

SERFF Tracking Number: HRMN-126372286 State: Arkansas  
First Filing Company: Horace Mann Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: AR AUTO 031610  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR Auto Rate Filing  
Project Name/Number: AR AUTO 031610/AR AUTO 031610

## Filing at a Glance

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

Product Name: AR Auto Rate Filing SERFF Tr Num: HRMN-126372286 State: Arkansas  
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$100  
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: AR AUTO 031610 State Status: Fees verified and received (PPA)  
Filing Type: Rate Reviewer(s): Alexa Grissom, Brittany Yielding  
Author: Mindy Ballard Disposition Date: 11/30/2009  
Date Submitted: 11/05/2009 Disposition Status: Filed  
Effective Date Requested (New): 03/16/2010 Effective Date (New): 03/16/2009  
Effective Date Requested (Renewal): 03/16/2010 Effective Date (Renewal):  
State Filing Description:

## General Information

Project Name: AR AUTO 031610 Status of Filing in Domicile: Not Filed  
Project Number: AR AUTO 031610 Domicile Status Comments: N/A  
Reference Organization: N/A Reference Number: N/A  
Reference Title: N/A Advisory Org. Circular: N/A  
Filing Status Changed: 11/30/2009  
State Status Changed: 11/12/2009 Deemer Date:  
Created By: Mindy Ballard Submitted By: Mindy Ballard  
Corresponding Filing Tracking Number:  
Filing Description:  
November 5, 2009

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

Attention: Jay Bradford  
Commissioner of Insurance

SERFF Tracking Number: HRMN-126372286 State: Arkansas  
First Filing Company: Horace Mann Insurance Company, ... State Tracking Number: EFT \$100  
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Product Name: AR Auto Rate Filing  
Project Name/Number: AR AUTO 031610/AR AUTO 031610

Re: Horace Mann Insurance Company NAIC #300-22578 Fein #59-1027412  
Teachers Insurance Company NAIC #300-22683 Fein #23-1742051  
Horace Mann Property & Casualty Insurance Company NAIC #300-22756 Fein #95-2413390  
Private Passenger Automobile Program  
Rate Filing  
Company Filing Number: AR AUTO 031610

Dear Commissioner Bradford,

Horace Mann Insurance Company, Teachers Insurance Company, and Horace Mann Property & Casualty Insurance Company submit for your review the above noted automobile rate 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 March 16, 2010.

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, option 3. If you prefer e-mail, my address is melinda.ballard@horacemann.com. Thank you for your attention to this matter.

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] 8505 [Ext]  
Springfield, IL 62715 217-535-7171 [FAX]

SERFF Tracking Number: HRMN-126372286 State: Arkansas  
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 Product Name: AR Auto Rate Filing  
 Project Name/Number: AR AUTO 031610/AR AUTO 031610

**Filing Company Information**

Horace Mann Insurance Company 1 Horace Mann Plaza  Springfield, IL 62715 (217) 789-2500 ext. [Phone] -----	CoCode: 22578 Group Code: 300  Group Name: FEIN Number: 59-1027412	State of Domicile: Illinois Company Type: Insurance Company State ID Number:
Horace Mann Property and Casualty Insurance Company 1 Horace Mann Plaza  Springfield, IL 62715 (217) 789-2500 ext. [Phone] -----	CoCode: 22756 Group Code: 300  Group Name: FEIN Number: 95-2413390	State of Domicile: California  Company Type: Insurance Company State ID Number:
Teachers Insurance Company 1 Horace Mann Plaza  Springfield, IL 62715 (217) 789-2500 ext. [Phone] -----	CoCode: 22683 Group Code: 300  Group Name: FEIN Number: 23-1742051	State of Domicile: Illinois Company Type: Insurance Company State ID Number:

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: Filing Fee is \$100 for a rate filing.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Horace Mann Insurance Company	\$100.00	11/05/2009	31816801
Horace Mann Property and Casualty Insurance Company	\$0.00	11/05/2009	
Teachers Insurance Company	\$0.00	11/05/2009	

<i>SERFF Tracking Number:</i>	<i>HRMN-126372286</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Horace Mann Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR AUTO 031610</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>AR Auto Rate Filing</i>		
<i>Project Name/Number:</i>	<i>AR AUTO 031610/AR AUTO 031610</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Alexa Grissom	11/30/2009	11/30/2009

### Objection Letters and Response Letters

<b>Objection Letters</b>				<b>Response Letters</b>		
<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>	<b>Responded By</b>	<b>Created On</b>	<b>Date Submitted</b>
Pending Industry Response	Alexa Grissom	11/19/2009	11/19/2009	Mindy Ballard	11/24/2009	11/24/2009
Pending Industry Response	Alexa Grissom	11/12/2009	11/12/2009	Mindy Ballard	11/18/2009	11/18/2009

### Filing Notes

<b>Subject</b>	<b>Note Type</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Rate and Rule Schedule Tab	Note To Reviewer	Mindy Ballard	11/17/2009	11/17/2009

SERFF Tracking Number: HRMN-126372286  
 First Filing Company: Horace Mann Insurance Company, ...  
 Company Tracking Number: AR AUTO 031610  
 TOI: 19.0 Personal Auto  
 Product Name: AR Auto Rate Filing  
 Project Name/Number: AR AUTO 031610/AR AUTO 031610

State: Arkansas  
 State Tracking Number: EFT \$100  
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

## Disposition

Disposition Date: 11/30/2009  
 Effective Date (New): 03/16/2009  
 Effective Date (Renewal):  
 Status: Filed  
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Horace Mann Insurance Company	4.000%	4.900%	\$8,426	271	\$173,683	17.600%	-14.300%
Horace Mann Property and Casualty Insurance Company	4.000%	4.400%	\$15,480	507	\$352,661	19.400%	-11.700%
Teachers Insurance Company	4.000%	0.200%	\$123	97	\$68,252	17.500%	-13.900%

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing 4.000%  
 Overall Percentage Rate Impact For This Filing 4.000%

SERFF Tracking Number: HRMN-126372286  
First Filing Company: Horace Mann Insurance Company, ...  
Company Tracking Number: AR AUTO 031610  
TOI: 19.0 Personal Auto  
Product Name: AR Auto Rate Filing  
Project Name/Number: AR AUTO 031610/AR AUTO 031610

State: Arkansas  
State Tracking Number: EFT \$100  
Sub-TOI: 19.0001 Private Passenger Auto (PPA)

**Effect of Rate Filing-Written Premium Change For This Program** \$24,029  
**Effect of Rate Filing - Number of Policyholders Affected** 875

SERFF Tracking Number: HRMN-126372286 State: Arkansas  
 First Filing Company: Horace Mann Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: AR AUTO 031610  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: AR Auto Rate Filing  
 Project Name/Number: AR AUTO 031610/AR AUTO 031610

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	AR Auto Rate Filing	Filed	Yes
Supporting Document	Response to the objection letter dated 11/12/09	Filed	Yes
Supporting Document	Response to the objection letter dated 11/19/09	Filed	Yes

SERFF Tracking Number: HRMN-126372286 State: Arkansas  
First Filing Company: Horace Mann Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: AR AUTO 031610  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR Auto Rate Filing  
Project Name/Number: AR AUTO 031610/AR AUTO 031610

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 11/19/2009

Submitted Date 11/19/2009

Respond By Date

Dear Melinda Ballard,

This will acknowledge receipt of the captioned filing. The Rf-1 abstracts all have the exact same number of policies listed. Did you combine all three insurers? The forms should be completed with data from each insurer. One form per insurer with that company's data only.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

## Response Letter

Response Letter Status Submitted to State

Response Letter Date 11/24/2009

Submitted Date 11/24/2009

Dear Alexa Grissom,

### Comments:

Attached please find our response to the objection letter dated 11/24/09.

### Response 1

Comments: Attached please find our response to the objection letter dated 11/24/09.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Response to the objection letter dated 11/19/09

Comment: Attached please find our response to the objection letter dated 11/19/09.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

*SERFF Tracking Number:*      *HRMN-126372286*                      *State:*                      *Arkansas*  
*First Filing Company:*      *Horace Mann Insurance Company, ...*                      *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *AR AUTO 031610*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *AR Auto Rate Filing*  
*Project Name/Number:*      *AR AUTO 031610/AR AUTO 031610*

If you have any further questions, please contact me. Thank you.

Melinda Ballard  
Implementation Analyst

Sincerely,  
Mindy Ballard

SERFF Tracking Number: HRMN-126372286 State: Arkansas  
First Filing Company: Horace Mann Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: AR AUTO 031610  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR Auto Rate Filing  
Project Name/Number: AR AUTO 031610/AR AUTO 031610

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 11/12/2009

Submitted Date 11/12/2009

Respond By Date

Dear Melinda Ballard,

This will acknowledge receipt of the captioned filing. Please submit the required rf-1 abstracts for each company. Please advise why Territory 4 in Teachers is receiving a large increase.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

## Response Letter

Response Letter Status Submitted to State

Response Letter Date 11/18/2009

Submitted Date 11/18/2009

Dear Alexa Grissom,

### Comments:

Attached please find our response to the objection letter dated 11/12/09. The rate and rule filing schedule tab is incorrect. A document that reflects the revisions to the rate and rule schedule tab is also attached.

### Response 1

Comments: Attached please find our response to the objection letter dated 11/12/09.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Response to the objection letter dated 11/12/09

Comment: Attached please find our response to the objection letter dated 11/12/09.

On the rate and rule schedule tab, the rate information listed for HMPC is actually for TIC and vice versa. Also, the indication change is incorrect. It should be 4.4%. The number of policyholders should be 875. The effect of rate filing - written premium change for this program is 24,029. A correct rate and rule filing schedule has been attached below that reflects these revisions.

*SERFF Tracking Number:*      *HRMN-126372286*                      *State:*                      *Arkansas*  
*First Filing Company:*      *Horace Mann Insurance Company, ...*                      *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *AR AUTO 031610*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *AR Auto Rate Filing*  
*Project Name/Number:*                      *AR AUTO 031610/AR AUTO 031610*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

If you have any questions or concerns, please contact me.

Melinda Ballard  
Implementation Analyst

Sincerely,  
Mindy Ballard

SERFF Tracking Number: HRMN-126372286 State: Arkansas  
First Filing Company: Horace Mann Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: AR AUTO 031610  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR Auto Rate Filing  
Project Name/Number: AR AUTO 031610/AR AUTO 031610

**Note To Reviewer**

**Created By:**

Mindy Ballard on 11/17/2009 02:53 PM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

11/30/2009 11:34 AM

**Subject:**

Rate and Rule Schedule Tab

**Comments:**

Alexa,

Good afternoon.

The analyst who prepared this filing brought to my attention that the rate and rule filing schedule tab was incorrectly completed. The company rate information for TIC is actually for HMPC and the company rate information for HMPC is for TIC. These numbers cannot be changed on the rate and rule filing schedule now that the filing has been submitted. What do you propose I can do so that HMPC and TIC will reflect the correct rate information? I apologize for this oversight and I appreciate your advice in this matter.

Regarding the objection letter dated 11/12/09, the analyst has almost completed our response and I will submit the response shortly.

Melinda Ballard

Implementation Analyst

SERFF Tracking Number: HRMN-126372286  
 First Filing Company: Horace Mann Insurance Company, ...  
 Company Tracking Number: AR AUTO 031610  
 TOI: 19.0 Personal Auto  
 Product Name: AR Auto Rate Filing  
 Project Name/Number: AR AUTO 031610/AR AUTO 031610

State: Arkansas  
 State Tracking Number: EFT \$100  
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

## Rate Information

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 0.200%  
**Effective Date of Last Rate Revision:** 03/16/2009  
**Filing Method of Last Filing:** File and Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Horace Mann Insurance Company	4.000%	4.900%	\$8,426	271	\$173,683	17.600%	-14.300%
Horace Mann Property and Casualty Insurance Company	4.000%	4.400%	\$15,480	507	\$352,661	19.400%	-11.700%
Teachers Insurance Company	4.000%	0.200%	\$123	97	\$68,252	17.500%	-13.900%

## Overall Rate Information for Multiple Company Filings

SERFF Tracking Number: HRMN-126372286  
First Filing Company: Horace Mann Insurance Company, ...  
Company Tracking Number: AR AUTO 031610  
TOI: 19.0 Personal Auto  
Product Name: AR Auto Rate Filing  
Project Name/Number: AR AUTO 031610/AR AUTO 031610

State: Arkansas  
State Tracking Number: EFT \$100  
Sub-TOI: 19.0001 Private Passenger Auto (PPA)

<b>Overall % Rate Indicated:</b>	4.000%
<b>Overall Percentage Rate Impact For This Filing:</b>	4.000%
<b>Effect of Rate Filing - Written Premium Change For This Program:</b>	\$24,029
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	875

<i>SERFF Tracking Number:</i>	<i>HRMN-126372286</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Horace Mann Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR AUTO 031610</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>AR Auto Rate Filing</i>		
<i>Project Name/Number:</i>	<i>AR AUTO 031610/AR AUTO 031610</i>		

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> A-1 Private Passenger Auto Abstract	Filed	11/30/2009

**Comments:**

**Attachments:**

AR Form A-1-HMIC.pdf  
 AR Form A-1-HMPC.pdf  
 AR Form A-1-TIC.pdf

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> APCS-Auto Premium Comparison Survey	Filed	11/30/2009

**Comments:**

**Attachments:**

AR PPA Survey Form APCS-HMIC.xls  
 AR PPA Survey Form APCS-HMPC.xls  
 AR PPA Survey Form APCS-TIC.xls  
 AR PPA Survey Form APCS-HMIC.pdf  
 AR PPA Survey Form APCS-HMPC.pdf  
 AR PPA Survey Form APCS-TIC.pdf

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> NAIC loss cost data entry document	Filed	11/30/2009
<b>Bypass Reason:</b> Not applicable.		

**Comments:**

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	11/30/2009

SERFF Tracking Number: HRMN-126372286 State: Arkansas  
 First Filing Company: Horace Mann Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: AR AUTO 031610  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: AR Auto Rate Filing  
 Project Name/Number: AR AUTO 031610/AR AUTO 031610  
**Bypass Reason:** Not applicable.

**Comments:**

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> AR Auto Rate Filing	Filed	11/30/2009
<b>Comments:</b>		
<b>Attachment:</b>		
AR Auto Rate Filing.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Response to the objection letter dated 11/12/09	Filed	11/30/2009
<b>Comments:</b>		
Attached please find our response to the objection letter dated 11/12/09.		

On the rate and rule schedule tab, the rate information listed for HMPC is actually for TIC and vice versa. Also, the indication change is incorrect. It should be 4.4%. The number of policyholders should be 875. The effect of rate filing - written premium change for this program is 24,029. A correct rate and rule filing schedule has been attached below that reflects these revisions.

**Attachments:**

- Response letter 11 12 2009.pdf
- RF-1 HMIC.pdf
- RF-1 HMPC.pdf
- RF-1 TIC.pdf
- Rate and Rule Filing Schedule.pdf

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Response to the objection letter dated 11/19/09	Filed	11/30/2009
<b>Comments:</b>		
Attached please find our response to the objection letter dated 11/19/09.		
<b>Attachments:</b>		
RF-1 HMIC.pdf		

*SERFF Tracking Number:*      *HRMN-126372286*                      *State:*                      *Arkansas*  
*First Filing Company:*      *Horace Mann Insurance Company, ...*                      *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *AR AUTO 031610*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *AR Auto Rate Filing*  
*Project Name/Number:*      *AR AUTO 031610/AR AUTO 031610*  
**RF-1 HMPC.pdf**  
**RF-1 TIC.pdf**

ARKANSAS INSURANCE DEPARTMENT  
FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Horace Mann Insurance Company  
NAIC # (including group #) 300-22578

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  Yes  No  
If yes, list the areas: \_\_\_\_\_

2. Do you furnish a market for young drivers?  Yes  No

3. Do require collateral business to support a youthful driver?  Yes  No

4. Do you insure drivers with an international or foreign driver's license?  Yes  No

5. Specify the percentage you allow in credit or discounts for the following:

- |                            |            |
|----------------------------|------------|
| a. Driver over 55          | Up to 15 % |
| b. Good Student Discount   | Up to 10 % |
| c. Multi-car Discount      | Up to 20%  |
| d. Accident Free Discount* | None       |
- Please Specify Qualification for Discount: \_\_\_\_\_

- |                        |      |
|------------------------|------|
| e. Anti-Theft Discount | None |
| f. Other (specify)     | %    |
| _____                  | %    |
| _____                  | %    |

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
If so, what is the fee for installment payments?  
2-pay=\$7.50 , EFT=\$4.50 every six months

7. Does your company utilize a tiered rating plan?  Yes  No  
If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
---------	-----------------------	--------

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

*Melinda Ballard*  
\_\_\_\_\_  
Signature  
Melinda Ballard  
\_\_\_\_\_  
Printed Name  
Implementation Analyst  
\_\_\_\_\_  
Title  
877-272-0040 options 9, 3  
\_\_\_\_\_  
Telephone Number  
melinda.ballard@horacemann.com  
\_\_\_\_\_  
Email address

ARKANSAS INSURANCE DEPARTMENT  
FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Horace Mann Property and Casualty Insurance Company  
NAIC # (including group #) 300-22756

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  Yes  No  
If yes, list the areas: \_\_\_\_\_  
\_\_\_\_\_

2. Do you furnish a market for young drivers?  Yes  No

3. Do require collateral business to support a youthful driver?  Yes  No

4. Do you insure drivers with an international or foreign driver's license?  Yes  No

5. Specify the percentage you allow in credit or discounts for the following:

- |                            |           |
|----------------------------|-----------|
| a. Driver over 55          | Up to 15% |
| b. Good Student Discount   | Up to 10% |
| c. Multi-car Discount      | Up to 20% |
| d. Accident Free Discount* | None      |
- Please Specify Qualification for Discount:  
\_\_\_\_\_  
\_\_\_\_\_

- |                        |      |
|------------------------|------|
| e. Anti-Theft Discount | None |
| f. Other (specify)     | %    |
| _____                  | %    |
| _____                  | %    |

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
If so, what is the fee for installment payments?  
2-pay= \$7.50, EFT= \$4.50 every six months

7. Does your company utilize a tiered rating plan?  Yes  No  
If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
---------	-----------------------	--------

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

*Melinda Ballard*  
\_\_\_\_\_  
Signature  
Melinda Ballard  
\_\_\_\_\_  
Printed Name  
Implementation Analyst  
\_\_\_\_\_  
Title  
877-272-0040 options 9, 3  
\_\_\_\_\_  
Telephone Number  
melinda.ballard@horacemann.com  
\_\_\_\_\_  
Email address

ARKANSAS INSURANCE DEPARTMENT  
FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Teachers Insurance Company  
NAIC # (including group #) 300-22683

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  Yes  No  
If yes, list the areas: \_\_\_\_\_

2. Do you furnish a market for young drivers?  Yes  No

3. Do require collateral business to support a youthful driver?  Yes  No

4. Do you insure drivers with an international or foreign driver's license?  Yes  No

5. Specify the percentage you allow in credit or discounts for the following:

- |                            |           |
|----------------------------|-----------|
| a. Driver over 55          | Up to 15% |
| b. Good Student Discount   | Up to 10% |
| c. Multi-car Discount      | Up to 20% |
| d. Accident Free Discount* | None      |
- Please Specify Qualification for Discount: \_\_\_\_\_

- |                        |      |
|------------------------|------|
| e. Anti-Theft Discount | None |
| f. Other (specify)     | %    |
| _____                  | %    |
| _____                  | %    |

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
If so, what is the fee for installment payments?  
2-pay= \$7.50, EFT= \$4.50 every six months

7. Does your company utilize a tiered rating plan?  Yes  No  
If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
---------	-----------------------	--------

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

*Melinda Ballard*  
\_\_\_\_\_  
Signature  
Melinda Ballard  
\_\_\_\_\_  
Printed Name  
Implementation Analyst  
\_\_\_\_\_  
Title  
877-272-0040 options 9, 3  
\_\_\_\_\_  
Telephone Number  
melinda.ballard@horacemann.com  
\_\_\_\_\_  
Email address

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified August 2005*

**NAIC Number:** 22578  
**Company Name:** Horace Mann Insurance Company  
**Contact Person:** Melinda Ballard  
**Telephone No.:** 877-272-0040 options 9, 3  
**Email Address:** melinda.ballard@horacemann.com  
**Effective Date:** 3/16/2010

**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
- 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 [insurance.pnc@arkansas.gov](mailto: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 up to 10 %  
 GOOD STUDENT up to 10 %  
 ANTI-THEFT DEVICE 0 %  
 Over 55 Defensive Driver Discount 10 %  
 \$250/\$500 Deductible Comp./Coll. 0 %

