Constants	Selected Provisions
A. Total Production Expense	9.5
B. General Expense	10.1
C. Taxes, License & Fees	4.7
D. Underwriting Profit & Contingencies	11.1
E. Other (explain)	-2.9 Invest. Income
F. TOTAL	32.5

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 23.8 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -19.5 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____



Horace Mann

Educated Financial Solutions

Retirement Annuities and Life, Auto,
Homeowners and Group Insurance

April 25, 2007

Arkansas Insurance Department
Property & Casualty Division
1200 West 3rd Street
Little Rock, AR 72201-1904

Attention: Julie Benafield Bowman
Commissioner of Insurance

Regarding: Horace Mann Insurance Company NAIC #300-22578
Teachers Insurance Company NAIC #300-22683
Horace Mann Property & Casualty Insurance Company NAIC #300-22756
Private Passenger Automobile Program
Vehicle Rate and Rule Filing

Dear Commissioner Bowman,

Horace Mann Insurance Company, Teachers Insurance Company, and Horace Mann Property & Casualty Insurance Company submit for your review the above noted automobile rate and rule filing. The overall effect of this filing is +4.0%. It is the judgment of the Actuarial Department as well as of management that these rates are neither excessive, inadequate, nor unfairly discriminatory.

The effective date of this filing is June 16, 2007.

Thank you for your attention to this matter. If I can be of further service or if additional information is needed, please do not hesitate to call me toll free at 877-272-0040 option 9 and then option 3. If you prefer e-mail, my address is melinda.ballard@horacemann.com.

Sincerely,

Melinda Ballard

Melinda Ballard
Implementation Analyst
Property and Casualty Division
Horace Mann Insurance Company
Teachers Insurance Company
Horace Mann Property & Casualty Insurance Company

**Horace Mann Insurance Company
Teachers Insurance Company
Horace Mann Property & Casualty
Arkansas
Private Passenger Automobile
Filing Memorandum**

The Horace Mann, Teachers Insurance and Horace Mann Property and Casualty Insurance Companies submit for your review this Private Passenger Automobile Filing for Arkansas. The average premium effect of this revision, as shown on Exhibit I, is +4.0%.

Exhibit II shows our three-years of experience by coverage. This experience is based on the three Fiscal/Accident years July 2003 – June 2006, with losses evaluated as of September 2006. Premiums and losses used are on a total limits basis. The adjusted losses are derived by developing our incurred losses to an ultimate settlement basis and trending them nine months beyond our anticipated effective date. Our loss adjustment expenses are derived by applying a factor to the adjusted losses for each coverage. Our three year loss ratio for each coverage is calculated using a weighting technique for the individual loss ratios for each of the three years that relates the loss ratio weights to the variance of the loss ratios as follows:

	<u>LOSS RATIO VARIANCE</u>				
	<u>0-4</u>	<u>5-9</u>	<u>10-25</u>	<u>26-100</u>	<u>>100</u>
Second Prior Year	0.05	0.10	0.20	0.25	0.33
First Prior Year	0.15	0.30	0.30	0.35	0.33
Latest Year	0.80	0.60	0.50	0.40	0.34

Each three-year loss ratio is compared to our permissible loss ratio. This indication is then credibility weighted with our trended permissible loss ratio to arrive at our final credibility weighted indications by coverage.

The indication is calculated using the following formula:

$$[(LR/PLR) \times Z] + \{(1-Z) \times ([PLR \times CR COMP] / PLR)\}$$

LR = Loss Ratio

PLR = Permissible Loss Ratio

Z = Credibility Factor

CR COMP = Credibility Complement

Our calculation for premium trend accounts for shifts in the distribution of various rating characteristics such as driver classification, increased limits, model year and price group and symbols is shown in Exhibit III Page 1. The on-level factors which are used in the calculation of our premium trend adjustment factors are calculated in Exhibit III Page 2. An example, Bodily Injury, of the calculation of our Premium Trend Factor is shown in Exhibit III Page 3. The method for our premium trend calculation is taken from the article “An Introduction to Premium Trend”. A copy of this article can be provided upon request. Exhibit IV shows the derivation of our loss trend factors. Exhibit V shows our loss development factors as used in the indication.

Exhibit VI shows our Expense Exhibit and the derivation of our permissible loss ratio. The calculation of the liability and physical damage Investment Income factors used in our indication calculations are shown in Exhibit VII. The calculation of our trend factors and the determination of their projection period, as used in our credibility weighting procedures are shown in Exhibit VIII Page 1. Our credibility table is displayed in Exhibit VIII Page 2.

We are making the following changes with this filing:

- 1) Territories – We redefined territories based on marketing input and experience. Territories 10, 11, 57, 60, 61 and 62 are now territory 79. Territories 9, 74 and 76 are now Territory 80. Territories 55 and 49 are now Territory 81. Territories 70 and 72 are now Territory 82. Territories 67, 73 and 75 are now Territory 83. Territories 77 and 78 are now Territory 84. Territories 18, 21, 26, 63 and 71 are now Territories 85. Territories 2, 4, 5 and 20 did not change. The territory changes can be found in Exhibit IX.
- 2) Base Rate Revisions – We are revising our base rates. These revisions can be found in Exhibit X.
- 3) Revising Class Factors - We are decreasing youthful alpha class factors, Bxxx and Gxxx, by 5%. We are also moving 22, 23 and 24 year olds from classes 4xxx, 5xxx and 6xxx to adult classes in Teachers Insurance Company and moving 22 and 23 year olds from classes 4xxx, 5xxx and 6xxx to adult classes in Horace Mann Property and Casualty Company. The new factors can be found in Exhibit XI.
- 4) Model Year Factors – We are adding model years 2005, 2006 and 2007 and rebasing from model year 2003 to model year 2006. The new factors can be found in Exhibit XII.
- 5) School Payroll and Horace Mann Employee Discount – We are introducing a discount for clients that pay their premiums via deductions from payroll. The 5% discount will apply to Bodily Injury, Property Damage, Medical Payments and Collision. The Horace Mann Employee discount will no longer be handled through the payroll department. The discount will now be included in the rating plan with employees that have their Horace Mann premiums payroll deducted. They will receive a 15% discount on the Bodily Injury, Property Damage, Medical Payments and Collision portions of their premiums. The new factors can be found in Exhibit XIII.
- 6) Rental Reimbursement – We are increasing the coverage amount from \$20 per day (\$400 per occurrence) to \$30 per day (\$600 per occurrence) with no change in rate. The new rule can be found in Exhibit XIV.

The effective date for these changes is 6/16/2007 for renewal and new business.

HORACE MANN INSURANCE COMPANY
TEACHERS INSURANCE COMPANY
HORACE MANN PROPERTY & CASUALTY
ARKANSAS
FILING EXHIBITS
TABLE OF CONTENTS

Exhibit I	Effect of Revisions
Exhibit II	Indication Calculation
Exhibit III	Premium Trend Factors Calculation
Exhibit IV	Loss Trend Factors Calculation
Exhibit V	Loss Development Factors
Exhibit VI	Expense Exhibit
Exhibit VII	Investment Income Calculation
Exhibit VIII	Credibility Complement Calculation and Credibility Table
Exhibit IX	Territory Definitions
Exhibit X	Territorial Base Rates
Exhibit XI	Class Factors
Exhibit XII	Model Year Factors
Exhibit XIII	School Payroll and Horace Mann Employee Discounts
Exhibit XIV	Rental Reimbursement

Horace Mann, Teachers & Horace Mann Property & Casualty Combined Companies
Arkansas
Proposed Territorial and Coverage Effects

Current Territory	Proposed Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income & Medical	Uninsured Motorist	Collision	Comprehensive	Road Service	Rental Reimbursement	Underinsured Motorist	Total
2	2	-1.4	-1.4	-1.5	0.0	6.0	-2.2	-2.2	0.0	0.0	6.2	-1.3%
4	4	-2.7	-1.4	-1.5	0.0	6.0	-6.9	-2.2	0.0	0.0	6.2	-2.9%
5	5	1.7	1.7	1.3	0.0	6.0	1.7	1.6	0.0	0.0	6.2	1.9%
9	80	10.3	-16.8	8.1	0.0	6.0	-1.7	5.7	0.0	0.0	6.2	0.3%
10	79	2.5	19.3	6.3	0.0	6.0	2.7	8.8	0.0	0.0	6.2	7.1%
11	79	-17.8	5.9	15.0	0.0	6.0	-13.5	-34.8	0.0	0.0	6.2	-11.6%
18	85	-1.5	6.5	4.8	0.0	6.0	5.5	18.0	0.0	0.0	6.2	5.8%
20	20	-1.4	-1.4	-1.5	0.0	6.0	-6.9	-6.8	0.0	0.0	6.2	-3.3%
21	85	17.3	14.2	8.5	0.0	6.0	11.2	21.6	0.0	0.0	6.2	14.2%
26	85	4.8	3.8	9.3	0.0	6.0	-10.1	-21.0	0.0	0.0	6.2	-3.5%
49	81	-8.9	-15.4	17.3	0.0	6.0	-4.1	-1.7	0.0	0.0	6.2	-5.7%
55	81	-4.9	5.4	-3.4	0.0	6.0	-8.2	-29.2	0.0	0.0	6.2	-6.7%
57	79	0.6	54.6	7.8	0.0	6.0	0.9	37.1	0.0	0.0	6.2	17.6%
60	79	2.6	0.6	8.9	0.0	6.0	-7.9	9.4	0.0	0.0	6.2	0.7%
61	79	22.0	13.3	10.5	0.0	6.0	-2.5	11.9	0.0	0.0	6.2	9.9%
62	79	-9.4	3.5	7.1	0.0	6.0	-20.4	5.2	0.0	0.0	6.2	-5.9%
63	85	-6.6	11.9	12.0	0.0	6.0	-7.4	-1.6	0.0	0.0	6.2	-0.9%
67	83	-2.4	5.5	-2.5	0.0	6.0	-4.8	1.1	0.0	0.0	6.2	-0.4%
70	82	34.2	34.8	15.7	0.0	6.0	4.6	-1.4	0.0	0.0	6.2	17.2%
71	85	-4.8	47.0	12.3	0.0	6.0	-1.1	4.5	0.0	0.0	6.2	9.2%
72	82	0.7	12.2	-0.5	0.0	6.0	-3.1	6.8	0.0	0.0	6.2	3.1%
73	83	-2.8	22.8	1.7	0.0	6.0	11.4	25.4	0.0	0.0	6.2	11.4%
74	80	-2.9	49.9	7.0	0.0	6.0	-4.6	-10.1	0.0	0.0	6.2	6.8%
75	83	11.2	41.7	1.1	0.0	6.0	-3.2	-11.5	0.0	0.0	6.2	8.7%
76	80	-1.1	57.8	14.1	0.0	6.0	4.7	15.3	0.0	0.0	6.2	15.6%
77	84	-8.5	1.6	-0.6	0.0	6.0	-5.4	-8.9	0.0	0.0	6.2	-4.3%
78	84	12.1	34.2	21.4	0.0	6.0	3.1	14.8	0.0	0.0	6.2	13.9%
Totals:		0.7	19.1	5.1	0.0	6.0	-1.6	0.0	0.0	0.0	6.2	4.0%

**Horace Mann Insurance Company
Arkansas
Proposed Territorial and Coverage Effects**

Current Territory	Proposed Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income & Medical	Uninsured Motorist	Collision	Comprehensive	Road Service	Rental Reimbursement	Underinsured Motorist	Total
2	2	-0.1	-0.1	-0.1	0.0	6.4	-0.9	-0.8	0.0	0.0	6.2	0.0%
4	4	-0.1	-0.1	-0.1	0.0	6.4	-5.6	-0.8	0.0	0.0	6.2	-1.2%
5	5	3.1	3.1	2.7	0.0	6.4	3.1	3.0	0.0	0.0	6.2	3.2%
9	80	20.9	-17.0	19.2	0.0	6.4	8.8	16.8	0.0	0.0	6.2	7.6%
10	79	14.2	25.6	18.9	0.0	6.4	4.8	22.4	0.0	0.0	6.2	14.8%
11	79	-8.4	11.5	28.6	0.0	6.4	-11.7	-26.6	0.0	0.0	6.2	-5.3%
18	85	3.8	6.9	10.6	0.0	6.4	11.6	24.9	0.0	0.0	6.2	9.8%
20	20	-0.1	-0.1	-0.1	0.0	6.4	-5.6	-5.5	0.0	0.0	6.2	-1.9%
21	85	23.5	14.7	14.7	0.0	6.4	17.6	28.6	0.0	0.0	6.2	18.9%
26	85	10.4	4.3	15.5	0.0	6.4	-4.9	-16.5	0.0	0.0	6.2	0.9%
49	81	-8.0	-21.4	18.3	0.0	6.4	-3.3	-0.8	0.0	0.0	6.2	-6.8%
55	81	-1.9	0.3	-0.1	0.0	6.4	-5.1	-26.9	0.0	0.0	6.2	-5.2%
57	79	-6.3	35.5	0.1	0.0	6.4	-16.0	26.9	0.0	0.0	6.2	6.2%
60	79	-0.3	-8.0	5.7	0.0	6.4	-19.6	6.0	0.0	0.0	6.2	-5.4%
61	79	18.5	3.6	7.3	0.0	6.4	-14.9	8.3	0.0	0.0	6.2	3.7%
62	79	-9.2	-2.3	7.3	0.0	6.4	-28.0	5.4	0.0	0.0	6.2	-8.7%
63	85	-8.5	4.3	9.5	0.0	6.4	-9.6	-3.9	0.0	0.0	6.2	-3.7%
67	83	1.0	-0.6	1.2	0.0	6.4	-1.1	5.1	0.0	0.0	6.2	1.0%
70	82	37.7	22.0	18.9	0.0	6.4	7.6	1.4	0.0	0.0	6.2	17.9%
71	85	-9.0	33.8	7.1	0.0	6.4	-6.0	-0.7	0.0	0.0	6.2	3.9%
72	82	1.9	0.0	0.9	0.0	6.4	-1.8	8.2	0.0	0.0	6.2	1.7%
73	83	0.3	15.3	5.1	0.0	6.4	15.2	29.7	0.0	0.0	6.2	12.1%
74	80	-5.1	32.6	4.8	0.0	6.4	-7.0	-12.4	0.0	0.0	6.2	2.6%
75	83	10.3	27.5	0.3	0.0	6.4	-4.2	-12.4	0.0	0.0	6.2	6.2%
76	80	-3.0	40.0	11.9	0.0	6.4	2.4	12.8	0.0	0.0	6.2	11.1%
77	84	-6.6	-1.7	1.4	0.0	6.4	-3.4	-6.9	0.0	0.0	6.2	-3.6%
78	84	14.3	29.9	23.9	0.0	6.4	5.3	17.3	0.0	0.0	6.2	15.3%
Totals:		0.5	9.4	5.2	0.0	6.4	-1.9	-0.4	0.0	0.0	6.2	2.2%

**Teachers Insurance Company
Arkansas
Proposed Territorial and Coverage Effects**

Current Territory	Proposed Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income & Medical	Uninsured Motorist	Collision	Comprehensive	Road Service	Rental Reimbursement	Underinsured Motorist	Total
2	2	-2.2	-2.2	-2.2	0.0	5.7	-2.8	-2.8	0.0	0.0	6.2	-1.9%
4	4	-4.2	-2.2	-2.2	0.0	5.7	-7.5	-2.8	0.0	0.0	6.2	-3.7%
5	5	1.0	0.9	0.6	0.0	5.7	1.0	1.0	0.0	0.0	6.2	1.2%
9	80	4.2	-16.6	2.4	0.0	5.7	-6.2	0.7	0.0	0.0	6.2	-3.4%
10	79	-4.3	15.7	-0.3	0.0	5.7	1.7	2.7	0.0	0.0	6.2	3.2%
11	79	-23.2	2.7	7.9	0.0	5.7	-14.3	-38.5	0.0	0.0	6.2	-14.8%
18	85	-4.3	6.5	2.1	0.0	5.7	3.1	15.2	0.0	0.0	6.2	4.0%
20	20	-2.2	-2.2	-2.2	0.0	5.7	-7.5	-7.4	0.0	0.0	6.2	-4.0%
21	85	13.9	14.2	5.5	0.0	5.7	8.6	18.7	0.0	0.0	6.2	12.1%
26	85	1.7	3.8	6.3	0.0	5.7	-12.2	-22.9	0.0	0.0	6.2	-5.5%
49	81	-9.3	-11.7	16.8	0.0	5.7	-4.4	-2.0	0.0	0.0	6.2	-5.1%
55	81	-6.6	8.5	-5.0	0.0	5.7	-9.5	-30.2	0.0	0.0	6.2	-7.4%
57	79	4.8	66.3	11.9	0.0	5.7	8.7	41.9	0.0	0.0	6.2	23.8%
60	79	4.5	5.9	10.6	0.0	5.7	-2.5	11.1	0.0	0.0	6.2	4.0%
61	79	24.2	19.2	12.3	0.0	5.7	3.2	13.6	0.0	0.0	6.2	13.3%
62	79	-9.4	7.1	7.1	0.0	5.7	-16.8	5.2	0.0	0.0	6.2	-4.3%
63	85	-5.2	16.8	13.6	0.0	5.7	-6.1	-0.2	0.0	0.0	6.2	1.0%
67	83	-4.0	9.6	-4.1	0.0	5.7	-6.0	-0.3	0.0	0.0	6.2	-0.7%
70	82	31.9	42.3	13.9	0.0	5.7	3.0	-2.9	0.0	0.0	6.2	16.8%
71	85	-3.2	53.7	14.1	0.0	5.7	0.2	5.8	0.0	0.0	6.2	11.2%
72	82	0.2	19.8	-0.9	0.0	5.7	-3.4	6.5	0.0	0.0	6.2	4.2%
73	83	-4.7	27.2	-0.2	0.0	5.7	9.5	23.2	0.0	0.0	6.2	10.9%
74	80	-1.9	60.0	8.0	0.0	5.7	-3.8	-9.3	0.0	0.0	6.2	8.9%
75	83	11.7	50.1	1.4	0.0	5.7	-2.8	-11.3	0.0	0.0	6.2	10.0%
76	80	0.3	68.9	15.5	0.0	5.7	6.0	16.8	0.0	0.0	6.2	18.4%
77	84	-9.5	3.6	-1.6	0.0	5.7	-6.2	-9.7	0.0	0.0	6.2	-4.6%
78	84	10.8	36.9	20.2	0.0	5.7	2.2	13.8	0.0	0.0	6.2	13.4%
Totals:		0.9	24.9	4.8	0.0	5.7	-1.6	0.3	0.0	0.0	6.2	5.0%

Horace Mann Property & Casualty Insurance Company
Arkansas
Proposed Territorial and Coverage Effects

Current Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income & Medical	Uninsured Motorist	Collision	Comprehensive	Road Service	Rental Reimbursement	Underinsured Motorist	Total
2	-2.4	-2.4	-2.4	0.0	6.4	-2.8	-2.8	0.0	0.0	6.2	-1.7%
4	-4.4	-2.4	-2.4	0.0	6.4	-7.4	-2.8	0.0	0.0	6.2	-3.5%
5	0.7	0.7	0.4	0.0	6.4	1.1	1.1	0.0	0.0	6.2	1.3%
9	1.4	-19.0	-0.5	0.0	6.4	-8.7	-1.9	0.0	0.0	6.2	-5.2%
10	-5.4	14.3	-1.7	0.0	6.4	0.9	1.8	0.0	0.0	6.2	2.2%
11	-24.1	1.4	6.4	0.0	6.4	-15.1	-39.0	0.0	0.0	6.2	-15.1%
18	-8.0	2.4	-1.7	0.0	6.4	-0.7	11.1	0.0	0.0	6.2	0.8%
20	-2.4	-2.4	-2.4	0.0	6.4	-7.4	-7.4	0.0	0.0	6.2	-3.9%
21	9.5	9.8	1.4	0.0	6.4	4.6	14.3	0.0	0.0	6.2	7.9%
26	-2.2	-0.2	2.2	0.0	6.4	-15.4	-25.7	0.0	0.0	6.2	-8.8%
49	-10.4	-12.7	15.3	0.0	6.4	-5.3	-2.9	0.0	0.0	6.2	-5.4%
55	-7.7	7.3	-6.1	0.0	6.4	-10.4	-30.9	0.0	0.0	6.2	-8.3%
57	3.6	64.3	10.5	0.0	6.4	7.7	40.6	0.0	0.0	6.2	20.9%
60	3.2	4.6	9.2	0.0	6.4	-3.3	10.1	0.0	0.0	6.2	2.8%
61	22.7	17.8	10.5	0.0	6.4	2.3	12.5	0.0	0.0	6.2	11.2%
62	-10.4	5.8	5.6	0.0	6.4	-17.5	4.3	0.0	0.0	6.2	-5.2%
63	-8.9	12.3	9.2	0.0	6.4	-9.6	-3.9	0.0	0.0	6.2	-2.7%
67	-9.3	3.7	-9.2	0.0	6.4	-10.9	-5.3	0.0	0.0	6.2	-5.2%
70	33.8	44.4	15.4	0.0	6.4	4.9	-1.1	0.0	0.0	6.2	16.4%
71	7.8	71.0	27.0	0.0	6.4	11.7	18.1	0.0	0.0	6.2	20.8%
72	-3.7	15.2	-4.7	0.0	6.4	-6.9	2.8	0.0	0.0	6.2	0.4%
73	-3.9	28.5	0.7	0.0	6.4	10.8	24.9	0.0	0.0	6.2	11.7%
74	0.8	63.8	10.5	0.0	6.4	-1.1	-6.9	0.0	0.0	6.2	9.7%
75	12.7	51.6	2.5	0.0	6.4	-1.7	-10.0	0.0	0.0	6.2	9.4%
76	-2.4	63.8	11.9	0.0	6.4	3.2	13.6	0.0	0.0	6.2	13.8%
77	-10.6	2.3	-2.8	0.0	6.4	-7.1	-10.6	0.0	0.0	6.2	-5.3%
78	9.4	35.2	18.9	0.0	6.4	1.2	12.6	0.0	0.0	6.2	11.0%
	0.5	25.1	8.5	0.0	6.4	0.2	-0.6	0.0	0.0	6.2	4.8%

**Horace Mann, Teachers and Horace Mann Property and Casualty Combined Companies
Arkansas
Indication By Coverage**

Bodily Injury

<u>Year Ending</u>	<u>Exposures</u>	<u>Earned Premium</u>	<u>Premium Trend Factor</u>	<u>Adjusted Premium</u>	<u>Incurred Losses</u>	<u>Loss Adjustment Expenses</u>	<u>Loss Trend Factor</u>	<u>Loss Development Factor</u>	<u>Adjusted Losses and LAE</u>	<u>Loss Ratio</u>
30-Jun-2004	1,936	\$308,472	0.852	\$262,818	\$186,864	\$37,791	1.024	1.068	\$245,638	93.5%
30-Jun-2005	1,650	\$257,789	0.869	\$224,019	\$88,336	\$17,865	1.018	1.268	\$137,027	61.2%
30-Jun-2006	1,373	\$207,578	0.898	\$186,405	\$53,524	\$10,825	1.012	1.579	\$102,826	55.2%
Totals:	4,959	\$773,839		\$673,242	\$328,724	\$66,481			\$485,491	69.8%

(Weighted 3 year loss ratio of 69.8% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: (69.8% / 69.2%) - 1 = 0.8%

Credibility weight: = 0.20

Credibility weighted rate change: (0.20 * 1.008) + (0.80 * 1.008) = 0.8%

Property Damage

<u>Year Ending</u>	<u>Exposures</u>	<u>Earned Premium</u>	<u>Premium Trend Factor</u>	<u>Adjusted Premium</u>	<u>Incurred Losses</u>	<u>Loss Adjustment Expenses</u>	<u>Loss Trend Factor</u>	<u>Loss Development Factor</u>	<u>Adjusted Losses and LAE</u>	<u>Loss Ratio</u>
30-Jun-2004	1,936	\$216,743	0.825	\$178,813	\$194,860	\$39,408	1.030	1.001	\$241,727	135.2%
30-Jun-2005	1,650	\$179,046	0.851	\$152,368	\$136,602	\$27,626	1.023	1.020	\$171,308	112.4%
30-Jun-2006	1,373	\$142,027	0.896	\$127,256	\$90,903	\$18,384	1.016	1.098	\$121,919	95.8%
Totals:	4,959	\$537,816		\$458,437	\$422,365	\$85,419			\$534,954	114.3%

(Weighted 3 year loss ratio of 114.3% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: (114.3% / 69.2%) - 1 = 65.0%

Credibility weight: = 0.40

Credibility weighted rate change: (0.40 * 1.650) + (0.60 * 1.011) = 26.7%

Medical Payments

<u>Year Ending</u>	<u>Exposures</u>	<u>Earned Premium</u>	<u>Premium Trend Factor</u>	<u>Adjusted Premium</u>	<u>Incurred Losses</u>	<u>Loss Adjustment Expenses</u>	<u>Loss Trend Factor</u>	<u>Loss Development Factor</u>	<u>Adjusted Losses and LAE</u>	<u>Loss Ratio</u>
30-Jun-2004	1,471	\$35,288	0.878	\$30,983	\$47,658	\$9,638	1.024	1.000	\$58,644	189.3%
30-Jun-2005	1,273	\$31,254	0.852	\$26,628	\$57,493	\$11,627	1.018	1.025	\$72,110	270.8%
30-Jun-2006	1,063	\$26,021	0.877	\$22,820	\$18,088	\$3,658	1.012	1.166	\$25,666	112.5%
Totals:	3,807	\$92,563		\$80,432	\$123,239	\$24,924			\$156,420	190.1%

(Weighted 3 year loss ratio of 190.1% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: (190.1% / 69.2%) - 1 = 174.5%

Credibility weight: = 0.15

Credibility weighted rate change: (0.15 * 2.745) + (0.85 * 1.008) = 26.9%

**Horace Mann, Teachers and Horace Mann Property and Casualty Combined Companies
Arkansas
Indication By Coverage**

Auto, Income & Medical

<u>Year Ending</u>	<u>Exposures</u>	<u>Earned Premium</u>	<u>Premium Trend Factor</u>	<u>Adjusted Premium</u>	<u>Incurred Losses</u>	<u>Loss Adjustment Expenses</u>	<u>Loss Trend Factor</u>	<u>Loss Development Factor</u>	<u>Adjusted Losses and LAE</u>	<u>Loss Ratio</u>
30-Jun-2004	596	\$16,003	1.000	\$16,003	\$1,456	\$294	1.000	1.000	\$1,750	10.9%
30-Jun-2005	512	\$13,567	1.000	\$13,567	\$3,663	\$741	1.000	1.000	\$4,404	32.5%
30-Jun-2006	441	\$11,483	1.000	\$11,483	\$0	\$0	1.000	1.000	\$0	0.0%
Totals:	1,549	\$41,053		\$41,053	\$5,119	\$1,035			\$6,154	14.3%

(Weighted 3 year loss ratio of 14.3% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: (14.3% / 69.2%) - 1 = -79.3%

Credibility weight: = 0.10

Credibility weighted rate change: (0.10 * 0.207) + (0.90 * 1.008) = - 7.2%

Uninsured Motorist

<u>Year Ending</u>	<u>Exposures</u>	<u>Earned Premium</u>	<u>Premium Trend Factor</u>	<u>Adjusted Premium</u>	<u>Incurred Losses</u>	<u>Loss Adjustment Expenses</u>	<u>Loss Trend Factor</u>	<u>Loss Development Factor</u>	<u>Adjusted Losses and LAE</u>	<u>Loss Ratio</u>
30-Jun-2004	1,755	\$45,391	1.053	\$47,797	\$3,527	\$713	1.024	1.180	\$5,120	10.7%
30-Jun-2005	1,493	\$40,813	1.014	\$41,384	\$30,900	\$6,249	1.018	1.594	\$60,266	145.6%
30-Jun-2006	1,235	\$34,728	0.978	\$33,964	\$21,159	\$4,279	1.012	2.276	\$58,593	172.5%
Totals:	4,483	\$120,932		\$123,145	\$55,586	\$11,242			\$123,978	110.2%

(Weighted 3 year loss ratio of 110.2% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: (110.2% / 69.2%) - 1 = 59.2%

Credibility weight: = 0.10

Credibility weighted rate change: (0.10 * 1.592) + (0.90 * 1.008) = 6.7%

Collision

<u>Year Ending</u>	<u>Exposures</u>	<u>Earned Premium</u>	<u>Premium Trend Factor</u>	<u>Adjusted Premium</u>	<u>Incurred Losses</u>	<u>Loss Adjustment Expenses</u>	<u>Loss Trend Factor</u>	<u>Loss Development Factor</u>	<u>Adjusted Losses and LAE</u>	<u>Loss Ratio</u>
30-Jun-2004	1,216	\$385,455	0.890	\$343,055	\$183,012	\$25,876	1.010	1.000	\$211,043	61.5%
30-Jun-2005	1,023	\$334,149	0.864	\$288,705	\$122,101	\$17,264	1.008	1.001	\$140,563	48.7%
30-Jun-2006	841	\$268,647	0.883	\$237,215	\$87,894	\$12,427	1.005	1.014	\$102,239	43.1%
Totals:	3,080	\$988,251		\$868,975	\$393,007	\$55,567			\$453,844	49.7%

(Weighted 3 year loss ratio of 49.7% is based on weights of 0.25, 0.35, 0.40.)

