

Filing at a Glance

Companies: Horace Mann Insurance Company, Teachers Insurance Company

Product Name: ISO PPC Updates thru 9-1-2007 SERFF Tr Num: HRMN-125247496 State: Arkansas

TOI: 04.0 Homeowners SERFF Status: Closed State Tr Num: AR-PC-07-025683

Sub-TOI: 04.0000 Homeowners Sub-TOI Co Tr Num: State Status:

Combinations

Filing Type: Rate Co Status: Reviewer(s): Becky Harrington,

Betty Montesi, Brittany Yielding

Author: Jeremy Learned Disposition Date: 08-03-2007

Date Submitted: 08-03-2007 Disposition Status: Filed

Effective Date Requested (New): 09-01-2007

Effective Date (New): 09-01-2007

Effective Date Requested (Renewal): 09-01-2007

Effective Date (Renewal): 09-01-2007

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 08-03-2007

State Status Changed: 08-03-2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

August 3, 2007

Arkansas Insurance Department

1200 West Third

Little Rock, Arkansas 72201

Attention: Alexa Grissom

Sr. Rate and Form Analyst

Subject: Horace Mann Insurance Company NAIC# 300-22578

Teachers Insurance Company NAIC # 300-22683

Homeowner Program Rate Filing

Public Protection Classification Update Pages

Dear Ms. Grissom,

Horace Mann and Teachers Insurance Companies submit for your review and approval the above-noted public protection classification rate filing. This update includes all previous review updates through September 1, 2007. We propose September 1, 2007 as the effective date of this filing. If I can be of further assistance or if additional information is needed, please call me at 217-789-2500, ext. 5429, fax me at 217-788-5161, or e-mail me at learnej1@mail.horacemann.com.

Sincerely,

Jeremy Learned
Implementation Analyst
Property and Casualty Division
The Horace Mann Insurance Companies

Company and Contact

Filing Contact Information

Jeremy Learned, Actuarial Technician
1 Horace Mann Plaza
Springfield, IL 62715

learnej1@mail.horacemann.com
(217) 789-2500 [Phone]
(217) 788-5161[FAX]

Filing Company Information

Horace Mann Insurance Company
1 Horace Mann Plaza

CoCode: 22578
Group Code: 300

State of Domicile: Illinois
Company Type: Insurance
Company

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

Group Name:
FEIN Number: 59-1027412

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:	\$50.00
Retaliatory?	No

Fee Explanation:

Per Company: No

Created by SERFF on 08-03-2007 11:28 AM

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Horace Mann Insurance Company	\$0.00	08-03-2007	
Teachers Insurance Company	\$0.00	08-03-2007	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
7700180984	\$50.00	08-02-2007

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	08-03-2007	08-03-2007

Disposition

Disposition Date: 08-03-2007

Effective Date (New): 09-01-2007

Effective Date (Renewal): 09-01-2007

Status: Filed

Comment:

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines		No
Supporting Document	Uniform Transmittal Document-Property &Filed Casualty		Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Supporting Document	ISO PPC Updates thru 09-01-2007	Filed	Yes

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status: Filed 08-03-2007

Comments:

Attachments:

AR Rate and Rule Filing Schedule - New.pdf

AR Transmittal Document - New.pdf

Satisfied -Name: ISO PPC Updates thru 09-01-2007

Review Status: Filed 08-03-2007

Comments:

Attachment:

AR PPC Updates 9-1-2007.pdf

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing.)

1.	This filing transmittal is part of Company Tracking #	09012007
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
<input type="checkbox"/> Rate Increase <input type="checkbox"/> Rate Decrease <input checked="" type="checkbox"/> Rate Neutral (0%)		
3.	Overall percentage rate impact for this filing	N/A
4.	Effect of Rate Filing – Written premium change for this program	N/A
5.	Effect of Rate Filing – Number of policyholders	N/A
6.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File and Use
7.	Rate Change by Company	
	Company Name	Percentage Change For this program
		# of policyholders for this program
		Written premium for this program
	Horace Mann Ins. Co.	N/A
	Teachers Ins. Co.	N/A
	HM Prop & Cas Ins. Co.	N/A
8.	Overall percentage of last rate revision	N/A
9.	Effective Date of last rate revision	N/A
10.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A

11.	Exhibit Name/Description /Synopsis	Rule # or Page #	Replacement or Withdrawn?	Previous state filing number, if required by state
01			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	
02			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	
03			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	
04			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	
05			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	