		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	
Vehicle	Coverages	Age																				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$421	\$461	\$191	\$183	\$561	\$606	\$244	\$233	\$1,173	\$1,306	\$482	\$460	\$676	\$732	\$288	\$275	\$632	\$688	\$272	\$260
	Minimum Liability with Comprehensive and Collision		\$848	\$950	\$415	\$397	\$1,186	\$1,320	\$580	\$553	\$2,150	\$2,423	\$1,006	\$959	\$1,476	\$1,637	\$749	\$714	\$1,328	\$1,486	\$637	\$607
	100/300/50 Liability with Comprehensive and Collision		\$986	\$1,097	\$521	\$502	\$1,334	\$1,478	\$689	\$661	\$2,402	\$2,704	\$1,156	\$1,106	\$1,639	\$1,812	\$864	\$827	\$1,489	\$1,658	\$751	\$720
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$421	\$461	\$191	\$183	\$561	\$606	\$244	\$233	\$1,173	\$1,306	\$482	\$460	\$676	\$732	\$288	\$275	\$632	\$688	\$272	\$260
	Minimum Liability with Comprehensive and Collision		\$917	\$1,029	\$452	\$432	\$1,287	\$1,435	\$635	\$606	\$2,309	\$2,603	\$1,093	\$1,041	\$1,607	\$1,784	\$826	\$787	\$1,441	\$1,614	\$697	\$664
	100/300/50 Liability with Comprehensive and Collision		\$1,055	\$1,176	\$558	\$537	\$1,436	\$1,593	\$744	\$714	\$2,561	\$2,884	\$1,243	\$1,189	\$1,770	\$1,959	\$941	\$901	\$1,601	\$1,787	\$811	\$777
2003 Honda Odyssey "EX"	Minimum Liability		\$421	\$461	\$191	\$183	\$561	\$606	\$244	\$233	\$1,173	\$1,306	\$482	\$460	\$676	\$732	\$288	\$275	\$632	\$688	\$272	\$260
	Minimum Liability with Comprehensive and Collision		\$950	\$1,066	\$472	\$451	\$1,337	\$1,491	\$665	\$634	\$2,386	\$2,690	\$1,139	\$1,085	\$1,674	\$1,858	\$869	\$828	\$1,495	\$1,676	\$728	\$694
	100/300/50 Liability with Comprehensive and Collision		\$1,088	\$1,213	\$577	\$555	\$1,485	\$1,649	\$774	\$742	\$2,638	\$2,971	\$1,289	\$1,233	\$1,836	\$2,033	\$984	\$942	\$1,656	\$1,849	\$842	\$807
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$443	\$485	\$200	\$193	\$591	\$638	\$256	\$245	\$1,234	\$1,375	\$507	\$484	\$712	\$771	\$303	\$289	\$665	\$724	\$286	\$273
	Minimum Liability with Comprehensive and Collision		\$1,052	\$1,183	\$522	\$499	\$1,484	\$1,658	\$738	\$703	\$2,632	\$2,970	\$1,258	\$1,199	\$1,857	\$2,064	\$965	\$919	\$1,660	\$1,864	\$808	\$771
	100/300/50 Liability with Comprehensive and Collision		\$1,198	\$1,338	\$633	\$609	\$1,640	\$1,824	\$853	\$817	\$2,897	\$3,266	\$1,416	\$1,354	\$2,028	\$2,249	\$1,086	\$1,039	\$1,829	\$2,045	\$929	\$890
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$443	\$485	\$200	\$193	\$591	\$638	\$256	\$245	\$1,234	\$1,375	\$507	\$484	\$712	\$771	\$303	\$289	\$665	\$724	\$286	\$273
	Minimum Liability with Comprehensive and Collision		\$1,207	\$1,355	\$618	\$591	\$1,715	\$1,915	\$886	\$845	\$2,992	\$3,372	\$1,489	\$1,419	\$2,180	\$2,419	\$1,189	\$1,133	\$1,910	\$2,143	\$963	\$919
	100/300/50 Liability with Comprehensive and Collision		\$1,352	\$1,510	\$729	\$701	\$1,871	\$2,081	\$1,001	\$958	\$3,257	\$3,668	\$1,647	\$1,574	\$2,351	\$2,603	\$1,310	\$1,253	\$2,079	\$2,325	\$1,084	\$1,038
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$443	\$485	\$200	\$193	\$591	\$638	\$256	\$245	\$1,234	\$1,375	\$507	\$484	\$712	\$771	\$303	\$289	\$665	\$724	\$286	\$273
	Minimum Liability with Comprehensive and Collision		\$879	\$985	\$430	\$411	\$1,229	\$1,367	\$600	\$572	\$2,233	\$2,516	\$1,043	\$994	\$1,529	\$1,695	\$774	\$738	\$1,377	\$1,539	\$659	\$628
	100/300/50 Liability with Comprehensive and Collision		\$1,025	\$1,139	\$541	\$521	\$1,385	\$1,534	\$715	\$686	\$2,498	\$2,812	\$1,201	\$1,149	\$1,701	\$1,879	\$895	\$857	\$1,546	\$1,721	\$779	\$747

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified August 2005*

**NAIC Number:** 22756  
**Company Name:** Horace Mann Property & Casualty Ins. Co.  
**Contact Person:** Melinda Ballard  
**Telephone No.:** 877-272-0040 options 9, 3  
**Email Address:** melinda.ballard@horacemann.com  
**Effective Date:** 3/16/2010

**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
- 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 [insurance.pnc@arkansas.gov](mailto: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 up to 10 %  
 GOOD STUDENT up to 10 %  
 ANTI-THEFT DEVICE 0 %  
 Over 55 Defensive Driver Discount 10 %  
 \$250/\$500 Deductible Comp./Coll. 0 %

		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	
Vehicle	Coverages	Age																				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$269	\$293	\$125	\$121	\$348	\$374	\$155	\$148	\$670	\$746	\$278	\$266	\$396	\$428	\$173	\$165	\$340	\$368	\$152	\$146
	Minimum Liability with Comprehensive and Collision		\$318	\$343	\$172	\$165	\$423	\$451	\$228	\$217	\$791	\$870	\$395	\$377	\$528	\$562	\$299	\$285	\$405	\$435	\$214	\$205
	100/300/50 Liability with Comprehensive and Collision		\$433	\$463	\$267	\$259	\$543	\$576	\$323	\$313	\$955	\$1,051	\$500	\$480	\$649	\$690	\$392	\$378	\$525	\$561	\$310	\$299
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$269	\$293	\$125	\$121	\$348	\$374	\$155	\$148	\$670	\$746	\$278	\$266	\$396	\$428	\$173	\$165	\$340	\$368	\$152	\$146
	Minimum Liability with Comprehensive and Collision		\$326	\$352	\$181	\$173	\$437	\$465	\$240	\$230	\$812	\$892	\$415	\$396	\$551	\$586	\$322	\$307	\$416	\$447	\$226	\$216
	100/300/50 Liability with Comprehensive and Collision		\$441	\$472	\$275	\$267	\$557	\$590	\$336	\$325	\$976	\$1,073	\$521	\$500	\$672	\$714	\$415	\$400	\$536	\$573	\$321	\$310
2003 Honda Odyssey "EX"	Minimum Liability		\$269	\$293	\$125	\$121	\$348	\$374	\$155	\$148	\$670	\$746	\$278	\$266	\$396	\$428	\$173	\$165	\$340	\$368	\$152	\$146
	Minimum Liability with Comprehensive and Collision		\$332	\$358	\$187	\$179	\$446	\$474	\$249	\$238	\$827	\$907	\$429	\$410	\$567	\$602	\$337	\$321	\$424	\$455	\$233	\$223
	100/300/50 Liability with Comprehensive and Collision		\$447	\$479	\$281	\$273	\$566	\$599	\$345	\$334	\$991	\$1,088	\$535	\$514	\$688	\$730	\$430	\$414	\$544	\$581	\$328	\$317
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$283	\$308	\$132	\$127	\$366	\$393	\$163	\$156	\$705	\$785	\$293	\$280	\$417	\$450	\$182	\$174	\$357	\$387	\$160	\$153
	Minimum Liability with Comprehensive and Collision		\$354	\$381	\$200	\$192	\$476	\$505	\$268	\$256	\$880	\$964	\$461	\$440	\$607	\$644	\$365	\$348	\$452	\$484	\$250	\$239
	100/300/50 Liability with Comprehensive and Collision		\$475	\$508	\$299	\$290	\$602	\$637	\$369	\$357	\$1,053	\$1,155	\$572	\$549	\$735	\$779	\$463	\$445	\$578	\$616	\$350	\$339
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$283	\$308	\$132	\$127	\$366	\$393	\$163	\$156	\$705	\$785	\$293	\$280	\$417	\$450	\$182	\$174	\$357	\$387	\$160	\$153
	Minimum Liability with Comprehensive and Collision		\$389	\$417	\$234	\$224	\$531	\$562	\$321	\$307	\$969	\$1,055	\$546	\$521	\$703	\$742	\$457	\$435	\$499	\$532	\$296	\$283
	100/300/50 Liability with Comprehensive and Collision		\$511	\$544	\$333	\$323	\$657	\$694	\$422	\$407	\$1,141	\$1,245	\$657	\$630	\$831	\$877	\$555	\$533	\$625	\$665	\$396	\$382
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$283	\$308	\$132	\$127	\$366	\$393	\$163	\$156	\$705	\$785	\$293	\$280	\$417	\$450	\$182	\$174	\$357	\$387	\$160	\$153
	Minimum Liability with Comprehensive and Collision		\$333	\$359	\$180	\$173	\$443	\$472	\$237	\$226	\$829	\$912	\$412	\$393	\$551	\$587	\$311	\$296	\$424	\$455	\$224	\$214
	100/300/50 Liability with Comprehensive and Collision		\$454	\$486	\$279	\$271	\$569	\$604	\$338	\$327	\$1,001	\$1,102	\$523	\$502	\$679	\$722	\$409	\$394	\$550	\$588	\$324	\$313

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

NAIC Number: 22683  
 Company Name: Teachers Insurance Company  
 Contact Person: Melinda Ballard  
 Telephone No.: 877-272-0040 options 9, 3  
 Email Address: melinda.ballard@horacemann.com  
 Effective Date: 3/16/2010

**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  
 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 [insurance.pnc@arkansas.gov](mailto: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 up to 10 %  
 GOOD STUDENT up to 10 %  
 ANTI-THEFT DEVICE 0 %  
 Over 55 Defensive Driver Discount 10 %  
 \$250/\$500 Deductible Comp./Coll. 0 %

Vehicle	Coverages	Gender	Age	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			\$348	\$380	\$160	\$153	\$457	\$490	\$200	\$192	\$1,089	\$1,212	\$447	\$427	\$575	\$620	\$246	\$235	\$496	\$537	\$216	\$207
	Minimum Liability with Comprehensive and Collision			\$670	\$748	\$330	\$316	\$909	\$1,006	\$445	\$424	\$1,981	\$2,231	\$928	\$885	\$1,272	\$1,410	\$641	\$610	\$999	\$1,113	\$482	\$459
	100/300/50 Liability with Comprehensive and Collision			\$798	\$882	\$431	\$416	\$1,043	\$1,147	\$549	\$527	\$2,221	\$2,497	\$1,073	\$1,027	\$1,421	\$1,569	\$750	\$719	\$1,142	\$1,265	\$589	\$565
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$348	\$380	\$160	\$153	\$457	\$490	\$200	\$192	\$1,089	\$1,212	\$447	\$427	\$575	\$620	\$246	\$235	\$496	\$537	\$216	\$207
	Minimum Liability with Comprehensive and Collision			\$722	\$807	\$358	\$342	\$982	\$1,089	\$485	\$463	\$2,126	\$2,396	\$1,008	\$961	\$1,386	\$1,539	\$706	\$673	\$1,080	\$1,206	\$525	\$501
	100/300/50 Liability with Comprehensive and Collision			\$849	\$941	\$459	\$443	\$1,116	\$1,231	\$589	\$565	\$2,366	\$2,662	\$1,153	\$1,103	\$1,535	\$1,698	\$816	\$782	\$1,223	\$1,358	\$632	\$607
2003 Honda Odyssey "EX"	Minimum Liability			\$348	\$380	\$160	\$153	\$457	\$490	\$200	\$192	\$1,089	\$1,212	\$447	\$427	\$575	\$620	\$246	\$235	\$496	\$537	\$216	\$207
	Minimum Liability with Comprehensive and Collision			\$747	\$836	\$373	\$357	\$1,018	\$1,130	\$507	\$483	\$2,197	\$2,475	\$1,050	\$1,001	\$1,444	\$1,603	\$742	\$707	\$1,120	\$1,251	\$548	\$523
	100/300/50 Liability with Comprehensive and Collision			\$875	\$970	\$474	\$457	\$1,152	\$1,271	\$611	\$586	\$2,437	\$2,742	\$1,195	\$1,144	\$1,593	\$1,762	\$852	\$816	\$1,263	\$1,403	\$655	\$629
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$367	\$399	\$168	\$161	\$481	\$516	\$211	\$202	\$1,146	\$1,275	\$470	\$449	\$605	\$652	\$258	\$247	\$522	\$565	\$228	\$217
	Minimum Liability with Comprehensive and Collision			\$826	\$925	\$412	\$394	\$1,127	\$1,253	\$561	\$535	\$2,422	\$2,732	\$1,160	\$1,106	\$1,603	\$1,783	\$825	\$786	\$1,240	\$1,388	\$608	\$579
	100/300/50 Liability with Comprehensive and Collision			\$960	\$1,067	\$519	\$500	\$1,268	\$1,402	\$670	\$643	\$2,674	\$3,012	\$1,313	\$1,256	\$1,760	\$1,951	\$941	\$900	\$1,391	\$1,548	\$721	\$691
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$367	\$399	\$168	\$161	\$481	\$516	\$211	\$202	\$1,146	\$1,275	\$470	\$449	\$605	\$652	\$258	\$247	\$522	\$565	\$228	\$217
	Minimum Liability with Comprehensive and Collision			\$943	\$1,056	\$486	\$464	\$1,296	\$1,440	\$670	\$639	\$2,754	\$3,101	\$1,374	\$1,310	\$1,878	\$2,086	\$1,012	\$965	\$1,423	\$1,591	\$721	\$688
	100/300/50 Liability with Comprehensive and Collision			\$1,077	\$1,197	\$592	\$570	\$1,437	\$1,589	\$780	\$747	\$3,006	\$3,381	\$1,527	\$1,460	\$2,035	\$2,254	\$1,128	\$1,079	\$1,573	\$1,752	\$834	\$800
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$367	\$399	\$168	\$161	\$481	\$516	\$211	\$202	\$1,146	\$1,275	\$470	\$449	\$605	\$652	\$258	\$247	\$522	\$565	\$228	\$217
	Minimum Liability with Comprehensive and Collision			\$695	\$776	\$342	\$327	\$943	\$1,043	\$461	\$439	\$2,059	\$2,317	\$962	\$917	\$1,318	\$1,461	\$662	\$631	\$1,036	\$1,154	\$499	\$475
	100/300/50 Liability with Comprehensive and Collision			\$829	\$917	\$449	\$433	\$1,084	\$1,192	\$570	\$548	\$2,311	\$2,597	\$1,115	\$1,067	\$1,475	\$1,628	\$777	\$745	\$1,186	\$1,314	\$612	\$587

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

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

The average premium effect of this revision, as shown on Exhibit II, is +4.0%. Exhibit I, pages 1-4 shows our three-years of experience by coverage. For the Liability coverages (BI, PD, MP, UIM and UM) this experience is based on the three Fiscal/Accident years April 2006 – March 2009, with losses evaluated as of June 2009. For the Physical Damage coverages (CP, CL, RS and RR) this experience is based on the three Fiscal/Accident years July 2006 – June 2009, with losses evaluated as of June 2009. 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>&gt;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 symbols. It is shown in Exhibit I, page 5. The on-level factors used in the calculation of our

premium trend adjustment factors are calculated in Exhibit I, page 6. 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 I, page 7, shows the derivation of our loss trend factors. Exhibit I, page 8, shows our loss development factors as used in the indication. Exhibit I, page 9, shows our Expense Exhibit and the derivation of our permissible loss ratio. The calculation of our trend factors and the determination of their projection period, as used in our credibility weighting procedures are shown in Exhibit I, page 10. Our credibility table is displayed in Exhibit I, page 11.

With this filing, we are making the following changes:

- 1) Base Rate Changes - We are revising base rates and territory relativities for all companies to meet our indicated needs. We have revised base rates uniformly across territories with the exception of territory 4, 5, 79 and 84 for HMPC where we have decreased the rate to align more closely with our competitors. The revised base rates and our territory definitions can be found in Exhibit III.
- 2) Rebasings Model Year Factors - We are rebasing our model year to a model year of 2007 and revising model year factors. The indicated factors as well as selected factors and prior factors can be found in Exhibit IV.
- 3) Increasing School Payroll Discount – We are increasing the School Payroll Discount from 5% to 10% as shown in Exhibit V.
- 4) Revising Interaction Tables - We are revising our Driver age/gender interaction table. The current and proposed tables can be found in Exhibit VI.
- 5) Revising Pick-up Truck and Utility Vehicles Rating Factors- We are revising our rating factors for pick-up truck and utility vehicles as shown in Exhibit VII.
- 6) Revising Tier Factors-We are revising our tier factors as shown in Exhibit VIII.
- 7) Revising Deductible Factors – We are revising comprehensive and collision deductible factors as shown in Exhibit IX.
- 8) Household Type Rating Factors – We are introducing a rate deviation between educators and non educators as shown in Exhibit X.

These changes will become effective on 3/16/2010.

**IMPORTANT:**

Previously, DOI requested that we should cap policyholder impact at 20%. We were able to cap all of our policyholders at 20%. A histogram summarizing the impacts is attached as Exhibit XI.