Indicated rate change: (49.7% / 65.8%) - 1 = -24.5%

Credibility weight: = 0.10

Credibility weighted rate change: (0.10 * 0.755) + (0.90 * 1.004) = - 2.1%

**Horace Mann, Teachers and Horace Mann Property and Casualty Combined Companies
Arkansas
Indication By Coverage**

Comprehensive

<u>Year Ending</u>	<u>Exposures</u>	<u>Earned Premium</u>	<u>Premium Trend Factor</u>	<u>Adjusted Premium</u>	<u>Incurred Losses</u>	<u>Loss Adjustment Expenses</u>	<u>Loss Trend Factor</u>	<u>Loss Development Factor</u>	<u>Adjusted Losses and LAE</u>	<u>Loss Ratio</u>
30-Jun-2004	1,240	\$267,752	0.926	\$247,938	\$71,623	\$10,127	1.001	1.000	\$81,820	33.0%
30-Jun-2005	1,049	\$233,310	0.898	\$209,512	\$93,348	\$13,198	1.001	1.001	\$106,773	51.0%
30-Jun-2006	865	\$188,426	0.919	\$173,163	\$96,317	\$13,618	1.000	1.030	\$113,283	65.4%
Totals:	3,154	\$689,488		\$630,614	\$261,288	\$36,943			\$301,877	50.0%

(Weighted 3 year loss ratio of 50.0% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: (50.0% / 65.8%) - 1 = -24.1%

Credibility weight: = 0.15

Credibility weighted rate change: (0.15 * 0.759) + (0.85 * 1.000) = - 3.6%

Road Service

<u>Year Ending</u>	<u>Exposures</u>	<u>Earned Premium</u>	<u>Premium Trend Factor</u>	<u>Adjusted Premium</u>	<u>Incurred Losses</u>	<u>Loss Adjustment Expenses</u>	<u>Loss Trend Factor</u>	<u>Loss Development Factor</u>	<u>Adjusted Losses and LAE</u>	<u>Loss Ratio</u>
30-Jun-2004	525	\$2,999	1.000	\$2,999	\$265	\$37	1.010	1.000	\$306	10.2%
30-Jun-2005	445	\$2,545	1.000	\$2,545	\$314	\$44	1.008	1.001	\$362	14.2%
30-Jun-2006	365	\$2,091	1.000	\$2,091	\$425	\$60	1.005	1.030	\$502	24.0%
Totals:	1,335	\$7,635		\$7,635	\$1,004	\$142			\$1,170	17.1%

(Weighted 3 year loss ratio of 17.1% is based on weights of 0.25, 0.35, 0.40.)

Indicated rate change: (17.1% / 65.8%) - 1 = -74.0%

Credibility weight: = 0.05

Credibility weighted rate change: (0.05 * 0.260) + (0.95 * 1.004) = - 3.4%

Rental Reimbursement

<u>Year Ending</u>	<u>Exposures</u>	<u>Earned Premium</u>	<u>Premium Trend Factor</u>	<u>Adjusted Premium</u>	<u>Incurred Losses</u>	<u>Loss Adjustment Expenses</u>	<u>Loss Trend Factor</u>	<u>Loss Development Factor</u>	<u>Adjusted Losses and LAE</u>	<u>Loss Ratio</u>
30-Jun-2004	314	\$6,334	1.000	\$6,334	\$2,887	\$408	1.010	1.000	\$3,329	52.6%
30-Jun-2005	249	\$4,955	1.000	\$4,955	\$1,116	\$158	1.008	1.001	\$1,285	25.9%
30-Jun-2006	191	\$3,891	1.000	\$3,891	\$1,200	\$170	1.005	1.014	\$1,396	35.9%
Totals:	754	\$15,180		\$15,180	\$5,203	\$736			\$6,010	38.1%

(Weighted 3 year loss ratio of 38.1% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: (38.1% / 65.8%) - 1 = -42.1%

Credibility weight: = 0.05

Credibility weighted rate change: (0.05 * 0.579) + (0.95 * 1.004) = - 1.8%

**Horace Mann, Teachers and Horace Mann Property and Casualty Combined Companies
Arkansas
Indication By Coverage**

Underinsured Motorist

<u>Year Ending</u>	<u>Exposures</u>	<u>Earned Premium</u>	<u>Premium Trend Factor</u>	<u>Adjusted Premium</u>	<u>Incurred Losses</u>	<u>Loss Adjustment Expenses</u>	<u>Loss Trend Factor</u>	<u>Loss Development Factor</u>	<u>Adjusted Losses and LAE</u>	<u>Loss Ratio</u>
30-Jun-2004	1,028	\$23,684	1.046	\$24,773	\$0	\$0	1.024	1.180	\$0	0.0%
30-Jun-2005	915	\$22,194	1.002	\$22,238	\$50,000	\$10,112	1.018	1.594	\$97,517	438.5%
30-Jun-2006	767	\$19,026	0.962	\$18,303	\$0	\$0	1.012	2.276	\$0	0.0%
Totals:	2,710	\$64,904		\$65,315	\$50,000	\$10,112			\$97,517	144.7%

(Weighted 3 year loss ratio of 144.7% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: $(144.7\% / 69.2\%) - 1 = 109.0\%$

Credibility weight: = 0.05

Credibility weighted rate change: $(0.05 * 2.090) + (0.95 * 1.008) = 6.2\%$

Statewide

<u>Year Ending</u>	<u>Exposures</u>	<u>Earned Premium</u>	<u>Adjusted Premium</u>	<u>Incurred Losses</u>	<u>Adjusted Losses</u>	<u>Loss Ratio</u>
30-Jun-2004	1,936	\$1,308,121	\$1,161,513	\$692,152	\$849,377	73.1%
30-Jun-2005	1,650	\$1,119,622	\$985,922	\$583,873	\$791,614	80.3%
30-Jun-2006	1,373	\$903,918	\$816,592	\$369,510	\$526,424	64.5%
Totals:	4,959	\$3,331,661	\$2,964,028	\$1,645,535	\$2,167,415	72.2%

(Weighted 3 year loss ratio of 72.2% is based on weights of 0.25, 0.35, 0.40.)

Indicated rate change: $(72.2\% / 67.5\%) - 1 = 6.9\%$

Credibility weighted rate change: 4.0%

Horace Mann, Teachers and Horace Mann Property and Casualty Combined Companies
Arkansas
Premium Adjustment Factor Calculation

	(1)	(2)	(3)			(4)	(5)	(6)		
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Annual change	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
BI	06/30/2004	1,936	308,472	\$167		0.907	0.898	0.815	1.046	0.852
	06/30/2005	1,650	257,789	\$159	0.955	0.950	0.898	0.853	1.019	0.869
	06/30/2006	1,373	207,578	\$151	0.950	1.000	0.898	0.898	1.000	0.898

	(1)	(2)	(3)			(4)	(5)	(6)		
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Annual change	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
PD	06/30/2004	1,936	216,743	\$116		0.888	0.896	0.796	1.036	0.825
	06/30/2005	1,650	179,046	\$110	0.948	0.936	0.896	0.839	1.014	0.851
	06/30/2006	1,373	142,027	\$103	0.936	1.000	0.896	0.896	1.000	0.896

	(1)	(2)	(3)			(4)	(5)	(6)		
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Annual change	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
MP	06/30/2004	1,471	35,288	\$27		0.889	0.877	0.780	1.126	0.878
	06/30/2005	1,273	31,254	\$26	0.963	0.923	0.877	0.810	1.052	0.852
	06/30/2006	1,063	26,021	\$24	0.923	1.000	0.877	0.877	1.000	0.877

	(1)	(2)	(3)			(4)	(5)	(6)		
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Annual change	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
UM	06/30/2004	1,755	45,391	\$26		1.077	0.978	1.053	1.000	1.053
	06/30/2005	1,493	40,813	\$27	1.038	1.037	0.978	1.014	1.000	1.014
	06/30/2006	1,235	34,728	\$28	1.037	1.000	0.978	0.978	1.000	0.978

	(1)	(2)	(3)			(4)	(5)	(6)		
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Annual change	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
CL	06/30/2004	1,216	385,455	\$337		0.947	0.883	0.836	1.064	0.890
	06/30/2005	1,023	334,149	\$335	0.994	0.952	0.883	0.841	1.027	0.864
	06/30/2006	841	268,647	\$319	0.952	1.000	0.883	0.883	1.000	0.883

	(1)	(2)	(3)			(4)	(5)	(6)		
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Annual change	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
CP	06/30/2004	1,240	267,752	\$224		0.973	0.919	0.894	1.036	0.926
	06/30/2005	1,049	233,310	\$226	1.009	0.965	0.919	0.886	1.014	0.898
	06/30/2006	865	188,426	\$218	0.965	1.000	0.919	0.919	1.000	0.919

	(1)	(2)	(3)			(4)	(5)	(6)		
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Annual change	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
UIM	06/30/2004	1,028	23,684	\$23		1.087	0.962	1.046	1.000	1.046
	06/30/2005	915	22,194	\$24	1.043	1.042	0.962	1.002	1.000	1.002
	06/30/2006	767	19,026	\$25	1.042	1.000	0.962	0.962	1.000	0.962

Earned Premiums at current are projected to:
(6) = (4) * (5)

12/16/2007

**Horace Mann, Teachers and Horace Mann Property and Casualty Combined Companies
Arkansas
On-Level Factors**

Effects by Coverage

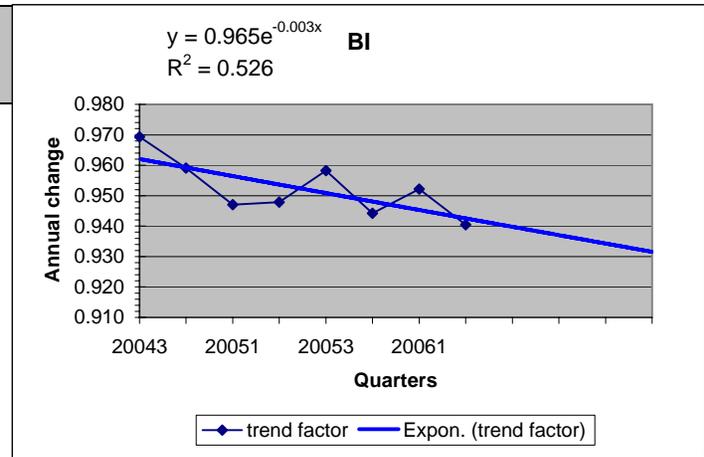
Effective Date	Bodily Injury	Property Damage	Medical Payments	Auto, Income & Medical	Uninsured Motorist	Collision	Comprehensive	Road Service	Rental Reimbursement	Underinsured Motorist
4/1/2003	6.6%	10.4%	11.8%	3.5%	0.0%	4.8%	9.7%	0.0%	0.0%	0.0%
9/16/2004	4.2%	3.0%	11.9%	0.0%	0.0%	6.1%	3.0%	0.0%	0.0%	0.0%

On-Level Factors for Fiscal/Accident Year as of:

Coverage	30-Jun-2004	30-Jun-2005	30-Jun-2006
Bodily Injury	1.046	1.019	1.000
Property Damage	1.036	1.014	1.000
Medical Payments	1.126	1.052	1.000
Auto, Income & Medical	1.002	1.000	1.000
Uninsured Motorist	1.000	1.000	1.000
Collision	1.064	1.027	1.000
Comprehensive	1.036	1.014	1.000
Road Service	1.000	1.000	1.000
Rental Reimbursement	1.000	1.000	1.000
Underinsured Motorist	1.000	1.000	1.000

BI

Quarter	Sum Of Exposures	Sum Of Premium	On level factor	Average EP@CRL	Annual change	Average Annual Change	Fitted and Projected Annual Change	Selected Annual Change
20033	516.7	82181.0331	1.046	166.37				
20034	496.6	78875.5175	1.046	166.14				
20041	467.3	74794.2131	1.046	167.42				
20042	454.1	72621.4901	1.046	167.28				
20043	444.6	70360.6342	1.019	161.26	0.969			
20044	421.6	65921.9265	1.019	159.33	0.959			
20051	400.3	62286.6772	1.019	158.56	0.947			
20052	380.6	59220.0743	1.019	158.55	0.948			
20053	363.3	56140.2964	1.000	154.53	0.958			
20054	347.2	52236.1141	1.000	150.45	0.944			
20061	337	50876.4641	1.000	150.97	0.952			
20062	324.1	48324.9722	1.000	149.11	0.940	0.952	0.934	0.946



**Horace Mann, Teachers and Horace Mann Property and Casualty Combined Companies
Arkansas
Loss Trend Factors**

Severity Calculation

Coverage	Arkansas			Countrywide			Credibility Weighted Severity Change	Selected Severity Change
	Standard Error	Credibility	Annual Rate of Change	Standard Error	Credibility	Annual Rate of Change		
BI/UM	469	26.60%	2.53%	85	73.40%	3.45%	3.21%	3.21%
PD	32	57.89%	1.96%	22	42.11%	2.17%	2.05%	2.05%
MP	469	26.60%	2.53%	85	73.40%	3.45%	3.21%	3.21%
CL	65	46.28%	3.65%	28	53.72%	3.08%	3.35%	3.35%
CP	127	62.09%	5.87%	104	37.91%	3.14%	4.84%	4.84%

Frequency Calculation

Coverage	Arkansas			Countrywide			Credibility Weighted Frequency Change	Selected Frequency Change
	Standard Error	Credibility	Annual Rate of Change	Standard Error	Credibility	Annual Rate of Change		
BI/UM	0.001	36.66%	-1.55%	0.000	63.34%	-3.15%	-2.57%	-2.57%
PD	0.001	65.35%	-1.32%	0.001	34.65%	-1.29%	-1.31%	-1.31%
MP	0.001	36.66%	-1.55%	0.000	63.34%	-3.15%	-2.57%	-2.57%
CL	0.002	68.80%	-3.27%	0.002	31.20%	-2.41%	-3.00%	-3.00%
CP	0.009	42.89%	-6.02%	0.003	57.11%	-3.52%	-4.59%	-4.59%

Pure Premium Calculation

Coverage	Selected Severity Change	Selected Frequency Change	Selected Pure Premium
BI/UM	0.032	-0.026	0.006
PD	0.021	-0.013	0.007
MP	0.032	-0.026	0.006
CL	0.033	-0.030	0.002
CP	0.048	-0.046	0.000

Loss Trend Factors

Coverage	Trend Factor Year Ending 30-Jun-2004	Trend Factor Year Ending 30-Jun-2005	Trend Factor Year Ending 30-Jun-2006
BI / UM	1.024	1.018	1.012
PD	1.030	1.023	1.016
MP	1.024	1.018	1.012
Coll	1.010	1.008	1.005
Comp	1.001	1.001	1.000

**Horace Mann, Teachers and Horace Mann Property and Casualty Combined Companies
Arkansas
Loss Development Factors**

	39 months to ultimate	27 months to ultimate	15 months to ultimate
Bodily Injury	1.068	1.268	1.579
Property Damage	1.001	1.020	1.098
Medical Payments	1.000	1.025	1.166
Auto, Income & Medical	1.000	1.000	1.000
Uninsured Motorist	1.180	1.594	2.276
Collision	1.000	1.001	1.014
Comprehensive	1.000	1.001	1.030
Road Service	1.000	1.001	1.030
Rental Reimbursement	1.000	1.001	1.014
Underinsured Motorist	1.180	1.594	2.276

**Horace Mann\Horace Mann P&C\Teachers Insurance Companies Combined
Arkansas
Expense Exhibit**

**Private Passenger Automobile
(\$ x1000)**

	2003		2004		2005	
	\$	%	\$	%	\$	%
Direct Written Premiums	\$380,508		\$383,093		\$380,689	
Direct Earned Premiums	\$377,143		\$382,727		\$383,429	
Direct Commissions (W)	\$23,302	6.1%	\$24,018	6.3%	\$24,210	6.4%
Other Acquisition Expenses (E)	\$16,396	4.3%	\$17,057	4.5%	\$21,020	5.5%
General Expenses (E)	\$37,321	9.9%	\$37,513	9.8%	\$35,688	9.3%
Taxes, Licenses & Fees (W)	\$10,926	2.9%	\$9,952	2.6%	\$10,124	2.7%
		23.2%		23.2%		23.9%

Anticipated 2006 Permissible Loss Ratio

	<u>Total</u>	<u>Liability</u>	<u>Physical Damage</u>
Commissions	4.2%	4.2%	4.3%
Other Acquisition Expenses	5.1%	5.1%	5.0%
General Expenses	10.1%	10.1%	10.0%
Taxes, Licenses & Fees	4.7%	4.6%	4.7%
Reinsurance Expense	0.2%	0.2%	0.2%
Profit & Contingencies	11.1%	11.1%	11.1%
Investment Income Offset	-2.9%	-4.5%	-1.1%
Total Expenses & Profit	32.5%	30.8%	34.2%
Permissible Loss Ratio	67.5%	69.2%	65.8%

NOTE: Captions designated by (W) are ratioed to written premiums; those by (E) are ratioed to earned premiums.

ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES

Exhibit VII
Page 1

STATE: Countrywide
LINE: Private Passenger Auto Liability
COMPANY: Horace Mann/Horace Mann Property & Casualty/Teachers Insurance Companies Combined

A. Unearned Premium Reserve	
1. Direct earned premium for calendar year ended December 31, 2005 (page 14)	206,463,247
2. Mean Unearned Premium Reserve	
a. 2005 earned premium (2005 annual statement page 6, Part 1, col 4)	209,909,446
b. Unearned premium reserve as of 12/31/2004 (2005 annual statement page 6, Part 1, col 2)	53,528,990
c. Unearned premium reserve as of 12/31/2005 (2005 annual statement page 6, Part 1, col 3)	51,849,253
d. Mean Unearned Premium Reserve ((b+c)/2)	52,689,122
e. Ratio to earned premium (d/a)	0.251
f. Mean unearned premium reserve (e*1.)	51,824,095
g. Federal income tax on unearned premium reserve (20% taxable at 35%)	0.070
h. Mean unearned premium reserve subject to Investment Income (f.*(1-g.))	48,196,409
3. Percentage Total of Direct Prepaid Expense (IEE Part III) ratioed to Written Premium	
a. Commission and brokerage (Column 23)	6.0%
b. Taxes, licenses and fees (Column 25)	2.7%
c. 50% of other acquisition (Column 27)	2.8%
d. 50% of general expense (Column 29)	4.7%
e. Total	16.2%
4. Deduction for Federal Taxes Payable attributable to other than Unearned Premium Reserve	
a. Federal and Foreign Income Taxes Incurred (Annual Statement, Page 4, line 19, cy)	9,452,487
b. 20% of Change in Unearned Premium Reserve 2005	(528,000)
c. Tax on unearned Premium Reserve Adjustment 2005 (.35 * b.)	(184,800)
d. Earned Premium 2005 (Page 4, 1)	546,872,339
e. (a.- c.)/d.	0.018
5. Dollar total of prepaid expense (2.h * (3.e + 4.e))	8,657,470
6. Subject to investment (2.h - 5.)	39,538,939

ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES

Exhibit VII
Page 2

STATE:	Countrywide		
LINE:	Private Passenger Auto Liability		
COMPANY:	Horace Mann/Horace Mann Property & Casualty/Teachers Insurance Companies Combined		
		Current Year	Previous Year
B. Delayed Remission of Premiums			
1. In course of collection			
(page 2, 12.1)		16,665,204	25,290,566
2. Booked but not yet due			
(page 2, 12.2)		35,710,800	31,768,237
3. Total uncollected premiums			
(1. + 2.)		52,376,004	57,058,803
4. Average uncollected premiums			
(current+previous)/2)		54,717,404	
5. Premiums Earned			
(page 4, 1)		546,872,339	
6. Ratio to earned premium			
(4./5.)		0.100	
7. Delayed remission of premiums			
(6. * A.1)		20,657,715	
C. Loss and Loss Adjustment Reserves			
1. Expected loss and LAE ratio			
(Budgeted Permissible Loss Ratio)		69.3%	
2. Expected losses			
(1. * A.1.)		143,079,030	
3. Loss reserve			
a. Net Incurred Losses and LAE as of 12/31/2004			
(2004 IEE Part II, columns 7 + 9 + 11)		183,873,000	
b. Net Incurred Losses and LAE as of 12/31/2005			
(2005 IEE Part II, columns 7 + 9 + 11)		164,829,000	
c. Loss Reserves and LAE as of 12/31/2003			
(2003 annual statement page 10, 8 + 9)		223,058,436	
d. Loss Reserves and LAE as of 12/31/2004			
(2004 annual statement page 10, 8 + 9)		236,571,138	
e. Loss Reserves and LAE as of 12/31/2005			
(2005 annual statement page 10, 8 + 9)		228,476,610	
f. Mean Loss Reserve 2004			
1/2 * [(c) + (d)]		229,814,787	
g. Mean Loss Reserve 2005			
1/2 * [(d) + (e)]		232,523,874	
h. Reserved to incurred ratio 2004 [(f) / (a)]		1.250	
i. Reserved to incurred ratio 2005 [(g) / (b)]		1.411	
j. Mean reserved to incurred ratio			
1/2 * [(h) + (i)]		1.330	
k. Estimated Reserve Discount			
Federal Taxes (ratio to reserves)		6.8%	
l. Federal Taxes (ratio to reserves)			
[(k) * .35]		0.024	
m. [(j) * (1.0 - (l.))]		1.299	
4. Expected mean loss reserve			
[(2) * (3)m.]		185,824,739	

ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES

Exhibit VII
Page 3

STATE: Countrywide
LINE: Private Passenger Auto Liability
COMPANY: Horace Mann/Horace Mann Property & Casualty/Teachers Insurance Companies Combined

D. Net Subject to Investment (A.6 - B.7 + C.4)	204,705,963
E. Projected Pretax Yields for New Investments	
1. Taxable security rate	5.64%
2. Tax exempt security rate	4.04%
3. Average projected rate of return [(E.1 * .29) + (E.2 * .71)]	4.50%
F. Investment Earnings on Net Subject to Investment (D) * (E)3.	9,211,768
G. Average Rate of Return as a Percent of Direct Earned Premium [(F) / (A.1.)]	4.5%

ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES

Exhibit VII
Page 4

STATE: Countrywide
 LINE: Private Passenger Auto Physical Damage(21)
 COMPANY: Horace Mann/Horace Mann Property & Casualty/Teachers Insurance Companies Combined

A. Unearned Premium Reserve

1. Direct earned premium for calendar year ended December 31, 2005 (page 14)	176,966,456
2. Mean Unearned Premium Reserve	
a. 2005 earned premium (2005 annual statement page 6, Part 1, col 4)	178,248,317
b. Unearned premium reserve as of 12/31/2004 (2005 annual statement page 6, Part 1, col 2)	47,255,544
c. Unearned premium reserve as of 12/31/2005 (2005 annual statement page 6, Part 1, col 3)	44,000,982
d. Mean Unearned Premium Reserve ((b+c)/2)	45,628,263
e. Ratio to earned premium (d/a)	0.256
f. Mean unearned premium reserve (e*1.)	45,300,130
g. Federal income tax on unearned premium reserve (20% taxable at 35%)	0.070
h. Mean unearned premium reserve subject to Investment Income (f.*(1-g.))	42,129,121
3. Percentage Total of Direct Prepaid Expense (IEE Part III) ratioed to Written Premium	
a. Commission and brokerage (Column 23)	6.7%
b. Taxes, licenses and fees (Column 25)	2.6%
c. 50% of other acquisition (Column 27)	2.8%
d. 50% of general expense (Column 29)	4.7%
e. Total	16.8%
4. Deduction for Federal Taxes Payable attributable to other than Unearned Premium Reserve	
a. Federal and Foreign Income Taxes Incurred (Annual Statement, Page 4, line 19, cy)	9,452,487
b. 20% of Change in Unearned Premium Reserve 2005	(528,000)
c. Tax on unearned Premium Reserve Adjustment 2005 (.35 * b.)	(184,800)
d. Earned Premium 2005 (Page 4, 1)	546,872,339
e. (a.- c.)/d.	0.018
5. Dollar total of prepaid expense (2.h * (3.e + 4.e))	7,812,134
6. Subject to investment (2.h - 5.)	34,316,988

ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES

Exhibit VII
Page 5

STATE:	Countrywide		
LINE:	Private Passenger Auto Physical Damage(21)		
COMPANY:	Horace Mann/Horace Mann Property & Casualty/Teachers Insurance Companies Combined		
		Current	Previous
		Year	Year
B. Delayed Remission of Premiums			
1. In course of collection			
(page 2, 12.1)		16,665,204	25,290,566
2. Booked but not yet due			
(page 2, 12.2)		35,710,800	31,768,237
3. Total uncollected premiums			
(1. + 2.)		52,376,004	57,058,803
4. Average uncollected premiums			
((current+previous)/2)		54,717,404	
5. Premiums Earned			
(page 4, 1)		546,872,339	
6. Ratio to earned premium			
(4./5.)		0.100	
7. Delayed remission of premiums			
(6.* A.1)		17,706,408	
C. Loss and Loss Adjustment Reserves			
1. Expected loss and LAE ratio			
(Budgeted Permissible Loss Ratio)		65.4%	
2. Expected losses			
(1.* A.1.)		115,736,062	
3. Loss reserve			
a. Net Incurred Losses and LAE as of 12/31/2004			
(2004 IEE Part II, columns 7 + 9 + 11)		104,430,000	
b. Net Incurred Losses and LAE as of 12/31/2005			
(2005 IEE Part II, columns 7 + 9 + 11)		102,342,000	
c. Loss Reserves and LAE as of 12/31/2003			
(2003 annual statement page 10, 8 + 9)		22,556,550	
d. Loss Reserves and LAE as of 12/31/2004			
(2004 annual statement page 10, 8 + 9)		23,258,615	
e. Loss Reserves and LAE as of 12/31/2005			
(2005 annual statement page 10, 8 + 9)		25,984,189	
f. Mean Loss Reserve 2004			
1/2 * [(c) + (d)]		22,907,583	
g. Mean Loss Reserve 2005			
1/2 * [(d) + (e)]		24,621,402	
h. Reserved to incurred ratio 2004 [(f) / (a)]		0.219	
i. Reserved to incurred ratio 2005 [(g) / (b)]		0.241	
j. Mean reserved to incurred ratio			
1/2 * [(h) + (i)]		0.230	
k. Estimated Reserve Discount		2.9%	
l. Federal Taxes (ratio to reserves)			
[(k) * .35]		0.010	
m. [(j) * (1.0 - (l.))]		0.228	
4. Expected mean loss reserve			
[(2) * (3)m.]		26,340,894	

ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES

Exhibit VII
Page 6

STATE: Countrywide
LINE: Private Passenger Auto Physical Damage(21)
COMPANY: Horace Mann/Horace Mann Property & Casualty/Teachers Insurance Companies Combined

D. Net Subject to Investment (A.6 - B.7 + C.4)	42,951,473
E. Projected Pretax Yields for New Investments	
1. Taxable security rate	5.64%
2. Tax exempt security rate	4.04%
3. Average projected rate of return [(E.1 *.29) + (E.2 * .71)]	4.50%
F. Investment Earnings on Net Subject to Investment (D) * (E)3.	1,932,816
G. Average Rate of Return as a Percent of Direct Earned Premium [(F) / (A.1.)]	1.1%

**Horace Mann, Teachers and Horace Mann Property and Casualty Combined Companies
Arkansas
Credibility Complements**

Our credibility complements are calculated by trending the annual severity rates of change (in Exhibit V) from the date the rate review began (10/01/2006) to a point nine months beyond the anticipated effective date (06/16/2007) of this filing. This is done using the exponent shown in the calculation column.

Coverage	Calculation	Complement
BI / UMBI	$1.006 ^ 1.467$	1.008
PD	$1.007 ^ 1.467$	1.011
MP	$1.006 ^ 1.467$	1.008
Coll	$1.002 ^ 1.467$	1.004
Comp	$1.000 ^ 1.467$	1.000

Horace Mann, Teachers and Horace Mann Property and Casualty Combined Companies
Arkansas

Personal Automobile Credibility Table
(Based on the number of exposures.)*

Credibility	Standard Credibility Table (Based on # of claims)	Bodily Injury (Assuming a frequency of 1.02%)	Property Damage (Assuming a frequency of 4.34%)	Medical Payments, PIP & AIM (Assuming a frequency of 1.04%)	Collision, Road Service & Rental Reimbursement (Assuming a frequency of .56%)	Comprehensive (Assuming a frequency of .91%)	Uninsured Motorist & Underinsured Motorist (Assuming a frequency of 0.4 %)
0.00	0 - 2	0 - 263	0 - 61	0 - 259	0 - 479	0 - 298	0 - 679
0.05	3 - 10	264 - 1057	62 - 248	260 - 1040	480 - 1917	299 - 1195	680 - 2718
0.10	11 - 23	1058 - 2379	249 - 560	1041 - 2342	1918 - 4315	1196 - 2689	2719 - 6116
0.15	24 - 42	2380 - 4230	561 - 997	2343 - 4165	4316 - 7673	2690 - 4781	6117 - 10873
0.20	43 - 67	4231 - 6609	998 - 1558	4166 - 6508	7674 - 11989	4782 - 7471	10874 - 16990
0.25	68 - 96	6610 - 9518	1559 - 2244	6509 - 9371	11990 - 17265	7472 - 10759	16991 - 24466
0.30	97 - 132	9519 - 12956	2245 - 3055	9372 - 12756	17266 - 23500	10760 - 14645	24467 - 33302
0.35	133 - 172	12957 - 16922	3056 - 3991	12757 - 16661	23501 - 30694	14646 - 19128	33303 - 43496
0.40	173 - 218	16923 - 21417	3992 - 5051	16662 - 21087	30695 - 38847	19129 - 24209	43497 - 55051
0.45	219 - 270	21418 - 26441	5052 - 6236	21088 - 26034	38848 - 47960	24210 - 29889	55052 - 67964
0.50	271 - 326	26442 - 31994	6237 - 7546	26035 - 31501	47961 - 58032	29890 - 36165	67965 - 82236
0.55	327 - 389	31995 - 38075	7547 - 8980	31502 - 37489	58033 - 69063	36166 - 43040	82237 - 97868
0.60	390 - 456	38076 - 44686	8981 - 10540	37490 - 43998	69064 - 81053	43041 - 50512	97869 - 114860
0.65	457 - 529	44687 - 51825	10541 - 12224	43999 - 51027	81054 - 94003	50513 - 58582	114861 - 133210
0.70	530 - 608	51826 - 59493	12225 - 14032	51028 - 58577	94004 - 107911	58583 - 67250	133211 - 152920
0.75	609 - 691	59494 - 67690	14033 - 15966	58578 - 66648	107912 - 122779	67251 - 76516	152921 - 173989
0.80	692 - 781	67691 - 76416	15967 - 18024	66649 - 75239	122780 - 138606	76517 - 86380	173990 - 196417
0.85	782 - 875	76417 - 85671	18025 - 20207	75240 - 84351	138607 - 155393	86381 - 96841	196418 - 220205
0.90	876 - 976	85672 - 95454	20208 - 22515	84352 - 93984	155394 - 173138	96842 - 107900	220206 - 245352
0.95	977 - 1081	95455 - 105766	22516 - 24947	93985 - 104138	173139 - 191843	107901 - 119557	245353 - 271858
1.00	1082	105767	24948	104139	191844	119558	271859

*We have derived these tables by coverage in order to relate credibility to earned exposures. The measures for full credibility were calculated by dividing 1082 (the number of claims representing full credibility in the standard credibility table) by our assumed frequencies, which are based on our countrywide incurred claim frequency data from the 1st quarter 2006 report (data through 4th quarter 2005). The lower bound for each level of credibility was determined by multiplying the exposures required for full credibility by the square of the individual credibility percentages, thereby keeping our tables consistent with the standard claim-based table.