To be complete, a rate/rule filing must include the following:

1. A completed Rate/Rule Filing Transmittal document (PC RRFs-1) (Do not refer to the body of the filing for the component/exhibit listing.) and,
2. A completed Property & Casualty Transmittal Document (PC TD-1) and,
3. One copy of all rate/rule components/exhibits submitted with the filing, and
4. The appropriate state review requirements, if required, and
5. The appropriate filing fees, if required, and
6. A postage-paid, self-addressed envelope large enough to accommodate the return
7. You should refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM UT 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: f. State Filing #: g. SERFF Filing #: h. Subject Codes
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3. Group Name	Group NAIC #
Horace Mann Educators	300

4. Company Name(s)	Domicile	NAIC #	FEIN #
Horace Mann Insurance Company	IL	22578	59-1027412
Teachers Insurance Company	IL	22683	23-1742051

5. Company Tracking Number	09012007
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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
	Jeremy Learned	Actuarial Technician	217-789-2500 ext. 5429	217-788-5161	Learnej1@mail.horacemann.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Jeremy Learned

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

9. Type of Insurance (TOI)	04.0 Homeowners
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	N/A
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input 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: 09012007 Renewal: 09012007
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	08/03/2007
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 # 09012007

21. Filing Description [This area should be similar to the body of a cover letter and is free-form text]

Public Protection Classification pages through 09/01/07.

22. 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 #: 7700180984
Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

**HORACE MANN INSURANCE COMPANY
TEACHERS INSURANCE COMPANY
COMMUNITY MITIGATION CLASSIFICATIONS
REVISION PAGES**

ARKANSAS (03)

-A- JURISDICTIONS

ALICIA

Eff. 09-07	R	County: LAWRENCE	Class: 07	
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE ALICIA FIRE DEPARTMENT. BCEGS: PERS 99 COML 99 1998. NO RECOGNIZED BUILDING CODE ENFORCEMENT PROGRAM EXISTS.				

ALICIA FIRE IMP DIST

Eff. 09-07	R	County: LAWRENCE	Class: 09\10	
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE ALICIA FIRE DEPARTMENT.				

-B- JURISDICTIONS

BIRD TOWN

Eff. 09-07	W	County: CONWAY	Class: **	
Footnotes: Reason for Withdrawal: NOW PART OF CONWAY CO FD 3				

BLACK ROCK OPA

Eff. 06-07	N	County: RANDOLPH	Class: 07\09	
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE BLACK ROCK FIRE DEPARTMENT.				

BLACKWELL

Eff. 09-07	W	County: CONWAY	Class: **	
Footnotes: Reason for Withdrawal: NOW PART OF CONWAY CO FD 10				

-C- JURISDICTIONS

CENTER RIDGE

Eff. 09-07	W	County: CONWAY	Class: **	
Footnotes: Reason for Withdrawal: NOW PART OF CONWAY CO FD 7				

CLEVELAND

Eff. 09-07	W	County: CONWAY	Class: **	
Footnotes: Reason for Withdrawal: NOW PART OF CONWAY CO FD 6				

CONWAY CO FD 8

Eff. 09-07	R	County: CONWAY	Class: 04\8B	
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE CONWAY CO FD 8 FIRE DEPARTMENT.				

CRAWFORD CO FD 2

Eff. 09-07	R	County: CRAWFORD	Class: 06\10	
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE MULBERRY FIRE DEPARTMENT. HYDRANT DISTANCE REQUIREMENT DOES NOT APPLY DUE TO AN ALTERNATE, CREDITABLE WATER SUPPLY. SUBSCRIPTION FIRE DEPARTMENT.				

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-F- JURISDICTIONS

FAIRVIEW RURAL FIRE DEPT

Eff. 09-07	R	County: MARION	Class: 04\10
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE FAIRVIEW RURAL FIRE DEPARTMENT. HYDRANTS IN EAST AREAS OF STETSONS, WHITE HOLE, & SPORTSMANS RESORT, ZONE C & THE WEST AREAS OF CEDAR HOLLOW & SHADY OAKS RESORTS, ZONE B ARE NOT RECOGNIZED. HYDRANT DISTANCE REQUIREMENT DOES NOT APPLY DUE TO AN ALTERNATE, CREDITABLE WATER SUPPLY. RECOGNIZED AUTOMATIC AID RESPONSE IS PROVIDED TO THE ENTIRE GRADED AREA BY THE FLIPPIN AND BULL SHOALS FIRE DEPARTMENTS. SUBSCRIPTION FIRE DEPARTMENT.			