**Horace Mann Insurance Company  
Teachers Insurance Company  
Horace Mann Property & Casualty Insurance Company  
Arkansas  
Private Passenger Automobile  
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Horace Mann, Teachers and Horace Mann Property and Casualty Insurance 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>
31-Mar-2007	1,242	\$183,687	0.829	\$152,277	\$102,030	\$18,774	1.049	1.087	\$137,726	90.4%
31-Mar-2008	1,113	\$155,867	0.877	\$136,695	\$55,016	\$10,123	1.037	1.159	\$78,291	57.3%
31-Mar-2009	975	\$131,516	0.910	\$119,680	\$17,400	\$3,202	1.025	1.560	\$32,953	27.5%
<b>Totals:</b>	3,330	\$471,070		\$408,651	\$174,446	\$32,098			\$248,971	58.1%

(Weighted 3 year loss ratio of 58.1% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change:  $(58.1\% / 67.1\%) - 1 = -13.4\%$

Credibility weight: = 0.15

Credibility weighted rate change:  $(0.15 * 0.866) + (0.85 * 1.072) = 4.2\%$

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>
31-Mar-2007	1,241	\$125,465	0.969	\$121,576	\$65,745	\$12,097	1.025	1.003	\$80,032	65.8%
31-Mar-2008	1,113	\$116,076	0.935	\$108,531	\$89,370	\$16,444	1.019	1.009	\$108,801	100.2%
31-Mar-2009	974	\$105,604	0.903	\$95,360	\$68,368	\$12,580	1.013	1.081	\$88,649	93.0%
<b>Totals:</b>	3,328	\$347,145		\$325,467	\$223,483	\$41,121			\$277,482	86.4%

(Weighted 3 year loss ratio of 86.4% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change:  $(86.4\% / 67.1\%) - 1 = 28.8\%$

Credibility weight: = 0.35

Credibility weighted rate change:  $(0.35 * 1.288) + (0.65 * 1.067) = 14.4\%$

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>
31-Mar-2007	955	\$23,086	0.882	\$20,362	\$17,616	\$3,241	1.049	1.012	\$22,143	108.7%
31-Mar-2008	841	\$19,817	0.895	\$17,736	\$6,701	\$1,233	1.037	1.027	\$8,452	47.7%
31-Mar-2009	718	\$16,638	0.912	\$15,174	\$8,702	\$1,601	1.025	1.081	\$11,424	75.3%
<b>Totals:</b>	2,514	\$59,541		\$53,272	\$33,019	\$6,075			\$42,019	77.2%

(Weighted 3 year loss ratio of 77.2% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change:  $(77.2\% / 67.1\%) - 1 = 15.1\%$

Credibility weight: = 0.10

Credibility weighted rate change:  $(0.10 * 1.151) + (0.90 * 1.070) = 7.8\%$

Horace Mann, Teachers and Horace Mann Property and Casualty Insurance 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>
31-Mar-2007	412	\$10,652	0.967	\$10,300	\$1,654	\$304	1.000	1.000	\$1,958	19.0%
31-Mar-2008	392	\$9,977	1.007	\$10,047	\$0	\$0	1.000	1.000	\$0	0.0%
31-Mar-2009	347	\$8,901	1.007	\$8,963	\$3,800	\$699	1.000	1.000	\$4,499	50.2%
<b>Totals:</b>	1,151	\$29,530		\$29,311	\$5,454	\$1,004			\$6,458	23.3%

(Weighted 3 year loss ratio of 23.3% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change:  $(23.3\% / 67.1\%) - 1 = -65.2\%$

Credibility weight: = 0.10

Credibility weighted rate change:  $(0.10 * 0.348) + (0.90 * 0.989) = -7.5\%$

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>
31-Mar-2007	1,120	\$31,695	1.148	\$36,386	\$28,295	\$5,206	1.049	1.197	\$42,059	115.6%
31-Mar-2008	1,001	\$29,599	1.113	\$32,944	\$681	\$125	1.037	1.529	\$1,278	3.9%
31-Mar-2009	875	\$27,544	1.048	\$28,866	\$44,148	\$8,123	1.025	2.449	\$131,258	454.7%
<b>Totals:</b>	2,996	\$88,838		\$98,196	\$73,124	\$13,455			\$174,596	194.0%

(Weighted 3 year loss ratio of 194.0% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change:  $(194.0\% / 67.1\%) - 1 = 189.2\%$

Credibility weight: = 0.10

Credibility weighted rate change:  $(0.10 * 2.892) + (0.90 * 0.988) = 17.8\%$

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-2007	738	\$238,843	0.938	\$224,035	\$74,444	\$10,943	1.024	1.000	\$87,411	39.0%
30-Jun-2008	667	\$205,237	0.983	\$201,748	\$109,465	\$16,091	1.018	1.003	\$128,157	63.5%
30-Jun-2009	565	\$171,162	1.000	\$171,162	\$113,574	\$16,695	1.012	1.033	\$136,138	79.5%
<b>Totals:</b>	1,970	\$615,242		\$596,945	\$297,483	\$43,730			\$351,706	60.9%

(Weighted 3 year loss ratio of 60.9% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change:  $(60.9\% / 62.3\%) - 1 = -2.3\%$

Credibility weight: = 0.25

Credibility weighted rate change:  $(0.25 * 0.977) + (0.75 * 1.008) = 0.0\%$

**Horace Mann, Teachers and Horace Mann Property and Casualty Insurance 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-2007	763	\$170,191	0.943	\$160,490	\$57,193	\$8,407	1.116	1.001	\$73,256	45.6%
30-Jun-2008	693	\$148,664	0.983	\$146,137	\$91,909	\$13,511	1.085	1.003	\$114,745	78.5%
30-Jun-2009	586	\$124,297	0.991	\$123,178	\$54,768	\$8,051	1.056	1.119	\$74,206	60.2%
<b>Totals:</b>	2,042	\$443,152		\$429,805	\$203,870	\$29,969			\$262,206	61.5%

(Weighted 3 year loss ratio of 61.5% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: (61.5% / 62.3%) - 1 = - 1.4%

Credibility weight: = 0.30

Credibility weighted rate change: (0.30 \* 0.986) + (0.70 \* 1.050) = 3.1%

**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-2007	318	\$1,866	0.999	\$1,864	\$210	\$31	1.024	1.001	\$247	13.2%
30-Jun-2008	290	\$1,667	0.999	\$1,665	\$474	\$70	1.018	1.003	\$555	33.3%
30-Jun-2009	258	\$1,486	0.999	\$1,485	\$408	\$60	1.012	1.119	\$530	35.7%
<b>Totals:</b>	866	\$5,019		\$5,014	\$1,092	\$161			\$1,332	27.5%

(Weighted 3 year loss ratio of 27.5% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: (27.5% / 62.3%) - 1 = -55.9%

Credibility weight: = 0.15

Credibility weighted rate change: (0.15 \* 0.441) + (0.85 \* 1.008) = - 7.7%

**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-2007	167	\$3,412	1.000	\$3,412	\$1,840	\$270	1.024	1.000	\$2,160	63.3%
30-Jun-2008	142	\$2,854	1.000	\$2,854	\$1,936	\$285	1.018	1.003	\$2,267	79.4%
30-Jun-2009	123	\$2,520	1.000	\$2,520	\$2,414	\$355	1.012	1.033	\$2,894	114.8%
<b>Totals:</b>	432	\$8,786		\$8,786	\$6,190	\$910			\$7,321	86.1%

(Weighted 3 year loss ratio of 86.1% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: (86.1% / 62.3%) - 1 = 38.3%

Credibility weight: = 0.10

Credibility weighted rate change: (0.10 \* 1.383) + (0.90 \* 1.008) = 4.6%

**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>
31-Mar-2007	711	\$17,611	1.473	\$25,941	\$0	\$0	1.049	1.197	\$0	0.0%
31-Mar-2008	649	\$16,872	1.372	\$23,148	\$0	\$0	1.037	1.529	\$0	0.0%
31-Mar-2009	575	\$17,115	1.202	\$20,572	\$840	\$155	1.025	2.449	\$2,497	12.1%
<b>Totals:</b>	1,935	\$51,598		\$69,662	\$840	\$155			\$2,497	4.9%

(Weighted 3 year loss ratio of 04.9% is based on weights of 0.25, 0.35, 0.40.)

Indicated rate change: ( 4.9% / 67.1%) - 1 = -92.8%

Credibility weight: = 0.05

Credibility weighted rate change: (0.05 \* 0.072) + (0.95 \* 0.914) = -12.8%

Horace Mann, Teachers and Horace Mann Property and Casualty Insurance Companies  
ARKANSAS  
Indication By Coverage

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>
2007	1,242	\$806,508	\$756,642	\$349,027	\$446,993	59.1%
2008	1,113	\$706,630	\$681,506	\$355,552	\$442,546	64.9%
2009	975	\$606,783	\$586,960	\$314,422	\$485,047	82.6%
<b>Totals:</b>	3,330	\$2,119,921	\$2,025,108	\$1,019,001	\$1,374,587	69.0%

(Weighted 3 year loss ratio of 69.0% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change:  $(69.0\% / 65.0\%) - 1 = 6.2\%$

Credibility weighted rate change: 4.4%

Horace Mann, Teachers and Horace Mann Property and Casualty Insurance Companies  
ARKANSAS  
Premium Adjustment Factor Calculation

	(1)	(2)	(3)				(4)	(5)	(6)
		Earned	Average	Annual	Step1	Step2	Total	On level	Total
Year Ending	Exposures	Premium	Premium @ CRL	change	Trend Factor	Trend Factor	Premium Trend Factor	Factor	Premium Adjustment Factor
BI	03/31/2007	1,242	183,687	\$149	0.906	0.908	0.822	1.009	0.829
	03/31/2008	1,113	155,867	\$141	0.943	0.908	0.872	1.005	0.877
	03/31/2009	975	131,516	\$135	0.960	1.000	0.908	1.002	0.910

	(1)	(2)	(3)				(4)	(5)	(6)
		Earned	Average	Annual	Step1	Step2	Total	On level	Total
Year Ending	Exposures	Premium	Premium @ CRL	change	Trend Factor	Trend Factor	Premium Trend Factor	Factor	Premium Adjustment Factor
PD	03/31/2007	1,241	125,465	\$120	0.900	0.904	0.814	1.190	0.969
	03/31/2008	1,113	116,076	\$113	0.942	0.956	0.864	1.082	0.935
	03/31/2009	974	105,604	\$108	0.956	1.000	0.904	0.999	0.903

	(1)	(2)	(3)				(4)	(5)	(6)
		Earned	Average	Annual	Step1	Step2	Total	On level	Total
Year Ending	Exposures	Premium	Premium @ CRL	change	Trend Factor	Trend Factor	Premium Trend Factor	Factor	Premium Adjustment Factor
MP	03/31/2007	955	23,086	\$25	0.920	0.912	0.839	1.051	0.882
	03/31/2008	841	19,817	\$24	0.958	0.912	0.874	1.024	0.895
	03/31/2009	718	16,638	\$23	0.958	1.000	0.912	1.000	0.912

	(1)	(2)	(3)				(4)	(5)	(6)
		Earned	Average	Annual	Step1	Step2	Total	On level	Total
Year Ending	Exposures	Premium	Premium @ CRL	change	Trend Factor	Trend Factor	Premium Trend Factor	Factor	Premium Adjustment Factor
AIM	03/31/2007	412	10,652	\$26	0.962	1.020	0.980	0.987	0.967
	03/31/2008	392	9,977	\$25	0.962	1.020	1.020	0.987	1.007
	03/31/2009	347	8,901	\$25	1.000	1.020	1.020	0.987	1.007

	(1)	(2)	(3)				(4)	(5)	(6)
		Earned	Average	Annual	Step1	Step2	Total	On level	Total
Year Ending	Exposures	Premium	Premium @ CRL	change	Trend Factor	Trend Factor	Premium Trend Factor	Factor	Premium Adjustment Factor
UM	03/31/2007	1,120	31,695	\$30	1.033	1.050	1.085	1.058	1.148
	03/31/2008	1,001	29,599	\$30	1.000	1.033	1.050	1.025	1.113
	03/31/2009	875	27,544	\$31	1.033	1.000	1.050	0.998	1.048

	(1)	(2)	(3)				(4)	(5)	(6)
		Earned	Average	Annual	Step1	Step2	Total	On level	Total
Year Ending	Exposures	Premium	Premium @ CRL	change	Trend Factor	Trend Factor	Premium Trend Factor	Factor	Premium Adjustment Factor
CL	06/30/2007	738	238,843	\$318	0.953	1.000	0.953	0.984	0.938
	06/30/2008	667	205,237	\$307	0.965	0.987	0.987	0.996	0.983
	06/30/2009	565	171,162	\$303	0.987	1.000	1.000	1.000	1.000

	(1)	(2)	(3)				(4)	(5)	(6)
		Earned	Average	Annual	Step1	Step2	Total	On level	Total
Year Ending	Exposures	Premium	Premium @ CRL	change	Trend Factor	Trend Factor	Premium Trend Factor	Factor	Premium Adjustment Factor
CP	06/30/2007	763	170,191	\$225	0.951	0.983	0.935	1.009	0.943
	06/30/2008	693	148,664	\$216	0.960	0.991	0.974	1.009	0.983
	06/30/2009	586	124,297	\$214	0.991	1.000	0.983	1.008	0.991

	(1)	(2)	(3)				(4)	(5)	(6)
		Earned	Average	Annual	Step1	Step2	Total	On level	Total
Year Ending	Exposures	Premium	Premium @ CRL	change	Trend Factor	Trend Factor	Premium Trend Factor	Factor	Premium Adjustment Factor
UIM	03/31/2007	711	17,611	\$26	1.154	1.206	1.391	1.059	1.473
	03/31/2008	649	16,872	\$27	1.038	1.111	1.339	1.025	1.372
	03/31/2009	575	17,115	\$30	1.111	1.000	1.206	0.997	1.202

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

9/16/2010

Horace Mann, Teachers and Horace Mann Property and Casualty Insurance 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
6/16/2007	0.7%	19.1%	5.1%	0.0%	6.0%	-1.6%	0.0%	0.0%	0.0%	6.2%
3/16/2009	0.2%	-0.1%	0.0%	-1.3%	-0.2%	0.0%	0.9%	-0.1%	0.0%	-0.3%

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

Coverage	31-Mar-2007	31-Mar-2008	31-Mar-2009
Bodily Injury	1.009	1.005	1.002
Property Damage	1.190	1.082	0.999
Medical Payments	1.051	1.024	1.000
Auto, Income & Medical	0.987	0.987	0.987
Uninsured Motorist	1.058	1.025	0.998
Underinsured Motorist	1.059	1.025	0.997
	30-Jun-2007	30-Jun-2008	30-Jun-2009
Collision	0.984	0.996	1.000
Comprehensive	1.009	1.009	1.008
Road Service	0.999	0.999	0.999
Rental Reimbursement	1.000	1.000	1.000

**Horace Mann, Teachers and Horace Mann Property & Casualty Insurance Companies  
ARKANSAS  
Loss Trend Factors  
Severity Calculation**

Coverage	ARKANSAS				Countrywide				Credibility Weighted Severity Change	Selected Severity Change
	Standard Error	Credibility	Adjusted* Annual Rate of Change	Selected Rate of Change	Standard Error	Credibility	Annual Rate of Change	Selected Rate of Change		
BI/UM/UIM	442	38.61%	3.05%	3.05%	139	61.39%	4.94%	5.00%	4.25%	4.25%
PD	39	53.01%	2.35%	2.35%	22	46.99%	2.58%	2.50%	2.42%	2.42%
MP	442	38.61%	3.05%	3.05%	139	61.39%	4.94%	5.00%	4.25%	4.25%
CL	83	57.44%	1.69%	1.69%	56	42.56%	1.57%	1.50%	1.61%	1.61%
CP	169	52.66%	14.72%	9.00%	94	47.34%	4.47%	4.00%	6.63%	6.63%

\*ARKANSAS Severity has been adjusted for outliers

**Frequency Calculation**

Coverage	ARKANSAS				Countrywide				Credibility Weighted Frequency Change	Selected Frequency Change
	Standard Error	Credibility	Adjusted* Annual Rate of Change	Selected Rate of Change	Standard Error	Credibility	Annual Rate of Change	Selected Rate of Change		
BI/UM/UIM	0.00068	34.55%	-2.32%	-2.00%	0.00018	65.45%	-3.73%	-3.50%	-2.98%	-2.98%
PD	0.00087	57.53%	-1.99%	-2.00%	0.00059	42.47%	-1.85%	-1.50%	-1.79%	-1.79%
MP	0.00068	34.55%	-2.32%	-2.00%	0.00018	65.45%	-3.73%	-3.50%	-2.98%	-2.98%
CL	0.00230	59.80%	-2.61%	-1.00%	0.00171	40.20%	-2.49%	-1.00%	-1.00%	-1.00%
CP	0.01036	36.21%	-7.94%	-2.00%	0.00294	63.79%	-5.30%	-4.50%	-3.59%	-3.59%

\*ARKANSAS Frequency has been adjusted for outliers

**Pure Premium Calculation**

Coverage	Selected Severity Change	Selected Frequency Change	Selected Pure Premium
BI/UM/UIM	0.042	-0.030	0.011
PD	0.024	-0.018	0.006
MP	0.042	-0.030	0.011
CL	0.016	-0.010	0.006
CP	0.066	-0.036	0.028

**Loss Trend Factors**

Coverage	Trend Factor 2007	Trend Factor 2008	Trend Factor 2009
BI / UM/UIM	1.049	1.037	1.025
PD	1.025	1.019	1.013
MP	1.049	1.037	1.025
Coll	1.024	1.018	1.012
Comp	1.116	1.085	1.056

**Horace Mann, Teachers and Horace Mann Property and Casualty Insurance Companies  
ARKANSAS  
Loss Development Factors**

	<b>39 months to ultimate</b>	<b>27 months to ultimate</b>	<b>15 months to ultimate</b>
<b>Bodily Injury</b>	1.087	1.159	1.560
<b>Property Damage</b>	1.003	1.009	1.081
<b>Medical Payments</b>	1.012	1.027	1.081
<b>Auto, Income &amp; Medical</b>	1.000	1.000	1.000
<b>Uninsured Motorist</b>	1.197	1.529	2.449
<b>Underinsured Motorist</b>	1.197	1.529	2.449
	<b>36 months to ultimate</b>	<b>24 months to ultimate</b>	<b>12 months to ultimate</b>
<b>Collision</b>	1.000	1.003	1.033
<b>Comprehensive</b>	1.001	1.003	1.119
<b>Road Service</b>	1.001	1.003	1.119
<b>Rental Reimbursement</b>	1.000	1.003	1.033

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

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

	2006		2007		2008	
	\$	%	\$	%	\$	%
Direct Written Premiums	371,211		367,859		370,173	
Direct Earned Premiums	371,197		366,798		368,003	
Direct Commissions (W)	27,498	7.4%	26,391	7.2%	26,519	7.2%
Other Acquisition Expenses (E)	19,327	5.2%	19,792	5.4%	21,910	6.0%
General Expenses (E)	36,144	9.7%	33,195	9.0%	29,020	7.9%
Taxes, Licenses & Fees (W)	10,116	2.7%	10,076	2.7%	10,068	2.7%
		25.1%		24.4%		23.7%

**Anticipated 2009 Permissible Loss Ratio**

	<u>Total</u>	<u>Liability</u>	<u>Physical Damage</u>
Commissions	4.3%	4.3%	4.3%
Other Acquisition Expenses	5.5%	5.6%	5.5%
General Expenses	9.4%	9.4%	9.3%
Taxes, Licenses & Fees	3.4%	3.4%	3.4%
Reinsurance Expense	0.3%	0.3%	0.3%
Underwriting Profit & Contingencies:	<b><u>12.2%</u></b>	<b><u>10.0%</u></b>	<b><u>15.0%</u></b>
Total Expenses & Profit	35.0%	32.9%	37.7%
Permissible Loss Ratio	65.0%	67.1%	62.3%

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

**Horace Mann, Teachers and Horace Mann Property and Casualty Insurance Companies  
ARKANSAS  
Credibility Complements**

Our credibility complements are calculated by trending the annual pure premium rates of change (in Exhibit I ,page 7) and also trending the annual premium rates of change (in Exhibit I, page 5). Pure premium rates of change are trended from the date the rate review began (08/07/2009) to a point nine months beyond the anticipated effective date (03/16/2010) of this filing. Premium rates of change are trended from the date the rate review began (08/07/2009) to a point six months beyond the anticipated effective date (03/16/2010) of this filing. This is done using the exponent shown in the calculation column.

<b>Coverage</b>	<b>Calculation</b>	<b>Complement</b>
<b>BI</b>	$(1.011 \wedge 1.359) / (0.952 \wedge 1.110)$	1.07247
<b>UM</b>	$(1.011 \wedge 1.359) / (1.025 \wedge 1.110)$	0.98806
<b>UIM</b>	$(1.011 \wedge 1.359) / (1.100 \wedge 1.110)$	0.91359
<b>PD</b>	$(1.006 \wedge 1.359) / (0.950 \wedge 1.110)$	1.06705
<b>MP</b>	$(1.011 \wedge 1.359) / (0.954 \wedge 1.110)$	1.06998
<b>Coll</b>	$(1.006 \wedge 1.359) / (1.000 \wedge 1.110)$	1.00807
<b>Comp</b>	$(1.028 \wedge 1.359) / (0.990 \wedge 1.110)$	1.04988

**Horace Mann, Teachers and Horace Mann Property and Casualty Insurance Companies**  
**ARKANSAS**  
**Personal Automobile Credibility Table**  
**(Based on the number of exposures.)\***

<b>Credibility</b>	<b>Standard Credibility Table (Based on # of claims)</b>	<b>Bodily Injury (Assuming a frequency of 1.04%)</b>	<b>Property Damage (Assuming a frequency of 4.43%)</b>	<b>Medical Payments (Assuming a frequency of .9 %)</b>	<b>PIP &amp; AIM (Assuming a frequency of 1.22%)</b>	<b>Collision, Road Service &amp; Rental Reimbursement (Assuming a frequency of 4.66%)</b>	<b>Comprehensive (Assuming a frequency of 6.06%)</b>	<b>Uninsured Motorist &amp; Underinsured Motorist (Assuming a frequency of 0.4 %)</b>
0.00	0 - 2	0 - 259	0 - 60	0 - 300	0 - 221	0 - 57	0 - 44	0 - 675
0.05	3 - 10	260 - 1039	61 - 243	301 - 1201	222 - 886	58 - 231	45 - 178	676 - 2704
0.10	11 - 23	1040 - 2340	244 - 549	1202 - 2704	887 - 1994	232 - 521	179 - 401	2705 - 6085
0.15	24 - 42	2341 - 4161	550 - 976	2705 - 4808	1995 - 3547	522 - 928	402 - 713	6086 - 10819
0.20	43 - 67	4162 - 6501	977 - 1526	4809 - 7513	3548 - 5542	929 - 1450	714 - 1115	10820 - 16905
0.25	68 - 96	6502 - 9362	1527 - 2197	7514 - 10819	5543 - 7981	1451 - 2089	1116 - 1606	16906 - 24344
0.30	97 - 132	9363 - 12744	2198 - 2991	10820 - 14726	7982 - 10863	2090 - 2843	1607 - 2186	24345 - 33135
0.35	133 - 172	12745 - 16645	2992 - 3907	14727 - 19235	10864 - 14189	2844 - 3714	2187 - 2856	33136 - 43279
0.40	173 - 218	16646 - 21067	3908 - 4945	19236 - 24344	14190 - 17958	3715 - 4701	2857 - 3615	43280 - 54775
0.45	219 - 270	21068 - 26009	4946 - 6105	24345 - 30055	17959 - 22171	4702 - 5804	3616 - 4463	54776 - 67624
0.50	271 - 326	26010 - 31471	6106 - 7387	30056 - 36366	22172 - 26827	5805 - 7023	4464 - 5400	67625 - 81825
0.55	327 - 389	31472 - 37453	7388 - 8792	36367 - 43279	26828 - 31927	7024 - 8358	5401 - 6427	81826 - 97379
0.60	390 - 456	37454 - 43955	8793 - 10318	43280 - 50793	31928 - 37470	8359 - 9809	6428 - 7543	97380 - 114285
0.65	457 - 529	43956 - 50978	10319 - 11967	50794 - 58908	37471 - 43456	9810 - 11376	7544 - 8748	114286 - 132544
0.70	530 - 608	50979 - 58521	11968 - 13738	58909 - 67624	43457 - 49886	11377 - 13060	8749 - 10042	132545 - 152155
0.75	609 - 691	58522 - 66584	13739 - 15631	67625 - 76941	49887 - 56760	13061 - 14859	10043 - 11426	152156 - 173119
0.80	692 - 781	66585 - 75167	15632 - 17646	76942 - 86860	56761 - 64076	14860 - 16775	11427 - 12899	173120 - 195435
0.85	782 - 875	75168 - 84270	17647 - 19783	86861 - 97379	64077 - 71837	16776 - 18806	12900 - 14461	195436 - 219104
0.90	876 - 976	84271 - 93894	19784 - 22042	97380 - 108500	71838 - 80040	18807 - 20954	14462 - 16113	219105 - 244125
0.95	977 - 1081	93895 - 104037	22043 - 24423	108501 - 120221	80041 - 88688	20955 - 23218	16114 - 17854	244126 - 270499
1.00	1082	104038	24424	120222	88689	23219	17855	270500

\*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 2009 report (data through 4th quarter 2008). 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.