Current Territory	Proposed Territory	Current Territory Definition	Proposed Territory Definition
2	2	Fort Smith	Fort Smith
4	4	Little Rock (Zip Codes: 722- 01-04,06,08,09)	Little Rock (Zip Codes: 722- 01-04,06,08,09)
5	5	Remainder of Pulaski County	Remainder of Pulaski County
9	80	Craighead County	Craighead, Randolph, Clay, Lawrence, Greene, Jackson, Poinsett, Woodruff and Cross Counties
10	79	Mississippi County	Chicot, Crittenden, Desha, Lee, Mississippi, Phillips and St. Francis Counties
11	79	Crittenden County	Chicot, Crittenden, Desha, Lee, Mississippi, Phillips and St. Francis Counties
18	85	Miller County	Polk, Montgomery, Sevier, Howard, Pike, Clark, Hempstead, Little River, Miller, Lafayette, Columbia, Union, Ashley, Bradley, Calhoun, Ouachita, Dallas, Cleveland, Lincoln, Nevada and Drew Counties
20	20	Franklin, Logan, Scott, Rem of Crawford & Sebastian Co's	Franklin, Logan, Scott, Rem of Crawford & Sebastian Co's
21	85	Columbia & Lafayette Counties	Polk, Montgomery, Sevier, Howard, Pike, Clark, Hempstead, Little River, Miller, Lafayette, Columbia, Union, Ashley, Bradley, Calhoun, Ouachita, Dallas, Cleveland, Lincoln, Nevada and Drew Counties
26	85	Union County	Polk, Montgomery, Sevier, Howard, Pike, Clark, Hempstead, Little River, Miller, Lafayette, Columbia, Union, Ashley, Bradley, Calhoun, Ouachita, Dallas, Cleveland, Lincoln, Nevada and Drew Counties
49	81	Baxter, Boone, Fulton, Izard, Marion, Searcy, Stone Co's	Baxter, Benton, Boone, Carroll, Fulton, Izard, Marion, Searcy, Stone and Washington Counties
55	81	Benton, Carroll, & Washington Counties	Baxter, Benton, Boone, Carroll, Fulton, Izard, Marion, Searcy, Stone and Washington Counties
57	79	Desha & Phillips Counties	Chicot, Crittenden, Desha, Lee, Mississippi, Phillips and St. Francis Counties
60	79	Lee County	Chicot, Crittenden, Desha, Lee, Mississippi, Phillips and St. Francis Counties
61	79	St. Francis County	Chicot, Crittenden, Desha, Lee, Mississippi, Phillips and St. Francis Counties
62	79	Chicot County	Chicot, Crittenden, Desha, Lee, Mississippi, Phillips and St. Francis Counties
63	85	Drew & Lincoln Counties	Polk, Montgomery, Sevier, Howard, Pike, Clark, Hempstead, Little River, Miller, Lafayette, Columbia, Union, Ashley, Bradley, Calhoun, Ouachita, Dallas, Cleveland, Lincoln, Nevada and Drew Counties
67	83	White County	Perry, Conway, Faulkner, White, Prairie, Monroe and Arkansas Counties
70	82	Garland, Hot Springs, & Yell Counties	Hot Spring, Garland, Yell, Madison, Newton, Johnson, Pope, Van Buren, Cleburne, Independence and Sharp Counties
71	85	Remainder of State: South West	Polk, Montgomery, Sevier, Howard, Pike, Clark, Hempstead, Little River, Miller, Lafayette, Columbia, Union, Ashley, Bradley, Calhoun, Ouachita, Dallas, Cleveland, Lincoln, Nevada and Drew Counties
72	82	Remainder of State North Central	Hot Spring, Garland, Yell, Madison, Newton, Johnson, Pope, Van Buren, Cleburne, Independence and Sharp Counties
73	83	Conway, Faulkner & Perry Counties	Perry, Conway, Faulkner, White, Prairie, Monroe and Arkansas Counties
74	80	Cross & Woodruff Counties	Craighead, Randolph, Clay, Lawrence, Greene, Jackson, Poinsett, Woodruff and Cross Counties
75	83	Arkansas, Monroe & Prairie Counties	Perry, Conway, Faulkner, White, Prairie, Monroe and Arkansas Counties
76	80	Remainder of State North East	Craighead, Randolph, Clay, Lawrence, Greene, Jackson, Poinsett, Woodruff and Cross Counties
77	84	Jefferson & Lonoke Counties	Jefferson, Lonoke, Grant and Saline Counties
78	84	Grant & Saline Counties	Jefferson, Lonoke, Grant and Saline Counties

Horace Mann Insurance Company
Arkansas
Derivation of Base Rates & Effects
Bodily Injury

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Multi-Line Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.051	160.3	160.3	0.0%	-0.1%	0.0%	0.0%	-0.1%
4	4	0.011	632.8	632.8	0.0%	-0.1%	0.0%	0.0%	-0.1%
5	5	0.058	244.7	252.6	3.2%	-0.1%	0.0%	0.0%	3.1%
9	80	0.018	175.3	212.2	21.0%	-0.1%	0.0%	0.0%	20.9%
10	79	0.002	231.6	264.8	14.3%	-0.1%	0.0%	0.0%	14.2%
11	79	0.002	288.8	264.8	-8.3%	-0.1%	0.0%	0.0%	-8.4%
18	85	0.007	181.7	188.9	4.0%	-0.1%	0.0%	0.0%	3.8%
20	20	0.040	153.4	153.4	0.0%	-0.1%	0.0%	0.0%	-0.1%
21	85	0.042	152.7	188.9	23.7%	-0.1%	0.0%	0.0%	23.5%
26	85	0.011	170.9	188.9	10.5%	-0.1%	0.0%	0.0%	10.4%
49	81	0.045	206.3	190.0	-7.9%	-0.1%	0.0%	0.0%	-8.0%
55	81	0.147	193.3	190.0	-1.7%	-0.1%	0.0%	0.0%	-1.9%
57	79	0.049	282.1	264.8	-6.1%	-0.1%	0.0%	0.0%	-6.3%
60	79	0.004	265.2	264.8	-0.2%	-0.1%	0.0%	0.0%	-0.3%
61	79	0.002	223.1	264.8	18.7%	-0.1%	0.0%	0.0%	18.5%
62	79	0.009	291.2	264.8	-9.1%	-0.1%	0.0%	0.0%	-9.2%
63	85	0.007	206.2	188.9	-8.4%	-0.1%	0.0%	0.0%	-8.5%
67	83	0.112	238.5	241.3	1.2%	-0.1%	0.0%	0.0%	1.0%
70	82	0.033	166.8	230.0	37.9%	-0.1%	0.0%	0.0%	37.7%
71	85	0.027	207.2	188.9	-8.8%	-0.1%	0.0%	0.0%	-9.0%
72	82	0.056	225.3	230.0	2.1%	-0.1%	0.0%	0.0%	1.9%
73	83	0.029	240.2	241.3	0.5%	-0.1%	0.0%	0.0%	0.3%
74	80	0.116	223.3	212.2	-5.0%	-0.1%	0.0%	0.0%	-5.1%
75	83	0.018	218.5	241.3	10.4%	-0.1%	0.0%	0.0%	10.3%
76	80	0.038	218.5	212.2	-2.9%	-0.1%	0.0%	0.0%	-3.0%
77	84	0.047	283.6	265.2	-6.5%	-0.1%	0.0%	0.0%	-6.6%
78	84	0.018	231.6	265.2	14.5%	-0.1%	0.0%	0.0%	14.3%
Totals:		1.000	219.6	221.0	0.7%	-0.1%	0.0%	0.0%	0.5%

Current Base Coverage: \$100,000/\$300,000, Credit Discount Level H
Proposed Base Coverage: \$100,000/\$300,000, Credit Discount Level H

**Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Bodily Injury**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.031	152.3	0.950	0.950	152.3	0.0%	-2.2%	0.0%	-2.2%
4	4	0.002	632.8	0.980	0.980	620.1	-2.0%	-2.2%	0.0%	-4.2%
5	5	0.057	220.2	0.900	0.900	227.3	3.2%	-2.2%	0.0%	1.0%
9	80	0.010	157.8	0.900	0.792	168.1	6.5%	-2.2%	0.0%	4.2%
10	79	0.001	231.6	1.000	0.856	226.7	-2.1%	-2.2%	0.0%	-4.3%
11	79	0.000	288.8	1.000	0.856	226.7	-21.5%	-2.2%	0.0%	-23.2%
18	85	0.004	163.5	0.900	0.847	160.0	-2.1%	-2.2%	0.0%	-4.3%
20	20	0.013	145.7	0.950	0.950	145.7	0.0%	-2.2%	0.0%	-2.2%
21	85	0.008	137.4	0.900	0.847	160.0	16.4%	-2.2%	0.0%	13.9%
26	85	0.004	153.8	0.900	0.847	160.0	4.0%	-2.2%	0.0%	1.7%
49	81	0.038	169.2	0.820	0.826	156.9	-7.3%	-2.2%	0.0%	-9.3%
55	81	0.079	164.3	0.850	0.826	156.9	-4.5%	-2.2%	0.0%	-6.6%
57	79	0.072	211.6	0.750	0.856	226.7	7.1%	-2.2%	0.0%	4.8%
60	79	0.005	212.2	0.800	0.856	226.7	6.8%	-2.2%	0.0%	4.5%
61	79	0.011	178.5	0.800	0.856	226.7	27.0%	-2.2%	0.0%	24.2%
62	79	0.002	244.6	0.840	0.856	226.7	-7.3%	-2.2%	0.0%	-9.4%
63	85	0.002	165	0.800	0.847	160.0	-3.0%	-2.2%	0.0%	-5.2%
67	83	0.071	190.8	0.800	0.776	187.2	-1.9%	-2.2%	0.0%	-4.0%
70	82	0.116	128.4	0.770	0.753	173.2	34.9%	-2.2%	0.0%	31.9%
71	85	0.035	161.6	0.780	0.847	160.0	-1.0%	-2.2%	0.0%	-3.2%
72	82	0.108	169	0.750	0.753	173.2	2.5%	-2.2%	0.0%	0.2%
73	83	0.014	192.2	0.800	0.776	187.2	-2.6%	-2.2%	0.0%	-4.7%
74	80	0.111	167.5	0.750	0.792	168.1	0.4%	-2.2%	0.0%	-1.9%
75	83	0.017	163.9	0.750	0.776	187.2	14.2%	-2.2%	0.0%	11.7%
76	80	0.056	163.9	0.750	0.792	168.1	2.6%	-2.2%	0.0%	0.3%
77	84	0.116	226.9	0.800	0.792	210.0	-7.4%	-2.2%	0.0%	-9.5%
78	84	0.016	185.3	0.800	0.792	210.0	13.3%	-2.2%	0.0%	10.8%
Totals:		1.000	178.4			184.0	3.2%	-2.2%	0.0%	0.9%

Current Base Coverage: \$100,000/\$300,000, Credit Discount Level H
Proposed Base Coverage: \$100,000/\$300,000, Credit Discount Level H

Horace Mann Property & Casualty Insurance Company
Arkansas
Derivation of Base Rates & Effects
Bodily Injury

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.011	129.5	0.850	0.850	129.5	0.0%	-2.4%	0.0%	-2.4%
4	4	0.000	601.2	0.950	0.950	589.1	-2.0%	-2.4%	0.0%	-4.4%
5	5	0.064	191.6	0.870	0.870	197.8	3.2%	-2.4%	0.0%	0.7%
9	80	0.011	149.9	0.950	0.927	155.8	3.9%	-2.4%	0.0%	1.4%
10	79	0.000	220	0.950	0.941	213.3	-3.0%	-2.4%	0.0%	-5.4%
11	79	0.000	274.4	0.950	0.941	213.3	-22.3%	-2.4%	0.0%	-24.1%
18	85	0.000	155.3	0.950	0.915	146.4	-5.7%	-2.4%	0.0%	-8.0%
20	20	0.053	131.1	0.900	0.900	131.1	0.0%	-2.4%	0.0%	-2.4%
21	85	0.000	130.5	0.950	0.915	146.4	12.2%	-2.4%	0.0%	9.5%
26	85	0.000	146.1	0.950	0.915	146.4	0.2%	-2.4%	0.0%	-2.2%
49	81	0.043	160.7	0.950	0.941	147.6	-8.2%	-2.4%	0.0%	-10.4%
55	81	0.149	156.1	0.950	0.941	147.6	-5.4%	-2.4%	0.0%	-7.7%
57	79	0.000	201	0.950	0.941	213.3	6.1%	-2.4%	0.0%	3.6%
60	79	0.000	201.6	0.950	0.941	213.3	5.8%	-2.4%	0.0%	3.2%
61	79	0.011	169.6	0.950	0.941	213.3	25.8%	-2.4%	0.0%	22.7%
62	79	0.000	232.4	0.950	0.941	213.3	-8.2%	-2.4%	0.0%	-10.4%
63	85	0.000	156.8	0.950	0.915	146.4	-6.6%	-2.4%	0.0%	-8.9%
67	83	0.000	181.3	0.950	0.900	168.5	-7.1%	-2.4%	0.0%	-9.3%
70	82	0.096	115.6	0.900	0.915	158.5	37.1%	-2.4%	0.0%	33.8%
71	85	0.255	132.5	0.820	0.915	146.4	10.5%	-2.4%	0.0%	7.8%
72	82	0.064	160.6	0.950	0.915	158.5	-1.3%	-2.4%	0.0%	-3.7%
73	83	0.053	171.1	0.890	0.900	168.5	-1.5%	-2.4%	0.0%	-3.9%
74	80	0.000	150.8	0.900	0.927	155.8	3.3%	-2.4%	0.0%	0.8%
75	83	0.000	145.9	0.890	0.900	168.5	15.5%	-2.4%	0.0%	12.7%
76	80	0.053	155.7	0.950	0.927	155.8	0.1%	-2.4%	0.0%	-2.4%
77	84	0.128	197.4	0.870	0.861	180.8	-8.4%	-2.4%	0.0%	-10.6%
78	84	0.011	161.2	0.870	0.861	180.8	12.2%	-2.4%	0.0%	9.4%
Totals:		1.000	153.5			158.1	3.0%	-2.4%	0.0%	0.5%

Current Base Coverage: \$100,000/\$300,000, Credit Discount Level H
Proposed Base Coverage: \$100,000/\$300,000, Credit Discount Level H

**Horace Mann Insurance Company
Arkansas
Derivation of Base Rates & Effects
Property Damage**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.051	110.2	110.2	0.0%	-0.1%	0.0%	-0.1%
4	4	0.011	288.8	288.8	0.0%	-0.1%	0.0%	-0.1%
5	5	0.058	157.5	162.6	3.2%	-0.1%	0.0%	3.1%
9	80	0.018	213.4	177.4	-16.9%	-0.1%	0.0%	-17.0%
10	79	0.002	173.1	217.8	25.8%	-0.1%	0.0%	25.6%
11	79	0.002	195	217.8	11.7%	-0.1%	0.0%	11.5%
18	85	0.007	152.7	163.5	7.1%	-0.1%	0.0%	6.9%
20	20	0.040	100.5	100.5	0.0%	-0.1%	0.0%	-0.1%
21	85	0.042	142.3	163.5	14.9%	-0.1%	0.0%	14.7%
26	85	0.011	156.6	163.5	4.4%	-0.1%	0.0%	4.3%
49	81	0.045	127	100.0	-21.3%	-0.1%	0.0%	-21.4%
55	81	0.147	99.6	100.0	0.4%	-0.1%	0.0%	0.3%
57	79	0.049	160.5	217.8	35.7%	-0.1%	0.0%	35.5%
60	79	0.004	236.3	217.8	-7.8%	-0.1%	0.0%	-8.0%
61	79	0.002	209.9	217.8	3.8%	-0.1%	0.0%	3.6%
62	79	0.009	222.5	217.8	-2.1%	-0.1%	0.0%	-2.3%
63	85	0.007	156.6	163.5	4.4%	-0.1%	0.0%	4.3%
67	83	0.112	163.6	162.8	-0.5%	-0.1%	0.0%	-0.6%
70	82	0.033	94.1	115.0	22.2%	-0.1%	0.0%	22.0%
71	85	0.027	122	163.5	34.0%	-0.1%	0.0%	33.8%
72	82	0.056	114.8	115.0	0.2%	-0.1%	0.0%	0.0%
73	83	0.029	141	162.8	15.5%	-0.1%	0.0%	15.3%
74	80	0.116	133.6	177.4	32.8%	-0.1%	0.0%	32.6%
75	83	0.018	127.5	162.8	27.7%	-0.1%	0.0%	27.5%
76	80	0.038	126.5	177.4	40.2%	-0.1%	0.0%	40.0%
77	84	0.047	188.6	185.7	-1.5%	-0.1%	0.0%	-1.7%
78	84	0.018	142.7	185.7	30.1%	-0.1%	0.0%	29.9%
Totals:		1.000	137.4	150.5	9.5%	-0.1%	0.0%	9.4%

*Current Base Coverage: \$50,000, Credit Discount Level H
Proposed Base Coverage: \$50,000, Credit Discount Level H*

**Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Property Damage**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.031	104.7	0.950	0.950	104.7	0.0%	-2.2%	0.0%	-2.2%
4	4	0.002	288.8	1.000	1.000	288.8	0.0%	-2.2%	0.0%	-2.2%
5	5	0.058	141.8	0.900	0.900	146.3	3.2%	-2.2%	0.0%	0.9%
9	80	0.010	192.1	0.900	0.924	163.9	-14.7%	-2.2%	0.0%	-16.6%
10	79	0.001	173.1	1.000	0.940	204.7	18.3%	-2.2%	0.0%	15.7%
11	79	0.000	195	1.000	0.940	204.7	5.0%	-2.2%	0.0%	2.7%
18	85	0.004	137.4	0.900	0.915	149.6	8.9%	-2.2%	0.0%	6.5%
20	20	0.013	95.5	0.950	0.950	95.5	0.0%	-2.2%	0.0%	-2.2%
21	85	0.008	128.1	0.900	0.915	149.6	16.8%	-2.2%	0.0%	14.2%
26	85	0.004	140.9	0.900	0.915	149.6	6.2%	-2.2%	0.0%	3.8%
49	81	0.037	104.1	0.820	0.940	94.0	-9.7%	-2.2%	0.0%	-11.7%
55	81	0.079	84.7	0.850	0.940	94.0	11.0%	-2.2%	0.0%	8.5%
57	79	0.072	120.4	0.750	0.940	204.7	70.0%	-2.2%	0.0%	66.3%
60	79	0.005	189	0.800	0.940	204.7	8.3%	-2.2%	0.0%	5.9%
61	79	0.011	167.9	0.800	0.940	204.7	21.9%	-2.2%	0.0%	19.2%
62	79	0.002	186.9	0.840	0.940	204.7	9.5%	-2.2%	0.0%	7.1%
63	85	0.002	125.3	0.800	0.915	149.6	19.4%	-2.2%	0.0%	16.8%
67	83	0.071	130.9	0.800	0.901	146.7	12.1%	-2.2%	0.0%	9.6%
70	82	0.116	72.5	0.770	0.917	105.5	45.5%	-2.2%	0.0%	42.3%
71	85	0.035	95.2	0.780	0.915	149.6	57.1%	-2.2%	0.0%	53.7%
72	82	0.108	86.1	0.750	0.917	105.5	22.5%	-2.2%	0.0%	19.8%
73	83	0.014	112.8	0.800	0.901	146.7	30.1%	-2.2%	0.0%	27.2%
74	80	0.112	100.2	0.750	0.924	163.9	63.6%	-2.2%	0.0%	60.0%
75	83	0.017	95.6	0.750	0.901	146.7	53.5%	-2.2%	0.0%	50.1%
76	80	0.056	94.9	0.750	0.924	163.9	72.7%	-2.2%	0.0%	68.9%
77	84	0.116	150.9	0.800	0.861	159.9	6.0%	-2.2%	0.0%	3.6%
78	84	0.016	114.2	0.800	0.861	159.9	40.0%	-2.2%	0.0%	36.9%
Totals:		1.000	109.6	0.797	0.929	139.9	27.7%	-2.2%	0.0%	24.9%

Current Base Coverage: \$50,000, Credit Discount Level H

Proposed Base Coverage: \$50,000, Credit Discount Level H

Horace Mann Property & Casualty Insurance Company
Arkansas
Derivation of Base Rates & Effects
Property Damage

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.011	89	0.850	0.850	89.0	0.0%	-2.4%	0.0%	-2.4%
4	4	0.000	274.4	0.950	0.950	274.4	0.0%	-2.4%	0.0%	-2.4%
5	5	0.064	123.4	0.870	0.870	127.3	3.2%	-2.4%	0.0%	0.7%
9	80	0.011	182.5	0.950	0.924	151.4	-17.0%	-2.4%	0.0%	-19.0%
10	79	0.000	164.4	0.950	0.941	192.6	17.2%	-2.4%	0.0%	14.3%
11	79	0.000	185.3	0.950	0.941	192.6	3.9%	-2.4%	0.0%	1.4%
18	85	0.000	130.5	0.950	0.915	136.9	4.9%	-2.4%	0.0%	2.4%
20	20	0.053	86	0.901	0.901	86.0	0.0%	-2.4%	0.0%	-2.4%
21	85	0.000	121.7	0.950	0.915	136.9	12.5%	-2.4%	0.0%	9.8%
26	85	0.000	133.9	0.950	0.915	136.9	2.2%	-2.4%	0.0%	-0.2%
49	81	0.043	98.9	0.950	0.941	88.5	-10.5%	-2.4%	0.0%	-12.7%
55	81	0.149	80.5	0.950	0.941	88.5	9.9%	-2.4%	0.0%	7.3%
57	79	0.000	114.4	0.950	0.941	192.6	68.4%	-2.4%	0.0%	64.3%
60	79	0.000	179.6	0.950	0.941	192.6	7.2%	-2.4%	0.0%	4.6%
61	79	0.011	159.5	0.950	0.941	192.6	20.8%	-2.4%	0.0%	17.8%
62	79	0.000	177.6	0.950	0.941	192.6	8.4%	-2.4%	0.0%	5.8%
63	85	0.000	119	0.950	0.915	136.9	15.0%	-2.4%	0.0%	12.3%
67	83	0.000	124.4	0.950	0.901	132.2	6.3%	-2.4%	0.0%	3.7%
70	82	0.096	65.3	0.901	0.916	96.6	47.9%	-2.4%	0.0%	44.4%
71	85	0.255	78.1	0.820	0.915	136.9	75.3%	-2.4%	0.0%	71.0%
72	82	0.064	81.8	0.950	0.916	96.6	18.1%	-2.4%	0.0%	15.2%
73	83	0.053	100.4	0.890	0.901	132.2	31.7%	-2.4%	0.0%	28.5%
74	80	0.000	90.2	0.900	0.924	151.4	67.8%	-2.4%	0.0%	63.8%
75	83	0.000	85.1	0.890	0.901	132.2	55.3%	-2.4%	0.0%	51.6%
76	80	0.053	90.2	0.950	0.924	151.4	67.8%	-2.4%	0.0%	63.8%
77	84	0.128	131.3	0.870	0.861	137.7	4.9%	-2.4%	0.0%	2.3%
78	84	0.011	99.4	0.870	0.861	137.7	38.5%	-2.4%	0.0%	35.2%
Totals:		1.000	92.6	0.845	0.849	118.8	28.2%	-2.4%	0.0%	25.1%

Current Base Coverage: \$50,000, Credit Discount Level H

Proposed Base Coverage: \$50,000, Credit Discount Level H

**Horace Mann Insurance Company
Arkansas
Derivation of Base Rates & Effects
Medical Payments**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.047	22.8	22.8	0.0%	-0.1%	0.0%	-0.1%
4	4	0.016	40.8	40.8	0.0%	-0.1%	0.0%	-0.1%
5	5	0.072	31.2	32.1	2.9%	-0.1%	0.0%	2.7%
9	80	0.025	30.4	36.3	19.4%	-0.1%	0.0%	19.2%
10	79	0.003	30.4	36.2	19.1%	-0.1%	0.0%	18.9%
11	79	0.003	28.1	36.2	28.8%	-0.1%	0.0%	28.6%
18	85	0.000	30.6	33.9	10.8%	-0.1%	0.0%	10.6%
20	20	0.056	22.5	22.5	0.0%	-0.1%	0.0%	-0.1%
21	85	0.053	29.5	33.9	14.9%	-0.1%	0.0%	14.7%
26	85	0.009	29.3	33.9	15.7%	-0.1%	0.0%	15.5%
49	81	0.047	27.6	32.7	18.5%	-0.1%	0.0%	18.3%
55	81	0.138	32.7	32.7	0.0%	-0.1%	0.0%	-0.1%
57	79	0.059	36.1	36.2	0.3%	-0.1%	0.0%	0.1%
60	79	0.003	34.2	36.2	5.8%	-0.1%	0.0%	5.7%
61	79	0.003	33.7	36.2	7.4%	-0.1%	0.0%	7.3%
62	79	0.009	33.7	36.2	7.4%	-0.1%	0.0%	7.3%
63	85	0.000	30.9	33.9	9.7%	-0.1%	0.0%	9.5%
67	83	0.134	32.1	32.5	1.3%	-0.1%	0.0%	1.2%
70	82	0.044	25.2	30.0	19.0%	-0.1%	0.0%	18.9%
71	85	0.038	31.6	33.9	7.3%	-0.1%	0.0%	7.1%
72	82	0.031	29.7	30.0	1.0%	-0.1%	0.0%	0.9%
73	83	0.028	30.9	32.5	5.3%	-0.1%	0.0%	5.1%
74	80	0.078	34.6	36.3	4.9%	-0.1%	0.0%	4.8%
75	83	0.003	32.4	32.5	0.4%	-0.1%	0.0%	0.3%
76	80	0.047	32.4	36.3	12.0%	-0.1%	0.0%	11.9%
77	84	0.038	38.6	39.2	1.6%	-0.1%	0.0%	1.4%
78	84	0.016	31.6	39.2	24.1%	-0.1%	0.0%	23.9%
Totals:		1.000	31.1	32.8	5.4%	-0.1%	0.0%	5.2%

*Current Base Coverage: \$5,000, Credit Discount Level H
Proposed Base Coverage: \$5,000, Credit Discount Level H*

**Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Medical Payments**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.034	21.7	0.952	0.952	21.7	0.0%	-2.2%	0.0%	-2.2%
4	4	0.001	40.8	1.000	1.000	40.8	0.0%	-2.2%	0.0%	-2.2%
5	5	0.059	28.1	0.901	0.901	28.9	2.8%	-2.2%	0.0%	0.6%
9	80	0.007	27.4	0.901	0.792	28.7	4.7%	-2.2%	0.0%	2.4%
10	79	0.001	30.4	1.000	0.856	31.0	2.0%	-2.2%	0.0%	-0.3%
11	79	0.000	28.1	1.000	0.856	31.0	10.3%	-2.2%	0.0%	7.9%
18	85	0.004	27.5	0.899	0.846	28.7	4.4%	-2.2%	0.0%	2.1%
20	20	0.015	21.4	0.951	0.951	21.4	0.0%	-2.2%	0.0%	-2.2%
21	85	0.007	26.6	0.902	0.846	28.7	7.9%	-2.2%	0.0%	5.5%
26	85	0.004	26.4	0.901	0.846	28.7	8.7%	-2.2%	0.0%	6.3%
49	81	0.035	22.6	0.819	0.827	27.0	19.5%	-2.2%	0.0%	16.8%
55	81	0.071	27.8	0.850	0.827	27.0	-2.9%	-2.2%	0.0%	-5.0%
57	79	0.080	27.1	0.751	0.856	31.0	14.4%	-2.2%	0.0%	11.9%
60	79	0.004	27.4	0.801	0.856	31.0	13.1%	-2.2%	0.0%	10.6%
61	79	0.013	27	0.801	0.856	31.0	14.8%	-2.2%	0.0%	12.3%
62	79	0.003	28.3	0.840	0.856	31.0	9.5%	-2.2%	0.0%	7.1%
63	85	0.003	24.7	0.799	0.846	28.7	16.2%	-2.2%	0.0%	13.6%
67	83	0.077	25.7	0.801	0.775	25.2	-1.9%	-2.2%	0.0%	-4.1%
70	82	0.124	19.4	0.770	0.753	22.6	16.5%	-2.2%	0.0%	13.9%
71	85	0.037	24.6	0.778	0.846	28.7	16.7%	-2.2%	0.0%	14.1%
72	82	0.108	22.3	0.751	0.753	22.6	1.3%	-2.2%	0.0%	-0.9%
73	83	0.015	24.7	0.799	0.775	25.2	2.0%	-2.2%	0.0%	-0.2%
74	80	0.108	26	0.751	0.792	28.7	10.4%	-2.2%	0.0%	8.0%
75	83	0.012	24.3	0.750	0.775	25.2	3.7%	-2.2%	0.0%	1.4%
76	80	0.057	24.3	0.750	0.792	28.7	18.1%	-2.2%	0.0%	15.5%
77	84	0.105	30.9	0.801	0.793	31.1	0.6%	-2.2%	0.0%	-1.6%
78	84	0.016	25.3	0.801	0.793	31.1	22.9%	-2.2%	0.0%	20.2%
Totals:		1.000	25.2	0.808	0.822	27.0	7.2%	-2.2%	0.0%	4.8%

Current Base Coverage: \$5,000, Credit Discount Level H
Proposed Base Coverage: \$5,000, Credit Discount Level H

Horace Mann Property & Casualty Insurance Company
Arkansas
Derivation of Base Rates & Effects
Medical Payments