-G- JURISDICTIONS

GILBERT

Eff. 09-03	R	County: SEARCY	Class: **
Footnotes: **SEE P G AND S FIRE DEPT. BCEGS: PERS 99 COML 99 1998. NO RECOGNIZED BUILDING CODE ENFORCEMENT PROGRAM EXISTS.			

GRAVETTE

Eff. 06-07	R	County: BENTON	Class: 04
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE GRAVETTE FIRE DEPARTMENT. BCEGS: PERS 05 COML 05 1997 BCEGS: PERS 05 COML 05 2004			

GRAVETTE OPA

Eff. 06-07	R	County: BENTON	Class: 05\09
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE GRAVETTE FIRE DEPARTMENT.			

-H- JURISDICTIONS

HIGDEN

Eff. 07-00	R	County: CLEBURNE	Class: 06
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE GREERS FERRY FIRE DEPARTMENT. BCEGS: PERS 99 COML 99 1998. NO RECOGNIZED BUILDING CODE ENFORCEMENT PROGRAM EXISTS.			

HILL CREEK

Eff. 09-07	W	County: CONWAY	Class: **
Footnotes: Reason for Withdrawal: NOW PART OF CONWAY CO FD 8			

HWY 286 E FIRE DEPT

Eff. 08-95	R	County: FAULKNER	Class: 08\09
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE HWY 286 E FIRE DEPARTMENT.			

-J- JURISDICTIONS

JERUSALEM

Eff. 09-07	W	County: CONWAY	Class: **
Footnotes: Reason for Withdrawal: NOW PART OF CONWAY CO FD 2			

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ARKANSAS (03)

-L- JURISDICTIONS

LITTLE ROCK

Eff. 02-05	R	County: PULASKI	Class: 02	
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE LITTLE ROCK FIRE DEPARTMENT. LITTLE ROCK FIRE STATION 22-CRASH FS IS NOT RECOGNIZED. BCEGS: PERS 08 COML 08 1997 BCEGS: PERS 04 COML 03 2007				

-M- JURISDICTIONS

MANSFIELD

Eff. 03-05	R	County: SCOTT	Class: 04	
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE MANSFIELD FIRE DEPARTMENT. RECOGNIZED AUTOMATIC AID RESPONSE IS PROVIDED TO THE ENTIRE GRADED AREA BY THE HUNTINGTON FIRE DEPARTMENT. BCEGS: PERS 05 COML 05 1997 BCEGS: PERS 09 COML 09 2007				

MANSFIELD

Eff. 03-05	R	County: SEBASTIAN	Class: 04	
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE MANSFIELD FIRE DEPARTMENT. RECOGNIZED AUTOMATIC AID RESPONSE IS PROVIDED TO THE ENTIRE GRADED AREA BY THE HUNTINGTON FIRE DEPARTMENT. FOR BCEGS CLASSIFICATIONS, SEE MANSFIELD, SCOTT CO FOR BCEGS CLASSIFICATIONS, SEE MANSFIELD 2007.				

MARTIN CREEK FIRE DEPT

Eff. 08-07	W	County: RANDOLPH	Class: 09\10	
Footnotes: Reason for Withdrawal: NO LONGER IN THIS COUNTY				

MORRISTON FIRE DEPT

Eff. 09-07	W	County: IZARD	Class: 09\10	
Footnotes: Reason for Withdrawal: NO LONGER IN IZARD COUNTY				

MULBERRY

Eff. 09-07	R	County: CRAWFORD	Class: 04	
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE MULBERRY FIRE DEPARTMENT. BCEGS: PERS 99 COML 99 1997. NO RECOGNIZED BUILDING CODE ENFORCEMENT PROGRAM EXISTS.				

-N- JURISDICTIONS

N PULASKI CO FD

Eff. 07-07	R	County: PULASKI	Class: 04\10	
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE N PULASKI CO FD FIRE DEPARTMENT. RECOGNIZED AUTOMATIC AID RESPONSE IS PROVIDED TO THE ENTIRE GRADED AREA BY THE GRAVEL RIDGE FD AND RUNYAN ACRES FD FIRE DEPARTMENTS. HYDRANT DISTANCE REQUIREMENT DOES NOT APPLY DUE TO AN ALTERNATE, CREDITABLE WATER SUPPLY.				