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

Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income and Medical	Comprehensive	Collision	Uninsured Motorist	Road Service	Rental Reimbursement	Underinsured Motorist	Total
2	1.0%	8.9%	2.8%	-3.8%	3.8%	-1.1%	6.6%	-1.8%	-4.0%	-4.2%	2.0%
4	7.2%	14.1%	-2.2%	-6.2%	0.0%	0.0%	12.5%	0.0%	0.0%	-0.5%	9.1%
5	5.3%	12.6%	7.0%	-1.6%	2.0%	-1.8%	10.2%	-1.8%	-0.3%	-1.3%	3.2%
20	-0.1%	11.2%	4.7%	-4.3%	4.4%	1.8%	11.2%	-1.5%	-4.5%	-1.2%	3.3%
79	7.2%	14.7%	9.5%	1.4%	5.4%	3.4%	15.7%	-1.0%	3.3%	2.2%	7.4%
80	6.1%	13.1%	7.3%	-3.6%	3.7%	0.4%	13.0%	-1.2%	3.5%	-1.0%	5.6%
81	2.9%	11.4%	5.8%	-1.0%	0.2%	-1.8%	9.6%	-1.6%	-3.7%	-3.6%	2.4%
82	2.8%	11.8%	5.9%	-0.8%	2.3%	-1.0%	11.3%	-2.2%	-0.7%	-1.9%	3.3%
83	5.1%	13.3%	7.0%	-2.7%	4.0%	1.1%	10.2%	-1.1%	1.1%	-5.0%	5.7%
84	3.4%	11.4%	6.1%	-1.4%	2.9%	1.3%	8.6%	-1.3%	-1.0%	-2.3%	3.9%
85	3.8%	10.3%	6.2%	-1.2%	2.7%	-0.6%	7.0%	-1.6%	-3.6%	-2.7%	3.0%
Grand Total	4.1%	12.2%	6.5%	-1.7%	2.9%	0.0%	10.3%	-1.6%	-1.1%	-2.4%	4.0%

Horace Mann Insurance Company  
Arkansas  
Proposed Territorial and Coverage Effects

Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income and Medical	Comprehensive	Collision	Uninsured Motorist	Road Service	Rental Reimbursement	Underinsured Motorist	Total
2	-3.2%	7.9%	2.5%	-7.6%	2.7%	-4.1%	6.0%	-1.1%	0.0%	-3.6%	-0.2%
4	-1.1%	5.5%	-2.2%	-12.4%	0.0%	0.0%	3.8%	0.0%	0.0%	-7.9%	0.3%
5	1.7%	12.1%	5.9%	-3.2%	1.7%	-2.2%	12.0%	-1.1%	0.0%	-1.1%	2.4%
20	-2.3%	12.0%	5.3%	-4.3%	4.1%	1.5%	14.0%	0.0%	0.0%	1.2%	3.0%
79	7.6%	14.7%	7.7%	0.0%	8.0%	5.0%	14.6%	0.0%	3.5%	4.0%	8.7%
80	6.3%	13.2%	6.5%	-0.3%	2.5%	0.3%	14.8%	-1.4%	8.7%	0.8%	6.2%
81	5.6%	12.5%	7.7%	1.8%	-0.9%	-2.2%	14.7%	-1.3%	-1.7%	-1.4%	3.8%
82	0.6%	10.9%	5.3%	2.2%	-0.1%	-0.9%	12.8%	-1.1%	-2.6%	-0.4%	2.3%
83	5.9%	14.5%	8.1%	8.8%	3.8%	2.5%	14.7%	0.0%	0.0%	1.0%	7.8%
84	5.4%	12.7%	4.8%	0.3%	5.1%	4.1%	11.9%	-0.8%	2.3%	0.6%	6.2%
85	6.9%	13.9%	9.7%	2.4%	4.9%	-2.0%	14.4%	-0.5%	-2.4%	4.4%	4.5%
Grand Total	4.5%	13.0%	6.9%	-0.4%	3.1%	0.0%	13.6%	-1.0%	0.2%	0.1%	4.9%

Teachers Insurance Company  
Arkansas  
Proposed Territorial and Coverage Effects

Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income and Medical	Comprehensive	Collision	Uninsured Motorist	Road Service	Rental Reimbursement	Underinsured Motorist	Total
2	3.7%	9.7%	3.2%	0.1%	4.8%	0.6%	11.1%	-2.1%	-3.8%	-2.2%	3.7%
4	10.4%	17.3%	0.0%	6.6%	0.0%	0.0%	17.6%	0.0%	0.0%	3.1%	12.8%
5	7.8%	14.4%	8.6%	-1.1%	3.3%	-0.8%	12.2%	-1.9%	-0.3%	-0.8%	4.6%
20	4.9%	11.5%	5.8%	-1.9%	6.0%	2.6%	11.7%	-2.2%	1.4%	-2.0%	4.7%
79	7.5%	15.5%	10.4%	6.0%	4.6%	3.1%	16.0%	-1.1%	3.2%	1.4%	7.1%
80	6.2%	13.5%	8.3%	-1.1%	4.3%	0.7%	12.9%	-1.2%	2.9%	-1.5%	5.7%
81	2.8%	12.3%	6.0%	-0.3%	1.1%	-2.4%	10.7%	-1.7%	-1.9%	-3.8%	2.6%
82	3.1%	12.2%	6.2%	-0.9%	2.7%	-1.0%	12.0%	-2.4%	-0.6%	-1.6%	3.5%
83	4.2%	12.7%	6.2%	4.7%	3.7%	0.2%	11.5%	-1.0%	1.1%	-0.3%	4.6%
84	2.8%	12.0%	7.0%	-0.7%	2.8%	0.6%	10.6%	-1.4%	-0.7%	-2.0%	3.8%
85	5.6%	12.4%	7.9%	-0.9%	3.2%	-2.0%	8.0%	-1.0%	1.3%	-4.7%	3.3%
Grand Total	4.5%	13.0%	7.2%	-0.3%	3.3%	0.0%	11.7%	-1.7%	0.4%	-2.0%	4.4%

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

Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income and Medical	Comprehensive	Collision	Uninsured Motorist	Road Service	Rental Reimbursement	Underinsured Motorist	Total
2	8.1%	8.7%	2.2%	-7.4%	3.5%	1.9%	-3.7%	-1.7%	-4.2%	-8.5%	2.4%
4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	-4.0%	-3.5%	-9.3%	0.0%	-8.0%	-9.6%	-2.6%	-3.3%	-1.0%	-2.7%	-6.5%
20	3.9%	4.2%	-2.7%	-7.2%	2.0%	0.9%	-2.5%	-2.2%	-16.3%	-7.9%	0.9%
79	-5.8%	-5.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-5.7%
80	2.2%	2.9%	-2.5%	-29.0%	2.4%	-2.7%	-5.6%	0.0%	0.0%	-9.3%	-0.5%
81	-2.5%	6.8%	1.1%	-8.8%	0.0%	0.1%	0.2%	-1.5%	-5.5%	-5.4%	-0.2%
82	5.7%	6.8%	1.8%	0.0%	2.1%	-3.1%	-2.0%	-1.7%	0.0%	-6.9%	1.1%
83	2.8%	3.3%	-2.9%	-28.0%	8.1%	7.0%	-13.1%	-2.8%	0.0%	-23.0%	0.8%
84	2.0%	2.5%	-1.9%	-32.0%	-1.2%	-1.1%	-7.2%	-0.8%	-3.8%	-6.3%	-0.9%
85	-0.1%	6.1%	1.1%	-5.9%	0.1%	1.6%	1.8%	-2.1%	-7.2%	-3.3%	1.3%
Grand Total	0.0%	5.0%	0.2%	-11.2%	0.4%	0.0%	-1.4%	-1.8%	-5.8%	-5.9%	0.2%

Horace Mann Insurance Company  
Arkansas  
Base Rates

Territory	Bodily Injury	Property Damage	Medical Payments	PIP	Comprehensive	Collision	Uninsured Motorist	Underinsured Motorist	Rental Reimbursement	Road Service
2	50.9	37.7	7.8	5.6	65.0	109.3	53.3	51.9	11.9	3.0
4	200.9	98.9	13.9	5.6	150.5	221.5	53.3	51.9	11.9	3.0
5	80.3	55.7	10.9	5.6	65.8	130.4	53.3	51.9	11.9	3.0
20	48.7	34.4	7.6	5.6	50.6	105.8	53.3	51.9	11.9	3.0
79	84.1	74.7	12.3	5.6	170.9	163.9	53.3	51.9	11.9	3.0
80	67.4	60.8	12.3	5.6	97.5	141.1	53.3	51.9	11.9	3.0
81	60.4	34.3	11.1	5.6	59.6	98.9	53.3	51.9	11.9	3.0
82	73.1	39.4	10.3	5.6	77.7	120.6	53.3	51.9	11.9	3.0
83	76.6	55.8	11.0	5.6	95.4	145.7	53.3	51.9	11.9	3.0
84	84.2	63.6	13.3	5.6	95.0	162.2	53.3	51.9	11.9	3.0
85	60.0	56.0	11.6	5.6	99.4	135.9	53.3	51.9	11.9	3.0

Teachers Insurance Company  
Arkansas  
Base Rates

Territory	Bodily Injury	Property Damage	Medical Payments	PIP	Comprehensive	Collision	Uninsured Motorist	Underinsured Motorist	Rental Reimbursement	Road Service
2	45.4	33.7	7.0	4.8	58.1	94.2	53.3	51.9	10.8	3.0
4	184.8	93.1	13.2	4.8	141.7	200.7	53.3	51.9	10.8	3.0
5	67.8	47.2	9.4	4.8	55.8	106.3	53.3	51.9	10.8	3.0
20	43.4	30.8	6.9	4.8	45.3	91.0	53.3	51.9	10.8	3.0
79	67.6	66.1	10.1	4.8	137.9	147.0	53.3	51.9	10.8	3.0
80	50.1	52.8	9.3	4.8	72.8	101.2	53.3	51.9	10.8	3.0
81	46.8	30.3	8.7	4.8	46.5	74.0	53.3	51.9	10.8	3.0
82	51.7	34.1	7.4	4.8	55.1	82.2	53.3	51.9	10.8	3.0
83	55.7	47.3	8.2	4.8	69.6	102.5	53.3	51.9	10.8	3.0
84	62.6	51.5	10.1	4.8	70.9	116.4	53.3	51.9	10.8	3.0
85	47.7	48.3	9.3	4.8	79.3	104.5	53.3	51.9	10.8	3.0

Horace Mann Property & Casualty Insurance Company  
Arkansas  
Base Rates

Territory	Bodily Injury	Property Damage	Medical Payments	PIP	Comprehensive	Collision	Uninsured Motorist	Underinsured Motorist	Rental Reimbursement	Road Service
2	41.3	29.6	5.9	4.8	43.2	83.4	48.8	51.9	10.8	3.0
4	147.3	70.3	10.0	4.3	94.2	158.9	39.0	44.6	10.8	3.0
5	56.7	38.2	7.4	4.8	38.2	86.8	43.9	50.2	10.8	3.0
20	41.8	28.6	6.3	4.8	35.6	85.4	48.8	51.9	10.8	3.0
79	60.6	56.1	8.5	4.8	102.1	129.8	43.9	50.2	10.8	3.0
80	49.6	49.8	8.6	4.8	58.8	97.4	48.8	51.9	10.8	3.0
81	46.7	28.6	8.3	4.8	38.1	72.6	48.8	51.9	10.8	3.0
82	50.5	32.2	6.7	4.8	44.1	78.5	48.8	51.9	10.8	3.0
83	53.7	44.1	7.3	4.8	54.9	96.2	48.8	51.9	10.8	3.0
84	54.8	43.6	8.3	4.8	50.7	99.2	46.4	51.9	10.8	3.0
85	46.7	45.5	8.5	4.8	63.5	99.4	48.8	51.9	10.8	3.0

Horace Mann, Teachers and Horace Mann Property & Casualty Insurance Company  
Arkansas  
Territorial Definitions

Territory	Definition
2	Fort Smith
4	Little Rock (Zip Codes: 722- 01-04,06,08,09)
5	Remainder of Pulaski County
20	Franklin, Logan, Scott, Rem of Crawford & Sebastian Co's
79	Chicot, Crittenden, Desha, Lee, Mississippi, Phillips and St. Francis Counties
80	Craighead, Randolph, Clay, Lawrence, Greene, Jackson, Poinsett, Woodruff and Cross Counties
81	Baxter, Benton, Boone, Carroll, Fulton, Izard, Marion, Searcy, Stone and Washington Counties
82	Hot Spring, Garland, Yell, Madison, Newton, Johnson, Pope, Van Buren, Cleburne, Independence and Sharp Counties
83	Perry, Conway, Faulkner, White, Prairie, Monroe and Arkansas Counties
84	Jefferson, Lonoke, Grant and Saline Counties
85	Polk, Montgomery, Sevier, Howard, Pike, Clark, Hempstead, Little River, Miller, Lafayette, Columbia, Union, Ashley, Bradley, Calhoun, Ouachita, Dallas, Cleveland, Lincoln, Nevada and Drew Counties

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

Model Year	PIF Weight	Indicated Rebased	Current Factor	Proposed Factor	Percent Change
2009	0.000	1.285	1.050	1.100	4.8%
2008	0.000	1.131	1.050	1.070	1.9%
2007	0.047	1.000	1.050	1.000	-4.8%
2006	0.085	0.887	1.000	0.940	-6.0%
2005	0.078	0.790	0.980	0.888	-9.4%
2004	0.062	0.706	0.950	0.844	-11.2%
2003	0.062	0.632	0.950	0.805	-15.3%
2002	0.085	0.570	0.900	0.772	-14.2%
2001	0.093	0.515	0.860	0.743	-13.6%
2000	0.116	0.466	0.830	0.717	-13.6%
1999	0.062	0.424	0.800	0.695	-13.1%
1998	0.062	0.387	0.760	0.675	-11.2%
1997	0.031	0.354	0.720	0.658	-8.6%
1996	0.031	0.326	0.690	0.643	-6.8%
1995 and prior	0.186	0.301	0.640	0.580	-9.4%
Totals:	1.000		0.84	0.75	-10.9%

**Teachers Insurance Company  
Arkansas  
Model Year Factors-Collision**

Model Year	PIF Weight	Indicated Rebased	Current Factor	Proposed Factor	Percent Change
2009	0.000	1.285	1.050	1.100	4.8%
2008	0.006	1.131	1.050	1.070	1.9%
2007	0.066	1.000	1.050	1.000	-4.8%
2006	0.096	0.887	1.000	0.940	-6.0%
2005	0.087	0.790	0.980	0.888	-9.4%
2004	0.096	0.706	0.950	0.844	-11.2%
2003	0.111	0.632	0.950	0.805	-15.3%
2002	0.090	0.570	0.900	0.772	-14.2%
2001	0.078	0.515	0.860	0.743	-13.6%
2000	0.057	0.466	0.830	0.717	-13.6%
1999	0.060	0.424	0.800	0.695	-13.1%
1998	0.093	0.387	0.760	0.675	-11.2%
1997	0.030	0.354	0.720	0.658	-8.6%
1996	0.033	0.326	0.690	0.643	-6.8%
1995 and prior	0.099	0.301	0.640	0.580	-9.4%
Totals:	1.000		0.87	0.78	-10.7%

**Horace Mann Property & Casualty Insurance Company  
Arkansas  
Model Year Factors-Collision**

Model Year	PIF Weight	Indicated Rebased	Current Factor	Proposed Factor	Percent Change
2009	0.000	1.285	1.050	1.100	4.8%
2008	0.013	1.131	1.050	1.070	1.9%
2007	0.051	1.000	1.050	1.000	-4.8%
2006	0.139	0.887	1.000	0.940	-6.0%
2005	0.114	0.790	0.980	0.888	-9.4%
2004	0.063	0.706	0.950	0.844	-11.2%
2003	0.089	0.632	0.950	0.805	-15.3%
2002	0.089	0.570	0.900	0.772	-14.2%
2001	0.101	0.515	0.860	0.743	-13.6%
2000	0.038	0.466	0.830	0.717	-13.6%
1999	0.063	0.424	0.800	0.695	-13.1%
1998	0.038	0.387	0.760	0.675	-11.2%
1997	0.063	0.354	0.720	0.658	-8.6%
1996	0.063	0.326	0.690	0.643	-6.8%
1995 and prior	0.076	0.301	0.640	0.580	-9.4%
Totals:	1.000		0.88	0.79	-10.2%

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

Model Year	PIF Weight	Indicated Rebased	Current Factor	Proposed Factor	Percent Change
2009	0.000	1.156	1.050	1.107	5.4%
2008	0.000	1.074	1.050	1.052	0.2%
2007	0.044	1.000	1.050	1.000	-4.8%
2006	0.080	0.933	1.000	0.953	-4.7%
2005	0.073	0.873	0.980	0.911	-7.0%
2004	0.058	0.818	0.950	0.873	-8.1%
2003	0.058	0.770	0.950	0.860	-9.5%
2002	0.080	0.725	0.900	0.830	-7.8%
2001	0.088	0.685	0.860	0.780	-9.3%
2000	0.117	0.648	0.830	0.753	-9.3%
1999	0.058	0.614	0.800	0.730	-8.8%
1998	0.058	0.584	0.760	0.709	-6.7%
1997	0.036	0.556	0.720	0.689	-4.3%
1996	0.029	0.532	0.690	0.672	-2.6%
1995 and prior	0.219	0.508	0.640	0.640	0.0%
Totals:	1.000		0.83	0.78	-6.1%

