

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

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

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.	19.0 Personal Automobile	B. 19.0001 Private Passenger Automobile

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	-4.2	0.5					
PD	-0.5	25.1					
MP	0.8	8.5					
AIM	0.8	0.0					
UM	0.8	6.4					
Coll	0.4	0.2					
Comp	0.0	-0.6					
RS	0.4	0.0					
RR	0.4	0.0					
UIM	0.8	6.2					
TOTAL OVERALL EFFECT	-0.7	4.8					

6.	5 Year History		Rate Change History					
	Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
	2002	67	0.2%	5-20-02	14	18	130.0%	65.6%
	2003	83	-9.2%	4-15-03	44	25	57.1%	61.7%
	2004	88	-4.6%	9-16-04	30	8	26.8%	53.8%

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

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