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-P- JURISDICTIONS

PRAIRIE GROVE FD

Eff. 08-07	R	County: WASHINGTON	Class: 04\10
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE PRAIRIE GROVE FD FIRE DEPARTMENT. RECOGNIZED AUTOMATIC AID RESPONSE IS PROVIDED TO THE ENTIRE GRADED AREA BY THE LINCOLN FIRE DEPARTMENT. HYDRANT DISTANCE REQUIREMENT DOES NOT APPLY DUE TO AN ALTERNATE, CREDITABLE WATER SUPPLY. SUBSCRIPTION FIRE DEPARTMENT.			

PULASKI CO FD NO 5

Eff. 06-07	R	County: PULASKI	Class: 02\09
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE PULASKI CO FD NO 5 FIRE DEPARTMENT.			

-Q- JURISDICTIONS

QUITMAN FD

Eff. 06-07	N	County: VAN BUREN	Class: 06\09
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE QUITMAN FIRE DEPARTMENT.			

-R- JURISDICTIONS

RAVENDEN

Eff. 09-07	N	County: SHARP	Class: 08
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE RAVENDEN FIRE DEPARTMENT.			

RISON

Eff. 06-07	R	County: CLEVELAND	Class: 06
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE RISON FIRE DEPARTMENT. BCEGS: PERS 99 COML 99 1998. NO RECOGNIZED BUILDING CODE ENFORCEMENT PROGRAM EXISTS.			

RISON OPA

Eff. 06-07	R	County: CLEVELAND	Class: 06\09
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE RISON FIRE DEPARTMENT.			

RIVER BEND VFD

Eff. 09-07	N	County: LAFAYETTE	Class: 09\10
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE RIVER BEND VFD FIRE DEPARTMENT. SUBSCRIPTION FIRE DEPARTMENT.			

RIVER BEND VFD

Eff. 06-07	N	County: MILLER	Class: 09\10
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE RIVER BEND VFD FIRE DEPARTMENT. SUBSCRIPTION FIRE DEPARTMENT.			

-S- JURISDICTIONS

SHERWOOD

Eff. 06-07	R	County: PULASKI	Class: 02\09
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE PULASKI CO FD NO 5 FIRE DEPARTMENT. HYDRANTS ON THE BRUSHY ISLAND COMMUNITY WATER SYSTEM ARE NOT RECOGNIZED. BCEGS: PERS 08 COML 08 1999 BCEGS: PERS 99 COML 99 2006 JURISDICTION HAS DECLINED TO PARTICIPATE IN THE BCEGS PROGRAM.			

**HORACE MANN INSURANCE COMPANY
TEACHERS INSURANCE COMPANY
COMMUNITY MITIGATION CLASSIFICATIONS
REVISION PAGES**

ARKANSAS (03)

SYLVAN HILLS FD

Eff. 06-07	W	County: PULASKI	Class: 03\09	
Footnotes: Reason for Withdrawal: **SEE SHERWOOD.				

-T- JURISDICTIONS

TONTITOWN AREA FD

Eff. 09-07	W	County: BENTON	Class: 06\09	
Footnotes: Reason for Withdrawal: NO LONGER IN THIS COUNTY				

-W- JURISDICTIONS

WEST MEMPHIS

Eff. 08-07	R	County: CRITTENDEN	Class: 02\09	
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE WEST MEMPHIS FIRE DEPARTMENT. BCEGS: PERS 06 COML 06 1997 BCEGS: PERS 99 COML 99 2004 BUILDING CODE PROGRAM EXISTS, BUT IS OUTSIDE THE SCOPE OF THE BCEGS PROGRAM.				

WEST MEMPHIS OPA

Eff. 07-07	R	County: CRITTENDEN	Class: 09\10	
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE WEST MEMPHIS FIRE DEPARTMENT. WEST MEMPHIS FIRE STATION 1 IS NOT RECOGNIZED.				

-Y- JURISDICTIONS

Y COMMUNITY FD

Eff. 06-07	R	County: CLEVELAND	Class: 09\10	
Footnotes: PRIMARY FIRE DEPARTMENT RESPONSE IS PROVIDED BY THE Y COMMUNITY FD FIRE DEPARTMENT. Y COMMUNITY FD FIRE STATION 2 IS NOT RECOGNIZED. SUBSCRIPTION FIRE DEPARTMENT.				