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.014	18.4	0.848	0.848	18.4	0.0%	-2.4%	0.0%	-2.4%
4	4	0.000	38.8	0.951	0.951	38.8	0.0%	-2.4%	0.0%	-2.4%
5	5	0.042	24.4	0.868	0.868	25.1	2.9%	-2.4%	0.0%	0.4%
9	80	0.014	26	0.949	0.923	26.5	1.9%	-2.4%	0.0%	-0.5%
10	79	0.000	28.9	0.951	0.939	29.1	0.7%	-2.4%	0.0%	-1.7%
11	79	0.000	26.7	0.950	0.939	29.1	9.0%	-2.4%	0.0%	6.4%
18	85	0.000	26.1	0.949	0.915	26.3	0.8%	-2.4%	0.0%	-1.7%
20	20	0.056	19.3	0.902	0.902	19.3	0.0%	-2.4%	0.0%	-2.4%
21	85	0.000	25.3	0.951	0.915	26.3	4.0%	-2.4%	0.0%	1.4%
26	85	0.000	25.1	0.951	0.915	26.3	4.8%	-2.4%	0.0%	2.2%
49	81	0.056	21.5	0.951	0.940	25.4	18.1%	-2.4%	0.0%	15.3%
55	81	0.113	26.4	0.950	0.940	25.4	-3.8%	-2.4%	0.0%	-6.1%
57	79	0.000	25.7	0.948	0.939	29.1	13.2%	-2.4%	0.0%	10.5%
60	79	0.000	26	0.949	0.939	29.1	11.9%	-2.4%	0.0%	9.2%
61	79	0.014	25.7	0.952	0.939	29.1	13.2%	-2.4%	0.0%	10.5%
62	79	0.000	26.9	0.951	0.939	29.1	8.2%	-2.4%	0.0%	5.6%
63	85	0.000	23.5	0.951	0.915	26.3	11.9%	-2.4%	0.0%	9.2%
67	83	0.000	24.4	0.949	0.901	22.7	-7.0%	-2.4%	0.0%	-9.2%
70	82	0.085	17.5	0.902	0.916	20.7	18.3%	-2.4%	0.0%	15.4%
71	85	0.296	20.2	0.821	0.915	26.3	30.2%	-2.4%	0.0%	27.0%
72	82	0.042	21.2	0.951	0.916	20.7	-2.4%	-2.4%	0.0%	-4.7%
73	83	0.070	22	0.891	0.901	22.7	3.2%	-2.4%	0.0%	0.7%
74	80	0.000	23.4	0.900	0.923	26.5	13.2%	-2.4%	0.0%	10.5%
75	83	0.000	21.6	0.889	0.901	22.7	5.1%	-2.4%	0.0%	2.5%
76	80	0.042	23.1	0.951	0.923	26.5	14.7%	-2.4%	0.0%	11.9%
77	84	0.141	26.9	0.871	0.861	26.8	-0.4%	-2.4%	0.0%	-2.8%
78	84	0.014	22	0.870	0.861	26.8	21.8%	-2.4%	0.0%	18.9%
Totals:		1.000	22.3	0.885	0.918	24.8	11.2%	-2.4%	0.0%	8.5%

Current Base Coverage: \$5,000, Credit Discount Level H
Proposed Base Coverage: \$5,000, Credit Discount Level H

**Horace Mann Insurance Company
Arkansas
Derivation of Base Rates & Effects
Comprehensive**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Re-based Rate	Proposed Base Rate	Base Rate Effect	Model Year Effect	Class Factor Effect	Overall Effect
2	2	0.077	147.8	155.2	155.2	0.0%	-0.7%	-0.1%	-0.8%
4	4	0.008	342.2	359.3	359.3	0.0%	-0.7%	-0.1%	-0.8%
5	5	0.081	144.1	151.3	157.2	3.9%	-0.7%	-0.1%	3.0%
9	80	0.028	188.2	197.6	232.8	17.8%	-0.7%	-0.1%	16.8%
10	79	0.004	315.1	330.9	408.3	23.4%	-0.7%	-0.1%	22.4%
11	79	0.004	525.7	552.0	408.3	-26.0%	-0.7%	-0.1%	-26.6%
18	85	0.012	179.4	188.4	237.2	25.9%	-0.7%	-0.1%	24.9%
20	20	0.044	120.9	126.9	120.9	-4.7%	-0.7%	-0.1%	-5.5%
21	85	0.052	174.2	182.9	237.2	29.7%	-0.7%	-0.1%	28.6%
26	85	0.016	268.2	281.6	237.2	-15.8%	-0.7%	-0.1%	-16.5%
49	81	0.065	135.5	142.3	142.3	0.0%	-0.7%	-0.1%	-0.8%
55	81	0.169	183.7	192.9	142.3	-26.2%	-0.7%	-0.1%	-26.9%
57	79	0.032	304	319.2	408.3	27.9%	-0.7%	-0.1%	26.9%
60	79	0.008	364	382.2	408.3	6.8%	-0.7%	-0.1%	6.0%
61	79	0.000	356.1	373.9	408.3	9.2%	-0.7%	-0.1%	8.3%
62	79	0.016	366.1	384.4	408.3	6.2%	-0.7%	-0.1%	5.4%
63	85	0.008	233.2	244.9	237.2	-3.1%	-0.7%	-0.1%	-3.9%
67	83	0.065	204.7	214.9	227.7	6.0%	-0.7%	-0.1%	5.1%
70	82	0.040	172.9	181.5	185.5	2.2%	-0.7%	-0.1%	1.4%
71	85	0.024	225.6	236.9	237.2	0.1%	-0.7%	-0.1%	-0.7%
72	82	0.065	161.9	170.0	185.5	9.1%	-0.7%	-0.1%	8.2%
73	83	0.032	165.8	174.1	227.7	30.8%	-0.7%	-0.1%	29.7%
74	80	0.056	250.9	263.4	232.8	-11.6%	-0.7%	-0.1%	-12.4%
75	83	0.008	245.5	257.8	227.7	-11.7%	-0.7%	-0.1%	-12.4%
76	80	0.024	194.9	204.6	232.8	13.8%	-0.7%	-0.1%	12.8%
77	84	0.044	230.2	241.7	226.9	-6.1%	-0.7%	-0.1%	-6.9%
78	84	0.016	182.7	191.8	226.9	18.3%	-0.7%	-0.1%	17.3%
Totals:		1.000	191.2	200.8	201.6	0.4%	-0.7%	-0.1%	-0.4%

*Current Base Coverage: Symbol 4, Model Year 2003, \$100/ \$250 Wind Hail Deductible, Credit Discount Level H
Proposed Base Coverage: Symbol 4, Model Year 2006, \$100/ \$250 Wind Hail Deductible, Credit Discount Level H*

**Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Comprehensive**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Re-based Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Model Year Effect	Class Factor Effect	Overall Effect
2	2	0.038	140.4	147.4	0.950	0.950	147.4	0.0%	-0.6%	-2.2%	-2.8%
4	4	0.000	342.2	359.3	1.000	1.000	359.3	0.0%	-0.6%	-2.2%	-2.8%
5	5	0.068	129.7	136.2	0.900	0.900	141.5	3.9%	-0.6%	-2.2%	1.0%
9	80	0.011	169.4	177.9	0.900	0.792	184.4	3.7%	-0.6%	-2.2%	0.7%
10	79	0.002	315.1	330.9	1.000	0.856	349.5	5.6%	-0.6%	-2.2%	2.7%
11	79	0.000	525.7	552.0	1.000	0.856	349.5	-36.7%	-0.6%	-2.2%	-38.5%
18	85	0.005	161.5	169.6	0.900	0.848	201.1	18.6%	-0.6%	-2.2%	15.2%
20	20	0.018	114.9	120.6	0.950	0.950	114.9	-4.7%	-0.6%	-2.2%	-7.4%
21	85	0.011	156.8	164.6	0.900	0.848	201.1	22.2%	-0.6%	-2.2%	18.7%
26	85	0.005	241.4	253.5	0.900	0.848	201.1	-20.7%	-0.6%	-2.2%	-22.9%
49	81	0.035	111.1	116.7	0.820	0.827	117.7	0.9%	-0.6%	-2.2%	-2.0%
55	81	0.068	156.1	163.9	0.850	0.827	117.7	-28.2%	-0.6%	-2.2%	-30.2%
57	79	0.053	228	239.4	0.750	0.856	349.5	46.0%	-0.6%	-2.2%	41.9%
60	79	0.002	291.2	305.8	0.800	0.856	349.5	14.3%	-0.6%	-2.2%	11.1%
61	79	0.007	284.9	299.1	0.800	0.856	349.5	16.9%	-0.6%	-2.2%	13.6%
62	79	0.004	307.5	322.9	0.840	0.856	349.5	8.2%	-0.6%	-2.2%	5.2%
63	85	0.004	186.6	195.9	0.800	0.848	201.1	2.7%	-0.6%	-2.2%	-0.2%
67	83	0.066	163.8	172.0	0.800	0.775	176.5	2.6%	-0.6%	-2.2%	-0.3%
70	82	0.128	133.1	139.8	0.770	0.753	139.7	-0.1%	-0.6%	-2.2%	-2.9%
71	85	0.044	176	184.8	0.780	0.848	201.1	8.8%	-0.6%	-2.2%	5.8%
72	82	0.099	121.4	127.5	0.750	0.753	139.7	9.6%	-0.6%	-2.2%	6.5%
73	83	0.013	132.6	139.2	0.800	0.775	176.5	26.8%	-0.6%	-2.2%	23.2%
74	80	0.120	188.2	197.6	0.750	0.792	184.4	-6.7%	-0.6%	-2.2%	-9.3%
75	83	0.016	184.1	193.3	0.750	0.775	176.5	-8.7%	-0.6%	-2.2%	-11.3%
76	80	0.051	146.2	153.5	0.750	0.792	184.4	20.1%	-0.6%	-2.2%	16.8%
77	84	0.113	184.2	193.4	0.800	0.792	179.7	-7.1%	-0.6%	-2.2%	-9.7%
78	84	0.020	146.2	153.5	0.800	0.792	179.7	17.1%	-0.6%	-2.2%	13.8%
Totals:		1.000	159.5	167.5			172.8	3.2%	-0.6%	-2.2%	0.3%

Current Base Coverage: Symbol 4, Model Year 2003, \$100/ \$250 Wind Hail Deductible, Credit Discount Level H
Proposed Base Coverage: Symbol 4, Model Year 2006, \$100/ \$250 Wind Hail Deductible, Credit Discount Level H

Horace Mann Property & Casualty Insurance Company
Arkansas
Derivation of Base Rates & Effects
Comprehensive

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Re-based Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Model Year Effect	Class Factor Effect	Overall Effect
2	2	0.014	119.3	125.3	0.850	0.850	125.3	0.0%	-0.4%	-2.4%	-2.8%
4	4	0.000	325.1	341.4	0.950	0.950	341.3	0.0%	-0.4%	-2.4%	-2.8%
5	5	0.072	112.8	118.4	0.870	0.870	123.1	4.0%	-0.4%	-2.4%	1.1%
9	80	0.014	160.9	168.9	0.950	0.924	170.4	0.9%	-0.4%	-2.4%	-1.9%
10	79	0.000	299.3	314.3	0.950	0.941	328.9	4.6%	-0.4%	-2.4%	1.8%
11	79	0.000	499.4	524.4	0.950	0.941	328.9	-37.3%	-0.4%	-2.4%	-39.0%
18	85	0.000	153.4	161.1	0.950	0.915	184.0	14.2%	-0.4%	-2.4%	11.1%
20	20	0.058	103.4	108.6	0.900	0.900	103.4	-4.8%	-0.4%	-2.4%	-7.4%
21	85	0.000	149	156.5	0.950	0.915	184.0	17.6%	-0.4%	-2.4%	14.3%
26	85	0.000	229.3	240.8	0.950	0.915	184.0	-23.6%	-0.4%	-2.4%	-25.7%
49	81	0.043	105.5	110.8	0.950	0.940	110.6	-0.2%	-0.4%	-2.4%	-2.9%
55	81	0.174	148.3	155.7	0.950	0.940	110.6	-29.0%	-0.4%	-2.4%	-30.9%
57	79	0.000	216.6	227.4	0.950	0.941	328.9	44.6%	-0.4%	-2.4%	40.6%
60	79	0.000	276.6	290.4	0.950	0.941	328.9	13.3%	-0.4%	-2.4%	10.1%
61	79	0.014	270.7	284.2	0.950	0.941	328.9	15.7%	-0.4%	-2.4%	12.5%
62	79	0.000	292.1	306.7	0.950	0.941	328.9	7.2%	-0.4%	-2.4%	4.3%
63	85	0.000	177.3	186.2	0.950	0.915	184.0	-1.2%	-0.4%	-2.4%	-3.9%
67	83	0.000	155.6	163.4	0.950	0.902	159.2	-2.6%	-0.4%	-2.4%	-5.3%
70	82	0.058	119.8	125.8	0.900	0.916	128.0	1.7%	-0.4%	-2.4%	-1.1%
71	85	0.261	144.3	151.5	0.820	0.915	184.0	21.5%	-0.4%	-2.4%	18.1%
72	82	0.043	115.3	121.1	0.950	0.916	128.0	5.7%	-0.4%	-2.4%	2.8%
73	83	0.043	118	123.9	0.890	0.902	159.2	28.5%	-0.4%	-2.4%	24.9%
74	80	0.000	169.4	177.9	0.900	0.924	170.4	-4.2%	-0.4%	-2.4%	-6.9%
75	83	0.000	163.8	172.0	0.890	0.902	159.2	-7.4%	-0.4%	-2.4%	-10.0%
76	80	0.058	138.9	145.8	0.950	0.924	170.4	16.9%	-0.4%	-2.4%	13.6%
77	84	0.130	160.3	168.3	0.870	0.861	154.7	-8.1%	-0.4%	-2.4%	-10.6%
78	84	0.014	127.2	133.6	0.870	0.861	154.7	15.8%	-0.4%	-2.4%	12.6%
Totals:		1.000	138.1	145.0			148.2	2.2%	-0.4%	-2.4%	-0.6%

Current Base Coverage: Symbol 4, Model Year 2003, \$100/ \$250 Wind Hail Deductible, Credit Discount Level H
Proposed Base Coverage: Symbol 4, Model Year 2006, \$100/ \$250 Wind Hail Deductible, Credit Discount Level H

**Horace Mann Insurance Company
Arkansas
Derivation of Base Rates & Effects
Collision**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Re-based Rate	Proposed Base Rate	Base Rate Effect	Model Year Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.080	470.2	493.7	493.7	0.0%	-0.7%	-0.1%	0.0%	-0.9%
4	4	0.008	999.9	1,049.9	999.9	-4.8%	-0.7%	-0.1%	0.0%	-5.6%
5	5	0.084	539	566.0	588.6	4.0%	-0.7%	-0.1%	0.0%	3.1%
9	80	0.025	552.9	580.5	636.9	9.7%	-0.7%	-0.1%	0.0%	8.8%
10	79	0.004	666.2	699.5	739.8	5.8%	-0.7%	-0.1%	0.0%	4.8%
11	79	0.004	791	830.6	739.8	-10.9%	-0.7%	-0.1%	0.0%	-11.7%
18	85	0.013	518.9	544.8	613.5	12.6%	-0.7%	-0.1%	0.0%	11.6%
20	20	0.034	477.6	501.5	477.6	-4.8%	-0.7%	-0.1%	0.0%	-5.6%
21	85	0.051	492.6	517.2	613.5	18.6%	-0.7%	-0.1%	0.0%	17.6%
26	85	0.017	609	639.5	613.5	-4.1%	-0.7%	-0.1%	0.0%	-4.9%
49	81	0.068	435.6	457.4	446.3	-2.4%	-0.7%	-0.1%	0.0%	-3.3%
55	81	0.165	443.9	466.1	446.3	-4.3%	-0.7%	-0.1%	0.0%	-5.1%
57	79	0.034	831.5	873.1	739.8	-15.3%	-0.7%	-0.1%	0.0%	-16.0%
60	79	0.008	868.8	912.2	739.8	-18.9%	-0.7%	-0.1%	0.0%	-19.6%
61	79	0.000	820.6	861.6	739.8	-14.1%	-0.7%	-0.1%	0.0%	-14.9%
62	79	0.013	970	1,018.5	739.8	-27.4%	-0.7%	-0.1%	0.0%	-28.0%
63	85	0.008	640.8	672.8	613.5	-8.8%	-0.7%	-0.1%	0.0%	-9.6%
67	83	0.068	628.6	660.0	658.2	-0.3%	-0.7%	-0.1%	0.0%	-1.1%
70	82	0.038	477.9	501.8	544.6	8.5%	-0.7%	-0.1%	0.0%	7.6%
71	85	0.025	616.4	647.2	613.5	-5.2%	-0.7%	-0.1%	0.0%	-6.0%
72	82	0.068	523.5	549.7	544.6	-0.9%	-0.7%	-0.1%	0.0%	-1.8%
73	83	0.034	539.5	566.5	658.2	16.2%	-0.7%	-0.1%	0.0%	15.2%
74	80	0.059	646.8	679.1	636.9	-6.2%	-0.7%	-0.1%	0.0%	-7.0%
75	83	0.008	648.5	680.9	658.2	-3.3%	-0.7%	-0.1%	0.0%	-4.2%
76	80	0.025	587	616.4	636.9	3.3%	-0.7%	-0.1%	0.0%	2.4%
77	84	0.046	715.5	751.3	732.3	-2.5%	-0.7%	-0.1%	0.0%	-3.4%
78	84	0.013	656.6	689.4	732.3	6.2%	-0.7%	-0.1%	0.0%	5.3%
Totals:		1.000	555.0	582.8	576.9	-1.0%	-0.7%	-0.1%	0.0%	-1.9%

Current Base Coverage: Symbol 4, Model Year 2003, \$100 Deductible, Credit Discount Level H
Proposed Base Coverage: Symbol 4, Model Year 2006, \$100 Deductible, Credit Discount Level H

**Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Collision**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Re-based Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Model Year Effect	Class Factor Effect	Employee/Payroll Effect	Overall Effect
2	2	0.036	446.7	469.0	0.950	0.950	469.0	0.0%	-0.6%	-2.2%	0.0%	-2.8%
4	4	0.000	999.9	1,049.9	1.000	1.000	999.9	-4.8%	-0.6%	-2.2%	0.0%	-7.5%
5	5	0.066	485.1	509.4	0.900	0.900	529.7	4.0%	-0.6%	-2.2%	0.0%	1.0%
9	80	0.011	497.6	522.5	0.900	0.792	504.4	-3.5%	-0.6%	-2.2%	0.0%	-6.2%
10	79	0.002	666.2	699.5	1.000	0.990	732.4	4.7%	-0.6%	-2.2%	0.0%	1.7%
11	79	0.000	791	830.6	1.000	0.990	732.4	-11.8%	-0.6%	-2.2%	0.0%	-14.3%
18	85	0.006	467	490.4	0.900	0.848	520.3	6.1%	-0.6%	-2.2%	0.0%	3.1%
20	20	0.017	453.7	476.4	0.950	0.950	453.7	-4.8%	-0.6%	-2.2%	0.0%	-7.5%
21	85	0.011	443.3	465.5	0.900	0.848	520.3	11.8%	-0.6%	-2.2%	0.0%	8.6%
26	85	0.006	548.1	575.5	0.900	0.848	520.3	-9.6%	-0.6%	-2.2%	0.0%	-12.2%
49	81	0.034	357.2	375.1	0.820	0.827	369.0	-1.6%	-0.6%	-2.2%	0.0%	-4.4%
55	81	0.066	377.3	396.2	0.850	0.827	369.0	-6.9%	-0.6%	-2.2%	0.0%	-9.5%
57	79	0.054	623.6	654.8	0.750	0.990	732.4	11.9%	-0.6%	-2.2%	0.0%	8.7%
60	79	0.002	695	729.8	0.800	0.990	732.4	0.4%	-0.6%	-2.2%	0.0%	-2.5%
61	79	0.008	656.5	689.3	0.800	0.990	732.4	6.3%	-0.6%	-2.2%	0.0%	3.2%
62	79	0.004	814.8	855.5	0.840	0.990	732.4	-14.4%	-0.6%	-2.2%	0.0%	-16.8%
63	85	0.004	512.6	538.2	0.800	0.848	520.3	-3.3%	-0.6%	-2.2%	0.0%	-6.1%
67	83	0.068	502.9	528.0	0.800	0.776	510.8	-3.3%	-0.6%	-2.2%	0.0%	-6.0%
70	82	0.126	368	386.4	0.770	0.752	409.6	6.0%	-0.6%	-2.2%	0.0%	3.0%
71	85	0.043	480.8	504.8	0.780	0.848	520.3	3.1%	-0.6%	-2.2%	0.0%	0.2%
72	82	0.098	392.6	412.2	0.750	0.752	409.6	-0.6%	-0.6%	-2.2%	0.0%	-3.4%
73	83	0.013	431.6	453.2	0.800	0.776	510.8	12.7%	-0.6%	-2.2%	0.0%	9.5%
74	80	0.124	485.1	509.4	0.750	0.792	504.4	-1.0%	-0.6%	-2.2%	0.0%	-3.8%
75	83	0.015	486.4	510.7	0.750	0.776	510.8	0.0%	-0.6%	-2.2%	0.0%	-2.8%
76	80	0.053	440.3	462.3	0.750	0.792	504.4	9.1%	-0.6%	-2.2%	0.0%	6.0%
77	84	0.116	572.4	601.0	0.800	0.792	580.0	-3.5%	-0.6%	-2.2%	0.0%	-6.2%
78	84	0.021	525.3	551.6	0.800	0.792	580.0	5.1%	-0.6%	-2.2%	0.0%	2.2%
Totals:		1.000	467.8	491.2			497.2	1.2%	-0.6%	-2.2%	0.0%	-1.6%

Current Base Coverage: Symbol 4, Model Year 2003, \$100 Deductible, Credit Discount Level H

Proposed Base Coverage: Symbol 4, Model Year 2006, \$100 Deductible, Credit Discount Level H

Horace Mann Property & Casualty Insurance Company
Arkansas
Derivation of Base Rates & Effects
Collision

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Re-based Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Model Year Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.014	379.7	398.7	0.850	0.850	398.7	0.0%	-0.4%	-2.4%	0.0%	-2.8%
4	4	0.000	949.9	997.4	0.950	0.950	949.9	-4.8%	-0.4%	-2.4%	0.0%	-7.4%
5	5	0.072	422	443.1	0.870	0.870	460.8	4.0%	-0.4%	-2.4%	0.0%	1.1%
9	80	0.014	472.7	496.3	0.950	0.924	466.1	-6.1%	-0.4%	-2.4%	0.0%	-8.7%
10	79	0.000	632.9	664.5	0.950	0.941	689.2	3.7%	-0.4%	-2.4%	0.0%	0.9%
11	79	0.000	751.5	789.1	0.950	0.941	689.2	-12.7%	-0.4%	-2.4%	0.0%	-15.1%
18	85	0.000	443.7	465.9	0.950	0.914	475.6	2.1%	-0.4%	-2.4%	0.0%	-0.7%
20	20	0.058	408.3	428.7	0.900	0.900	408.3	-4.8%	-0.4%	-2.4%	0.0%	-7.4%
21	85	0.000	421.1	442.2	0.950	0.914	475.6	7.6%	-0.4%	-2.4%	0.0%	4.6%
26	85	0.000	520.7	546.7	0.950	0.914	475.6	-13.0%	-0.4%	-2.4%	0.0%	-15.4%
49	81	0.043	339.3	356.3	0.950	0.940	346.9	-2.6%	-0.4%	-2.4%	0.0%	-5.3%
55	81	0.174	358.4	376.3	0.950	0.940	346.9	-7.8%	-0.4%	-2.4%	0.0%	-10.4%
57	79	0.000	592.4	622.0	0.950	0.941	689.2	10.8%	-0.4%	-2.4%	0.0%	7.7%
60	79	0.000	660.3	693.3	0.950	0.941	689.2	-0.6%	-0.4%	-2.4%	0.0%	-3.3%
61	79	0.014	623.7	654.9	0.950	0.941	689.2	5.2%	-0.4%	-2.4%	0.0%	2.3%
62	79	0.000	774.1	812.8	0.950	0.941	689.2	-15.2%	-0.4%	-2.4%	0.0%	-17.5%
63	85	0.000	487	511.4	0.950	0.914	475.6	-7.0%	-0.4%	-2.4%	0.0%	-9.6%
67	83	0.000	477.8	501.7	0.950	0.900	459.7	-8.4%	-0.4%	-2.4%	0.0%	-10.9%
70	82	0.058	331.2	347.8	0.900	0.916	375.2	7.9%	-0.4%	-2.4%	0.0%	4.9%
71	85	0.261	394.3	414.0	0.820	0.914	475.6	14.9%	-0.4%	-2.4%	0.0%	11.7%
72	82	0.043	373	391.7	0.950	0.916	375.2	-4.2%	-0.4%	-2.4%	0.0%	-6.9%
73	83	0.043	384.1	403.3	0.890	0.900	459.7	14.0%	-0.4%	-2.4%	0.0%	10.8%
74	80	0.000	436.6	458.4	0.900	0.924	466.1	1.7%	-0.4%	-2.4%	0.0%	-1.1%
75	83	0.000	432.9	454.5	0.890	0.900	459.7	1.1%	-0.4%	-2.4%	0.0%	-1.7%
76	80	0.058	418.3	439.2	0.950	0.924	466.1	6.1%	-0.4%	-2.4%	0.0%	3.2%
77	84	0.130	498	522.9	0.870	0.861	499.4	-4.5%	-0.4%	-2.4%	0.0%	-7.1%
78	84	0.014	457	479.9	0.870	0.861	499.4	4.1%	-0.4%	-2.4%	0.0%	1.2%
Totals:		1.000	403.5	423.7			436.5	3.0%	-0.4%	-2.4%	0.0%	0.2%

Current Base Coverage: Symbol 4, Model Year 2003, \$100 Deductible, Credit Discount Level H
Proposed Base Coverage: Symbol 4, Model Year 2006, \$100 Deductible, Credit Discount Level H

Horace Mann Insurance Company
Horace Mann, Teachers & Horace Mann Property & Casualty Combined Companies
Arkansas
Uninsured Motorist Coverage
All Territories
Teachers Insurance Company

Limit	Uninsured Motorist - BI				Underinsured Motorist - BI			
	Exposure Weight	Current Rate1	Proposed Rate 1	Effect	Exposure Weight	Current Rate1	Proposed Rate 1	Effect
25/50	0.774	7.00	7.4	5.7%	0.760	6.00	6.4	6.7%
50/100	0.175	21.00	22.2	5.7%	0.192	24.00	25.4	5.8%
100/300	0.046	42.00	44.4	5.7%	0.041	48.00	50.9	6.0%
250/500	0.004	70.00	74.1	5.9%	0.007	72.00	76.3	6.0%
500/1,000	0.000	84.00	88.9	5.8%				
Totals:	1.000	11.4	12.0	5.7%	1.000	11.6	12.4	6.2%

Horace Mann and Horace Mann Property & Casualty Combined Companies

Limit	Uninsured Motorist - BI				Underinsured Motorist - BI			
	Exposure Weight	Current Rate1	Proposed Rate 1	Effect	Exposure Weight	Current Rate1	Proposed Rate 1	Effect
25/50	0.465	7.00	7.4	5.7%	0.423	6.00	6.4	6.7%
50/100	0.094	21.00	22.2	5.7%	0.098	24.00	25.4	5.8%
100/300	0.057	42.00	44.4	5.7%	0.057	48.00	50.9	6.0%
250/500	0.007	63.00	74.1	17.6%	0.009	72.00	76.3	6.0%
500/1,000	0.000	84.00	88.9	5.8%				
Totals:	0.624	8.1	8.6	6.4%	0.588	8.3	8.8	6.2%

Overall UM Effect: 6.0%
Overall UIM Effect: 6.2%

Horace Mann Insurance Company
Arkansas
Summary of Base Class Factors

Current Factors

	Pleasure Use (X1XX)	Drive to work <10 one way (X2XX)	Drive to work > 10 one way (X3XX)	Occasional Driver (X4XX)	Drive to work < 30 per week (X7XX)	Business Use (X8XX)	Student away at school (X9XX)
Adult under 50 (1XXX)	1.00	1.05	1.20		1.05	1.60	
Adult 65 - 74 (2XXX)	0.95	1.00	1.15		0.95	1.65	
Sing. Male 25-29 (3XXX)	1.35	1.55	1.65		1.35	2.10	
Sing. Female 21-24 (4XXX)	1.65	1.65	1.65	1.45	1.65	2.20	1.45
Sing. Male 21-24 (5XXX)	2.40	2.65	2.65	1.80	2.40	3.05	1.65
Marr. Male 21-24 (6XXX)	1.35	1.45	1.45	1.30	1.35	1.95	
Sing. Female 19-20 (7XXX)	2.15	2.35	2.35	1.80	2.15	2.95	1.70
Male 19-20 (8XXX)	3.80	4.00	4.00	2.60	3.80	4.55	2.50
Adult 50-64 (9XXX)	0.85	0.90	1.05		0.85	1.60	
Adult over 75 (AXXX)	0.95	1.05	1.10		1.00	1.60	
Male under 19 (BXXX)	4.75	5.00	5.00	2.60	4.75	5.70	2.50
Sing. Female under 19 (GXXX)	2.70	2.95	2.95	1.80	2.70	3.70	1.70

Revised Factors

	Pleasure Use (X1XX)	Drive to work <10 one way (X2XX)	Drive to work > 10 one way (X3XX)	Occasional Driver (X4XX)	Drive to work < 30 per week (X7XX)	Business Use (X8XX)	Student away at school (X9XX)
Adult under 50 (1XXX)	1.00	1.05	1.20		1.05	1.60	
Adult 65 - 74 (2XXX)	0.95	1.00	1.15		0.95	1.65	
Sing. Male 25-29 (3XXX)	1.35	1.55	1.65		1.35	2.10	
Sing. Female 21-24 (4XXX)	1.65	1.65	1.65	1.45	1.65	2.20	1.45
Sing. Male 21-24 (5XXX)	2.40	2.65	2.65	1.80	2.40	3.05	1.65
Marr. Male 21-24 (6XXX)	1.35	1.45	1.45	1.30	1.35	1.95	
Sing. Female 19-20 (7XXX)	2.15	2.35	2.35	1.80	2.15	2.95	1.70
Male 19-20 (8XXX)	3.80	4.00	4.00	2.60	3.80	4.55	2.50
Adult 50-64 (9XXX)	0.85	0.90	1.05		0.85	1.60	
Adult over 75 (AXXX)	0.95	1.05	1.10		1.00	1.60	
Male under 19 (BXXX)	4.51	4.75	4.75	2.47	4.51	5.42	2.38
Sing. Female under 19 (GXXX)	2.57	2.80	2.80	1.71	2.57	3.52	1.62