**Teachers Insurance Company  
Arkansas  
Model Year Factors-Comprehensive**

Model Year	PIF Weight	Indicated Rebased	Current Factor	Proposed Factor	Percent Change
2009	0.000	1.156	1.050	1.107	5.4%
2008	0.006	1.074	1.050	1.052	0.2%
2007	0.064	1.000	1.050	1.000	-4.8%
2006	0.093	0.933	1.000	0.953	-4.7%
2005	0.087	0.873	0.980	0.911	-7.0%
2004	0.093	0.818	0.950	0.873	-8.1%
2003	0.108	0.770	0.950	0.860	-9.5%
2002	0.087	0.725	0.900	0.830	-7.8%
2001	0.081	0.685	0.860	0.780	-9.3%
2000	0.055	0.648	0.830	0.753	-9.3%
1999	0.061	0.614	0.800	0.730	-8.8%
1998	0.093	0.584	0.760	0.709	-6.7%
1997	0.029	0.556	0.720	0.689	-4.3%
1996	0.035	0.532	0.690	0.672	-2.6%
1995 and prior	0.108	0.508	0.640	0.640	0.0%
Totals:	1.000		0.87	0.81	-6.6%

**Horace Mann Property & Casualty Insurance Company  
Arkansas  
Model Year Factors-Comprehensive**

Model Year	PIF Weight	Indicated Rebased	Current Factor	Proposed Factor	Percent Change
2009	0.000	1.156	1.050	1.107	5.4%
2008	0.013	1.074	1.050	1.052	0.2%
2007	0.050	1.000	1.050	1.000	-4.8%
2006	0.138	0.933	1.000	0.953	-4.7%
2005	0.113	0.873	0.980	0.911	-7.0%
2004	0.063	0.818	0.950	0.873	-8.1%
2003	0.088	0.770	0.950	0.860	-9.5%
2002	0.088	0.725	0.900	0.830	-7.8%
2001	0.100	0.685	0.860	0.780	-9.3%
2000	0.038	0.648	0.830	0.753	-9.3%
1999	0.063	0.614	0.800	0.730	-8.8%
1998	0.038	0.584	0.760	0.709	-6.7%
1997	0.063	0.556	0.720	0.689	-4.3%
1996	0.063	0.532	0.690	0.672	-2.6%
1995 and prior	0.088	0.508	0.640	0.640	0.0%
Totals:	1.000		0.87	0.82	-6.4%

Horace Mann, Teachers and Horace Mann Property & Casualty Insurance Company  
Arkansas  
Pay Plan Factors

Pay Plan	Bodily Injury				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
Full	0.000	1.000	1.000	1.000	0.0%
Two Pay	0.997	1.000	1.000	1.000	0.0%
New Horace Mann Payroll	0.003	0.850	0.950	0.850	0.0%
Horace Mann Agent Payroll	0.000	0.850	0.950	0.850	0.0%
EFT	0.000	1.000	0.970	1.000	0.0%
School Payroll	0.000	0.950	0.950	0.900	-5.3%
	1.000	1.000	1.000	1.000	0.0%

Pay Plan	Property Damage				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
Full	0.000	1.000	1.000	1.000	0.0%
Two Pay	0.997	1.000	1.000	1.000	0.0%
New Horace Mann Payroll	0.003	0.850	0.950	0.850	0.0%
Horace Mann Agent Payroll	0.000	0.850	0.950	0.850	0.0%
EFT	0.000	1.000	0.970	1.000	0.0%
School Payroll	0.000	0.950	0.950	0.900	-5.3%
	1.000	1.000	1.000	1.000	0.0%

Pay Plan	Medical Payments				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
Full	0.000	1.000	1.000	1.000	0.0%
Two Pay	0.998	1.000	1.000	1.000	0.0%
New Horace Mann Payroll	0.002	0.850	0.950	0.850	0.0%
Horace Mann Agent Payroll	0.000	0.850	0.950	0.850	0.0%
EFT	0.000	1.000	0.970	1.000	0.0%
School Payroll	0.000	0.950	0.950	0.900	-5.3%
	1.000	1.000	1.000	1.000	0.0%

Pay Plan	Collision				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
Full	0.000	1.000	1.000	1.000	0.0%
Two Pay	0.994	1.000	1.000	1.000	0.0%
New Horace Mann Payroll	0.006	0.850	0.950	0.850	0.0%
Horace Mann Agent Payroll	0.000	0.850	0.950	0.850	0.0%
EFT	0.000	1.000	0.970	1.000	0.0%
School Payroll	0.000	0.950	0.950	0.900	-5.3%
	1.000	0.999	1.000	0.999	0.0%

Pay Plan	PIP				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
Full	0.000	1.000	1.000	1.000	0.0%
Two Pay	0.997	1.000	1.000	1.000	0.0%
New Horace Mann Payroll	0.003	1.000	0.950	1.000	0.0%
Horace Mann Agent Payroll	0.000	1.000	0.950	1.000	0.0%
EFT	0.000	1.000	0.970	1.000	0.0%
School Payroll	0.000	1.000	0.950	0.900	-10.0%
	1.000	1.000	1.000	1.000	0.0%

Horace Mann, Teachers and Horace Mann Property & Casualty Insurance Company  
Arkansas  
BI Interaction Factors

Male / DriverAge	Current Factor	Indicated Factor	Proposed Factor	Effect
Age 16 & Below	1.600	1.143	1.200	-25%
17	1.600	1.143	1.200	-25%
18	1.600	1.143	1.200	-25%
19	1.600	1.143	1.200	-25%
20	1.600	1.143	1.200	-25%
21	1.450	1.143	1.200	-17%
22	1.450	1.143	1.200	-17%
23 to 24	1.450	1.000	1.200	-17%
25 to 29	1.000	1.000	1.000	0%
30 to 34	1.000	1.000	1.000	0%
35 to 39	1.000	1.000	1.000	0%
40 to 44	1.000	1.000	1.000	0%
45 to 49	1.000	1.000	1.000	0%
50 to 54	1.000	1.000	1.000	0%
55 to 59	1.000	1.000	1.000	0%
60 to 64	1.000	0.983	1.000	0%
65 to 69	1.000	0.983	1.000	0%
70	1.000	0.983	1.000	0%
71	1.000	0.983	1.000	0%
72	1.000	0.983	1.000	0%
73	1.000	0.983	1.000	0%
74	1.000	0.983	1.000	0%
75	1.000	0.983	1.000	0%
76	1.000	0.983	1.000	0%
77	1.000	0.983	1.000	0%
78	1.000	0.983	1.000	0%
79	1.000	0.983	1.000	0%
80	1.000	0.983	1.000	0%
Age 81 to 82	1.000	0.983	1.000	0%
Age 83 to 84	1.000	0.983	1.000	0%
Age 85 to 89	1.000	0.983	1.000	0%
Age 90 & Above	1.000	0.983	1.000	0%

Horace Mann, Teachers and Horace Mann Property & Casualty Insurance Company  
 Arkansas  
 Vehicle Type Factors

Vehicle Type	Bodily Injury				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
VehType (PPA, Antique, Kit, Electric)	0.475	1.000	1.000	1.000	0.0%
VehType (Rec Trlrs)	0.000	1.000	1.000	1.000	0.0%
VehType (Motorhomes)	0.000	0.750	0.750	0.750	0.0%
VehType (Pickup Trucks)	0.302	1.000	0.849	0.950	-5.0%
VehType (Utility)	0.224	1.000	0.936	0.950	-5.0%
Veh Type (Fiberglass)	0.000	1.000	1.000	1.000	0.0%
	1.000	1.000	0.940	0.974	-2.6%

Vehicle Type	Property Damage				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
VehType (PPA, Antique, Kit, Electric)	0.475	1.000	1.000	1.000	0.0%
VehType (Rec Trlrs)	0.000	1.000	1.000	1.000	0.0%
VehType (Motorhomes)	0.000	0.750	0.750	0.750	0.0%
VehType (Pickup Trucks)	0.302	1.000	1.087	0.950	-5.0%
VehType (Utility)	0.224	1.000	1.121	0.950	-5.0%
Veh Type (Fiberglass)	0.000	1.000	1.000	1.000	0.0%
	1.000	1.000	1.053	0.974	-2.6%

Vehicle Type	Medical Payments				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
VehType (PPA, Antique, Kit, Electric)	0.466	1.000	1.000	1.000	0.0%
VehType (Rec Trlrs)	0.000	1.000	1.000	1.000	0.0%
VehType (Motorhomes)	0.000	0.750	0.750	0.750	0.0%
VehType (Pickup Trucks)	0.299	1.000	0.676	0.950	-5.0%
VehType (Utility)	0.235	1.000	0.900	0.950	-5.0%
Veh Type (Fiberglass)	0.000	1.000	1.000	1.000	0.0%
	1.000	1.000	0.880	0.973	-2.7%

Vehicle Type	Collision				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
VehType (PPA, Antique, Kit, Electric)	0.493	1.000	1.000	1.000	0.0%
VehType (Rec Trlrs)	0.011	0.500	0.500	0.500	0.0%
VehType (Motorhomes)	0.000	0.750	0.750	0.750	0.0%
VehType (Pickup Trucks)	0.222	1.000	0.816	0.950	-5.0%
VehType (Utility)	0.274	1.000	0.863	0.950	-5.0%
Veh Type (Fiberglass)	0.000	1.000	1.000	1.000	0.0%
	1.000	0.994	0.916	0.970	-2.5%

Vehicle Type	Comprehensive				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
VehType (PPA, Antique, Kit, Electric)	0.497	1.000	1.000	1.000	0.0%
VehType (Rec Trlrs)	0.000	0.500	0.500	0.500	0.0%
VehType (Motorhomes)	0.000	0.750	0.750	0.750	0.0%
VehType (Pickup Trucks)	0.231	1.000	0.948	0.950	-5.0%
VehType (Utility)	0.271	1.000	1.013	0.950	-5.0%
Veh Type (Fiberglass)	0.000	1.000	1.000	1.000	0.0%
	1.000	1.000	0.991	0.975	-2.5%

Vehicle Type	Uninsured Motorists				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
VehType (PPA, Antique, Kit, Electric)	0.478	1.000	1.000	1.000	0.0%
VehType (Rec Trlrs)	0.000	1.000	1.000	1.000	0.0%
VehType (Motorhomes)	0.000	0.750	0.750	0.750	0.0%
VehType (Pickup Trucks)	0.298	1.000	0.887	0.950	-5.0%
VehType (Utility)	0.224	1.000	0.860	0.950	-5.0%
Veh Type (Fiberglass)	0.000	1.000	1.000	1.000	0.0%
	1.000	1.000	0.935	0.974	-2.6%

Vehicle Type	Rental Reimbursement				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
VehType (PPA, Antique, Kit, Electric)	0.574	1.000	1.000	1.000	0.0%
VehType (Rec Trlrs)	0.000	0.500	0.500	0.500	0.0%
VehType (Motorhomes)	0.000	0.750	0.750	0.750	0.0%
VehType (Pickup Trucks)	0.139	1.000	1.000	0.950	-5.0%
VehType (Utility)	0.287	1.000	1.000	0.950	-5.0%
Veh Type (Fiberglass)	0.000	1.000	1.000	1.000	0.0%
	1.000	1.000	1.000	0.979	-2.1%

Vehicle Type	Road Service				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
VehType (PPA, Antique, Kit, Electric)	0.525	1.000	1.000	1.000	0.0%
VehType (Rec Trlrs)	0.000	0.500	0.500	0.500	0.0%
VehType (Motorhomes)	0.000	0.750	0.750	0.750	0.0%
VehType (Pickup Trucks)	0.201	1.000	0.724	0.950	-5.0%
VehType (Utility)	0.275	1.000	0.956	0.950	-5.0%
Veh Type (Fiberglass)	0.000	1.000	1.000	1.000	0.0%
	1.000	1.000	0.932	0.976	-2.4%

Vehicle Type	Underinsured Motorists				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
VehType (PPA, Antique, Kit, Electric)	0.444	1.000	1.000	1.000	0.0%
VehType (Rec Trlrs)	0.000	1.000	1.000	1.000	0.0%
VehType (Motorhomes)	0.000	0.750	0.750	0.750	0.0%
VehType (Pickup Trucks)	0.292	1.000	0.887	0.950	-5.0%
VehType (Utility)	0.264	1.000	0.941	0.950	-5.0%
Veh Type (Fiberglass)	0.000	1.000	1.000	1.000	0.0%
	1.000	1.000	0.951	0.972	-2.8%

Vehicle Type	PIP				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
VehType (PPA, Antique, Kit, Electric)	0.456	1.000	1.000	1.000	0.0%
VehType (Rec Trlrs)	0.000	1.000	1.000	1.000	0.0%
VehType (Motorhomes)	0.000	0.750	0.750	0.750	0.0%
VehType (Pickup Trucks)	0.275	1.000	0.608	0.950	-5.0%
VehType (Utility)	0.269	1.000	0.871	0.950	-5.0%
Veh Type (Fiberglass)	0.000	1.000	1.000	1.000	0.0%
	1.000	1.000	0.858	0.973	-2.7%

Horace Mann Insurance Company  
Arkansas  
Tier Factors

Insurance Score	Bodily Injury					Property Damage					Medical Payments				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
781+	0.106	1.000	0.825	0.913	-8.7%	0.106	1.000	0.819	0.910	-9.0%	0.090	1.000	0.740	0.870	-13.0%
769-780	0.055	1.000	0.846	0.923	-7.7%	0.055	1.000	0.849	0.925	-7.5%	0.064	1.000	0.786	0.893	-10.7%
759-768	0.059	1.000	0.868	0.934	-6.6%	0.059	1.000	0.877	0.939	-6.1%	0.080	1.000	0.830	0.915	-8.5%
749-758	0.044	1.000	0.892	0.946	-5.4%	0.044	1.000	0.904	0.952	-4.8%	0.032	1.000	0.873	0.937	-6.3%
740-748	0.062	1.000	0.917	0.959	-4.1%	0.062	1.000	0.930	0.965	-3.5%	0.059	1.000	0.908	0.954	-4.6%
727-739	0.037	1.000	0.943	0.972	-2.8%	0.037	1.000	0.954	0.977	-2.3%	0.037	1.000	0.949	0.975	-2.5%
722-726	0.029	1.000	0.972	0.986	-1.4%	0.029	1.000	0.977	0.989	-1.1%	0.032	1.000	0.975	0.988	-1.2%
718-721	0.066	1.000	1.000	1.000	0.0%	0.066	1.000	1.000	1.000	0.0%	0.085	1.000	1.000	1.000	0.0%
713-717	0.037	1.000	1.029	1.000	0.0%	0.037	1.000	1.022	1.000	0.0%	0.048	1.000	1.024	1.000	0.0%
705-712	0.044	1.000	1.060	1.000	0.0%	0.044	1.000	1.045	1.000	0.0%	0.037	1.000	1.050	1.000	0.0%
696-704	0.022	1.040	1.091	1.040	0.0%	0.022	1.040	1.067	1.040	0.0%	0.021	1.040	1.077	1.040	0.0%
688-695	0.022	1.040	1.124	1.040	0.0%	0.022	1.040	1.090	1.040	0.0%	0.016	1.040	1.106	1.040	0.0%
677-687	0.037	1.180	1.159	1.180	0.0%	0.037	1.180	1.115	1.180	0.0%	0.037	1.180	1.142	1.180	0.0%
666-676	0.051	1.180	1.195	1.180	0.0%	0.051	1.180	1.141	1.180	0.0%	0.053	1.180	1.181	1.180	0.0%
653-665	0.029	1.180	1.232	1.180	0.0%	0.029	1.180	1.169	1.180	0.0%	0.027	1.180	1.228	1.180	0.0%
638-652	0.022	1.180	1.270	1.180	0.0%	0.022	1.180	1.200	1.180	0.0%	0.011	1.180	1.285	1.180	0.0%
616-637	0.000	1.620	1.309	1.620	0.0%	0.000	1.620	1.235	1.620	0.0%	0.000	1.620	1.361	1.620	0.0%
588-615	0.022	1.620	1.351	1.620	0.0%	0.022	1.620	1.273	1.620	0.0%	0.021	1.620	1.453	1.620	0.0%
550-587	0.040	1.620	1.396	1.620	0.0%	0.040	1.620	1.316	1.620	0.0%	0.048	1.620	1.571	1.620	0.0%
Below 550	0.011	1.920	1.442	1.920	0.0%	0.011	1.920	1.366	1.920	0.0%	0.000	1.920	1.768	1.920	0.0%
No Hit	0.062	1.000	1.442	1.000	0.0%	0.062	1.000	1.366	1.000	0.0%	0.064	1.000	1.768	1.000	0.0%
No Score	0.143	1.000	1.000	1.000	0.0%	0.143	1.000	1.000	1.000	0.0%	0.138	1.000	1.000	1.000	0.0%
No Permission	0.000	1.920	1.442	1.920	0.0%	0.000	1.920	1.366	1.920	0.0%	0.000	1.920	1.768	1.920	0.0%
	1.000	1.076	1.045	1.052	-2.2%	1.000	1.076	1.027	1.053	-2.1%	1.000	1.067	1.053	1.036	-2.9%

Insurance Score	Collision					Comprehensive					Uninsured Motorists				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
781+	0.147	1.000	0.761	0.881	-11.9%	0.146	1.000	0.867	0.934	-6.6%	0.107	1.000	0.676	0.838	-16.2%
769-780	0.078	1.000	0.803	0.902	-9.8%	0.073	1.000	0.890	0.945	-5.5%	0.045	1.000	0.715	0.858	-14.2%
759-768	0.070	1.000	0.841	0.921	-7.9%	0.066	1.000	0.916	0.958	-4.2%	0.058	1.000	0.756	0.878	-12.2%
749-758	0.062	1.000	0.877	0.939	-6.1%	0.066	1.000	0.926	0.963	-3.7%	0.037	1.000	0.800	0.900	-10.0%
740-748	0.078	1.000	0.911	0.956	-4.4%	0.073	1.000	0.952	0.976	-2.4%	0.062	1.000	0.845	0.923	-7.7%
727-739	0.062	1.000	0.942	0.971	-2.9%	0.058	1.000	0.968	0.984	-1.6%	0.037	1.000	0.894	0.947	-5.3%
722-726	0.016	1.000	0.972	0.986	-1.4%	0.022	1.000	0.987	0.994	-0.6%	0.029	1.000	0.946	0.973	-2.7%
718-721	0.031	1.000	1.000	1.000	0.0%	0.029	1.000	1.000	1.000	0.0%	0.070	1.000	1.000	1.000	0.0%
713-717	0.023	1.000	1.029	1.000	0.0%	0.036	1.000	1.021	1.000	0.0%	0.037	1.000	1.058	1.000	0.0%
705-712	0.070	1.000	1.057	1.000	0.0%	0.066	1.000	1.040	1.000	0.0%	0.049	1.000	1.118	1.000	0.0%
696-704	0.039	1.040	1.088	1.040	0.0%	0.036	1.040	1.062	1.040	0.0%	0.016	1.000	1.183	1.000	0.0%
688-695	0.023	1.040	1.120	1.040	0.0%	0.022	1.040	1.091	1.040	0.0%	0.025	1.000	1.251	1.000	0.0%
677-687	0.047	1.180	1.155	1.180	0.0%	0.044	1.180	1.118	1.180	0.0%	0.037	1.000	1.323	1.000	0.0%
666-676	0.039	1.180	1.195	1.180	0.0%	0.036	1.180	1.157	1.180	0.0%	0.058	1.000	1.399	1.000	0.0%
653-665	0.008	1.180	1.241	1.180	0.0%	0.015	1.180	1.197	1.180	0.0%	0.029	1.000	1.479	1.000	0.0%
638-652	0.016	1.180	1.292	1.180	0.0%	0.015	1.180	1.238	1.180	0.0%	0.016	1.000	1.564	1.000	0.0%
616-637	0.000	1.620	1.354	1.620	0.0%	0.000	1.620	1.284	1.620	0.0%	0.000	1.000	1.654	1.000	0.0%
588-615	0.031	1.620	1.425	1.620	0.0%	0.029	1.620	1.334	1.620	0.0%	0.025	1.000	1.750	1.000	0.0%
550-587	0.039	1.620	1.513	1.620	0.0%	0.044	1.620	1.387	1.620	0.0%	0.037	1.000	1.850	1.000	0.0%
Below 550	0.008	1.920	1.617	1.920	0.0%	0.007	1.920	1.448	1.920	0.0%	0.012	1.000	2.563	1.000	0.0%
No Hit	0.039	1.000	1.617	1.000	0.0%	0.044	1.000	1.448	1.000	0.0%	0.066	1.000	2.563	1.000	0.0%
No Score	0.078	1.000	1.000	1.000	0.0%	0.073	1.000	1.000	1.000	0.0%	0.148	1.000	1.000	1.000	0.0%
No Permission	0.000	1.920	1.617	1.920	0.0%	0.000	1.920	1.448	1.920	0.0%	0.000	1.000	2.563	1.000	0.0%
	1.000	1.072	1.014	1.033	-3.7%	1.000	1.074	1.031	1.052	-2.0%	1.000	1.000	1.163	0.958	-4.2%

