

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

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR PPA RR 061607</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	N/A
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Company Name		Company NAIC Number	
<b>3.</b>	<b>A.</b>	<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)	
<b>4.</b>	<b>A.</b>	<b>19.0 Personal Automobile</b>	<b>B. 19.0001 Private Passenger Automobile</b>

<b>5.</b>	(A)	(B)	(C)	FOR LOSS COSTS ONLY				
	COVERAGE (See Instructions)	Indicated % Rate Level Change	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>BI</b>	<b>-3.1</b>	<b>0.5</b>					
	<b>PD</b>	<b>5.2</b>	<b>9.4</b>					
	<b>MP</b>	<b>9.5</b>	<b>5.2</b>					
	<b>AIM</b>	<b>-4.2</b>	<b>0.0</b>					
	<b>UM</b>	<b>-4.2</b>	<b>6.4</b>					
	<b>Coll</b>	<b>-1.3</b>	<b>-1.9</b>					
	<b>Comp</b>	<b>-3.4</b>	<b>-0.4</b>					
	<b>RS</b>	<b>0.4</b>	<b>0.0</b>					
	<b>RR</b>	<b>0.4</b>	<b>0.0</b>					
	<b>UIM</b>	<b>-4.2</b>	<b>6.2</b>					
	<b>TOTAL OVERALL EFFECT</b>	<b>-1.0</b>	<b>2.2</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>2002</b>	<b>792</b>	<b>8.1%</b>	<b>5-20-02</b>	<b>624</b>	<b>470</b>	<b>75.3%</b>	<b>71.6%</b>
	<b>2003</b>	<b>701</b>	<b>6.4%</b>	<b>4-15-03</b>	<b>547</b>	<b>324</b>	<b>59.3%</b>	<b>57.8%</b>
	<b>2004</b>	<b>574</b>	<b>5.5%</b>	<b>9-16-04</b>	<b>584</b>	<b>456</b>	<b>90.1%</b>	<b>53.4%</b>

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

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.  19.6  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10.  -21.7  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_