Total HMIC Policies in Force	392
Current Average HMIC Factor	0.88
Revised Average HMIC Factor	0.87
HMIC Effect	-0.1%

Teachers Insurance Company
Arkansas
Summary of Base Class Factors

Current Factors

	Pleasure Use (X1XX)	Drive to work <10 one way (X2XX)	Drive to work > 10 one way (X3XX)	Occasional Driver (X4XX)	Drive to work < 30 per week (X7XX)	Business Use (X8XX)	Student away at school (X9XX)
Adult under 50 (1XXX)	1.00	1.05	1.20		1.05	1.60	
Adult 65 - 74 (2XXX)	0.95	1.00	1.15		0.95	1.65	
Sing. Male 24-29 (3XXX)	1.35	1.55	1.65		1.35	2.10	
Sing. Female 21-23 (4XXX)	1.65	1.65	1.65	1.45	1.65	2.20	1.45
Sing. Male 21-23 (5XXX)	2.40	2.65	2.65	1.80	2.40	3.05	1.65
Marr. Male 21-23 (6XXX)	1.35	1.45	1.45	1.30	1.35	1.95	
Sing. Female 19-20 (7XXX)	2.15	2.35	2.35	1.80	2.15	2.95	1.70
Male 19-20 (8XXX)	3.80	4.00	4.00	2.60	3.80	4.55	2.50
Adult 50-64 (9XXX)	0.85	0.90	1.05		0.85	1.60	
Adult over 75 (AXXX)	0.95	1.05	1.10		1.00	1.60	
Male under 19 (BXXX)	4.75	5.00	5.00	2.60	4.75	5.70	2.50
Sing. Female under 19 (GXXX)	2.70	2.95	2.95	1.80	2.70	3.70	1.70

Revised Factors

	Pleasure Use (X1XX)	Drive to work <10 one way (X2XX)	Drive to work > 10 one way (X3XX)	Occasional Driver (X4XX)	Drive to work < 30 per week (X7XX)	Business Use (X8XX)	Student away at school (X9XX)
Adult under 50 (1XXX)	1.00	1.05	1.20		1.05	1.60	
Adult 65 - 74 (2XXX)	0.95	1.00	1.15		0.95	1.65	
Sing. Male 22-29 (3XXX)	1.35	1.55	1.65		1.35	2.10	
Sing. Female 21 (4XXX)	1.65	1.65	1.65	1.45	1.65	2.20	1.45
Sing. Male 21 (5XXX)	2.40	2.65	2.65	1.80	2.40	3.05	1.65
Marr. Male 21 (6XXX)	1.35	1.45	1.45	1.30	1.35	1.95	
Sing. Female 19-20 (7XXX)	2.15	2.35	2.35	1.80	2.15	2.95	1.70
Male 19-20 (8XXX)	3.80	4.00	4.00	2.60	3.80	4.55	2.50
Adult 50-64 (9XXX)	0.85	0.90	1.05		0.85	1.60	
Adult over 75 (AXXX)	0.95	1.05	1.10		1.00	1.60	
Male under 19 (BXXX)	4.51	4.75	4.75	2.47	4.51	5.42	2.38
Sing. Female under 19 (GXXX)	2.57	2.80	2.80	1.71	2.57	3.52	1.62

Total TIC Policies in Force	759
Current Average TIC Factor	0.92
Revised Average TIC Factor	0.90
TIC Effect	-2.2%

**Horace Mann Property & Casualty Insurance Company
Arkansas
Summary of Base Class Factors**

Current Factors

	Pleasure Use (X1XX)	Drive to work <10 one way (X2XX)	Drive to work > 10 one way (X3XX)	Occasional Driver (X4XX)	Drive to work < 30 per week (X7XX)	Business Use (X8XX)	Student away at school (X9XX)
Adult under 50 (1XXX)	1.00	1.05	1.20		1.05	1.60	
Adult 65 - 74 (2XXX)	0.95	1.00	1.15		0.95	1.65	
Sing. Male 24-29 (3XXX)	1.35	1.55	1.65		1.35	2.10	
Sing. Female 21-23 (4XXX)	1.57	1.57	1.57	1.45	1.57	2.20	1.45
Sing. Male 21-23 (5XXX)	2.28	2.52	2.52	1.80	2.28	3.05	1.65
Marr. Male 21-23 (6XXX)	1.35	1.45	1.45	1.30	1.35	1.95	
Sing. Female 19-20 (7XXX)	2.15	2.35	2.35	1.80	2.15	2.95	1.70
Male 19-20 (8XXX)	3.80	4.00	4.00	2.60	3.80	4.55	2.50
Adult 50-64 (9XXX)	0.85	0.90	1.05		0.85	1.60	
Adult over 75 (AXXX)	0.95	1.05	1.10		1.00	1.60	
Male under 19 (BXXX)	4.75	5.00	5.00	2.60	4.75	5.70	2.50
Sing. Female under 19 (GXXX)	2.70	2.95	2.95	1.80	2.70	3.70	1.70

Revised Factors

	Pleasure Use (X1XX)	Drive to work <10 one way (X2XX)	Drive to work > 10 one way (X3XX)	Occasional Driver (X4XX)	Drive to work < 30 per week (X7XX)	Business Use (X8XX)	Student away at school (X9XX)
Adult under 50 (1XXX)	1.00	1.05	1.20		1.05	1.60	
Adult 65 - 74 (2XXX)	0.95	1.00	1.15		0.95	1.65	
Sing. Male 22-29 (3XXX)	1.35	1.55	1.65		1.35	2.10	
Sing. Female 21 (4XXX)	1.57	1.57	1.57	1.45	1.57	2.20	1.45
Sing. Male 21 (5XXX)	2.28	2.52	2.52	1.80	2.28	3.05	1.65
Marr. Male 21 (6XXX)	1.35	1.45	1.45	1.30	1.35	1.95	
Sing. Female 19-20 (7XXX)	2.15	2.35	2.35	1.80	2.15	2.95	1.70
Male 19-20 (8XXX)	3.80	4.00	4.00	2.60	3.80	4.55	2.50
Adult 50-64 (9XXX)	0.85	0.90	1.05		0.85	1.60	
Adult over 75 (AXXX)	0.95	1.05	1.10		1.00	1.60	
Male under 19 (BXXX)	4.51	4.75	4.75	2.47	4.51	5.42	2.38
Sing. Female under 19 (GXXX)	2.57	2.80	2.80	1.71	2.57	3.52	1.62

Total HMPC Policies in Force	98
Current Average HMPC Factor	0.97
Revised Average HMPC Factor	0.94
HMPC Effect	-2.4%

Horace Mann, Teachers, and Horace Mann Property & Casualty Insurance Companies

Arkansas

Average Class Factors

Exhibit XI

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Current 4-digit Class	Proposed 4-digit Class	HMIC Exposures	Current HMIC Factor	Proposed HMIC Factor	% Change	TIC Exposures	Current TIC Factor	Proposed TIC Factor	% Change	HMPC Exposures	Current HMPC Factor	Proposed HMPC Factor	% Change
1111	1111	3	1.00	1.00	0.0%	2	1.00	1.00	0.0%	0	1.00	1.00	0.0%
1121	1121	25	0.80	0.80	0.0%	60	0.80	0.80	0.0%	8	0.80	0.80	0.0%
1131	1131	13	1.00	1.00	0.0%	3	1.00	1.00	0.0%	1	1.00	1.00	0.0%
1211	1211	3	1.05	1.05	0.0%	14	1.05	1.05	0.0%	3	1.05	1.05	0.0%
1221	1221	24	0.84	0.84	0.0%	42	0.84	0.84	0.0%	9	0.84	0.84	0.0%
1231	1231	0	1.05	1.05	0.0%	1	1.05	1.05	0.0%	0	1.05	1.05	0.0%
1251	1251	3	1.10	1.10	0.0%	1	1.10	1.10	0.0%	0	1.10	1.10	0.0%
1311	1311	1	1.20	1.20	0.0%	4	1.20	1.20	0.0%	1	1.20	1.20	0.0%
1321	1321	11	0.96	0.96	0.0%	35	0.96	0.96	0.0%	5	0.96	0.96	0.0%
1331	1331	1	1.20	1.20	0.0%	0	1.20	1.20	0.0%	0	1.20	1.20	0.0%
1711	1711	3	1.05	1.05	0.0%	7	1.05	1.05	0.0%	3	1.05	1.05	0.0%
1721	1721	7	0.84	0.84	0.0%	38	0.84	0.84	0.0%	5	0.84	0.84	0.0%
2111	2111	13	0.95	0.95	0.0%	14	0.95	0.95	0.0%	4	0.95	0.95	0.0%
2121	2121	29	0.76	0.76	0.0%	77	0.76	0.76	0.0%	5	0.76	0.76	0.0%
2211	2211	1	1.00	1.00	0.0%	0	1.00	1.00	0.0%	0	1.00	1.00	0.0%
2221	2221	2	0.80	0.80	0.0%	3	0.80	0.80	0.0%	1	0.80	0.80	0.0%
2311	2311	0	1.15	1.15	0.0%	1	1.15	1.15	0.0%	0	1.15	1.15	0.0%
2321	2321	2	0.92	0.92	0.0%	5	0.92	0.92	0.0%	0	0.92	0.92	0.0%
2711	2711	3	0.95	0.95	0.0%	3	0.95	0.95	0.0%	0	0.95	0.95	0.0%
2721	2721	4	0.76	0.76	0.0%	4	0.76	0.76	0.0%	0	0.76	0.76	0.0%
2751	2751	1	1.00	1.00	0.0%	0	1.00	1.00	0.0%	0	1.00	1.00	0.0%
2821	2821	0	1.32	1.32	0.0%	1	1.32	1.32	0.0%	0	1.32	1.32	0.0%
3221	3221	1	1.24	1.24	0.0%	2	1.24	1.24	0.0%	1	1.24	1.24	0.0%
3321	3321	0	1.32	1.32	0.0%	1	1.32	1.32	0.0%	0	1.32	1.32	0.0%
3331	3331	0	1.65	1.65	0.0%	0	1.65	1.65	0.0%	1	1.65	1.65	0.0%
3711	3711	0	1.35	1.35	0.0%	2	1.35	1.35	0.0%	0	1.35	1.35	0.0%
3721	3721	0	1.08	1.08	0.0%	0	1.08	1.08	0.0%	1	1.08	1.08	0.0%
4121	4121	1	1.57	1.57	0.0%	0	1.57	1.57	0.0%	0	1.49	1.49	0.0%
4121	1121	0	1.57	0.80	-49.0%	2	1.57	0.80	-49.0%	0	1.49	0.80	-46.3%
4123	4123	1	1.40	1.40	0.0%	0	1.40	1.40	0.0%	0	1.33	1.33	0.0%
4211	4211	0	1.65	1.65	0.0%	0	1.65	1.65	0.0%	0	1.57	1.57	0.0%
4211	1121	0	1.65	0.80	-51.5%	1	1.65	0.80	-51.5%	0	1.57	0.80	-49.0%
4221	4221	1	1.57	1.57	0.0%	0	1.57	1.57	0.0%	0	1.49	1.49	0.0%
4221	1221	0	1.57	0.84	-46.5%	2	1.57	0.84	-46.5%	0	1.49	0.84	-43.6%
4223	4223	2	1.40	1.40	0.0%	0	1.40	1.40	0.0%	0	1.33	1.33	0.0%
4223	1221	0	1.40	0.84	-40.0%	1	1.40	0.84	-40.0%	0	1.33	0.84	-36.8%
4421	4421	0	1.16	1.16	0.0%	1	1.16	1.16	0.0%	0	1.16	1.16	0.0%
4721	4721	1	1.57	1.57	0.0%	2	1.57	1.57	0.0%	1	1.49	1.49	0.0%
4721	1721	0	1.57	0.84	-46.5%	2	1.57	0.84	-46.5%	1	1.49	0.84	-43.6%
4723	4723	1	1.40	1.40	0.0%	0	1.40	1.40	0.0%	0	1.33	1.33	0.0%
4723	1721	0	1.40	0.84	-40.0%	1	1.40	0.84	-40.0%	0	1.33	0.84	-36.8%
5121	5121	0	2.28	2.28	0.0%	0	2.28	2.28	0.0%	0	2.17	2.17	0.0%
5121	1121	0	2.28	0.80	-64.9%	1	2.28	0.80	-64.9%	0	2.17	0.80	-63.1%
5123	5123	0	1.80	1.80	0.0%	0	1.80	1.80	0.0%	0	1.71	1.71	0.0%
5123	1121	0	1.80	0.80	-55.6%	0	1.80	0.80	-55.6%	1	1.71	0.80	-53.2%
5211	5211	1	2.65	2.65	0.0%	0	2.65	2.65	0.0%	0	2.52	2.52	0.0%
5221	5221	0	2.52	2.52	0.0%	1	2.52	2.52	0.0%	0	2.39	2.39	0.0%
5411	5411	0	1.80	1.80	0.0%	1	1.80	1.80	0.0%	0	1.80	1.80	0.0%
5421	5421	1	1.44	1.44	0.0%	0	1.44	1.44	0.0%	0	1.44	1.44	0.0%
5721	5721	0	2.28	2.28	0.0%	1	2.28	2.28	0.0%	0	2.17	2.17	0.0%
5721	1721	0	2.28	0.84	-63.2%	3	2.28	0.84	-63.2%	0	2.17	0.84	-61.3%
7111	7111	0	2.15	2.15	0.0%	1	2.15	2.15	0.0%	0	2.15	2.15	0.0%
7121	7121	0	2.04	2.04	0.0%	1	2.04	2.04	0.0%	0	2.04	2.04	0.0%
7122	7122	0	1.83	1.83	0.0%	1	1.83	1.83	0.0%	0	1.83	1.83	0.0%
7124	7124	1	1.61	1.61	0.0%	0	1.61	1.61	0.0%	0	1.61	1.61	0.0%
7211	7211	0	2.35	2.35	0.0%	1	2.35	2.35	0.0%	0	2.35	2.35	0.0%
7224	7224	0	1.76	1.76	0.0%	1	1.76	1.76	0.0%	0	1.76	1.76	0.0%
7334	7334	0	1.88	1.88	0.0%	1	1.88	1.88	0.0%	0	1.88	1.88	0.0%
7422	7422	0	1.26	1.26	0.0%	1	1.26	1.26	0.0%	0	1.26	1.26	0.0%
7424	7424	0	1.08	1.08	0.0%	1	1.08	1.08	0.0%	0	1.08	1.08	0.0%
7721	7721	0	2.04	2.04	0.0%	2	2.04	2.04	0.0%	0	2.04	2.04	0.0%
7722	7722	1	1.83	1.83	0.0%	0	1.83	1.83	0.0%	0	1.83	1.83	0.0%
7724	7724	0	1.61	1.61	0.0%	2	1.61	1.61	0.0%	0	1.61	1.61	0.0%
8122	8122	2	3.23	3.23	0.0%	0	3.23	3.23	0.0%	0	3.23	3.23	0.0%
8124	8124	0	2.47	2.47	0.0%	1	2.47	2.47	0.0%	0	2.47	2.47	0.0%
8222	8222	0	3.40	3.40	0.0%	1	3.40	3.40	0.0%	0	3.40	3.40	0.0%
8422	8422	0	1.82	1.82	0.0%	1	1.82	1.82	0.0%	0	1.82	1.82	0.0%
8722	8722	0	3.23	3.23	0.0%	2	3.23	3.23	0.0%	0	3.23	3.23	0.0%
8724	8724	0	2.47	2.47	0.0%	1	2.47	2.47	0.0%	0	2.47	2.47	0.0%
9111	9111	10	0.85	0.85	0.0%	12	0.85	0.85	0.0%	2	0.85	0.85	0.0%
9121	9121	53	0.68	0.68	0.0%	129	0.68	0.68	0.0%	16	0.68	0.68	0.0%
9131	9131	2	0.85	0.85	0.0%	0	0.85	0.85	0.0%	0	0.85	0.85	0.0%
9151	9151	2	0.89	0.89	0.0%	1	0.89	0.89	0.0%	0	0.89	0.89	0.0%
9211	9211	3	0.90	0.90	0.0%	15	0.90	0.90	0.0%	1	0.90	0.90	0.0%
9221	9221	21	0.72	0.72	0.0%	53	0.72	0.72	0.0%	7	0.72	0.72	0.0%
9231	9231	1	0.90	0.90	0.0%	0	0.90	0.90	0.0%	0	0.90	0.90	0.0%
9311	9311	3	1.05	1.05	0.0%	8	1.05	1.05	0.0%	1	1.05	1.05	0.0%

Horace Mann, Teachers, and Horace Mann Property & Casualty Insurance Companies

Arkansas

Average Class Factors

Exhibit XI

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<u>Current 4-digit Class</u>	<u>Proposed 4-digit Class</u>	<u>HMIC Exposures</u>	<u>Current HMIC Factor</u>	<u>Proposed HMIC Factor</u>	<u>% Change</u>	<u>TIC Exposures</u>	<u>Current TIC Factor</u>	<u>Proposed TIC Factor</u>	<u>% Change</u>	<u>HMPC Exposures</u>	<u>Current HMPC Factor</u>	<u>Proposed HMPC Factor</u>	<u>% Change</u>
9321	9321	8	0.84	0.84	0.0%	30	0.84	0.84	0.0%	5	0.84	0.84	0.0%
9331	9331	0	1.05	1.05	0.0%	1	1.05	1.05	0.0%	0	1.05	1.05	0.0%
9341	9341	1	1.31	1.31	0.0%	0	1.31	1.31	0.0%	0	1.31	1.31	0.0%
9711	9711	8	0.85	0.85	0.0%	13	0.85	0.85	0.0%	0	0.85	0.85	0.0%
9721	9721	20	0.68	0.68	0.0%	51	0.68	0.68	0.0%	4	0.68	0.68	0.0%
9731	9731	0	0.85	0.85	0.0%	1	0.85	0.85	0.0%	0	0.85	0.85	0.0%
9821	9821	1	1.28	1.28	0.0%	0	1.28	1.28	0.0%	0	1.28	1.28	0.0%
A111	A111	37	0.95	0.95	0.0%	23	0.95	0.95	0.0%	3	0.95	0.95	0.0%
A121	A121	48	0.76	0.76	0.0%	36	0.76	0.76	0.0%	3	0.76	0.76	0.0%
A131	A131	1	0.95	0.95	0.0%	0	0.95	0.95	0.0%	0	0.95	0.95	0.0%
A211	A211	1	1.05	1.05	0.0%	1	1.05	1.05	0.0%	0	1.05	1.05	0.0%
A221	A221	0	0.84	0.84	0.0%	1	0.84	0.84	0.0%	0	0.84	0.84	0.0%
A311	A311	1	1.10	1.10	0.0%	0	1.10	1.10	0.0%	0	1.10	1.10	0.0%
A321	A321	0	0.88	0.88	0.0%	1	0.88	0.88	0.0%	0	0.88	0.88	0.0%
A711	A711	3	1.00	1.00	0.0%	2	1.00	1.00	0.0%	0	1.00	1.00	0.0%
A721	A721	2	0.80	0.80	0.0%	1	0.80	0.80	0.0%	0	0.80	0.80	0.0%
B123	B123	0	3.56	3.38	-5.1%	0	3.56	3.38	-5.1%	1	3.56	3.38	-5.1%
B124	B124	1	3.09	2.93	-5.2%	1	3.09	2.93	-5.2%	0	3.09	2.93	-5.2%
B222	B222	0	4.25	4.04	-4.9%	1	4.25	4.04	-4.9%	0	4.25	4.04	-4.9%
B224	B224	0	3.25	3.09	-4.9%	1	3.25	3.09	-4.9%	1	3.25	3.09	-4.9%
B411	B411	0	2.60	2.47	-5.0%	1	2.60	2.47	-5.0%	0	2.60	2.47	-5.0%
B424	B424	0	1.30	1.24	-4.6%	3	1.30	1.24	-4.6%	0	1.30	1.24	-4.6%
B722	B722	1	4.04	3.83	-5.2%	3	4.04	3.83	-5.2%	1	4.04	3.83	-5.2%
B724	B724	0	3.09	2.93	-5.2%	3	3.09	2.93	-5.2%	0	3.09	2.93	-5.2%
G124	G124	0	2.03	1.93	-4.9%	2	2.03	1.93	-4.9%	0	2.03	1.93	-4.9%
G221	G221	0	2.80	2.66	-5.0%	1	2.80	2.66	-5.0%	0	2.80	2.66	-5.0%
G222	G222	0	2.51	2.38	-5.2%	1	2.51	2.38	-5.2%	0	2.51	2.38	-5.2%
G223	G223	0	2.51	2.38	-5.2%	1	2.51	2.38	-5.2%	0	2.51	2.38	-5.2%
G224	G224	0	2.21	2.10	-5.0%	2	2.21	2.10	-5.0%	0	2.21	2.10	-5.0%
G424	G424	1	1.08	1.03	-4.6%	1	1.08	1.03	-4.6%	1	1.08	1.03	-4.6%
G721	G721	0	2.57	2.44	-5.1%	0	2.57	2.44	-5.1%	1	2.57	2.44	-5.1%
G722	G722	0	2.30	2.18	-5.2%	1	2.30	2.18	-5.2%	0	2.30	2.18	-5.2%
G724	G724	0	2.03	1.93	-4.9%	1	2.03	1.93	-4.9%	0	2.03	1.93	-4.9%
Totals:		392	0.875	0.874	-0.1%	759	0.916	0.896	-2.2%	98	0.966	0.942	-2.4%

**Horace Mann Insurance Company
Arkansas
Model Year Factors**

Year	Comprehensive					Collision				
	Exposure Weight	Current Factor	Re-based Factor	Proposed Factor	Percent Change	Exposure Weight	Current Factor	Re-based Factor	Proposed Factor	Percent Change
2007	0.005	1.05	1.00	1.05	5.0%	0.005	1.05	1.00	1.05	5.0%
2006	0.039	1.05	1.00	1.00	0.0%	0.041	1.05	1.00	1.00	0.0%
2005	0.059	1.05	1.00	0.98	-2.0%	0.062	1.05	1.00	0.98	-2.0%
2004	0.108	1.05	1.00	0.95	-5.0%	0.114	1.05	1.00	0.95	-5.0%
2003	0.084	1.00	0.95	0.95	0.0%	0.088	1.00	0.95	0.95	0.0%
2002	0.069	0.95	0.90	0.90	0.0%	0.073	0.95	0.90	0.90	0.0%
2001	0.133	0.90	0.86	0.86	0.0%	0.140	0.90	0.86	0.86	0.0%
2000	0.079	0.87	0.83	0.83	0.0%	0.083	0.87	0.83	0.83	0.0%
1999	0.059	0.84	0.80	0.80	0.0%	0.057	0.84	0.80	0.80	0.0%
1998	0.059	0.80	0.76	0.76	0.0%	0.057	0.80	0.76	0.76	0.0%
1997	0.034	0.76	0.72	0.72	0.0%	0.036	0.76	0.72	0.72	0.0%
1996	0.044	0.72	0.69	0.69	0.0%	0.041	0.72	0.69	0.69	0.0%
1995	0.039	0.69	0.66	0.66	0.0%	0.041	0.69	0.66	0.66	0.0%
1994	0.025	0.67	0.64	0.64	0.0%	0.026	0.67	0.64	0.64	0.0%
1993 and prior	0.266	0.60	0.57	0.57	0.0%	0.244	0.60	0.57	0.57	0.0%
Totals:	1.000	0.81	0.77	0.77	-0.7%	1.000	0.82	0.78	0.77	-0.7%

Teachers Insurance Company

Year	Comprehensive					Collision				
	Exposure Weight	Current Factor	Re-based Factor	Proposed Factor	Percent Change	Exposure Weight	Current Factor	Re-based Factor	Proposed Factor	Percent Change
2007	0.012	1.05	1.00	1.05	5.0%	0.012	1.05	1.00	1.05	5.0%
2006	0.065	1.05	1.00	1.00	0.0%	0.067	1.05	1.00	1.00	0.0%
2005	0.075	1.05	1.00	0.98	-2.0%	0.078	1.05	1.00	0.98	-2.0%
2004	0.097	1.05	1.00	0.95	-5.0%	0.100	1.05	1.00	0.95	-5.0%
2003	0.097	1.00	0.95	0.95	0.0%	0.100	1.00	0.95	0.95	0.0%
2002	0.099	0.95	0.90	0.90	0.0%	0.100	0.95	0.90	0.90	0.0%
2001	0.079	0.90	0.86	0.86	0.0%	0.082	0.90	0.86	0.86	0.0%
2000	0.079	0.87	0.83	0.83	0.0%	0.082	0.87	0.83	0.83	0.0%
1999	0.107	0.84	0.80	0.80	0.0%	0.102	0.84	0.80	0.80	0.0%
1998	0.048	0.80	0.76	0.76	0.0%	0.049	0.80	0.76	0.76	0.0%
1997	0.058	0.76	0.72	0.72	0.0%	0.057	0.76	0.72	0.72	0.0%
1996	0.048	0.72	0.69	0.69	0.0%	0.047	0.72	0.69	0.69	0.0%
1995	0.038	0.69	0.66	0.66	0.0%	0.031	0.69	0.66	0.66	0.0%
1994	0.028	0.67	0.64	0.64	0.0%	0.029	0.67	0.64	0.64	0.0%
1993 and prior	0.222	0.60	0.57	0.57	0.0%	0.221	0.60	0.57	0.57	0.0%
Totals:	1.000	0.82	0.78	0.77	-0.6%	1.000	0.82	0.78	0.78	-0.6%

Horace Mann Property & Casualty Insurance Company

Year	Comprehensive					Collision				
	Exposure Weight	Current Factor	Re-based Factor	Proposed Factor	Percent Change	Exposure Weight	Current Factor	Re-based Factor	Proposed Factor	Percent Change
2007	0.000	1.05	1.00	1.05	5.0%	0.000	1.05	1.00	1.05	5.0%
2006	0.082	1.05	1.00	0.98	-2.0%	0.082	1.05	1.00	0.98	-2.0%
2005	0.055	1.05	1.00	0.95	-5.0%	0.055	1.05	1.00	0.95	-5.0%
2004	0.041	1.05	0.95	0.95	0.0%	0.041	1.05	0.95	0.95	0.0%
2003	0.082	1.00	0.90	0.90	0.0%	0.082	1.00	0.90	0.90	0.0%
2002	0.096	0.95	0.86	0.86	0.0%	0.096	0.95	0.86	0.86	0.0%
2001	0.164	0.90	0.83	0.83	0.0%	0.164	0.90	0.83	0.83	0.0%
2000	0.110	0.87	0.80	0.80	0.0%	0.110	0.87	0.80	0.80	0.0%
1999	0.110	0.84	0.76	0.76	0.0%	0.110	0.84	0.76	0.76	0.0%
1998	0.068	0.80	0.72	0.72	0.0%	0.068	0.80	0.72	0.72	0.0%
1997	0.068	0.76	0.69	0.69	0.0%	0.068	0.76	0.69	0.69	0.0%
1996	0.041	0.72	0.66	0.66	0.0%	0.041	0.72	0.66	0.66	0.0%
1995	0.027	0.69	0.64	0.64	0.0%	0.027	0.69	0.64	0.64	0.0%
1994	0.014	0.67	0.66	0.66	0.0%	0.014	0.67	0.66	0.66	0.0%
1993 and prior	0.123	0.60	0.57	0.57	0.0%	0.123	0.60	0.57	0.57	0.0%
Totals:	1.000	0.85	0.78	0.78	-0.4%	1.000	0.85	0.78	0.78	-0.4%

Horace Mann Insurance Company
Arkansas
Private Passenger Automobile Payroll Discount Options

Discount	Exposure Weight	Current Factor	Proposed Factor	% Change
Direct	0.865	1.000	1.000	0.0%
EFT	0.130	1.000	1.000	0.0%
HM Payroll	0.005	0.900	0.850	-5.6%
School Payroll	0.000	1.000	0.950	-5.0%
Total	1.000	0.999	0.999	0.0%

Teachers Insurance Company
Arkansas

Discount	Exposure Weight	Current Factor	Proposed Factor	% Change
Direct	0.705	1.000	1.000	0.0%
EFT	0.294	1.000	1.000	0.0%
HM Payroll	0.001	0.900	0.850	-5.6%
School Payroll	0.000	1.000	0.950	-5.0%
Total	1.000	1.000	1.000	0.0%

Horace Mann P&C Insurance Company
Arkansas

Discount	Exposure Weight	Current Factor	Proposed Factor	% Change
Direct	0.545	1.000	1.000	0.0%
EFT	0.455	1.000	1.000	0.0%
HM Payroll	0.000	0.900	0.850	-5.6%
School Payroll	0.000	1.000	0.950	-5.0%
Total	1.000	1.000	1.000	0.0%

**HORACE MANN INSURANCE COMPANY
TEACHERS INSURANCE COMPANY
HORACE MANN PROPERTY AND CASUALTY**

VEHICLE RULES & RATES

ARKANSAS

RULE 9. DISCOUNTS/SURCHARGES

K. School Payroll Payment Plan Discount

The Bodily Injury, Property Damage, Medical Payments and Collision premiums that would apply to all vehicle types shall be discounted 5 percent if the named insured has selected the school payroll payment plan.

This discount will only be available on new business or on a renewal effective date. No midterm changes will be allowed.

L. Horace Mann Employee Payroll Discount

The Bodily Injury, Property Damage, Medical Payments and Collision premiums that would apply to all vehicle types shall be discounted 15 percent if the named insured is an employee of Horace Mann and has elected the employee payroll payment plan.

This discount will only be available on new business or on a renewal effective date. No midterm changes will be allowed.

**HORACE MANN INSURANCE COMPANY
TEACHERS INSURANCE COMPANY
HORACE MANN PROPERTY AND CASUALTY**

VEHICLE RULES & RATES

ARKANSAS

RULE 30. RENTAL REIMBURSEMENT COVERAGE

This coverage may be written only when a policy affords both Comprehensive and Collision Coverages.