Insurance Score	Rental Reimbursement					PIP					Underinsured Motorists				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
781+	0.000	1.000	0.748	0.874	-12.6%	0.070	1.000	0.636	0.818	-18.2%	0.089	1.000	0.741	0.871	-12.9%
769-780	0.000	1.000	0.802	0.901	-9.9%	0.047	1.000	0.698	0.849	-15.1%	0.057	1.000	0.774	0.887	-11.3%
759-768	0.083	1.000	0.840	0.920	-8.0%	0.058	1.000	0.748	0.874	-12.6%	0.057	1.000	0.807	0.904	-9.6%
749-758	0.417	1.000	0.875	0.938	-6.2%	0.070	1.000	0.803	0.902	-9.8%	0.016	1.000	0.843	0.922	-7.8%
740-748	0.000	1.000	0.912	0.956	-4.4%	0.058	1.000	0.850	0.925	-7.5%	0.081	1.000	0.880	0.940	-6.0%
727-739	0.000	1.000	0.951	0.976	-2.4%	0.047	1.000	0.892	0.946	-5.4%	0.041	1.000	0.918	0.959	-4.1%
722-726	0.000	1.000	0.986	0.993	-0.7%	0.023	1.000	0.940	0.970	-3.0%	0.033	1.000	0.958	0.979	-2.1%
718-721	0.000	1.000	1.000	1.000	0.0%	0.058	1.000	1.000	1.000	0.0%	0.106	1.000	1.000	1.000	0.0%
713-717	0.083	1.000	1.020	1.000	0.0%	0.070	1.000	1.018	1.000	0.0%	0.049	1.000	1.044	1.000	0.0%
705-712	0.000	1.000	1.042	1.000	0.0%	0.035	1.000	1.034	1.000	0.0%	0.065	1.000	1.089	1.000	0.0%
696-704	0.000	1.000	1.076	1.000	0.0%	0.035	1.000	1.130	1.000	0.0%	0.024	1.000	1.137	1.000	0.0%
688-695	0.000	1.000	1.108	1.000	0.0%	0.047	1.000	1.152	1.000	0.0%	0.024	1.000	1.187	1.000	0.0%
677-687	0.083	1.000	1.146	1.000	0.0%	0.047	1.000	1.187	1.000	0.0%	0.033	1.000	1.239	1.000	0.0%
666-676	0.000	1.000	1.189	1.000	0.0%	0.025	1.000	1.211	1.000	0.0%	0.065	1.000	1.293	1.000	0.0%
653-665	0.000	1.000	1.237	1.000	0.0%	0.025	1.000	1.246	1.000	0.0%	0.016	1.000	1.349	1.000	0.0%
638-652	0.083	1.000	1.292	1.000	0.0%	0.012	1.000	1.340	1.000	0.0%	0.024	1.000	1.408	1.000	0.0%
616-637	0.000	1.000	1.363	1.000	0.0%	0.000	1.000	1.389	1.000	0.0%	0.000	1.000	1.470	1.000	0.0%
588-615	0.083	1.000	1.460	1.000	0.0%	0.023	1.000	1.523	1.000	0.0%	0.016	1.000	1.534	1.000	0.0%
550-587	0.167	1.000	1.586	1.000	0.0%	0.047	1.000	1.656	1.000	0.0%	0.049	1.000	1.601	1.000	0.0%
Below 550	0.000	1.000	1.912	1.000	0.0%	0.035	1.000	1.861	1.000	0.0%	0.016	1.000	1.671	1.000	0.0%
No Hit	0.000	1.000	1.912	1.000	0.0%	0.070	1.000	1.861	1.000	0.0%	0.057	1.000	1.671	1.000	0.0%
No Score	0.000	1.000	1.000	1.000	0.0%	0.081	1.000	1.000	1.000	0.0%	0.081	1.000	1.000	1.000	0.0%
No Permission	0.000	1.000	1.912	1.000	0.0%	0.000	1.000	1.861	1.000	0.0%	0.000	1.000	1.671	1.000	0.0%
	1.000	1.000	1.109	0.968	-3.3%	1.000	1.000	1.092	0.959	-4.1%	1.000	1.000	1.081	0.968	-3.2%

Teachers Insurance Company  
Arkansas  
Tier Factors

Insurance Score	Bodily Injury					Property Damage					Medical Payments				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
781+	0.068	1.000	0.825	0.913	-8.7%	0.068	1.000	0.819	0.910	-9.0%	0.062	1.000	0.740	0.870	-13.0%
769-780	0.064	1.000	0.846	0.923	-7.7%	0.064	1.000	0.849	0.925	-7.5%	0.057	1.000	0.786	0.893	-10.7%
759-768	0.047	1.000	0.868	0.934	-6.6%	0.047	1.000	0.877	0.939	-6.1%	0.052	1.000	0.830	0.915	-8.5%
749-758	0.045	1.000	0.892	0.946	-5.4%	0.045	1.000	0.904	0.952	-4.8%	0.037	1.000	0.873	0.937	-6.3%
740-748	0.070	1.000	0.917	0.959	-4.1%	0.070	1.000	0.930	0.965	-3.5%	0.070	1.000	0.908	0.954	-4.6%
727-739	0.064	1.000	0.943	0.972	-2.8%	0.064	1.000	0.954	0.977	-2.3%	0.075	1.000	0.949	0.975	-2.5%
722-726	0.051	1.000	0.972	0.986	-1.4%	0.051	1.000	0.977	0.989	-1.1%	0.047	1.000	0.975	0.988	-1.2%
718-721	0.057	1.000	1.000	1.000	0.0%	0.057	1.000	1.000	1.000	0.0%	0.067	1.000	1.000	1.000	0.0%
713-717	0.040	1.000	1.029	1.000	0.0%	0.040	1.000	1.022	1.000	0.0%	0.042	1.000	1.024	1.000	0.0%
705-712	0.068	1.000	1.060	1.000	0.0%	0.068	1.000	1.045	1.000	0.0%	0.065	1.000	1.050	1.000	0.0%
696-704	0.038	1.043	1.091	1.043	0.0%	0.038	1.043	1.067	1.043	0.0%	0.035	1.043	1.077	1.043	0.0%
688-695	0.043	1.043	1.124	1.043	0.0%	0.043	1.043	1.090	1.043	0.0%	0.047	1.043	1.106	1.043	0.0%
677-687	0.026	1.283	1.159	1.283	0.0%	0.026	1.283	1.115	1.283	0.0%	0.035	1.283	1.142	1.283	0.0%
666-676	0.034	1.283	1.195	1.283	0.0%	0.034	1.283	1.141	1.283	0.0%	0.032	1.283	1.181	1.283	0.0%
653-665	0.032	1.283	1.232	1.283	0.0%	0.032	1.283	1.169	1.283	0.0%	0.030	1.283	1.228	1.283	0.0%
638-652	0.053	1.283	1.270	1.283	0.0%	0.053	1.283	1.200	1.283	0.0%	0.050	1.283	1.285	1.283	0.0%
616-637	0.038	1.761	1.309	1.761	0.0%	0.038	1.761	1.235	1.761	0.0%	0.032	1.761	1.361	1.761	0.0%
588-615	0.036	1.761	1.351	1.761	0.0%	0.036	1.761	1.273	1.761	0.0%	0.030	1.761	1.453	1.761	0.0%
550-587	0.034	1.761	1.396	1.761	0.0%	0.034	1.761	1.316	1.761	0.0%	0.040	1.761	1.571	1.761	0.0%
Below 550	0.026	2.087	1.442	2.087	0.0%	0.026	2.087	1.366	2.087	0.0%	0.032	2.087	1.768	2.087	0.0%
No Hit	0.009	1.000	1.442	1.000	0.0%	0.009	1.000	1.366	1.000	0.0%	0.007	1.000	1.768	1.000	0.0%
No Score	0.057	1.087	1.000	1.087	0.0%	0.057	1.087	1.000	1.087	0.0%	0.052	1.087	1.000	1.087	0.0%
No Permission	0.000	2.087	1.442	2.087	0.0%	0.000	2.087	1.366	2.087	0.0%	0.000	2.087	1.768	2.087	0.0%
	1.000	1.160	1.056	1.138	-1.9%	1.000	1.160	1.036	1.140	-1.8%	1.000	1.163	1.069	1.136	-2.3%

Insurance Score	Collision					Comprehensive					Uninsured Motorists				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
781+	0.063	1.000	0.761	0.881	-11.9%	0.064	1.000	0.867	0.934	-6.6%	0.056	1.000	0.676	0.838	-16.2%
769-780	0.069	1.000	0.803	0.902	-9.8%	0.067	1.000	0.890	0.945	-5.5%	0.054	1.000	0.715	0.858	-14.2%
759-768	0.045	1.000	0.841	0.921	-7.9%	0.047	1.000	0.916	0.958	-4.2%	0.048	1.000	0.756	0.878	-12.2%
749-758	0.054	1.000	0.877	0.939	-6.1%	0.055	1.000	0.926	0.963	-3.7%	0.044	1.000	0.800	0.900	-10.0%
740-748	0.072	1.000	0.911	0.956	-4.4%	0.073	1.000	0.952	0.976	-2.4%	0.069	1.000	0.845	0.923	-7.7%
727-739	0.081	1.000	0.942	0.971	-2.9%	0.078	1.000	0.968	0.984	-1.6%	0.065	1.000	0.894	0.947	-5.3%
722-726	0.036	1.000	0.972	0.986	-1.4%	0.035	1.000	0.987	0.994	-0.6%	0.048	1.000	0.946	0.973	-2.7%
718-721	0.060	1.000	1.000	1.000	0.0%	0.064	1.000	1.000	1.000	0.0%	0.063	1.000	1.000	1.000	0.0%
713-717	0.033	1.000	1.029	1.000	0.0%	0.035	1.000	1.021	1.000	0.0%	0.042	1.000	1.058	1.000	0.0%
705-712	0.069	1.000	1.057	1.000	0.0%	0.067	1.000	1.040	1.000	0.0%	0.071	1.000	1.118	1.000	0.0%
696-704	0.030	1.043	1.088	1.043	0.0%	0.032	1.043	1.062	1.043	0.0%	0.038	1.000	1.183	1.000	0.0%
688-695	0.051	1.043	1.120	1.043	0.0%	0.049	1.043	1.091	1.043	0.0%	0.048	1.000	1.251	1.000	0.0%
677-687	0.018	1.283	1.155	1.283	0.0%	0.017	1.283	1.118	1.283	0.0%	0.027	1.000	1.323	1.000	0.0%
666-676	0.039	1.283	1.195	1.283	0.0%	0.038	1.283	1.157	1.283	0.0%	0.027	1.000	1.399	1.000	0.0%
653-665	0.048	1.283	1.241	1.283	0.0%	0.047	1.283	1.197	1.283	0.0%	0.035	1.000	1.479	1.000	0.0%
638-652	0.042	1.283	1.292	1.283	0.0%	0.041	1.283	1.238	1.283	0.0%	0.052	1.000	1.564	1.000	0.0%
616-637	0.021	1.761	1.354	1.761	0.0%	0.020	1.761	1.284	1.761	0.0%	0.040	1.000	1.654	1.000	0.0%
588-615	0.048	1.761	1.425	1.761	0.0%	0.049	1.761	1.334	1.761	0.0%	0.040	1.000	1.750	1.000	0.0%
550-587	0.039	1.761	1.513	1.761	0.0%	0.038	1.761	1.387	1.761	0.0%	0.031	1.000	1.850	1.000	0.0%
Below 550	0.024	2.087	1.617	2.087	0.0%	0.023	2.087	1.448	2.087	0.0%	0.029	1.000	2.563	1.000	0.0%
No Hit	0.006	1.000	1.617	1.000	0.0%	0.006	1.000	1.448	1.000	0.0%	0.010	1.000	2.563	1.000	0.0%
No Score	0.054	1.087	1.000	1.087	0.0%	0.055	1.087	1.000	1.087	0.0%	0.054	1.000	1.000	1.000	0.0%
No Permission	0.000	2.087	1.617	2.087	0.0%	0.000	2.087	1.448	2.087	0.0%	0.000	1.000	2.563	1.000	0.0%
	1.000	1.158	1.060	1.131	-2.3%	1.000	1.156	1.056	1.141	-1.3%	1.000	1.000	1.169	0.963	-3.7%

Insurance Score	Rental Reimbursement					PIP					Underinsured Motorists				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
781+	0.025	1.000	0.748	0.874	-12.6%	0.058	1.000	0.636	0.818	-18.2%	0.049	1.000	0.741	0.871	-12.9%
769-780	0.062	1.000	0.802	0.901	-9.9%	0.053	1.000	0.698	0.849	-15.1%	0.049	1.000	0.774	0.887	-11.3%
759-768	0.012	1.000	0.840	0.920	-8.0%	0.090	1.000	0.748	0.874	-12.6%	0.052	1.000	0.807	0.904	-9.6%
749-758	0.037	1.000	0.875	0.938	-6.2%	0.048	1.000	0.803	0.902	-9.8%	0.046	1.000	0.843	0.922	-7.8%
740-748	0.062	1.000	0.912	0.956	-4.4%	0.074	1.000	0.850	0.925	-7.5%	0.088	1.000	0.880	0.940	-6.0%
727-739	0.025	1.000	0.951	0.976	-2.4%	0.074	1.000	0.892	0.946	-5.4%	0.070	1.000	0.918	0.959	-4.1%
722-726	0.037	1.000	0.986	0.993	-0.7%	0.048	1.000	0.940	0.970	-3.0%	0.052	1.000	0.958	0.979	-2.1%
718-721	0.025	1.000	1.000	1.000	0.0%	0.090	1.000	1.000	1.000	0.0%	0.070	1.000	1.000	1.000	0.0%
713-717	0.025	1.000	1.020	1.000	0.0%	0.037	1.000	1.018	1.000	0.0%	0.058	1.000	1.044	1.000	0.0%
705-712	0.049	1.000	1.042	1.000	0.0%	0.053	1.000	1.034	1.000	0.0%	0.055	1.000	1.089	1.000	0.0%
696-704	0.049	1.000	1.076	1.000	0.0%	0.048	1.000	1.130	1.000	0.0%	0.021	1.000	1.137	1.000	0.0%
688-695	0.099	1.000	1.108	1.000	0.0%	0.063	1.000	1.152	1.000	0.0%	0.052	1.000	1.187	1.000	0.0%
677-687	0.012	1.000	1.146	1.000	0.0%	0.011	1.000	1.187	1.000	0.0%	0.030	1.000	1.239	1.000	0.0%
666-676	0.025	1.000	1.189	1.000	0.0%	0.032	1.000	1.211	1.000	0.0%	0.033	1.000	1.293	1.000	0.0%
653-665	0.111	1.000	1.237	1.000	0.0%	0.048	1.000	1.246	1.000	0.0%	0.049	1.000	1.349	1.000	0.0%
638-652	0.025	1.000	1.292	1.000	0.0%	0.032	1.000	1.340	1.000	0.0%	0.040	1.000	1.408	1.000	0.0%
616-637	0.025	1.000	1.363	1.000	0.0%	0.026	1.000	1.389	1.000	0.0%	0.040	1.000	1.470	1.000	0.0%
588-615	0.074	1.000	1.460	1.000	0.0%	0.037	1.000	1.523	1.000	0.0%	0.033	1.000	1.534	1.000	0.0%
550-587	0.123	1.000	1.586	1.000	0.0%	0.037	1.000	1.656	1.000	0.0%	0.040	1.000	1.601	1.000	0.0%
Below 550	0.037	1.000	1.912	1.000	0.0%	0.021	1.000	1.861	1.000	0.0%	0.043	1.000	1.671	1.000	0.0%
No Hit	0.012	1.000	1.912	1.000	0.0%	0.000	1.000	1.861	1.000	0.0%	0.000	1.000	1.671	1.000	0.0%
No Score	0.049	1.000	1.000	1.000	0.0%	0.021	1.000	1.000	1.000	0.0%	0.033	1.000	1.000	1.000	0.0%
No Permission	0.000	1.000	1.912	1.000	0.0%	0.000	1.000	1.861	1.000	0.0%	0.000	1.000	1.671	1.000	0.0%
	1.000	1.000	1.185	0.984	-1.6%	1.000	1.000	0.179	0.954	-4.6%	1.000	1.000	0.154	0.970	-3.0%

Horace Mann Property & Casualty Insurance Company  
Arkansas  
Tier Factors

Insurance Score	Bodily Injury					Property Damage					Medical Payments				
	Distribution	Current	Indicated	Proposed	Effect	Distribution	Current	Indicated	Proposed	Effect	Distribution	Current	Indicated	Proposed	Effect
	Weight	Factor	Factor	Factor		Weight	Factor	Factor	Factor		Weight	Factor	Factor	Factor	
781+	0.030	0.907	0.825	0.825	-9.0%	0.030	0.907	0.819	0.819	-9.7%	0.030	0.907	0.740	0.740	-18.4%
769-780	0.090	0.907	0.846	0.846	-6.7%	0.090	0.907	0.849	0.849	-6.4%	0.090	0.907	0.786	0.786	-13.3%
759-768	0.070	0.907	0.868	0.868	-4.3%	0.070	0.907	0.877	0.877	-3.3%	0.060	0.907	0.830	0.830	-8.5%
749-758	0.080	0.907	0.892	0.892	-1.7%	0.080	0.907	0.904	0.904	-0.3%	0.119	0.907	0.873	0.873	-3.7%
740-748	0.160	0.907	0.917	0.910	0.3%	0.160	0.907	0.930	0.910	0.3%	0.164	0.907	0.908	0.910	0.3%
727-739	0.080	0.907	0.943	0.910	0.3%	0.080	0.907	0.954	0.910	0.3%	0.090	0.907	0.949	0.910	0.3%
722-726	0.050	1.000	0.972	0.972	-2.8%	0.050	1.000	0.977	0.977	-2.3%	0.030	1.000	0.975	0.975	-2.5%
718-721	0.090	1.000	1.000	1.000	0.0%	0.090	1.000	1.000	1.000	0.0%	0.134	1.000	1.000	1.000	0.0%
713-717	0.040	1.000	1.029	1.000	0.0%	0.040	1.000	1.022	1.000	0.0%	0.045	1.000	1.024	1.000	0.0%
705-712	0.050	1.000	1.060	1.000	0.0%	0.050	1.000	1.045	1.000	0.0%	0.045	1.000	1.050	1.000	0.0%
696-704	0.010	1.093	1.091	1.093	0.0%	0.010	1.093	1.067	1.093	0.0%	0.000	1.093	1.077	1.093	0.0%
688-695	0.080	1.093	1.124	1.093	0.0%	0.080	1.093	1.090	1.093	0.0%	0.075	1.093	1.106	1.093	0.0%
677-687	0.010	1.256	1.159	1.256	0.0%	0.010	1.256	1.115	1.256	0.0%	0.015	1.256	1.142	1.256	0.0%
666-676	0.010	1.256	1.195	1.256	0.0%	0.010	1.256	1.141	1.256	0.0%	0.000	1.256	1.181	1.256	0.0%
653-665	0.030	1.256	1.232	1.256	0.0%	0.030	1.256	1.169	1.256	0.0%	0.000	1.256	1.228	1.256	0.0%
638-652	0.040	1.256	1.270	1.256	0.0%	0.040	1.256	1.200	1.256	0.0%	0.045	1.256	1.285	1.256	0.0%
616-637	0.020	1.698	1.309	1.698	0.0%	0.020	1.698	1.235	1.698	0.0%	0.015	1.698	1.361	1.698	0.0%
588-615	0.000	1.698	1.351	1.698	0.0%	0.000	1.698	1.273	1.698	0.0%	0.000	1.698	1.453	1.698	0.0%
550-587	0.040	1.698	1.396	1.698	0.0%	0.040	1.698	1.316	1.698	0.0%	0.015	1.698	1.571	1.698	0.0%
Below 550	0.000	2.140	1.442	2.140	0.0%	0.000	2.140	1.366	2.140	0.0%	0.000	2.140	1.768	2.140	0.0%
No Hit	0.000	1.000	1.442	1.000	0.0%	0.000	1.000	1.366	1.000	0.0%	0.000	1.000	1.768	1.000	0.0%
No Score	0.020	1.163	1.000	1.163	0.0%	0.020	1.163	1.000	1.163	0.0%	0.030	1.163	1.000	1.163	0.0%
No Permission	0.000	2.140	1.442	2.140	0.0%	0.000	2.140	1.366	2.140	0.0%	0.000	2.140	1.768	2.140	0.0%
	1.000	1.029	1.002	1.017	-1.2%	1.000	1.029	0.993	1.018	-1.0%	1.000	0.997	0.967	0.972	-2.5%