- | Limit: \$30 per day/\$600 per occurrence
- HMIC Rate: \$11.50
- TIC Rate: \$10.40
- HMPC Rate: \$10.40

**Horace Mann Insurance Company
Teachers Insurance Company
Horace Mann Property & Casualty Insurance Company
Arkansas
Private Passenger Automobile
Filing Supplement**

The Horace Mann, Teachers, and Horace Mann Property & Casualty Insurance Companies submit for your review and approval this Private Passenger Automobile Filing Supplement for Arkansas.

Please send an exhibit detailing the rate changes for the territorial realignments.

Response: Please see attached exhibits I, IX and X from the original filing.

Horace Mann, Teachers & Horace Mann Property & Casualty Combined Companies
Arkansas
Proposed Territorial and Coverage Effects

Current Territory	Proposed Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income & Medical	Uninsured Motorist	Collision	Comprehensive	Road Service	Rental Reimbursement	Underinsured Motorist	Total
2	2	-1.4	-1.4	-1.5	0.0	6.0	-2.2	-2.2	0.0	0.0	6.2	-1.3%
4	4	-2.7	-1.4	-1.5	0.0	6.0	-6.9	-2.2	0.0	0.0	6.2	-2.9%
5	5	1.7	1.7	1.3	0.0	6.0	1.7	1.6	0.0	0.0	6.2	1.9%
9	80	10.3	-16.8	8.1	0.0	6.0	-1.7	5.7	0.0	0.0	6.2	0.3%
10	79	2.5	19.3	6.3	0.0	6.0	2.7	8.8	0.0	0.0	6.2	7.1%
11	79	-17.8	5.9	15.0	0.0	6.0	-13.5	-34.8	0.0	0.0	6.2	-11.6%
18	85	-1.5	6.5	4.8	0.0	6.0	5.5	18.0	0.0	0.0	6.2	5.8%
20	20	-1.4	-1.4	-1.5	0.0	6.0	-6.9	-6.8	0.0	0.0	6.2	-3.3%
21	85	17.3	14.2	8.5	0.0	6.0	11.2	21.6	0.0	0.0	6.2	14.2%
26	85	4.8	3.8	9.3	0.0	6.0	-10.1	-21.0	0.0	0.0	6.2	-3.5%
49	81	-8.9	-15.4	17.3	0.0	6.0	-4.1	-1.7	0.0	0.0	6.2	-5.7%
55	81	-4.9	5.4	-3.4	0.0	6.0	-8.2	-29.2	0.0	0.0	6.2	-6.7%
57	79	0.6	54.6	7.8	0.0	6.0	0.9	37.1	0.0	0.0	6.2	17.6%
60	79	2.6	0.6	8.9	0.0	6.0	-7.9	9.4	0.0	0.0	6.2	0.7%
61	79	22.0	13.3	10.5	0.0	6.0	-2.5	11.9	0.0	0.0	6.2	9.9%
62	79	-9.4	3.5	7.1	0.0	6.0	-20.4	5.2	0.0	0.0	6.2	-5.9%
63	85	-6.6	11.9	12.0	0.0	6.0	-7.4	-1.6	0.0	0.0	6.2	-0.9%
67	83	-2.4	5.5	-2.5	0.0	6.0	-4.8	1.1	0.0	0.0	6.2	-0.4%
70	82	34.2	34.8	15.7	0.0	6.0	4.6	-1.4	0.0	0.0	6.2	17.2%
71	85	-4.8	47.0	12.3	0.0	6.0	-1.1	4.5	0.0	0.0	6.2	9.2%
72	82	0.7	12.2	-0.5	0.0	6.0	-3.1	6.8	0.0	0.0	6.2	3.1%
73	83	-2.8	22.8	1.7	0.0	6.0	11.4	25.4	0.0	0.0	6.2	11.4%
74	80	-2.9	49.9	7.0	0.0	6.0	-4.6	-10.1	0.0	0.0	6.2	6.8%
75	83	11.2	41.7	1.1	0.0	6.0	-3.2	-11.5	0.0	0.0	6.2	8.7%
76	80	-1.1	57.8	14.1	0.0	6.0	4.7	15.3	0.0	0.0	6.2	15.6%
77	84	-8.5	1.6	-0.6	0.0	6.0	-5.4	-8.9	0.0	0.0	6.2	-4.3%
78	84	12.1	34.2	21.4	0.0	6.0	3.1	14.8	0.0	0.0	6.2	13.9%
Totals:		0.7	19.1	5.1	0.0	6.0	-1.6	0.0	0.0	0.0	6.2	4.0%

**Horace Mann Insurance Company
Arkansas
Proposed Territorial and Coverage Effects**

Current Territory	Proposed Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income & Medical	Uninsured Motorist	Collision	Comprehensive	Road Service	Rental Reimbursement	Underinsured Motorist	Total
2	2	-0.1	-0.1	-0.1	0.0	6.4	-0.9	-0.8	0.0	0.0	6.2	0.0%
4	4	-0.1	-0.1	-0.1	0.0	6.4	-5.6	-0.8	0.0	0.0	6.2	-1.2%
5	5	3.1	3.1	2.7	0.0	6.4	3.1	3.0	0.0	0.0	6.2	3.2%
9	80	20.9	-17.0	19.2	0.0	6.4	8.8	16.8	0.0	0.0	6.2	7.6%
10	79	14.2	25.6	18.9	0.0	6.4	4.8	22.4	0.0	0.0	6.2	14.8%
11	79	-8.4	11.5	28.6	0.0	6.4	-11.7	-26.6	0.0	0.0	6.2	-5.3%
18	85	3.8	6.9	10.6	0.0	6.4	11.6	24.9	0.0	0.0	6.2	9.8%
20	20	-0.1	-0.1	-0.1	0.0	6.4	-5.6	-5.5	0.0	0.0	6.2	-1.9%
21	85	23.5	14.7	14.7	0.0	6.4	17.6	28.6	0.0	0.0	6.2	18.9%
26	85	10.4	4.3	15.5	0.0	6.4	-4.9	-16.5	0.0	0.0	6.2	0.9%
49	81	-8.0	-21.4	18.3	0.0	6.4	-3.3	-0.8	0.0	0.0	6.2	-6.8%
55	81	-1.9	0.3	-0.1	0.0	6.4	-5.1	-26.9	0.0	0.0	6.2	-5.2%
57	79	-6.3	35.5	0.1	0.0	6.4	-16.0	26.9	0.0	0.0	6.2	6.2%
60	79	-0.3	-8.0	5.7	0.0	6.4	-19.6	6.0	0.0	0.0	6.2	-5.4%
61	79	18.5	3.6	7.3	0.0	6.4	-14.9	8.3	0.0	0.0	6.2	3.7%
62	79	-9.2	-2.3	7.3	0.0	6.4	-28.0	5.4	0.0	0.0	6.2	-8.7%
63	85	-8.5	4.3	9.5	0.0	6.4	-9.6	-3.9	0.0	0.0	6.2	-3.7%
67	83	1.0	-0.6	1.2	0.0	6.4	-1.1	5.1	0.0	0.0	6.2	1.0%
70	82	37.7	22.0	18.9	0.0	6.4	7.6	1.4	0.0	0.0	6.2	17.9%
71	85	-9.0	33.8	7.1	0.0	6.4	-6.0	-0.7	0.0	0.0	6.2	3.9%
72	82	1.9	0.0	0.9	0.0	6.4	-1.8	8.2	0.0	0.0	6.2	1.7%
73	83	0.3	15.3	5.1	0.0	6.4	15.2	29.7	0.0	0.0	6.2	12.1%
74	80	-5.1	32.6	4.8	0.0	6.4	-7.0	-12.4	0.0	0.0	6.2	2.6%
75	83	10.3	27.5	0.3	0.0	6.4	-4.2	-12.4	0.0	0.0	6.2	6.2%
76	80	-3.0	40.0	11.9	0.0	6.4	2.4	12.8	0.0	0.0	6.2	11.1%
77	84	-6.6	-1.7	1.4	0.0	6.4	-3.4	-6.9	0.0	0.0	6.2	-3.6%
78	84	14.3	29.9	23.9	0.0	6.4	5.3	17.3	0.0	0.0	6.2	15.3%
Totals:		0.5	9.4	5.2	0.0	6.4	-1.9	-0.4	0.0	0.0	6.2	2.2%

**Teachers Insurance Company
Arkansas
Proposed Territorial and Coverage Effects**

Current Territory	Proposed Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income & Medical	Uninsured Motorist	Collision	Comprehensive	Road Service	Rental Reimbursement	Underinsured Motorist	Total
2	2	-2.2	-2.2	-2.2	0.0	5.7	-2.8	-2.8	0.0	0.0	6.2	-1.9%
4	4	-4.2	-2.2	-2.2	0.0	5.7	-7.5	-2.8	0.0	0.0	6.2	-3.7%
5	5	1.0	0.9	0.6	0.0	5.7	1.0	1.0	0.0	0.0	6.2	1.2%
9	80	4.2	-16.6	2.4	0.0	5.7	-6.2	0.7	0.0	0.0	6.2	-3.4%
10	79	-4.3	15.7	-0.3	0.0	5.7	1.7	2.7	0.0	0.0	6.2	3.2%
11	79	-23.2	2.7	7.9	0.0	5.7	-14.3	-38.5	0.0	0.0	6.2	-14.8%
18	85	-4.3	6.5	2.1	0.0	5.7	3.1	15.2	0.0	0.0	6.2	4.0%
20	20	-2.2	-2.2	-2.2	0.0	5.7	-7.5	-7.4	0.0	0.0	6.2	-4.0%
21	85	13.9	14.2	5.5	0.0	5.7	8.6	18.7	0.0	0.0	6.2	12.1%
26	85	1.7	3.8	6.3	0.0	5.7	-12.2	-22.9	0.0	0.0	6.2	-5.5%
49	81	-9.3	-11.7	16.8	0.0	5.7	-4.4	-2.0	0.0	0.0	6.2	-5.1%
55	81	-6.6	8.5	-5.0	0.0	5.7	-9.5	-30.2	0.0	0.0	6.2	-7.4%
57	79	4.8	66.3	11.9	0.0	5.7	8.7	41.9	0.0	0.0	6.2	23.8%
60	79	4.5	5.9	10.6	0.0	5.7	-2.5	11.1	0.0	0.0	6.2	4.0%
61	79	24.2	19.2	12.3	0.0	5.7	3.2	13.6	0.0	0.0	6.2	13.3%
62	79	-9.4	7.1	7.1	0.0	5.7	-16.8	5.2	0.0	0.0	6.2	-4.3%
63	85	-5.2	16.8	13.6	0.0	5.7	-6.1	-0.2	0.0	0.0	6.2	1.0%
67	83	-4.0	9.6	-4.1	0.0	5.7	-6.0	-0.3	0.0	0.0	6.2	-0.7%
70	82	31.9	42.3	13.9	0.0	5.7	3.0	-2.9	0.0	0.0	6.2	16.8%
71	85	-3.2	53.7	14.1	0.0	5.7	0.2	5.8	0.0	0.0	6.2	11.2%
72	82	0.2	19.8	-0.9	0.0	5.7	-3.4	6.5	0.0	0.0	6.2	4.2%
73	83	-4.7	27.2	-0.2	0.0	5.7	9.5	23.2	0.0	0.0	6.2	10.9%
74	80	-1.9	60.0	8.0	0.0	5.7	-3.8	-9.3	0.0	0.0	6.2	8.9%
75	83	11.7	50.1	1.4	0.0	5.7	-2.8	-11.3	0.0	0.0	6.2	10.0%
76	80	0.3	68.9	15.5	0.0	5.7	6.0	16.8	0.0	0.0	6.2	18.4%
77	84	-9.5	3.6	-1.6	0.0	5.7	-6.2	-9.7	0.0	0.0	6.2	-4.6%
78	84	10.8	36.9	20.2	0.0	5.7	2.2	13.8	0.0	0.0	6.2	13.4%
Totals:		0.9	24.9	4.8	0.0	5.7	-1.6	0.3	0.0	0.0	6.2	5.0%

Horace Mann Property & Casualty Insurance Company
Arkansas
Proposed Territorial and Coverage Effects

Current Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income & Medical	Uninsured Motorist	Collision	Comprehensive	Road Service	Rental Reimbursement	Underinsured Motorist	Total
2	-2.4	-2.4	-2.4	0.0	6.4	-2.8	-2.8	0.0	0.0	6.2	-1.7%
4	-4.4	-2.4	-2.4	0.0	6.4	-7.4	-2.8	0.0	0.0	6.2	-3.5%
5	0.7	0.7	0.4	0.0	6.4	1.1	1.1	0.0	0.0	6.2	1.3%
9	1.4	-19.0	-0.5	0.0	6.4	-8.7	-1.9	0.0	0.0	6.2	-5.2%
10	-5.4	14.3	-1.7	0.0	6.4	0.9	1.8	0.0	0.0	6.2	2.2%
11	-24.1	1.4	6.4	0.0	6.4	-15.1	-39.0	0.0	0.0	6.2	-15.1%
18	-8.0	2.4	-1.7	0.0	6.4	-0.7	11.1	0.0	0.0	6.2	0.8%
20	-2.4	-2.4	-2.4	0.0	6.4	-7.4	-7.4	0.0	0.0	6.2	-3.9%
21	9.5	9.8	1.4	0.0	6.4	4.6	14.3	0.0	0.0	6.2	7.9%
26	-2.2	-0.2	2.2	0.0	6.4	-15.4	-25.7	0.0	0.0	6.2	-8.8%
49	-10.4	-12.7	15.3	0.0	6.4	-5.3	-2.9	0.0	0.0	6.2	-5.4%
55	-7.7	7.3	-6.1	0.0	6.4	-10.4	-30.9	0.0	0.0	6.2	-8.3%
57	3.6	64.3	10.5	0.0	6.4	7.7	40.6	0.0	0.0	6.2	20.9%
60	3.2	4.6	9.2	0.0	6.4	-3.3	10.1	0.0	0.0	6.2	2.8%
61	22.7	17.8	10.5	0.0	6.4	2.3	12.5	0.0	0.0	6.2	11.2%
62	-10.4	5.8	5.6	0.0	6.4	-17.5	4.3	0.0	0.0	6.2	-5.2%
63	-8.9	12.3	9.2	0.0	6.4	-9.6	-3.9	0.0	0.0	6.2	-2.7%
67	-9.3	3.7	-9.2	0.0	6.4	-10.9	-5.3	0.0	0.0	6.2	-5.2%
70	33.8	44.4	15.4	0.0	6.4	4.9	-1.1	0.0	0.0	6.2	16.4%
71	7.8	71.0	27.0	0.0	6.4	11.7	18.1	0.0	0.0	6.2	20.8%
72	-3.7	15.2	-4.7	0.0	6.4	-6.9	2.8	0.0	0.0	6.2	0.4%
73	-3.9	28.5	0.7	0.0	6.4	10.8	24.9	0.0	0.0	6.2	11.7%
74	0.8	63.8	10.5	0.0	6.4	-1.1	-6.9	0.0	0.0	6.2	9.7%
75	12.7	51.6	2.5	0.0	6.4	-1.7	-10.0	0.0	0.0	6.2	9.4%
76	-2.4	63.8	11.9	0.0	6.4	3.2	13.6	0.0	0.0	6.2	13.8%
77	-10.6	2.3	-2.8	0.0	6.4	-7.1	-10.6	0.0	0.0	6.2	-5.3%
78	9.4	35.2	18.9	0.0	6.4	1.2	12.6	0.0	0.0	6.2	11.0%
	0.5	25.1	8.5	0.0	6.4	0.2	-0.6	0.0	0.0	6.2	4.8%

Current Territory	Proposed Territory	Current Territory Definition	Proposed Territory Definition
2	2	Fort Smith	Fort Smith
4	4	Little Rock (Zip Codes: 722- 01-04,06,08,09)	Little Rock (Zip Codes: 722- 01-04,06,08,09)
5	5	Remainder of Pulaski County	Remainder of Pulaski County
9	80	Craighead County	Craighead, Randolph, Clay, Lawrence, Greene, Jackson, Poinsett, Woodruff and Cross Counties
10	79	Mississippi County	Chicot, Crittenden, Desha, Lee, Mississippi, Phillips and St. Francis Counties
11	79	Crittenden County	Chicot, Crittenden, Desha, Lee, Mississippi, Phillips and St. Francis Counties
18	85	Miller County	Polk, Montgomery, Sevier, Howard, Pike, Clark, Hempstead, Little River, Miller, Lafayette, Columbia, Union, Ashley, Bradley, Calhoun, Ouachita, Dallas, Cleveland, Lincoln, Nevada and Drew Counties
20	20	Franklin, Logan, Scott, Rem of Crawford & Sebastian Co's	Franklin, Logan, Scott, Rem of Crawford & Sebastian Co's
21	85	Columbia & Lafayette Counties	Polk, Montgomery, Sevier, Howard, Pike, Clark, Hempstead, Little River, Miller, Lafayette, Columbia, Union, Ashley, Bradley, Calhoun, Ouachita, Dallas, Cleveland, Lincoln, Nevada and Drew Counties
26	85	Union County	Polk, Montgomery, Sevier, Howard, Pike, Clark, Hempstead, Little River, Miller, Lafayette, Columbia, Union, Ashley, Bradley, Calhoun, Ouachita, Dallas, Cleveland, Lincoln, Nevada and Drew Counties
49	81	Baxter, Boone, Fulton, Izard, Marion, Searcy, Stone Co's	Baxter, Benton, Boone, Carroll, Fulton, Izard, Marion, Searcy, Stone and Washington Counties
55	81	Benton, Carroll, & Washington Counties	Baxter, Benton, Boone, Carroll, Fulton, Izard, Marion, Searcy, Stone and Washington Counties
57	79	Desha & Phillips Counties	Chicot, Crittenden, Desha, Lee, Mississippi, Phillips and St. Francis Counties
60	79	Lee County	Chicot, Crittenden, Desha, Lee, Mississippi, Phillips and St. Francis Counties
61	79	St. Francis County	Chicot, Crittenden, Desha, Lee, Mississippi, Phillips and St. Francis Counties
62	79	Chicot County	Chicot, Crittenden, Desha, Lee, Mississippi, Phillips and St. Francis Counties
63	85	Drew & Lincoln Counties	Polk, Montgomery, Sevier, Howard, Pike, Clark, Hempstead, Little River, Miller, Lafayette, Columbia, Union, Ashley, Bradley, Calhoun, Ouachita, Dallas, Cleveland, Lincoln, Nevada and Drew Counties
67	83	White County	Perry, Conway, Faulkner, White, Prairie, Monroe and Arkansas Counties
70	82	Garland, Hot Springs, & Yell Counties	Hot Spring, Garland, Yell, Madison, Newton, Johnson, Pope, Van Buren, Cleburne, Independence and Sharp Counties
71	85	Remainder of State: South West	Polk, Montgomery, Sevier, Howard, Pike, Clark, Hempstead, Little River, Miller, Lafayette, Columbia, Union, Ashley, Bradley, Calhoun, Ouachita, Dallas, Cleveland, Lincoln, Nevada and Drew Counties
72	82	Remainder of State North Central	Hot Spring, Garland, Yell, Madison, Newton, Johnson, Pope, Van Buren, Cleburne, Independence and Sharp Counties
73	83	Conway, Faulkner & Perry Counties	Perry, Conway, Faulkner, White, Prairie, Monroe and Arkansas Counties
74	80	Cross & Woodruff Counties	Craighead, Randolph, Clay, Lawrence, Greene, Jackson, Poinsett, Woodruff and Cross Counties
75	83	Arkansas, Monroe & Prairie Counties	Perry, Conway, Faulkner, White, Prairie, Monroe and Arkansas Counties
76	80	Remainder of State North East	Craighead, Randolph, Clay, Lawrence, Greene, Jackson, Poinsett, Woodruff and Cross Counties
77	84	Jefferson & Lonoke Counties	Jefferson, Lonoke, Grant and Saline Counties
78	84	Grant & Saline Counties	Jefferson, Lonoke, Grant and Saline Counties

**Horace Mann Insurance Company
Arkansas
Derivation of Base Rates & Effects
Bodily Injury**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Multi-Line Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.051	160.3	160.3	0.0%	-0.1%	0.0%	0.0%	-0.1%
4	4	0.011	632.8	632.8	0.0%	-0.1%	0.0%	0.0%	-0.1%
5	5	0.058	244.7	252.6	3.2%	-0.1%	0.0%	0.0%	3.1%
9	80	0.018	175.3	212.2	21.0%	-0.1%	0.0%	0.0%	20.9%
10	79	0.002	231.6	264.8	14.3%	-0.1%	0.0%	0.0%	14.2%
11	79	0.002	288.8	264.8	-8.3%	-0.1%	0.0%	0.0%	-8.4%
18	85	0.007	181.7	188.9	4.0%	-0.1%	0.0%	0.0%	3.8%
20	20	0.040	153.4	153.4	0.0%	-0.1%	0.0%	0.0%	-0.1%
21	85	0.042	152.7	188.9	23.7%	-0.1%	0.0%	0.0%	23.5%
26	85	0.011	170.9	188.9	10.5%	-0.1%	0.0%	0.0%	10.4%
49	81	0.045	206.3	190.0	-7.9%	-0.1%	0.0%	0.0%	-8.0%
55	81	0.147	193.3	190.0	-1.7%	-0.1%	0.0%	0.0%	-1.9%
57	79	0.049	282.1	264.8	-6.1%	-0.1%	0.0%	0.0%	-6.3%
60	79	0.004	265.2	264.8	-0.2%	-0.1%	0.0%	0.0%	-0.3%
61	79	0.002	223.1	264.8	18.7%	-0.1%	0.0%	0.0%	18.5%
62	79	0.009	291.2	264.8	-9.1%	-0.1%	0.0%	0.0%	-9.2%
63	85	0.007	206.2	188.9	-8.4%	-0.1%	0.0%	0.0%	-8.5%
67	83	0.112	238.5	241.3	1.2%	-0.1%	0.0%	0.0%	1.0%
70	82	0.033	166.8	230.0	37.9%	-0.1%	0.0%	0.0%	37.7%
71	85	0.027	207.2	188.9	-8.8%	-0.1%	0.0%	0.0%	-9.0%
72	82	0.056	225.3	230.0	2.1%	-0.1%	0.0%	0.0%	1.9%
73	83	0.029	240.2	241.3	0.5%	-0.1%	0.0%	0.0%	0.3%
74	80	0.116	223.3	212.2	-5.0%	-0.1%	0.0%	0.0%	-5.1%
75	83	0.018	218.5	241.3	10.4%	-0.1%	0.0%	0.0%	10.3%
76	80	0.038	218.5	212.2	-2.9%	-0.1%	0.0%	0.0%	-3.0%
77	84	0.047	283.6	265.2	-6.5%	-0.1%	0.0%	0.0%	-6.6%
78	84	0.018	231.6	265.2	14.5%	-0.1%	0.0%	0.0%	14.3%
Totals:		1.000	219.6	221.0	0.7%	-0.1%	0.0%	0.0%	0.5%

Current Base Coverage: \$100,000/\$300,000, Credit Discount Level H
Proposed Base Coverage: \$100,000/\$300,000, Credit Discount Level H

**Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Bodily Injury**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.031	152.3	0.950	0.950	152.3	0.0%	-2.2%	0.0%	-2.2%
4	4	0.002	632.8	0.980	0.980	620.1	-2.0%	-2.2%	0.0%	-4.2%
5	5	0.057	220.2	0.900	0.900	227.3	3.2%	-2.2%	0.0%	1.0%
9	80	0.010	157.8	0.900	0.792	168.1	6.5%	-2.2%	0.0%	4.2%
10	79	0.001	231.6	1.000	0.856	226.7	-2.1%	-2.2%	0.0%	-4.3%
11	79	0.000	288.8	1.000	0.856	226.7	-21.5%	-2.2%	0.0%	-23.2%
18	85	0.004	163.5	0.900	0.847	160.0	-2.1%	-2.2%	0.0%	-4.3%
20	20	0.013	145.7	0.950	0.950	145.7	0.0%	-2.2%	0.0%	-2.2%
21	85	0.008	137.4	0.900	0.847	160.0	16.4%	-2.2%	0.0%	13.9%
26	85	0.004	153.8	0.900	0.847	160.0	4.0%	-2.2%	0.0%	1.7%
49	81	0.038	169.2	0.820	0.826	156.9	-7.3%	-2.2%	0.0%	-9.3%
55	81	0.079	164.3	0.850	0.826	156.9	-4.5%	-2.2%	0.0%	-6.6%
57	79	0.072	211.6	0.750	0.856	226.7	7.1%	-2.2%	0.0%	4.8%
60	79	0.005	212.2	0.800	0.856	226.7	6.8%	-2.2%	0.0%	4.5%
61	79	0.011	178.5	0.800	0.856	226.7	27.0%	-2.2%	0.0%	24.2%
62	79	0.002	244.6	0.840	0.856	226.7	-7.3%	-2.2%	0.0%	-9.4%
63	85	0.002	165	0.800	0.847	160.0	-3.0%	-2.2%	0.0%	-5.2%
67	83	0.071	190.8	0.800	0.776	187.2	-1.9%	-2.2%	0.0%	-4.0%
70	82	0.116	128.4	0.770	0.753	173.2	34.9%	-2.2%	0.0%	31.9%
71	85	0.035	161.6	0.780	0.847	160.0	-1.0%	-2.2%	0.0%	-3.2%
72	82	0.108	169	0.750	0.753	173.2	2.5%	-2.2%	0.0%	0.2%
73	83	0.014	192.2	0.800	0.776	187.2	-2.6%	-2.2%	0.0%	-4.7%
74	80	0.111	167.5	0.750	0.792	168.1	0.4%	-2.2%	0.0%	-1.9%
75	83	0.017	163.9	0.750	0.776	187.2	14.2%	-2.2%	0.0%	11.7%
76	80	0.056	163.9	0.750	0.792	168.1	2.6%	-2.2%	0.0%	0.3%
77	84	0.116	226.9	0.800	0.792	210.0	-7.4%	-2.2%	0.0%	-9.5%
78	84	0.016	185.3	0.800	0.792	210.0	13.3%	-2.2%	0.0%	10.8%
Totals:		1.000	178.4			184.0	3.2%	-2.2%	0.0%	0.9%

Current Base Coverage: \$100,000/\$300,000, Credit Discount Level H
Proposed Base Coverage: \$100,000/\$300,000, Credit Discount Level H

Horace Mann Property & Casualty Insurance Company
Arkansas
Derivation of Base Rates & Effects
Bodily Injury

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.011	129.5	0.850	0.850	129.5	0.0%	-2.4%	0.0%	-2.4%
4	4	0.000	601.2	0.950	0.950	589.1	-2.0%	-2.4%	0.0%	-4.4%
5	5	0.064	191.6	0.870	0.870	197.8	3.2%	-2.4%	0.0%	0.7%
9	80	0.011	149.9	0.950	0.927	155.8	3.9%	-2.4%	0.0%	1.4%
10	79	0.000	220	0.950	0.941	213.3	-3.0%	-2.4%	0.0%	-5.4%
11	79	0.000	274.4	0.950	0.941	213.3	-22.3%	-2.4%	0.0%	-24.1%
18	85	0.000	155.3	0.950	0.915	146.4	-5.7%	-2.4%	0.0%	-8.0%
20	20	0.053	131.1	0.900	0.900	131.1	0.0%	-2.4%	0.0%	-2.4%
21	85	0.000	130.5	0.950	0.915	146.4	12.2%	-2.4%	0.0%	9.5%
26	85	0.000	146.1	0.950	0.915	146.4	0.2%	-2.4%	0.0%	-2.2%
49	81	0.043	160.7	0.950	0.941	147.6	-8.2%	-2.4%	0.0%	-10.4%
55	81	0.149	156.1	0.950	0.941	147.6	-5.4%	-2.4%	0.0%	-7.7%
57	79	0.000	201	0.950	0.941	213.3	6.1%	-2.4%	0.0%	3.6%
60	79	0.000	201.6	0.950	0.941	213.3	5.8%	-2.4%	0.0%	3.2%
61	79	0.011	169.6	0.950	0.941	213.3	25.8%	-2.4%	0.0%	22.7%
62	79	0.000	232.4	0.950	0.941	213.3	-8.2%	-2.4%	0.0%	-10.4%
63	85	0.000	156.8	0.950	0.915	146.4	-6.6%	-2.4%	0.0%	-8.9%
67	83	0.000	181.3	0.950	0.900	168.5	-7.1%	-2.4%	0.0%	-9.3%
70	82	0.096	115.6	0.900	0.915	158.5	37.1%	-2.4%	0.0%	33.8%
71	85	0.255	132.5	0.820	0.915	146.4	10.5%	-2.4%	0.0%	7.8%
72	82	0.064	160.6	0.950	0.915	158.5	-1.3%	-2.4%	0.0%	-3.7%
73	83	0.053	171.1	0.890	0.900	168.5	-1.5%	-2.4%	0.0%	-3.9%
74	80	0.000	150.8	0.900	0.927	155.8	3.3%	-2.4%	0.0%	0.8%
75	83	0.000	145.9	0.890	0.900	168.5	15.5%	-2.4%	0.0%	12.7%
76	80	0.053	155.7	0.950	0.927	155.8	0.1%	-2.4%	0.0%	-2.4%
77	84	0.128	197.4	0.870	0.861	180.8	-8.4%	-2.4%	0.0%	-10.6%
78	84	0.011	161.2	0.870	0.861	180.8	12.2%	-2.4%	0.0%	9.4%
Totals:		1.000	153.5			158.1	3.0%	-2.4%	0.0%	0.5%

Current Base Coverage: \$100,000/\$300,000, Credit Discount Level H
Proposed Base Coverage: \$100,000/\$300,000, Credit Discount Level H