Insurance Score	Collision					Comprehensive					Uninsured Motorists				
	Distribution	Current	Indicated	Proposed	Effect	Distribution	Current	Indicated	Proposed	Effect	Distribution	Current	Indicated	Proposed	Effect
	Weight	Factor	Factor	Factor		Weight	Factor	Factor	Factor		Weight	Factor	Factor	Factor	
781+	0.038	0.907	0.761	0.761	-16.1%	0.038	0.907	0.867	0.867	-4.4%	0.035	1.000	0.676	0.676	-32.4%
769-780	0.089	0.907	0.803	0.803	-11.5%	0.088	0.907	0.890	0.890	-1.9%	0.093	1.000	0.715	0.715	-28.5%
759-768	0.089	0.907	0.841	0.841	-7.3%	0.088	0.907	0.916	0.910	0.3%	0.058	1.000	0.756	0.756	-24.4%
749-758	0.063	0.907	0.877	0.877	-3.3%	0.063	0.907	0.926	0.910	0.3%	0.093	1.000	0.800	0.800	-20.0%
740-748	0.114	0.907	0.911	0.910	0.3%	0.113	0.907	0.952	0.910	0.3%	0.140	1.000	0.845	0.845	-15.5%
727-739	0.076	0.907	0.942	0.910	0.3%	0.088	0.907	0.968	0.910	0.3%	0.070	1.000	0.894	0.894	-10.6%
722-726	0.038	1.000	0.972	0.972	-2.8%	0.038	1.000	0.987	0.987	-1.3%	0.035	1.000	0.946	0.946	-5.4%
718-721	0.101	1.000	1.000	1.000	0.0%	0.100	1.000	1.000	1.000	0.0%	0.105	1.000	1.000	1.000	0.0%
713-717	0.051	1.000	1.029	1.000	0.0%	0.050	1.000	1.021	1.000	0.0%	0.047	1.000	1.058	1.000	0.0%
705-712	0.063	1.000	1.057	1.000	0.0%	0.063	1.000	1.040	1.000	0.0%	0.035	1.000	1.118	1.000	0.0%
696-704	0.013	1.093	1.088	1.093	0.0%	0.013	1.093	1.062	1.093	0.0%	0.012	1.000	1.183	1.000	0.0%
688-695	0.089	1.093	1.120	1.093	0.0%	0.088	1.093	1.091	1.093	0.0%	0.093	1.000	1.251	1.000	0.0%
677-687	0.013	1.256	1.155	1.256	0.0%	0.013	1.256	1.118	1.256	0.0%	0.012	1.000	1.323	1.000	0.0%
666-676	0.013	1.256	1.195	1.256	0.0%	0.013	1.256	1.157	1.256	0.0%	0.012	1.000	1.399	1.000	0.0%
653-665	0.038	1.256	1.241	1.256	0.0%	0.038	1.256	1.197	1.256	0.0%	0.035	1.000	1.479	1.000	0.0%
638-652	0.025	1.256	1.292	1.256	0.0%	0.025	1.256	1.238	1.256	0.0%	0.047	1.000	1.564	1.000	0.0%
616-637	0.025	1.698	1.354	1.698	0.0%	0.025	1.698	1.284	1.698	0.0%	0.023	1.000	1.654	1.000	0.0%
588-615	0.000	1.698	1.425	1.698	0.0%	0.000	1.698	1.334	1.698	0.0%	0.000	1.000	1.750	1.000	0.0%
550-587	0.038	1.698	1.513	1.698	0.0%	0.038	1.698	1.387	1.698	0.0%	0.035	1.000	1.850	1.000	0.0%
Below 550	0.000	2.140	1.617	2.140	0.0%	0.000	2.140	1.448	2.140	0.0%	0.000	1.000	2.563	1.000	0.0%
No Hit	0.000	1.000	1.617	1.000	0.0%	0.000	1.000	1.448	1.000	0.0%	0.000	1.000	2.563	1.000	0.0%
No Score	0.025	1.163	1.000	1.163	0.0%	0.025	1.163	1.000	1.163	0.0%	0.023	1.000	1.000	1.000	0.0%
No Permission	0.000	2.140	1.617	2.140	0.0%	0.000	2.140	1.448	2.140	0.0%	0.000	1.000	2.563	1.000	0.0%
	1.000	1.037	1.002	1.014	-2.2%	1.000	1.035	1.015	1.033	-0.2%	1.000	1.000	1.027	0.898	-10.2%

Insurance Score	Rental Reimbursement					PIP					Underinsured Motorists				
	Distribution	Current	Indicated	Proposed	Effect	Distribution	Current	Indicated	Proposed	Effect	Distribution	Current	Indicated	Proposed	Effect
	Weight	Factor	Factor	Factor		Weight	Factor	Factor	Factor		Weight	Factor	Factor	Factor	
781+	0.069	1.000	0.748	0.748	-25.2%	0.067	1.000	0.636	0.636	-36.4%	0.037	1.000	0.741	0.741	-25.9%
769-780	0.034	1.000	0.802	0.802	-19.8%	0.178	1.000	0.698	0.698	-30.2%	0.098	1.000	0.774	0.774	-22.6%
759-768	0.138	1.000	0.840	0.840	-16.0%	0.044	1.000	0.748	0.748	-25.2%	0.061	1.000	0.807	0.807	-19.3%
749-758	0.069	1.000	0.875	0.875	-12.5%	0.156	1.000	0.803	0.803	-19.7%	0.085	1.000	0.843	0.843	-15.7%
740-748	0.103	1.000	0.912	0.912	-8.8%	0.111	1.000	0.850	0.850	-15.0%	0.146	1.000	0.880	0.880	-12.0%
727-739	0.103	1.000	0.951	0.951	-4.9%	0.067	1.000	0.892	0.892	-10.8%	0.073	1.000	0.918	0.918	-8.2%
722-726	0.000	1.000	0.986	0.986	-1.4%	0.000	1.000	0.940	0.940	-6.0%	0.037	1.000	0.958	0.958	-4.2%
718-721	0.103	1.000	1.000	1.000	0.0%	0.111	1.000	1.000	1.000	0.0%	0.110	1.000	1.000	1.000	0.0%
713-717	0.034	1.000	1.020	1.000	0.0%	0.022	1.000	1.018	1.000	0.0%	0.049	1.000	1.044	1.000	0.0%
705-712	0.000	1.000	1.042	1.000	0.0%	0.000	1.000	1.034	1.000	0.0%	0.024	1.000	1.089	1.000	0.0%
696-704	0.034	1.000	1.076	1.000	0.0%	0.022	1.000	1.130	1.000	0.0%	0.012	1.000	1.137	1.000	0.0%
688-695	0.034	1.000	1.108	1.000	0.0%	0.089	1.000	1.152	1.000	0.0%	0.098	1.000	1.187	1.000	0.0%
677-687	0.034	1.000	1.146	1.000	0.0%	0.022	1.000	1.187	1.000	0.0%	0.012	1.000	1.239	1.000	0.0%
666-676	0.000	1.000	1.189	1.000	0.0%	0.000	1.000	1.211	1.000	0.0%	0.012	1.000	1.293	1.000	0.0%
653-665	0.103	1.000	1.237	1.000	0.0%	0.067	1.000	1.246	1.000	0.0%	0.024	1.000	1.349	1.000	0.0%
638-652	0.000	1.000	1.292	1.000	0.0%	0.000	1.000	1.340	1.000	0.0%	0.037	1.000	1.408	1.000	0.0%
616-637	0.034	1.000	1.363	1.000	0.0%	0.000	1.000	1.389	1.000	0.0%	0.024	1.000	1.470	1.000	0.0%
588-615	0.000	1.000	1.460	1.000	0.0%	0.000	1.000	1.523	1.000	0.0%	0.000	1.000	1.534	1.000	0.0%
550-587	0.103	1.000	1.586	1.000	0.0%	0.000	1.000	1.656	1.000	0.0%	0.037	1.000	1.601	1.000	0.0%
Below 550	0.000	1.000	1.912	1.000	0.0%	0.000	1.000	1.861	1.000	0.0%	0.000	1.000	1.671	1.000	0.0%
No Hit	0.000	1.000	1.912	1.000	0.0%	0.000	1.000	1.861	1.000	0.0%	0.000	1.000	1.671	1.000	0.0%
No Score	0.000	1.000	1.000	1.000	0.0%	0.044	1.000	1.000	1.000	0.0%	0.024	1.000	1.000	1.000	0.0%
No Permission	0.000	1.000	1.912	1.000	0.0%	0.000	1.000	1.861	1.000	0.0					

Horace Mann, Teachers and Horace Mann Property & Casualty Insurance Company  
Arkansas  
Deductible Factors

Deductible Limit	Distribution Weight	Collision			Effect
		Current Factor	Indicated Factor	Proposed Factor	
CollDedRev (\$100 Ded)	0.030	1.538	1.327	1.538	0.0%
CollDedRev (\$200 ded)	0.022	1.231	1.239	1.231	0.0%
CollDedRev (\$250 Ded)	0.339	1.154	1.180	1.154	0.0%
CollDedRev (\$500 ded)	0.570	1.000	1.000	1.000	0.0%
CollDedRev (\$1000 ded)	0.039	0.923	0.743	0.800	-13.3%
	1.000	1.070	1.066	1.066	-0.4%

Deductible Limit	Distribution Weight	Comprehensive			Effect
		Current Factor	Indicated Factor	Proposed Factor	
CompDedRev (\$100/\$250WH Ded)	0.292	1.000	1.000	1.000	0.0%
CompDedRev (\$250 Ded)	0.478	0.850	0.873	0.850	0.0%
CompDedRev (\$500 Ded)	0.195	0.780	0.697	0.700	-10.3%
CompDedRev (\$1000 Ded)	0.036	0.700	0.520	0.600	-14.3%
	1.000	0.875	0.863	0.856	-2.2%

Horace Mann, Teachers and Horace Mann Property & Casualty Insurance Company  
 Arkansas  
 Household Type Factors

Household Type	Bodily Injury				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
Teacher	0.570	1.000	1.000	1.000	0.0%
School Administrator	0.052	1.000	1.000	1.000	0.0%
ESP	0.099	1.000	1.049	1.000	0.0%
Educator - retired	0.008	1.000	1.000	1.000	0.0%
Educator - unknown	0.014	1.000	1.000	1.000	0.0%
Non-Educator - Professional	0.058	1.000	1.090	1.050	5.0%
Non-Educator - Other	0.128	1.000	1.090	1.050	5.0%
Non-Educator - Retired	0.048	1.000	1.090	1.050	5.0%
Non-Educator - Unemployed or unknown	0.023	1.000	1.090	1.050	5.0%
	1.000	1.000	1.028	1.013	1.3%

Household Type	Property Damage				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
Teacher	0.570	1.000	1.000	1.000	0.0%
School Administrator	0.052	1.000	1.000	1.000	0.0%
ESP	0.099	1.000	1.000	1.000	0.0%
Educator - retired	0.008	1.000	1.000	1.000	0.0%
Educator - unknown	0.014	1.000	1.000	1.000	0.0%
Non-Educator - Professional	0.058	1.000	1.065	1.050	5.0%
Non-Educator - Other	0.128	1.000	1.065	1.050	5.0%
Non-Educator - Retired	0.048	1.000	1.065	1.050	5.0%
Non-Educator - Unemployed or unknown	0.023	1.000	1.065	1.050	5.0%
	1.000	1.000	1.017	1.013	1.3%

Household Type	Medical Payments				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
Teacher	0.591	1.000	1.000	1.000	0.0%
School Administrator	0.041	1.000	1.000	1.000	0.0%
ESP	0.099	1.000	1.586	1.000	0.0%
Educator - retired	0.011	1.000	1.000	1.000	0.0%
Educator - unknown	0.015	1.000	1.000	1.000	0.0%
Non-Educator - Professional	0.056	1.000	1.311	1.050	5.0%
Non-Educator - Other	0.119	1.000	1.311	1.050	5.0%
Non-Educator - Retired	0.044	1.000	1.311	1.050	5.0%
Non-Educator - Unemployed or unknown	0.023	1.000	1.311	1.050	5.0%
	1.000	1.000	1.133	1.012	1.2%

Household Type	Collision				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
Teacher	0.644	1.000	1.000	1.000	0.0%
School Administrator	0.059	1.000	1.000	1.000	0.0%
ESP	0.076	1.000	1.112	1.000	0.0%
Educator - retired	0.004	1.000	1.000	1.000	0.0%
Educator - unknown	0.011	1.000	1.000	1.000	0.0%
Non-Educator - Professional	0.031	1.000	1.108	1.050	5.0%
Non-Educator - Other	0.085	1.000	1.108	1.050	5.0%
Non-Educator - Retired	0.041	1.000	1.108	1.050	5.0%
Non-Educator - Unemployed or unknown	0.050	1.000	1.108	1.050	5.0%
	1.000	1.000	1.031	1.010	1.0%

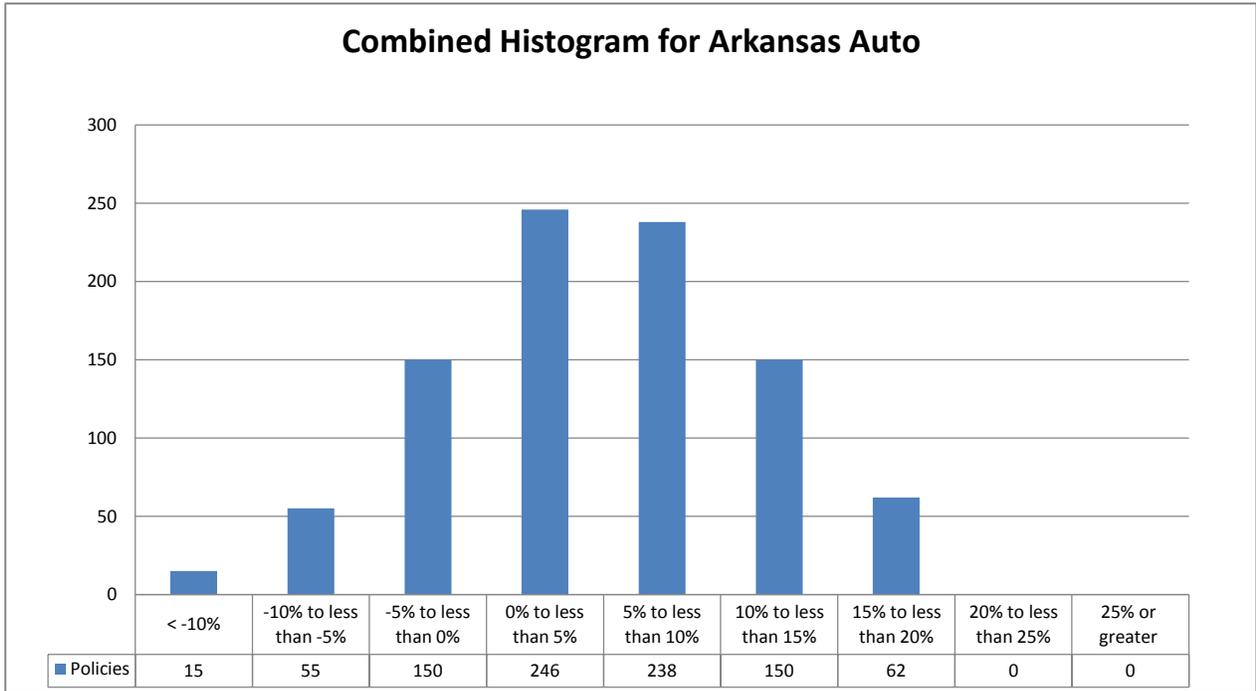
Household Type	Comprehensive				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
Teacher	0.642	1.000	1.000	1.000	0.0%
School Administrator	0.057	1.000	1.000	1.000	0.0%
ESP	0.077	1.000	1.166	1.000	0.0%
Educator - retired	0.004	1.000	1.000	1.000	0.0%
Educator - unknown	0.011	1.000	1.000	1.000	0.0%
Non-Educator - Professional	0.034	1.000	1.064	1.050	5.0%
Non-Educator - Other	0.082	1.000	1.064	1.050	5.0%
Non-Educator - Retired	0.045	1.000	1.064	1.050	5.0%
Non-Educator - Unemployed or unknown	0.050	1.000	1.064	1.050	5.0%
	1.000	1.000	1.026	1.011	1.1%

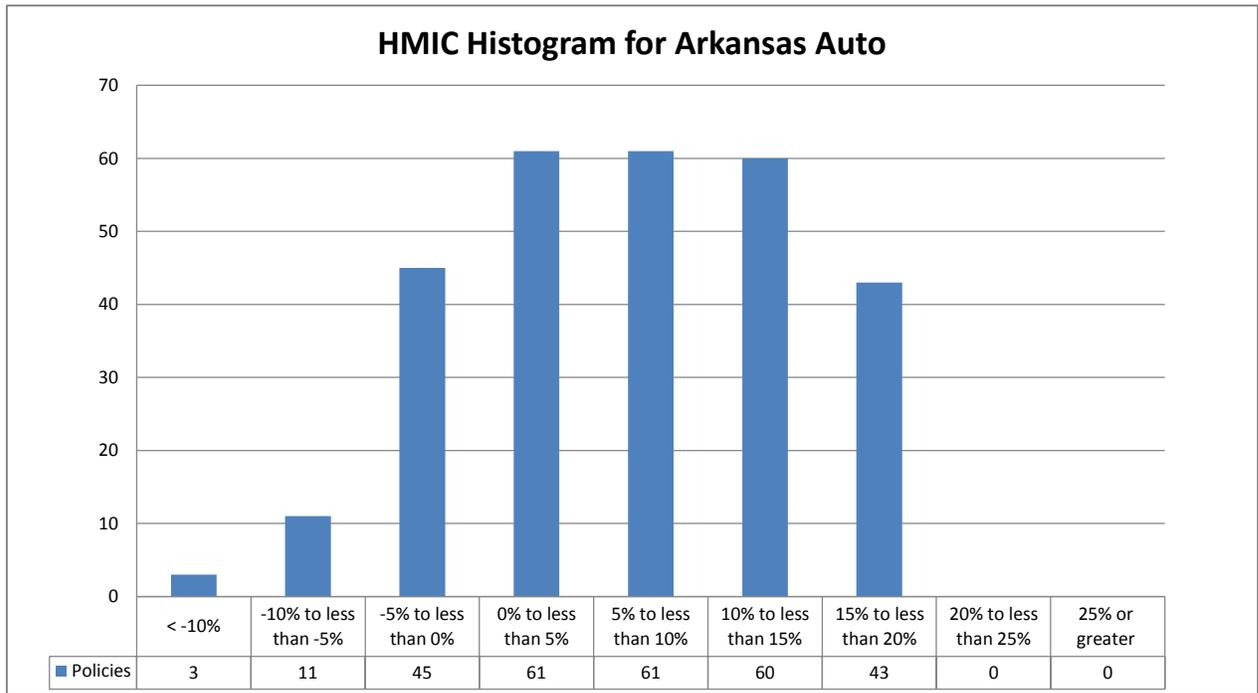
Household Type	Uninsured Motorists				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
Teacher	0.567	1.000	1.000	1.000	0.0%
School Administrator	0.048	1.000	1.000	1.000	0.0%
ESP	0.104	1.000	1.714	1.000	0.0%
Educator - retired	0.009	1.000	1.000	1.000	0.0%
Educator - unknown	0.014	1.000	1.000	1.000	0.0%
Non-Educator - Professional	0.064	1.000	1.329	1.050	5.0%
Non-Educator - Other	0.129	1.000	1.329	1.050	5.0%
Non-Educator - Retired	0.043	1.000	1.329	1.050	5.0%
Non-Educator - Unemployed or unknown	0.022	1.000	1.329	1.050	5.0%
	1.000	1.000	1.159	1.013	1.3%

Household Type	Rental Reimbursement				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
Teacher	0.689	1.000	1.000	1.000	0.0%
School Administrator	0.098	1.000	1.000	1.000	0.0%
ESP	0.115	1.000	1.000	1.000	0.0%
Educator - retired	0.008	1.000	1.000	1.000	0.0%
Educator - unknown	0.033	1.000	1.000	1.000	0.0%
Non-Educator - Professional	0.016	1.000	1.000	1.050	5.0%
Non-Educator - Other	0.025	1.000	1.000	1.050	5.0%
Non-Educator - Retired	0.016	1.000	1.000	1.050	5.0%
Non-Educator - Unemployed or unknown	0.000	1.000	1.000	1.050	5.0%
	1.000	1.000	1.000	1.003	0.3%

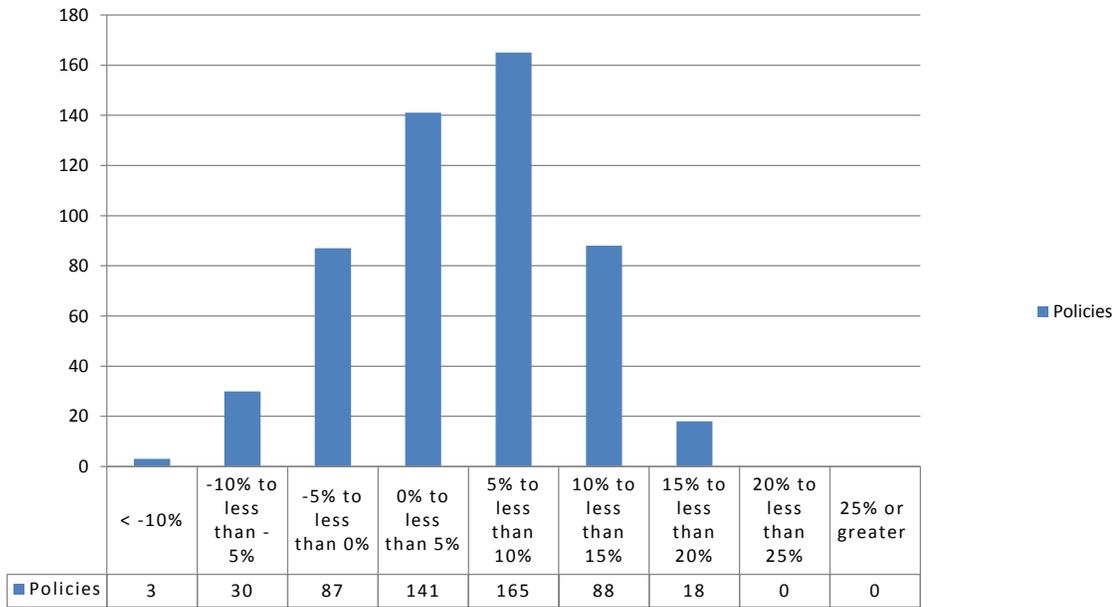
Household Type	PIP				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
Teacher	0.616	1.000	1.000	1.000	0.0%
School Administrator	0.069	1.000	1.000	1.000	0.0%
ESP	0.084	1.000	1.622	1.000	0.0%
Educator - retired	0.009	1.000	1.000	1.000	0.0%
Educator - unknown	0.003	1.000	1.000	1.000	0.0%
Non-Educator - Professional	0.066	1.000	1.275	1.050	5.0%
Non-Educator - Other	0.069	1.000	1.275	1.050	5.0%
Non-Educator - Retired	0.038	1.000	1.275	1.050	5.0%
Non-Educator - Unemployed or unknown	0.047	1.000	1.275	1.050	5.0%
	1.000	1.000	1.113	1.011	1.1%

Household Type	Underinsured Motorists				
	Distribution Weight	Current Factor	Indicated Factor	Proposed Factor	Effect
Teacher	0.610	1.000	1.000	1.000	0.0%
School Administrator	0.058	1.000	1.000	1.000	0.0%
ESP	0.103	1.000	1.444	1.000	0.0%
Educator - retired	0.006	1.000	1.000	1.000	0.0%
Educator - unknown	0.011	1.000	1.000	1.000	0.0%
Non-Educator - Professional	0.056	1.000	1.279	1.050	5.0%
Non-Educator - Other	0.092	1.000	1.279	1.050	5.0%
Non-Educator - Retired	0.037	1.000	1.279	1.050	5.0%
Non-Educator - Unemployed or unknown	0.026	1.000	1.279	1.050	5.0%
	1.000	1.000	1.105	1.011	1.1%

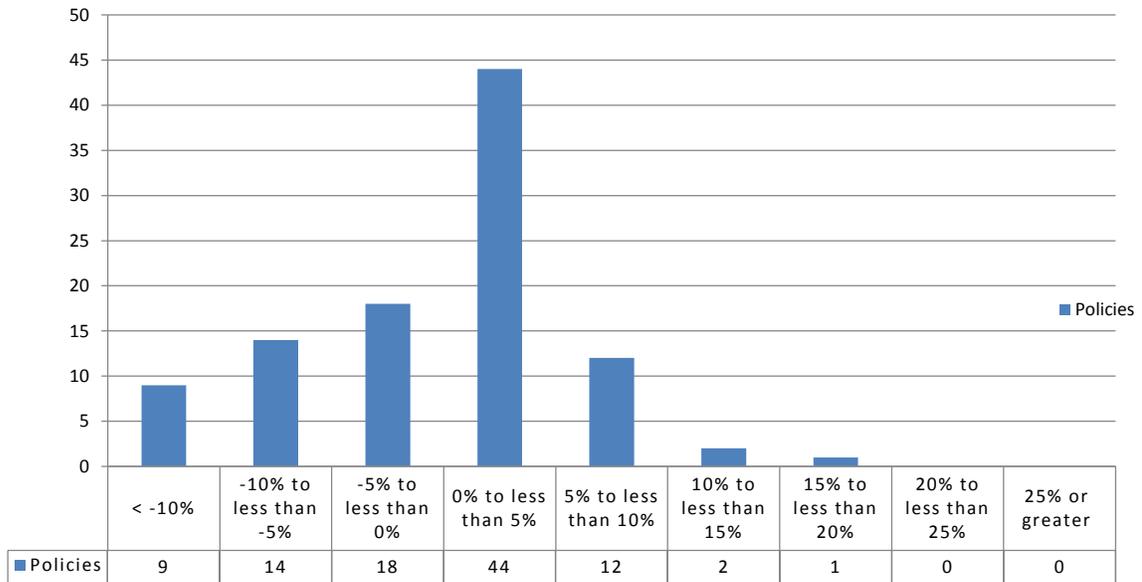




**TIC Histogram for Arkansas Auto**



**HMPC Histogram for Arkansas Auto**



## Objection Letter for HRMN-126372286

Objection Letter Date 11/12/2009

Response Date 11/16/2009

Please submit the required rf-1 abstracts for each company.

This has been completed and attached as RF-1 HMIC, RF-1 TIC, and RF-1 HMPC.

Please advise why Territory 4 in Teachers is receiving a large increase.

We are proposing no change to our territorial relativities. Base rates have been adjusted uniformly across all territories. The effects shown are actual premium effects that will be seen in that territory as a result of our new rating factors and base rates. Territory 4 has only 2 policies in Teachers. The distribution of the policy characteristics in territory 4 is much different than that of the average policy. These 2 policies are all Liability only. The large increase in Territory 4 is due to the policy characteristics and not a change to the territory relativity.

## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR AUTO 031610</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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	Company Name		Company NAIC Number
<b>3.</b>	<b>A.</b>	<b>Horace Mann Insurance Company</b>	<b>B.</b>
			<b>300-22578</b>

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
<b>4.</b>	<b>A.</b>	<b>Personal Auto</b>	<b>B.</b>
			<b>Private Passenger Automobile</b>

<b>5.</b>			<b>FOR LOSS COSTS ONLY</b>				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
<b>Bodily Injury</b>	<b>+4.2%</b>	<b>+4.5%</b>					
<b>Property Damage</b>	<b>+14.4%</b>	<b>+13.0%</b>					
<b>Medical Payments</b>	<b>+7.8%</b>	<b>+6.9%</b>					
<b>Auto, Income and Medical Comprehensive</b>	<b>-7.5%</b>	<b>-0.4%</b>					
<b>Collision</b>	<b>0%</b>	<b>0%</b>					
<b>Uninsured Motorist</b>	<b>+17.8%</b>	<b>+13.6%</b>					
<b>Road Service</b>	<b>-7.7%</b>	<b>-1.0%</b>					
<b>Rental Reimbursement</b>	<b>+4.6%</b>	<b>+0.2%</b>					
<b>Underinsured Motorist</b>	<b>-12.8%</b>	<b>+0.1%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>+4.4%</b>	<b>+4.9%</b>					

<b>6.</b>		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
<b>2007</b>	<b>1242</b>	<b>+4.0%</b>	<b>6/16/2007</b>	<b>807</b>	<b>349</b>	<b>+59.1%</b>	<b>+73.5%</b>
<b>2008</b>	<b>1113</b>			<b>707</b>	<b>356</b>	<b>+64.9%</b>	<b>+72.7%</b>
<b>2009</b>	<b>975</b>	<b>+0.2%</b>	<b>3/16/2009</b>	<b>607</b>	<b>314</b>	<b>+82.6%</b>	<b>+72.7%</b>

<b>7.</b>	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>+9.8%</b>
B. General Expense	<b>+9.4%</b>
C. Taxes, License & Fees	<b>+3.4%</b>
D. Underwriting Profit & Contingencies	<b>+12.2%</b>
E. Other (explain) Reinsurance Expense	<b>+0.3%</b>
<b>F. TOTAL</b>	<b>+35.0%</b>

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

9. +17.6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 79

10. -14.3% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 85

### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR AUTO 031610</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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	Company Name		Company NAIC Number	
<b>3.</b>	<b>A.</b>	<b>Horace Mann Property and Casualty Insurance Company</b>	<b>B.</b>	<b>300-22756</b>

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
<b>4.</b>	<b>A.</b>	<b>Personal Auto</b>	<b>B.</b>	<b>Private Passenger Automobile</b>

<b>5.</b>			<b>FOR LOSS COSTS ONLY</b>				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
<b>Bodily Injury</b>	<b>+4.2%</b>	<b>+0%</b>					
<b>Property Damage</b>	<b>+14.4%</b>	<b>+5.0%</b>					
<b>Medical Payments</b>	<b>+7.8%</b>	<b>+0.2%</b>					
<b>Auto, Income and Medical Comprehensive</b>	<b>-7.5%</b>	<b>-11.2%</b>					
<b>Collision</b>	<b>0%</b>	<b>0%</b>					
<b>Uninsured Motorist</b>	<b>+17.8%</b>	<b>-1.4%</b>					
<b>Road Service</b>	<b>-7.7%</b>	<b>-1.8%</b>					
<b>Rental Reimbursement</b>	<b>+4.6%</b>	<b>-5.8%</b>					
<b>Underinsured Motorist</b>	<b>-12.8%</b>	<b>-5.9%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>+4.4%</b>	<b>+0.2%</b>					

<b>6.</b>		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	
<b>2007</b>	<b>1242</b>	<b>+4.0%</b>	<b>6/16/2007</b>	<b>807</b>	<b>349</b>	<b>+59.1%</b>	<b>+73.5%</b>	
<b>2008</b>	<b>1113</b>			<b>707</b>	<b>356</b>	<b>+64.9%</b>	<b>+72.7%</b>	
<b>2009</b>	<b>975</b>	<b>+0.2%</b>	<b>3/16/2009</b>	<b>607</b>	<b>314</b>	<b>+82.6%</b>	<b>+72.7%</b>	

<b>7.</b>	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>+9.8%</b>
B. General Expense	<b>+9.4%</b>
C. Taxes, License & Fees	<b>+3.4%</b>
D. Underwriting Profit & Contingencies	<b>+12.2%</b>
E. Other (explain) Reinsurance Expense	<b>+0.3%</b>
F. TOTAL	<b>+35.0%</b>

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. +17.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_ Territory 83 \_\_\_\_\_
10. -13.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_ Territory 84 \_\_\_\_\_

### NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR AUTO 031610
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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.	<b>Teachers Insurance Company</b>	B.	<b>300-22683</b>

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.	<b>Personal Auto</b>	B.	<b>Private Passenger Automobile</b>

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
<b>Bodily Injury</b>	<b>+4.2%</b>	<b>+4.5%</b>					
<b>Property Damage</b>	<b>+14.4%</b>	<b>+13.0%</b>					
<b>Medical Payments</b>	<b>+7.8%</b>	<b>+7.2%</b>					
<b>Auto, Income and Medical</b>	<b>-7.5%</b>	<b>-0.3%</b>					
<b>Comprehensive</b>	<b>+3.1%</b>	<b>+3.3%</b>					
<b>Collision</b>	<b>0%</b>	<b>0%</b>					
<b>Uninsured Motorist</b>	<b>+17.8%</b>	<b>+11.7%</b>					
<b>Road Service</b>	<b>-7.7%</b>	<b>-1.7%</b>					
<b>Rental Reimbursement</b>	<b>+4.6%</b>	<b>+0.4%</b>					
<b>Underinsured Motorist</b>	<b>-12.8%</b>	<b>-2.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>+4.4%</b>	<b>+4.4%</b>					

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	
<b>2007</b>	<b>1242</b>	<b>+4.0%</b>	<b>6/16/2007</b>	<b>807</b>	<b>349</b>	<b>+59.1%</b>	<b>+73.5%</b>	
<b>2008</b>	<b>1113</b>			<b>707</b>	<b>356</b>	<b>+64.9%</b>	<b>+72.7%</b>	
<b>2009</b>	<b>975</b>	<b>+0.2%</b>	<b>3/16/2009</b>	<b>607</b>	<b>314</b>	<b>+82.6%</b>	<b>+72.7%</b>	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>+9.8%</b>
B. General Expense	<b>+9.4%</b>
C. Taxes, License & Fees	<b>+3.4%</b>
D. Underwriting Profit & Contingencies	<b>+12.2%</b>
E. Other (explain) Reinsurance Expense	<b>+0.3%</b>
F. TOTAL	<b>+35.0%</b>

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

9.  +19.4%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_ Territory 79\_\_\_\_\_

10.  -11.7%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_ Territory 82\_\_\_\_\_



## NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR AUTO 031610
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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.	<b>Horace Mann Insurance Company</b>	B. <b>300-22578</b>

	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.	<b>Personal Auto</b>	B. <b>Private Passenger Automobile</b>

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
<b>Bodily Injury</b>	<b>+4.2%</b>	<b>+4.5%</b>					
<b>Property Damage</b>	<b>+14.4%</b>	<b>+13.0%</b>					
<b>Medical Payments</b>	<b>+7.8%</b>	<b>+6.9%</b>					
<b>Auto, Income and Medical Comprehensive</b>	<b>-7.5%</b>	<b>-0.4%</b>					
<b>Collision</b>	<b>0%</b>	<b>0%</b>					
<b>Uninsured Motorist</b>	<b>+17.8%</b>	<b>+13.6%</b>					
<b>Road Service</b>	<b>-7.7%</b>	<b>-1.0%</b>					
<b>Rental Reimbursement</b>	<b>+4.6%</b>	<b>+0.2%</b>					
<b>Underinsured Motorist</b>	<b>-12.8%</b>	<b>+0.1%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>+4.4%</b>	<b>+4.9%</b>					

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
<b>2007</b>	<b>383</b>	<b>+2.2%</b>	<b>6/16/2007</b>	<b>252</b>	<b>79</b>	<b>+31.2%</b>	<b>+65.1%</b>
<b>2008</b>	<b>336</b>			<b>217</b>	<b>79</b>	<b>+36.1%</b>	<b>+70.1%</b>
<b>2009</b>	<b>294</b>	<b>+0.3%</b>	<b>3/16/2009</b>	<b>181</b>	<b>64</b>	<b>+35.5%</b>	<b>+72.6%</b>

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>+9.8%</b>
B. General Expense	<b>+9.4%</b>
C. Taxes, License & Fees	<b>+3.4%</b>
D. Underwriting Profit & Contingencies	<b>+12.2%</b>
E. Other (explain) Reinsurance Expense	<b>+0.3%</b>
<b>F. TOTAL</b>	<b>+35.0%</b>

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

9. +17.6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 79

10. -14.3% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 85

### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR AUTO 031610</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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	Company Name		Company NAIC Number	
<b>3.</b>	<b>A.</b>	<b>Horace Mann Property and Casualty Insurance Company</b>	<b>B.</b>	<b>300-22756</b>

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
<b>4.</b>	<b>A.</b>	<b>Personal Auto</b>	<b>B.</b>	<b>Private Passenger Automobile</b>

<b>5.</b>			<b>FOR LOSS COSTS ONLY</b>				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
<b>Bodily Injury</b>	<b>+4.2%</b>	<b>+0%</b>					
<b>Property Damage</b>	<b>+14.4%</b>	<b>+5.0%</b>					
<b>Medical Payments</b>	<b>+7.8%</b>	<b>+0.2%</b>					
<b>Auto, Income and Medical Comprehensive</b>	<b>-7.5%</b>	<b>-11.2%</b>					
<b>Collision</b>	<b>0%</b>	<b>0%</b>					
<b>Uninsured Motorist</b>	<b>+17.8%</b>	<b>-1.4%</b>					
<b>Road Service</b>	<b>-7.7%</b>	<b>-1.8%</b>					
<b>Rental Reimbursement</b>	<b>+4.6%</b>	<b>-5.8%</b>					
<b>Underinsured Motorist</b>	<b>-12.8%</b>	<b>-5.9%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>+4.4%</b>	<b>+0.2%</b>					

<b>6.</b>		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	
<b>2007</b>	<b>91</b>	<b>+4.8%</b>	<b>6/16/2007</b>	<b>55</b>	<b>15</b>	<b>+27.1%</b>	<b>+71.4%</b>	
<b>2008</b>	<b>98</b>			<b>61</b>	<b>57</b>	<b>+94.7%</b>	<b>+72.5%</b>	
<b>2009</b>	<b>106</b>	<b>-0.4%</b>	<b>3/16/2009</b>	<b>67</b>	<b>48</b>	<b>+71.6%</b>	<b>+73.1%</b>	

<b>7.</b>	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>+9.8%</b>
B. General Expense	<b>+9.4%</b>
C. Taxes, License & Fees	<b>+3.4%</b>
D. Underwriting Profit & Contingencies	<b>+12.2%</b>
E. Other (explain) Reinsurance Expense	<b>+0.3%</b>
<b>F. TOTAL</b>	<b>+35.0%</b>

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. +17.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_ Territory 83 \_\_\_\_\_
10. -13.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_ Territory 84 \_\_\_\_\_

### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR AUTO 031610</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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Company Name		Company NAIC Number		
<b>3.</b>	<b>A.</b>	<b>Teachers Insurance Company</b>	<b>B.</b>	<b>300-22683</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
<b>4.</b>	<b>A.</b>	<b>Personal Auto</b>	<b>B.</b>	<b>Private Passenger Automobile</b>

<b>5.</b>			<b>FOR LOSS COSTS ONLY</b>				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
<b>Bodily Injury</b>	<b>+4.2%</b>	<b>+4.5%</b>					
<b>Property Damage</b>	<b>+14.4%</b>	<b>+13.0%</b>					
<b>Medical Payments</b>	<b>+7.8%</b>	<b>+7.2%</b>					
<b>Auto, Income and Medical</b>	<b>-7.5%</b>	<b>-0.3%</b>					
<b>Comprehensive</b>	<b>+3.1%</b>	<b>+3.3%</b>					
<b>Collision</b>	<b>0%</b>	<b>0%</b>					
<b>Uninsured Motorist</b>	<b>+17.8%</b>	<b>+11.7%</b>					
<b>Road Service</b>	<b>-7.7%</b>	<b>-1.7%</b>					
<b>Rental Reimbursement</b>	<b>+4.6%</b>	<b>+0.4%</b>					
<b>Underinsured Motorist</b>	<b>-12.8%</b>	<b>-2.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>+4.4%</b>	<b>+4.4%</b>					

<b>6.</b>		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	
<b>2007</b>	<b>768</b>	<b>+5.0%</b>	<b>6/16/2007</b>	<b>499</b>	<b>255</b>	<b>+51.2%</b>	<b>+68.2%</b>	
<b>2008</b>	<b>679</b>			<b>429</b>	<b>220</b>	<b>+51.2%</b>	<b>+66.8%</b>	
<b>2009</b>	<b>575</b>	<b>+0.3%</b>	<b>3/16/2009</b>	<b>359</b>	<b>202</b>	<b>+56.4%</b>	<b>+71.2%</b>	

<b>7.</b>	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>+9.8%</b>
B. General Expense	<b>+9.4%</b>
C. Taxes, License & Fees	<b>+3.4%</b>
D. Underwriting Profit & Contingencies	<b>+12.2%</b>
E. Other (explain) Reinsurance Expense	<b>+0.3%</b>
F. TOTAL	<b>+35.0%</b>

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

9.  +19.4%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_ Territory 79\_\_\_\_\_

10.  -11.7%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_ Territory 82\_\_\_\_\_