**Horace Mann Insurance Company
Arkansas
Derivation of Base Rates & Effects
Property Damage**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.051	110.2	110.2	0.0%	-0.1%	0.0%	-0.1%
4	4	0.011	288.8	288.8	0.0%	-0.1%	0.0%	-0.1%
5	5	0.058	157.5	162.6	3.2%	-0.1%	0.0%	3.1%
9	80	0.018	213.4	177.4	-16.9%	-0.1%	0.0%	-17.0%
10	79	0.002	173.1	217.8	25.8%	-0.1%	0.0%	25.6%
11	79	0.002	195	217.8	11.7%	-0.1%	0.0%	11.5%
18	85	0.007	152.7	163.5	7.1%	-0.1%	0.0%	6.9%
20	20	0.040	100.5	100.5	0.0%	-0.1%	0.0%	-0.1%
21	85	0.042	142.3	163.5	14.9%	-0.1%	0.0%	14.7%
26	85	0.011	156.6	163.5	4.4%	-0.1%	0.0%	4.3%
49	81	0.045	127	100.0	-21.3%	-0.1%	0.0%	-21.4%
55	81	0.147	99.6	100.0	0.4%	-0.1%	0.0%	0.3%
57	79	0.049	160.5	217.8	35.7%	-0.1%	0.0%	35.5%
60	79	0.004	236.3	217.8	-7.8%	-0.1%	0.0%	-8.0%
61	79	0.002	209.9	217.8	3.8%	-0.1%	0.0%	3.6%
62	79	0.009	222.5	217.8	-2.1%	-0.1%	0.0%	-2.3%
63	85	0.007	156.6	163.5	4.4%	-0.1%	0.0%	4.3%
67	83	0.112	163.6	162.8	-0.5%	-0.1%	0.0%	-0.6%
70	82	0.033	94.1	115.0	22.2%	-0.1%	0.0%	22.0%
71	85	0.027	122	163.5	34.0%	-0.1%	0.0%	33.8%
72	82	0.056	114.8	115.0	0.2%	-0.1%	0.0%	0.0%
73	83	0.029	141	162.8	15.5%	-0.1%	0.0%	15.3%
74	80	0.116	133.6	177.4	32.8%	-0.1%	0.0%	32.6%
75	83	0.018	127.5	162.8	27.7%	-0.1%	0.0%	27.5%
76	80	0.038	126.5	177.4	40.2%	-0.1%	0.0%	40.0%
77	84	0.047	188.6	185.7	-1.5%	-0.1%	0.0%	-1.7%
78	84	0.018	142.7	185.7	30.1%	-0.1%	0.0%	29.9%
Totals:		1.000	137.4	150.5	9.5%	-0.1%	0.0%	9.4%

*Current Base Coverage: \$50,000, Credit Discount Level H
Proposed Base Coverage: \$50,000, Credit Discount Level H*

**Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Property Damage**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.031	104.7	0.950	0.950	104.7	0.0%	-2.2%	0.0%	-2.2%
4	4	0.002	288.8	1.000	1.000	288.8	0.0%	-2.2%	0.0%	-2.2%
5	5	0.058	141.8	0.900	0.900	146.3	3.2%	-2.2%	0.0%	0.9%
9	80	0.010	192.1	0.900	0.924	163.9	-14.7%	-2.2%	0.0%	-16.6%
10	79	0.001	173.1	1.000	0.940	204.7	18.3%	-2.2%	0.0%	15.7%
11	79	0.000	195	1.000	0.940	204.7	5.0%	-2.2%	0.0%	2.7%
18	85	0.004	137.4	0.900	0.915	149.6	8.9%	-2.2%	0.0%	6.5%
20	20	0.013	95.5	0.950	0.950	95.5	0.0%	-2.2%	0.0%	-2.2%
21	85	0.008	128.1	0.900	0.915	149.6	16.8%	-2.2%	0.0%	14.2%
26	85	0.004	140.9	0.900	0.915	149.6	6.2%	-2.2%	0.0%	3.8%
49	81	0.037	104.1	0.820	0.940	94.0	-9.7%	-2.2%	0.0%	-11.7%
55	81	0.079	84.7	0.850	0.940	94.0	11.0%	-2.2%	0.0%	8.5%
57	79	0.072	120.4	0.750	0.940	204.7	70.0%	-2.2%	0.0%	66.3%
60	79	0.005	189	0.800	0.940	204.7	8.3%	-2.2%	0.0%	5.9%
61	79	0.011	167.9	0.800	0.940	204.7	21.9%	-2.2%	0.0%	19.2%
62	79	0.002	186.9	0.840	0.940	204.7	9.5%	-2.2%	0.0%	7.1%
63	85	0.002	125.3	0.800	0.915	149.6	19.4%	-2.2%	0.0%	16.8%
67	83	0.071	130.9	0.800	0.901	146.7	12.1%	-2.2%	0.0%	9.6%
70	82	0.116	72.5	0.770	0.917	105.5	45.5%	-2.2%	0.0%	42.3%
71	85	0.035	95.2	0.780	0.915	149.6	57.1%	-2.2%	0.0%	53.7%
72	82	0.108	86.1	0.750	0.917	105.5	22.5%	-2.2%	0.0%	19.8%
73	83	0.014	112.8	0.800	0.901	146.7	30.1%	-2.2%	0.0%	27.2%
74	80	0.112	100.2	0.750	0.924	163.9	63.6%	-2.2%	0.0%	60.0%
75	83	0.017	95.6	0.750	0.901	146.7	53.5%	-2.2%	0.0%	50.1%
76	80	0.056	94.9	0.750	0.924	163.9	72.7%	-2.2%	0.0%	68.9%
77	84	0.116	150.9	0.800	0.861	159.9	6.0%	-2.2%	0.0%	3.6%
78	84	0.016	114.2	0.800	0.861	159.9	40.0%	-2.2%	0.0%	36.9%
Totals:		1.000	109.6	0.797	0.929	139.9	27.7%	-2.2%	0.0%	24.9%

Current Base Coverage: \$50,000, Credit Discount Level H

Proposed Base Coverage: \$50,000, Credit Discount Level H

Horace Mann Property & Casualty Insurance Company
Arkansas
Derivation of Base Rates & Effects
Property Damage

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.011	89	0.850	0.850	89.0	0.0%	-2.4%	0.0%	-2.4%
4	4	0.000	274.4	0.950	0.950	274.4	0.0%	-2.4%	0.0%	-2.4%
5	5	0.064	123.4	0.870	0.870	127.3	3.2%	-2.4%	0.0%	0.7%
9	80	0.011	182.5	0.950	0.924	151.4	-17.0%	-2.4%	0.0%	-19.0%
10	79	0.000	164.4	0.950	0.941	192.6	17.2%	-2.4%	0.0%	14.3%
11	79	0.000	185.3	0.950	0.941	192.6	3.9%	-2.4%	0.0%	1.4%
18	85	0.000	130.5	0.950	0.915	136.9	4.9%	-2.4%	0.0%	2.4%
20	20	0.053	86	0.901	0.901	86.0	0.0%	-2.4%	0.0%	-2.4%
21	85	0.000	121.7	0.950	0.915	136.9	12.5%	-2.4%	0.0%	9.8%
26	85	0.000	133.9	0.950	0.915	136.9	2.2%	-2.4%	0.0%	-0.2%
49	81	0.043	98.9	0.950	0.941	88.5	-10.5%	-2.4%	0.0%	-12.7%
55	81	0.149	80.5	0.950	0.941	88.5	9.9%	-2.4%	0.0%	7.3%
57	79	0.000	114.4	0.950	0.941	192.6	68.4%	-2.4%	0.0%	64.3%
60	79	0.000	179.6	0.950	0.941	192.6	7.2%	-2.4%	0.0%	4.6%
61	79	0.011	159.5	0.950	0.941	192.6	20.8%	-2.4%	0.0%	17.8%
62	79	0.000	177.6	0.950	0.941	192.6	8.4%	-2.4%	0.0%	5.8%
63	85	0.000	119	0.950	0.915	136.9	15.0%	-2.4%	0.0%	12.3%
67	83	0.000	124.4	0.950	0.901	132.2	6.3%	-2.4%	0.0%	3.7%
70	82	0.096	65.3	0.901	0.916	96.6	47.9%	-2.4%	0.0%	44.4%
71	85	0.255	78.1	0.820	0.915	136.9	75.3%	-2.4%	0.0%	71.0%
72	82	0.064	81.8	0.950	0.916	96.6	18.1%	-2.4%	0.0%	15.2%
73	83	0.053	100.4	0.890	0.901	132.2	31.7%	-2.4%	0.0%	28.5%
74	80	0.000	90.2	0.900	0.924	151.4	67.8%	-2.4%	0.0%	63.8%
75	83	0.000	85.1	0.890	0.901	132.2	55.3%	-2.4%	0.0%	51.6%
76	80	0.053	90.2	0.950	0.924	151.4	67.8%	-2.4%	0.0%	63.8%
77	84	0.128	131.3	0.870	0.861	137.7	4.9%	-2.4%	0.0%	2.3%
78	84	0.011	99.4	0.870	0.861	137.7	38.5%	-2.4%	0.0%	35.2%
Totals:		1.000	92.6	0.845	0.849	118.8	28.2%	-2.4%	0.0%	25.1%

Current Base Coverage: \$50,000, Credit Discount Level H

Proposed Base Coverage: \$50,000, Credit Discount Level H

**Horace Mann Insurance Company
Arkansas
Derivation of Base Rates & Effects
Medical Payments**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.047	22.8	22.8	0.0%	-0.1%	0.0%	-0.1%
4	4	0.016	40.8	40.8	0.0%	-0.1%	0.0%	-0.1%
5	5	0.072	31.2	32.1	2.9%	-0.1%	0.0%	2.7%
9	80	0.025	30.4	36.3	19.4%	-0.1%	0.0%	19.2%
10	79	0.003	30.4	36.2	19.1%	-0.1%	0.0%	18.9%
11	79	0.003	28.1	36.2	28.8%	-0.1%	0.0%	28.6%
18	85	0.000	30.6	33.9	10.8%	-0.1%	0.0%	10.6%
20	20	0.056	22.5	22.5	0.0%	-0.1%	0.0%	-0.1%
21	85	0.053	29.5	33.9	14.9%	-0.1%	0.0%	14.7%
26	85	0.009	29.3	33.9	15.7%	-0.1%	0.0%	15.5%
49	81	0.047	27.6	32.7	18.5%	-0.1%	0.0%	18.3%
55	81	0.138	32.7	32.7	0.0%	-0.1%	0.0%	-0.1%
57	79	0.059	36.1	36.2	0.3%	-0.1%	0.0%	0.1%
60	79	0.003	34.2	36.2	5.8%	-0.1%	0.0%	5.7%
61	79	0.003	33.7	36.2	7.4%	-0.1%	0.0%	7.3%
62	79	0.009	33.7	36.2	7.4%	-0.1%	0.0%	7.3%
63	85	0.000	30.9	33.9	9.7%	-0.1%	0.0%	9.5%
67	83	0.134	32.1	32.5	1.3%	-0.1%	0.0%	1.2%
70	82	0.044	25.2	30.0	19.0%	-0.1%	0.0%	18.9%
71	85	0.038	31.6	33.9	7.3%	-0.1%	0.0%	7.1%
72	82	0.031	29.7	30.0	1.0%	-0.1%	0.0%	0.9%
73	83	0.028	30.9	32.5	5.3%	-0.1%	0.0%	5.1%
74	80	0.078	34.6	36.3	4.9%	-0.1%	0.0%	4.8%
75	83	0.003	32.4	32.5	0.4%	-0.1%	0.0%	0.3%
76	80	0.047	32.4	36.3	12.0%	-0.1%	0.0%	11.9%
77	84	0.038	38.6	39.2	1.6%	-0.1%	0.0%	1.4%
78	84	0.016	31.6	39.2	24.1%	-0.1%	0.0%	23.9%
Totals:		1.000	31.1	32.8	5.4%	-0.1%	0.0%	5.2%

*Current Base Coverage: \$5,000, Credit Discount Level H
Proposed Base Coverage: \$5,000, Credit Discount Level H*

**Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Medical Payments**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.034	21.7	0.952	0.952	21.7	0.0%	-2.2%	0.0%	-2.2%
4	4	0.001	40.8	1.000	1.000	40.8	0.0%	-2.2%	0.0%	-2.2%
5	5	0.059	28.1	0.901	0.901	28.9	2.8%	-2.2%	0.0%	0.6%
9	80	0.007	27.4	0.901	0.792	28.7	4.7%	-2.2%	0.0%	2.4%
10	79	0.001	30.4	1.000	0.856	31.0	2.0%	-2.2%	0.0%	-0.3%
11	79	0.000	28.1	1.000	0.856	31.0	10.3%	-2.2%	0.0%	7.9%
18	85	0.004	27.5	0.899	0.846	28.7	4.4%	-2.2%	0.0%	2.1%
20	20	0.015	21.4	0.951	0.951	21.4	0.0%	-2.2%	0.0%	-2.2%
21	85	0.007	26.6	0.902	0.846	28.7	7.9%	-2.2%	0.0%	5.5%
26	85	0.004	26.4	0.901	0.846	28.7	8.7%	-2.2%	0.0%	6.3%
49	81	0.035	22.6	0.819	0.827	27.0	19.5%	-2.2%	0.0%	16.8%
55	81	0.071	27.8	0.850	0.827	27.0	-2.9%	-2.2%	0.0%	-5.0%
57	79	0.080	27.1	0.751	0.856	31.0	14.4%	-2.2%	0.0%	11.9%
60	79	0.004	27.4	0.801	0.856	31.0	13.1%	-2.2%	0.0%	10.6%
61	79	0.013	27	0.801	0.856	31.0	14.8%	-2.2%	0.0%	12.3%
62	79	0.003	28.3	0.840	0.856	31.0	9.5%	-2.2%	0.0%	7.1%
63	85	0.003	24.7	0.799	0.846	28.7	16.2%	-2.2%	0.0%	13.6%
67	83	0.077	25.7	0.801	0.775	25.2	-1.9%	-2.2%	0.0%	-4.1%
70	82	0.124	19.4	0.770	0.753	22.6	16.5%	-2.2%	0.0%	13.9%
71	85	0.037	24.6	0.778	0.846	28.7	16.7%	-2.2%	0.0%	14.1%
72	82	0.108	22.3	0.751	0.753	22.6	1.3%	-2.2%	0.0%	-0.9%
73	83	0.015	24.7	0.799	0.775	25.2	2.0%	-2.2%	0.0%	-0.2%
74	80	0.108	26	0.751	0.792	28.7	10.4%	-2.2%	0.0%	8.0%
75	83	0.012	24.3	0.750	0.775	25.2	3.7%	-2.2%	0.0%	1.4%
76	80	0.057	24.3	0.750	0.792	28.7	18.1%	-2.2%	0.0%	15.5%
77	84	0.105	30.9	0.801	0.793	31.1	0.6%	-2.2%	0.0%	-1.6%
78	84	0.016	25.3	0.801	0.793	31.1	22.9%	-2.2%	0.0%	20.2%
Totals:		1.000	25.2	0.808	0.822	27.0	7.2%	-2.2%	0.0%	4.8%

Current Base Coverage: \$5,000, Credit Discount Level H
Proposed Base Coverage: \$5,000, Credit Discount Level H

Horace Mann Property & Casualty Insurance Company
Arkansas
Derivation of Base Rates & Effects
Medical Payments

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.014	18.4	0.848	0.848	18.4	0.0%	-2.4%	0.0%	-2.4%
4	4	0.000	38.8	0.951	0.951	38.8	0.0%	-2.4%	0.0%	-2.4%
5	5	0.042	24.4	0.868	0.868	25.1	2.9%	-2.4%	0.0%	0.4%
9	80	0.014	26	0.949	0.923	26.5	1.9%	-2.4%	0.0%	-0.5%
10	79	0.000	28.9	0.951	0.939	29.1	0.7%	-2.4%	0.0%	-1.7%
11	79	0.000	26.7	0.950	0.939	29.1	9.0%	-2.4%	0.0%	6.4%
18	85	0.000	26.1	0.949	0.915	26.3	0.8%	-2.4%	0.0%	-1.7%
20	20	0.056	19.3	0.902	0.902	19.3	0.0%	-2.4%	0.0%	-2.4%
21	85	0.000	25.3	0.951	0.915	26.3	4.0%	-2.4%	0.0%	1.4%
26	85	0.000	25.1	0.951	0.915	26.3	4.8%	-2.4%	0.0%	2.2%
49	81	0.056	21.5	0.951	0.940	25.4	18.1%	-2.4%	0.0%	15.3%
55	81	0.113	26.4	0.950	0.940	25.4	-3.8%	-2.4%	0.0%	-6.1%
57	79	0.000	25.7	0.948	0.939	29.1	13.2%	-2.4%	0.0%	10.5%
60	79	0.000	26	0.949	0.939	29.1	11.9%	-2.4%	0.0%	9.2%
61	79	0.014	25.7	0.952	0.939	29.1	13.2%	-2.4%	0.0%	10.5%
62	79	0.000	26.9	0.951	0.939	29.1	8.2%	-2.4%	0.0%	5.6%
63	85	0.000	23.5	0.951	0.915	26.3	11.9%	-2.4%	0.0%	9.2%
67	83	0.000	24.4	0.949	0.901	22.7	-7.0%	-2.4%	0.0%	-9.2%
70	82	0.085	17.5	0.902	0.916	20.7	18.3%	-2.4%	0.0%	15.4%
71	85	0.296	20.2	0.821	0.915	26.3	30.2%	-2.4%	0.0%	27.0%
72	82	0.042	21.2	0.951	0.916	20.7	-2.4%	-2.4%	0.0%	-4.7%
73	83	0.070	22	0.891	0.901	22.7	3.2%	-2.4%	0.0%	0.7%
74	80	0.000	23.4	0.900	0.923	26.5	13.2%	-2.4%	0.0%	10.5%
75	83	0.000	21.6	0.889	0.901	22.7	5.1%	-2.4%	0.0%	2.5%
76	80	0.042	23.1	0.951	0.923	26.5	14.7%	-2.4%	0.0%	11.9%
77	84	0.141	26.9	0.871	0.861	26.8	-0.4%	-2.4%	0.0%	-2.8%
78	84	0.014	22	0.870	0.861	26.8	21.8%	-2.4%	0.0%	18.9%
Totals:		1.000	22.3	0.885	0.918	24.8	11.2%	-2.4%	0.0%	8.5%

Current Base Coverage: \$5,000, Credit Discount Level H
Proposed Base Coverage: \$5,000, Credit Discount Level H

**Horace Mann Insurance Company
Arkansas
Derivation of Base Rates & Effects
Comprehensive**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Re-based Rate	Proposed Base Rate	Base Rate Effect	Model Year Effect	Class Factor Effect	Overall Effect
2	2	0.077	147.8	155.2	155.2	0.0%	-0.7%	-0.1%	-0.8%
4	4	0.008	342.2	359.3	359.3	0.0%	-0.7%	-0.1%	-0.8%
5	5	0.081	144.1	151.3	157.2	3.9%	-0.7%	-0.1%	3.0%
9	80	0.028	188.2	197.6	232.8	17.8%	-0.7%	-0.1%	16.8%
10	79	0.004	315.1	330.9	408.3	23.4%	-0.7%	-0.1%	22.4%
11	79	0.004	525.7	552.0	408.3	-26.0%	-0.7%	-0.1%	-26.6%
18	85	0.012	179.4	188.4	237.2	25.9%	-0.7%	-0.1%	24.9%
20	20	0.044	120.9	126.9	120.9	-4.7%	-0.7%	-0.1%	-5.5%
21	85	0.052	174.2	182.9	237.2	29.7%	-0.7%	-0.1%	28.6%
26	85	0.016	268.2	281.6	237.2	-15.8%	-0.7%	-0.1%	-16.5%
49	81	0.065	135.5	142.3	142.3	0.0%	-0.7%	-0.1%	-0.8%
55	81	0.169	183.7	192.9	142.3	-26.2%	-0.7%	-0.1%	-26.9%
57	79	0.032	304	319.2	408.3	27.9%	-0.7%	-0.1%	26.9%
60	79	0.008	364	382.2	408.3	6.8%	-0.7%	-0.1%	6.0%
61	79	0.000	356.1	373.9	408.3	9.2%	-0.7%	-0.1%	8.3%
62	79	0.016	366.1	384.4	408.3	6.2%	-0.7%	-0.1%	5.4%
63	85	0.008	233.2	244.9	237.2	-3.1%	-0.7%	-0.1%	-3.9%
67	83	0.065	204.7	214.9	227.7	6.0%	-0.7%	-0.1%	5.1%
70	82	0.040	172.9	181.5	185.5	2.2%	-0.7%	-0.1%	1.4%
71	85	0.024	225.6	236.9	237.2	0.1%	-0.7%	-0.1%	-0.7%
72	82	0.065	161.9	170.0	185.5	9.1%	-0.7%	-0.1%	8.2%
73	83	0.032	165.8	174.1	227.7	30.8%	-0.7%	-0.1%	29.7%
74	80	0.056	250.9	263.4	232.8	-11.6%	-0.7%	-0.1%	-12.4%
75	83	0.008	245.5	257.8	227.7	-11.7%	-0.7%	-0.1%	-12.4%
76	80	0.024	194.9	204.6	232.8	13.8%	-0.7%	-0.1%	12.8%
77	84	0.044	230.2	241.7	226.9	-6.1%	-0.7%	-0.1%	-6.9%
78	84	0.016	182.7	191.8	226.9	18.3%	-0.7%	-0.1%	17.3%
Totals:		1.000	191.2	200.8	201.6	0.4%	-0.7%	-0.1%	-0.4%

Current Base Coverage: Symbol 4, Model Year 2003, \$100/ \$250 Wind Hail Deductible, Credit Discount Level H

Proposed Base Coverage: Symbol 4, Model Year 2006, \$100/ \$250 Wind Hail Deductible, Credit Discount Level H

**Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Comprehensive**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Re-based Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Model Year Effect	Class Factor Effect	Overall Effect
2	2	0.038	140.4	147.4	0.950	0.950	147.4	0.0%	-0.6%	-2.2%	-2.8%
4	4	0.000	342.2	359.3	1.000	1.000	359.3	0.0%	-0.6%	-2.2%	-2.8%
5	5	0.068	129.7	136.2	0.900	0.900	141.5	3.9%	-0.6%	-2.2%	1.0%
9	80	0.011	169.4	177.9	0.900	0.792	184.4	3.7%	-0.6%	-2.2%	0.7%
10	79	0.002	315.1	330.9	1.000	0.856	349.5	5.6%	-0.6%	-2.2%	2.7%
11	79	0.000	525.7	552.0	1.000	0.856	349.5	-36.7%	-0.6%	-2.2%	-38.5%
18	85	0.005	161.5	169.6	0.900	0.848	201.1	18.6%	-0.6%	-2.2%	15.2%
20	20	0.018	114.9	120.6	0.950	0.950	114.9	-4.7%	-0.6%	-2.2%	-7.4%
21	85	0.011	156.8	164.6	0.900	0.848	201.1	22.2%	-0.6%	-2.2%	18.7%
26	85	0.005	241.4	253.5	0.900	0.848	201.1	-20.7%	-0.6%	-2.2%	-22.9%
49	81	0.035	111.1	116.7	0.820	0.827	117.7	0.9%	-0.6%	-2.2%	-2.0%
55	81	0.068	156.1	163.9	0.850	0.827	117.7	-28.2%	-0.6%	-2.2%	-30.2%
57	79	0.053	228	239.4	0.750	0.856	349.5	46.0%	-0.6%	-2.2%	41.9%
60	79	0.002	291.2	305.8	0.800	0.856	349.5	14.3%	-0.6%	-2.2%	11.1%
61	79	0.007	284.9	299.1	0.800	0.856	349.5	16.9%	-0.6%	-2.2%	13.6%
62	79	0.004	307.5	322.9	0.840	0.856	349.5	8.2%	-0.6%	-2.2%	5.2%
63	85	0.004	186.6	195.9	0.800	0.848	201.1	2.7%	-0.6%	-2.2%	-0.2%
67	83	0.066	163.8	172.0	0.800	0.775	176.5	2.6%	-0.6%	-2.2%	-0.3%
70	82	0.128	133.1	139.8	0.770	0.753	139.7	-0.1%	-0.6%	-2.2%	-2.9%
71	85	0.044	176	184.8	0.780	0.848	201.1	8.8%	-0.6%	-2.2%	5.8%
72	82	0.099	121.4	127.5	0.750	0.753	139.7	9.6%	-0.6%	-2.2%	6.5%
73	83	0.013	132.6	139.2	0.800	0.775	176.5	26.8%	-0.6%	-2.2%	23.2%
74	80	0.120	188.2	197.6	0.750	0.792	184.4	-6.7%	-0.6%	-2.2%	-9.3%
75	83	0.016	184.1	193.3	0.750	0.775	176.5	-8.7%	-0.6%	-2.2%	-11.3%
76	80	0.051	146.2	153.5	0.750	0.792	184.4	20.1%	-0.6%	-2.2%	16.8%
77	84	0.113	184.2	193.4	0.800	0.792	179.7	-7.1%	-0.6%	-2.2%	-9.7%
78	84	0.020	146.2	153.5	0.800	0.792	179.7	17.1%	-0.6%	-2.2%	13.8%
Totals:		1.000	159.5	167.5			172.8	3.2%	-0.6%	-2.2%	0.3%

Current Base Coverage: Symbol 4, Model Year 2003, \$100/ \$250 Wind Hail Deductible, Credit Discount Level H
Proposed Base Coverage: Symbol 4, Model Year 2006, \$100/ \$250 Wind Hail Deductible, Credit Discount Level H

Horace Mann Property & Casualty Insurance Company
Arkansas
Derivation of Base Rates & Effects
Comprehensive

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Re-based Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Model Year Effect	Class Factor Effect	Overall Effect
2	2	0.014	119.3	125.3	0.850	0.850	125.3	0.0%	-0.4%	-2.4%	-2.8%
4	4	0.000	325.1	341.4	0.950	0.950	341.3	0.0%	-0.4%	-2.4%	-2.8%
5	5	0.072	112.8	118.4	0.870	0.870	123.1	4.0%	-0.4%	-2.4%	1.1%
9	80	0.014	160.9	168.9	0.950	0.924	170.4	0.9%	-0.4%	-2.4%	-1.9%
10	79	0.000	299.3	314.3	0.950	0.941	328.9	4.6%	-0.4%	-2.4%	1.8%
11	79	0.000	499.4	524.4	0.950	0.941	328.9	-37.3%	-0.4%	-2.4%	-39.0%
18	85	0.000	153.4	161.1	0.950	0.915	184.0	14.2%	-0.4%	-2.4%	11.1%
20	20	0.058	103.4	108.6	0.900	0.900	103.4	-4.8%	-0.4%	-2.4%	-7.4%
21	85	0.000	149	156.5	0.950	0.915	184.0	17.6%	-0.4%	-2.4%	14.3%
26	85	0.000	229.3	240.8	0.950	0.915	184.0	-23.6%	-0.4%	-2.4%	-25.7%
49	81	0.043	105.5	110.8	0.950	0.940	110.6	-0.2%	-0.4%	-2.4%	-2.9%
55	81	0.174	148.3	155.7	0.950	0.940	110.6	-29.0%	-0.4%	-2.4%	-30.9%
57	79	0.000	216.6	227.4	0.950	0.941	328.9	44.6%	-0.4%	-2.4%	40.6%
60	79	0.000	276.6	290.4	0.950	0.941	328.9	13.3%	-0.4%	-2.4%	10.1%
61	79	0.014	270.7	284.2	0.950	0.941	328.9	15.7%	-0.4%	-2.4%	12.5%
62	79	0.000	292.1	306.7	0.950	0.941	328.9	7.2%	-0.4%	-2.4%	4.3%
63	85	0.000	177.3	186.2	0.950	0.915	184.0	-1.2%	-0.4%	-2.4%	-3.9%
67	83	0.000	155.6	163.4	0.950	0.902	159.2	-2.6%	-0.4%	-2.4%	-5.3%
70	82	0.058	119.8	125.8	0.900	0.916	128.0	1.7%	-0.4%	-2.4%	-1.1%
71	85	0.261	144.3	151.5	0.820	0.915	184.0	21.5%	-0.4%	-2.4%	18.1%
72	82	0.043	115.3	121.1	0.950	0.916	128.0	5.7%	-0.4%	-2.4%	2.8%
73	83	0.043	118	123.9	0.890	0.902	159.2	28.5%	-0.4%	-2.4%	24.9%
74	80	0.000	169.4	177.9	0.900	0.924	170.4	-4.2%	-0.4%	-2.4%	-6.9%
75	83	0.000	163.8	172.0	0.890	0.902	159.2	-7.4%	-0.4%	-2.4%	-10.0%
76	80	0.058	138.9	145.8	0.950	0.924	170.4	16.9%	-0.4%	-2.4%	13.6%
77	84	0.130	160.3	168.3	0.870	0.861	154.7	-8.1%	-0.4%	-2.4%	-10.6%
78	84	0.014	127.2	133.6	0.870	0.861	154.7	15.8%	-0.4%	-2.4%	12.6%
Totals:		1.000	138.1	145.0			148.2	2.2%	-0.4%	-2.4%	-0.6%

Current Base Coverage: Symbol 4, Model Year 2003, \$100/ \$250 Wind Hail Deductible, Credit Discount Level H
Proposed Base Coverage: Symbol 4, Model Year 2006, \$100/ \$250 Wind Hail Deductible, Credit Discount Level H

**Horace Mann Insurance Company
Arkansas
Derivation of Base Rates & Effects
Collision**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Re-based Rate	Proposed Base Rate	Base Rate Effect	Model Year Effect	Class Factor Effect	Employee/ Payroll Effect	Overall Effect
2	2	0.080	470.2	493.7	493.7	0.0%	-0.7%	-0.1%	0.0%	-0.9%
4	4	0.008	999.9	1,049.9	999.9	-4.8%	-0.7%	-0.1%	0.0%	-5.6%
5	5	0.084	539	566.0	588.6	4.0%	-0.7%	-0.1%	0.0%	3.1%
9	80	0.025	552.9	580.5	636.9	9.7%	-0.7%	-0.1%	0.0%	8.8%
10	79	0.004	666.2	699.5	739.8	5.8%	-0.7%	-0.1%	0.0%	4.8%
11	79	0.004	791	830.6	739.8	-10.9%	-0.7%	-0.1%	0.0%	-11.7%
18	85	0.013	518.9	544.8	613.5	12.6%	-0.7%	-0.1%	0.0%	11.6%
20	20	0.034	477.6	501.5	477.6	-4.8%	-0.7%	-0.1%	0.0%	-5.6%
21	85	0.051	492.6	517.2	613.5	18.6%	-0.7%	-0.1%	0.0%	17.6%
26	85	0.017	609	639.5	613.5	-4.1%	-0.7%	-0.1%	0.0%	-4.9%
49	81	0.068	435.6	457.4	446.3	-2.4%	-0.7%	-0.1%	0.0%	-3.3%
55	81	0.165	443.9	466.1	446.3	-4.3%	-0.7%	-0.1%	0.0%	-5.1%
57	79	0.034	831.5	873.1	739.8	-15.3%	-0.7%	-0.1%	0.0%	-16.0%
60	79	0.008	868.8	912.2	739.8	-18.9%	-0.7%	-0.1%	0.0%	-19.6%
61	79	0.000	820.6	861.6	739.8	-14.1%	-0.7%	-0.1%	0.0%	-14.9%
62	79	0.013	970	1,018.5	739.8	-27.4%	-0.7%	-0.1%	0.0%	-28.0%
63	85	0.008	640.8	672.8	613.5	-8.8%	-0.7%	-0.1%	0.0%	-9.6%
67	83	0.068	628.6	660.0	658.2	-0.3%	-0.7%	-0.1%	0.0%	-1.1%
70	82	0.038	477.9	501.8	544.6	8.5%	-0.7%	-0.1%	0.0%	7.6%
71	85	0.025	616.4	647.2	613.5	-5.2%	-0.7%	-0.1%	0.0%	-6.0%
72	82	0.068	523.5	549.7	544.6	-0.9%	-0.7%	-0.1%	0.0%	-1.8%
73	83	0.034	539.5	566.5	658.2	16.2%	-0.7%	-0.1%	0.0%	15.2%
74	80	0.059	646.8	679.1	636.9	-6.2%	-0.7%	-0.1%	0.0%	-7.0%
75	83	0.008	648.5	680.9	658.2	-3.3%	-0.7%	-0.1%	0.0%	-4.2%
76	80	0.025	587	616.4	636.9	3.3%	-0.7%	-0.1%	0.0%	2.4%
77	84	0.046	715.5	751.3	732.3	-2.5%	-0.7%	-0.1%	0.0%	-3.4%
78	84	0.013	656.6	689.4	732.3	6.2%	-0.7%	-0.1%	0.0%	5.3%
Totals:		1.000	555.0	582.8	576.9	-1.0%	-0.7%	-0.1%	0.0%	-1.9%

Current Base Coverage: Symbol 4, Model Year 2003, \$100 Deductible, Credit Discount Level H
Proposed Base Coverage: Symbol 4, Model Year 2006, \$100 Deductible, Credit Discount Level H

**Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Collision**

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Re-based Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Model Year Effect	Class Factor Effect	Employee/Payroll Effect	Overall Effect
2	2	0.036	446.7	469.0	0.950	0.950	469.0	0.0%	-0.6%	-2.2%	0.0%	-2.8%
4	4	0.000	999.9	1,049.9	1.000	1.000	999.9	-4.8%	-0.6%	-2.2%	0.0%	-7.5%
5	5	0.066	485.1	509.4	0.900	0.900	529.7	4.0%	-0.6%	-2.2%	0.0%	1.0%
9	80	0.011	497.6	522.5	0.900	0.792	504.4	-3.5%	-0.6%	-2.2%	0.0%	-6.2%
10	79	0.002	666.2	699.5	1.000	0.990	732.4	4.7%	-0.6%	-2.2%	0.0%	1.7%
11	79	0.000	791	830.6	1.000	0.990	732.4	-11.8%	-0.6%	-2.2%	0.0%	-14.3%
18	85	0.006	467	490.4	0.900	0.848	520.3	6.1%	-0.6%	-2.2%	0.0%	3.1%
20	20	0.017	453.7	476.4	0.950	0.950	453.7	-4.8%	-0.6%	-2.2%	0.0%	-7.5%
21	85	0.011	443.3	465.5	0.900	0.848	520.3	11.8%	-0.6%	-2.2%	0.0%	8.6%
26	85	0.006	548.1	575.5	0.900	0.848	520.3	-9.6%	-0.6%	-2.2%	0.0%	-12.2%
49	81	0.034	357.2	375.1	0.820	0.827	369.0	-1.6%	-0.6%	-2.2%	0.0%	-4.4%
55	81	0.066	377.3	396.2	0.850	0.827	369.0	-6.9%	-0.6%	-2.2%	0.0%	-9.5%
57	79	0.054	623.6	654.8	0.750	0.990	732.4	11.9%	-0.6%	-2.2%	0.0%	8.7%
60	79	0.002	695	729.8	0.800	0.990	732.4	0.4%	-0.6%	-2.2%	0.0%	-2.5%
61	79	0.008	656.5	689.3	0.800	0.990	732.4	6.3%	-0.6%	-2.2%	0.0%	3.2%
62	79	0.004	814.8	855.5	0.840	0.990	732.4	-14.4%	-0.6%	-2.2%	0.0%	-16.8%
63	85	0.004	512.6	538.2	0.800	0.848	520.3	-3.3%	-0.6%	-2.2%	0.0%	-6.1%
67	83	0.068	502.9	528.0	0.800	0.776	510.8	-3.3%	-0.6%	-2.2%	0.0%	-6.0%
70	82	0.126	368	386.4	0.770	0.752	409.6	6.0%	-0.6%	-2.2%	0.0%	3.0%
71	85	0.043	480.8	504.8	0.780	0.848	520.3	3.1%	-0.6%	-2.2%	0.0%	0.2%
72	82	0.098	392.6	412.2	0.750	0.752	409.6	-0.6%	-0.6%	-2.2%	0.0%	-3.4%
73	83	0.013	431.6	453.2	0.800	0.776	510.8	12.7%	-0.6%	-2.2%	0.0%	9.5%
74	80	0.124	485.1	509.4	0.750	0.792	504.4	-1.0%	-0.6%	-2.2%	0.0%	-3.8%
75	83	0.015	486.4	510.7	0.750	0.776	510.8	0.0%	-0.6%	-2.2%	0.0%	-2.8%
76	80	0.053	440.3	462.3	0.750	0.792	504.4	9.1%	-0.6%	-2.2%	0.0%	6.0%
77	84	0.116	572.4	601.0	0.800	0.792	580.0	-3.5%	-0.6%	-2.2%	0.0%	-6.2%
78	84	0.021	525.3	551.6	0.800	0.792	580.0	5.1%	-0.6%	-2.2%	0.0%	2.2%
Totals:		1.000	467.8	491.2			497.2	1.2%	-0.6%	-2.2%	0.0%	-1.6%

Current Base Coverage: Symbol 4, Model Year 2003, \$100 Deductible, Credit Discount Level H

Proposed Base Coverage: Symbol 4, Model Year 2006, \$100 Deductible, Credit Discount Level H

Horace Mann Property & Casualty Insurance Company
Arkansas
Derivation of Base Rates & Effects
Collision

Current Territory	Proposed Territory	Exposure Weight	Current Base Rate	Current Re-based Rate	Current Deviation	Proposed Deviation	Proposed Base Rate	Base Rate Effect	Model Year Effect	Class Factor Effect	Employee/Payroll Effect	Overall Effect
2	2	0.014	379.7	398.7	0.850	0.850	398.7	0.0%	-0.4%	-2.4%	0.0%	-2.8%
4	4	0.000	949.9	997.4	0.950	0.950	949.9	-4.8%	-0.4%	-2.4%	0.0%	-7.4%
5	5	0.072	422	443.1	0.870	0.870	460.8	4.0%	-0.4%	-2.4%	0.0%	1.1%
9	80	0.014	472.7	496.3	0.950	0.924	466.1	-6.1%	-0.4%	-2.4%	0.0%	-8.7%
10	79	0.000	632.9	664.5	0.950	0.941	689.2	3.7%	-0.4%	-2.4%	0.0%	0.9%
11	79	0.000	751.5	789.1	0.950	0.941	689.2	-12.7%	-0.4%	-2.4%	0.0%	-15.1%
18	85	0.000	443.7	465.9	0.950	0.914	475.6	2.1%	-0.4%	-2.4%	0.0%	-0.7%
20	20	0.058	408.3	428.7	0.900	0.900	408.3	-4.8%	-0.4%	-2.4%	0.0%	-7.4%
21	85	0.000	421.1	442.2	0.950	0.914	475.6	7.6%	-0.4%	-2.4%	0.0%	4.6%
26	85	0.000	520.7	546.7	0.950	0.914	475.6	-13.0%	-0.4%	-2.4%	0.0%	-15.4%
49	81	0.043	339.3	356.3	0.950	0.940	346.9	-2.6%	-0.4%	-2.4%	0.0%	-5.3%
55	81	0.174	358.4	376.3	0.950	0.940	346.9	-7.8%	-0.4%	-2.4%	0.0%	-10.4%
57	79	0.000	592.4	622.0	0.950	0.941	689.2	10.8%	-0.4%	-2.4%	0.0%	7.7%
60	79	0.000	660.3	693.3	0.950	0.941	689.2	-0.6%	-0.4%	-2.4%	0.0%	-3.3%
61	79	0.014	623.7	654.9	0.950	0.941	689.2	5.2%	-0.4%	-2.4%	0.0%	2.3%
62	79	0.000	774.1	812.8	0.950	0.941	689.2	-15.2%	-0.4%	-2.4%	0.0%	-17.5%
63	85	0.000	487	511.4	0.950	0.914	475.6	-7.0%	-0.4%	-2.4%	0.0%	-9.6%
67	83	0.000	477.8	501.7	0.950	0.900	459.7	-8.4%	-0.4%	-2.4%	0.0%	-10.9%
70	82	0.058	331.2	347.8	0.900	0.916	375.2	7.9%	-0.4%	-2.4%	0.0%	4.9%
71	85	0.261	394.3	414.0	0.820	0.914	475.6	14.9%	-0.4%	-2.4%	0.0%	11.7%
72	82	0.043	373	391.7	0.950	0.916	375.2	-4.2%	-0.4%	-2.4%	0.0%	-6.9%
73	83	0.043	384.1	403.3	0.890	0.900	459.7	14.0%	-0.4%	-2.4%	0.0%	10.8%
74	80	0.000	436.6	458.4	0.900	0.924	466.1	1.7%	-0.4%	-2.4%	0.0%	-1.1%
75	83	0.000	432.9	454.5	0.890	0.900	459.7	1.1%	-0.4%	-2.4%	0.0%	-1.7%
76	80	0.058	418.3	439.2	0.950	0.924	466.1	6.1%	-0.4%	-2.4%	0.0%	3.2%
77	84	0.130	498	522.9	0.870	0.861	499.4	-4.5%	-0.4%	-2.4%	0.0%	-7.1%
78	84	0.014	457	479.9	0.870	0.861	499.4	4.1%	-0.4%	-2.4%	0.0%	1.2%
Totals:		1.000	403.5	423.7			436.5	3.0%	-0.4%	-2.4%	0.0%	0.2%

Current Base Coverage: Symbol 4, Model Year 2003, \$100 Deductible, Credit Discount Level H
Proposed Base Coverage: Symbol 4, Model Year 2006, \$100 Deductible, Credit Discount Level H

Horace Mann Insurance Company
Horace Mann, Teachers & Horace Mann Property & Casualty Combined Companies
Arkansas
Uninsured Motorist Coverage
All Territories
Teachers Insurance Company

Limit	Uninsured Motorist - BI				Underinsured Motorist - BI			
	Exposure Weight	Current Rate1	Proposed Rate 1	Effect	Exposure Weight	Current Rate1	Proposed Rate 1	Effect
25/50	0.774	7.00	7.4	5.7%	0.760	6.00	6.4	6.7%
50/100	0.175	21.00	22.2	5.7%	0.192	24.00	25.4	5.8%
100/300	0.046	42.00	44.4	5.7%	0.041	48.00	50.9	6.0%
250/500	0.004	70.00	74.1	5.9%	0.007	72.00	76.3	6.0%
500/1,000	0.000	84.00	88.9	5.8%				
Totals:	1.000	11.4	12.0	5.7%	1.000	11.6	12.4	6.2%

Horace Mann and Horace Mann Property & Casualty Combined Companies

Limit	Uninsured Motorist - BI				Underinsured Motorist - BI			
	Exposure Weight	Current Rate1	Proposed Rate 1	Effect	Exposure Weight	Current Rate1	Proposed Rate 1	Effect
25/50	0.465	7.00	7.4	5.7%	0.423	6.00	6.4	6.7%
50/100	0.094	21.00	22.2	5.7%	0.098	24.00	25.4	5.8%
100/300	0.057	42.00	44.4	5.7%	0.057	48.00	50.9	6.0%
250/500	0.007	63.00	74.1	17.6%	0.009	72.00	76.3	6.0%
500/1,000	0.000	84.00	88.9	5.8%				
Totals:	0.624	8.1	8.6	6.4%	0.588	8.3	8.8	6.2%

Overall UM Effect: 6.0%
Overall UIM Effect: 6.2%

**Horace Mann Insurance Company
Teachers Insurance Company
Horace Mann Property & Casualty Insurance Company
Arkansas
Private Passenger Automobile
Filing Supplement**

The Horace Mann, Teachers, and Horace Mann Property & Casualty Insurance Companies submit for your review and approval this Private Passenger Automobile Filing Supplement for Arkansas.

Data we evaluated to realign territories:

Response: We combined several smaller geographically similar territories together to create territories with higher PIF and thus more credible for rate making purposes. While there are rate swings generated as a result of combining these territories, we tried to mitigate the number of policyholders affected by the large swings. This change also aligns our territories more closely with our main competition.

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 300-22578
 Company Name: Horace Mann Insurance Company
 Contact Person: Melinda Ballard
 Telephone No.: 217-788-8505
 Email Address: melinda.ballard@horacemann.com
 Effective Date: 16-Jun-06

Assumptions to Use:
 1 **Liability** -Minimum \$25,000 per person
 2 **Bodily Injury** \$50,000 per accident
 \$25,000 per accident
 3 **Property Damage** \$100 deductible per accident
 4 **Comprehensive & Collision** \$250 deductible per accident
 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 **Personal Injury Protection** of \$5,000 for medical, loss
 wages according to statute and \$5,000 accidental death
 7 **If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG _____ %
 AUTO/HOMEOWNERS _____ %
 GOOD STUDENT _____ %
 ANTI-THEFT DEVICE _____ %
 Over 55 Defensive Driver Discount _____ %
 \$250/\$500 Deductible Comp./Coll. _____ %

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
			Age	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$372	\$626	\$166	\$147	\$496	\$843	\$215	\$188	\$1,099	\$1,902	\$449	\$387	\$605	\$1,035	\$257	\$224	\$564	\$964	\$241	\$210	
	Minimum Liability with Comprehensive and Collision		\$1,001	\$1,730	\$411	\$355	\$1,437	\$2,494	\$581	\$499	\$2,568	\$4,480	\$1,021	\$873	\$1,899	\$3,305	\$760	\$652	\$1,587	\$2,759	\$639	\$549	
	100/300/50 Liability with Comprehensive and Collision		\$1,052	\$1,820	\$431	\$372	\$1,497	\$2,601	\$604	\$519	\$2,736	\$4,774	\$1,086	\$929	\$1,974	\$3,437	\$790	\$677	\$1,661	\$2,888	\$668	\$573	
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$372	\$626	\$166	\$147	\$496	\$843	\$215	\$188	\$1,099	\$1,902	\$449	\$387	\$605	\$1,035	\$257	\$224	\$564	\$964	\$241	\$210	
	Minimum Liability with Comprehensive and Collision		\$1,216	\$2,107	\$495	\$426	\$1,761	\$3,064	\$707	\$606	\$3,074	\$5,367	\$1,218	\$1,040	\$2,358	\$4,111	\$939	\$803	\$1,936	\$3,371	\$775	\$664	
	100/300/50 Liability with Comprehensive and Collision		\$1,267	\$2,197	\$515	\$443	\$1,822	\$3,171	\$730	\$626	\$3,242	\$5,662	\$1,283	\$1,096	\$2,433	\$4,243	\$968	\$828	\$2,010	\$3,500	\$804	\$688	
2003 Honda Odyssey "EX"	Minimum Liability		\$372	\$626	\$166	\$147	\$496	\$843	\$215	\$188	\$1,099	\$1,902	\$449	\$387	\$605	\$1,035	\$257	\$224	\$564	\$964	\$241	\$210	
	Minimum Liability with Comprehensive and Collision		\$1,149	\$1,989	\$469	\$404	\$1,656	\$2,878	\$666	\$571	\$2,910	\$5,080	\$1,154	\$986	\$2,191	\$3,817	\$874	\$748	\$1,828	\$3,181	\$733	\$628	
	100/300/50 Liability with Comprehensive and Collision		\$1,200	\$2,079	\$489	\$421	\$1,716	\$2,985	\$689	\$591	\$3,078	\$5,374	\$1,219	\$1,042	\$2,266	\$3,950	\$903	\$773	\$1,901	\$3,310	\$762	\$653	
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$372	\$626	\$166	\$147	\$496	\$843	\$215	\$188	\$1,099	\$1,902	\$449	\$387	\$605	\$1,035	\$257	\$224	\$564	\$964	\$241	\$210	
	Minimum Liability with Comprehensive and Collision		\$1,173	\$2,032	\$478	\$412	\$1,692	\$2,943	\$680	\$583	\$2,967	\$5,180	\$1,176	\$1,005	\$2,241	\$3,905	\$893	\$765	\$1,868	\$3,251	\$748	\$641	
	100/300/50 Liability with Comprehensive and Collision		\$1,224	\$2,122	\$498	\$429	\$1,753	\$3,049	\$704	\$603	\$3,135	\$5,474	\$1,241	\$1,061	\$2,316	\$4,037	\$923	\$790	\$1,941	\$3,380	\$777	\$666	
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$372	\$626	\$166	\$147	\$496	\$843	\$215	\$188	\$1,099	\$1,902	\$449	\$387	\$605	\$1,035	\$257	\$224	\$564	\$964	\$241	\$210	
	Minimum Liability with Comprehensive and Collision		\$1,465	\$2,544	\$592	\$508	\$2,137	\$3,723	\$853	\$731	\$3,659	\$6,394	\$1,445	\$1,234	\$2,891	\$5,046	\$1,146	\$980	\$2,339	\$4,078	\$932	\$797	
	100/300/50 Liability with Comprehensive and Collision		\$1,516	\$2,633	\$611	\$525	\$2,198	\$3,830	\$877	\$751	\$3,827	\$6,689	\$1,511	\$1,289	\$2,966	\$5,179	\$1,176	\$1,005	\$2,413	\$4,208	\$961	\$822	
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$372	\$626	\$166	\$147	\$496	\$843	\$215	\$188	\$1,099	\$1,902	\$449	\$387	\$605	\$1,035	\$257	\$224	\$564	\$964	\$241	\$210	
	Minimum Liability with Comprehensive and Collision		\$951	\$1,643	\$392	\$338	\$1,359	\$2,359	\$551	\$473	\$2,448	\$4,269	\$974	\$833	\$1,781	\$3,099	\$715	\$613	\$1,507	\$2,617	\$608	\$522	
	100/300/50 Liability with Comprehensive and Collision		\$1,002	\$1,732	\$412	\$355	\$1,420	\$2,465	\$574	\$493	\$2,616	\$4,563	\$1,039	\$889	\$1,856	\$3,231	\$744	\$638	\$1,580	\$2,747	\$637	\$546	

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 300-22756
 Company Name: Horace Mann Property and Casualty
 Contact Person: Melinda Ballard
 Telephone No.: 217-788-8505
 Email Address: melinda.ballard@horacemann.com
 Effective Date: 16-Jun-07

Assumptions to Use:
 1 **Liability** -Minimum \$25,000 per person
 2 **Bodily Injury** \$50,000 per accident
 \$25,000 per accident
 3 **Property Damage** \$100 deductible per accident
 4 **Comprehensive & Collision** \$250 deductible per accident
 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 **Personal Injury Protection** of \$5,000 for medical, loss
 wages according to statute and \$5,000 accidental death
 7 **If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG _____ %
 AUTO/HOMEOWNERS _____ %
 GOOD STUDENT _____ %
 ANTI-THEFT DEVICE _____ %
 Over 55 Defensive Driver Discount _____ %
 \$250/\$500 Deductible Comp./Coll. _____ %

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$281	\$469	\$129	\$115	\$362	\$611	\$161	\$141	\$934	\$1,615	\$383	\$330	\$467	\$795	\$201	\$176	\$371	\$627	\$164	\$144
	Minimum Liability with Comprehensive and Collision		\$723	\$1,245	\$301	\$261	\$985	\$1,704	\$403	\$347	\$2,195	\$3,828	\$874	\$748	\$1,489	\$2,588	\$599	\$514	\$1,001	\$1,733	\$409	\$353
	100/300/50 Liability with Comprehensive and Collision		\$760	\$1,309	\$315	\$273	\$1,026	\$1,776	\$419	\$361	\$2,336	\$4,076	\$929	\$794	\$1,544	\$2,685	\$621	\$532	\$1,047	\$1,814	\$427	\$368
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$281	\$469	\$129	\$115	\$362	\$611	\$161	\$141	\$934	\$1,615	\$383	\$330	\$467	\$795	\$201	\$176	\$371	\$627	\$164	\$144
	Minimum Liability with Comprehensive and Collision		\$874	\$1,510	\$360	\$311	\$1,199	\$2,080	\$486	\$418	\$2,629	\$4,590	\$1,043	\$891	\$1,847	\$3,218	\$739	\$633	\$1,217	\$2,110	\$493	\$424
	100/300/50 Liability with Comprehensive and Collision		\$911	\$1,574	\$374	\$323	\$1,241	\$2,153	\$502	\$432	\$2,771	\$4,838	\$1,098	\$938	\$1,903	\$3,315	\$760	\$651	\$1,262	\$2,191	\$511	\$439
2003 Honda Odyssey "EX"	Minimum Liability		\$281	\$469	\$129	\$115	\$362	\$611	\$161	\$141	\$934	\$1,615	\$383	\$330	\$467	\$795	\$201	\$176	\$371	\$627	\$164	\$144
	Minimum Liability with Comprehensive and Collision		\$827	\$1,427	\$342	\$295	\$1,129	\$1,958	\$459	\$395	\$2,489	\$4,343	\$988	\$845	\$1,721	\$2,997	\$690	\$591	\$1,150	\$1,993	\$467	\$402
	100/300/50 Liability with Comprehensive and Collision		\$863	\$1,491	\$356	\$307	\$1,171	\$2,030	\$475	\$409	\$2,630	\$4,591	\$1,043	\$891	\$1,777	\$3,094	\$711	\$609	\$1,196	\$2,074	\$485	\$417
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$281	\$469	\$129	\$115	\$362	\$611	\$161	\$141	\$934	\$1,615	\$383	\$330	\$467	\$795	\$201	\$176	\$371	\$627	\$164	\$144
	Minimum Liability with Comprehensive and Collision		\$844	\$1,457	\$348	\$301	\$1,154	\$2,000	\$469	\$403	\$2,538	\$4,429	\$1,007	\$861	\$1,761	\$3,066	\$705	\$604	\$1,174	\$2,036	\$477	\$410
	100/300/50 Liability with Comprehensive and Collision		\$881	\$1,521	\$362	\$313	\$1,195	\$2,073	\$485	\$417	\$2,679	\$4,677	\$1,062	\$908	\$1,817	\$3,164	\$727	\$622	\$1,220	\$2,117	\$494	\$425
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$281	\$469	\$129	\$115	\$362	\$611	\$161	\$141	\$934	\$1,615	\$383	\$330	\$467	\$795	\$201	\$176	\$371	\$627	\$164	\$144
	Minimum Liability with Comprehensive and Collision		\$1,049	\$1,816	\$428	\$368	\$1,448	\$2,516	\$583	\$500	\$3,132	\$5,471	\$1,238	\$1,057	\$2,264	\$3,948	\$900	\$770	\$1,465	\$2,546	\$590	\$506
	100/300/50 Liability with Comprehensive and Collision		\$1,085	\$1,880	\$442	\$380	\$1,489	\$2,589	\$599	\$514	\$3,273	\$5,719	\$1,293	\$1,104	\$2,320	\$4,046	\$922	\$789	\$1,511	\$2,627	\$608	\$521
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$281	\$469	\$129	\$115	\$362	\$611	\$161	\$141	\$934	\$1,615	\$383	\$330	\$467	\$795	\$201	\$176	\$371	\$627	\$164	\$144
	Minimum Liability with Comprehensive and Collision		\$688	\$1,183	\$288	\$249	\$934	\$1,614	\$383	\$330	\$2,092	\$3,646	\$834	\$713	\$1,399	\$2,431	\$564	\$484	\$952	\$1,646	\$390	\$336
	100/300/50 Liability with Comprehensive and Collision		\$724	\$1,247	\$302	\$261	\$975	\$1,686	\$399	\$344	\$2,233	\$3,894	\$889	\$760	\$1,455	\$2,528	\$586	\$503	\$998	\$1,726	\$408	\$352

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 300-22683
 Company Name: Teachers Insurance Company
 Contact Person: Melinda Ballard
 Telephone No.: 217-788-8505
 Email Address: melinda.ballard@horacemann.com
 Effective Date: 16-Jun-07

Assumptions to Use:
 1 **Liability** -Minimum \$25,000 per person
 2 **Bodily Injury** \$50,000 per accident
 \$25,000 per accident
 3 **Property Damage** \$100 deductible per accident
 4 **Comprehensive & Collision** \$250 deductible per accident
 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 **Personal Injury Protection** of \$5,000 for medical, loss
 wages according to statute and \$5,000 accidental death
 7 **If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG %
 AUTO/HOMEOWNERS %
 GOOD STUDENT %
 ANTI-THEFT DEVICE %
 Over 55 Defensive Driver Discount %
 \$250/\$500 Deductible Comp./Coll. %

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability	\$302	\$506	\$137	\$122	\$396	\$671	\$174	\$153	\$1,002	\$1,733	\$409	\$353	\$504	\$860	\$216	\$188	\$434	\$737
	Minimum Liability with Comprehensive and Collision	\$783	\$1,349	\$324	\$280	\$1,084	\$1,878	\$442	\$380	\$2,357	\$4,112	\$937	\$801	\$1,613	\$2,806	\$647	\$555	\$1,182	\$2,049	\$480	\$412		
	100/300/50 Liability with Comprehensive and Collision	\$822	\$1,418	\$340	\$294	\$1,130	\$1,958	\$459	\$395	\$2,509	\$4,379	\$996	\$851	\$1,673	\$2,912	\$671	\$575	\$1,236	\$2,145	\$501	\$430		
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$302	\$506	\$137	\$122	\$396	\$671	\$174	\$153	\$1,002	\$1,733	\$409	\$353	\$504	\$860	\$216	\$188	\$434	\$737	\$189	\$165		
	Minimum Liability with Comprehensive and Collision	\$947	\$1,637	\$388	\$335	\$1,322	\$2,295	\$534	\$459	\$2,824	\$4,932	\$1,119	\$956	\$2,002	\$3,490	\$799	\$684	\$1,437	\$2,497	\$579	\$497		
	100/300/50 Liability with Comprehensive and Collision	\$986	\$1,706	\$403	\$348	\$1,367	\$2,375	\$552	\$474	\$2,976	\$5,198	\$1,178	\$1,006	\$2,063	\$3,596	\$822	\$704	\$1,491	\$2,593	\$600	\$515		
2003 Honda Odyssey "EX"	Minimum Liability	\$302	\$506	\$137	\$122	\$396	\$671	\$174	\$153	\$1,002	\$1,733	\$409	\$353	\$504	\$860	\$216	\$188	\$434	\$737	\$189	\$165		
	Minimum Liability with Comprehensive and Collision	\$895	\$1,547	\$368	\$318	\$1,245	\$2,160	\$504	\$433	\$2,673	\$4,666	\$1,060	\$906	\$1,866	\$3,250	\$746	\$639	\$1,358	\$2,358	\$548	\$471		
	100/300/50 Liability with Comprehensive and Collision	\$935	\$1,616	\$383	\$331	\$1,290	\$2,239	\$522	\$448	\$2,825	\$4,933	\$1,119	\$956	\$1,926	\$3,356	\$769	\$659	\$1,412	\$2,454	\$569	\$489		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability	\$302	\$506	\$137	\$122	\$396	\$671	\$174	\$153	\$1,002	\$1,733	\$409	\$353	\$504	\$860	\$216	\$188	\$434	\$737	\$189	\$165		
	Minimum Liability with Comprehensive and Collision	\$914	\$1,580	\$375	\$324	\$1,271	\$2,206	\$514	\$442	\$2,726	\$4,759	\$1,080	\$923	\$1,909	\$3,325	\$762	\$653	\$1,387	\$2,409	\$559	\$480		
	100/300/50 Liability with Comprehensive and Collision	\$954	\$1,649	\$391	\$337	\$1,317	\$2,286	\$532	\$457	\$2,878	\$5,025	\$1,139	\$973	\$1,969	\$3,431	\$786	\$673	\$1,441	\$2,505	\$581	\$498		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability	\$302	\$506	\$137	\$122	\$396	\$671	\$174	\$153	\$1,002	\$1,733	\$409	\$353	\$504	\$860	\$216	\$188	\$434	\$737	\$189	\$165		
	Minimum Liability with Comprehensive and Collision	\$1,136	\$1,970	\$462	\$397	\$1,596	\$2,777	\$641	\$550	\$3,364	\$5,880	\$1,329	\$1,134	\$2,454	\$4,282	\$974	\$833	\$1,732	\$3,015	\$694	\$594		
	100/300/50 Liability with Comprehensive and Collision	\$1,176	\$2,039	\$477	\$411	\$1,642	\$2,857	\$659	\$565	\$3,516	\$6,146	\$1,388	\$1,185	\$2,514	\$4,388	\$998	\$853	\$1,786	\$3,110	\$715	\$612		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability	\$302	\$506	\$137	\$122	\$396	\$671	\$174	\$153	\$1,002	\$1,733	\$409	\$353	\$504	\$860	\$216	\$188	\$434	\$737	\$189	\$165		
	Minimum Liability with Comprehensive and Collision	\$745	\$1,282	\$309	\$268	\$1,028	\$1,779	\$420	\$362	\$2,246	\$3,918	\$894	\$765	\$1,516	\$2,635	\$609	\$523	\$1,123	\$1,946	\$457	\$393		
	100/300/50 Liability with Comprehensive and Collision	\$784	\$1,351	\$325	\$281	\$1,073	\$1,859	\$437	\$377	\$2,398	\$4,184	\$953	\$815	\$1,576	\$2,741	\$633	\$543	\$1,177	\$2,042	\$478	\$411		