Filing at a Glance

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

Product Name: AR Auto Rate and Rule Filing
SERFF Tr Num: HRMN-126930483
State: Arkansas

TOI: 19.0 Personal Auto
SERFF Status: Closed-Filed
State Tr Num: EFT $100

Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Co Tr Num: AR RR A031611
State Status: Fees verified and received

Filing Type: Rate/Rule
Reviewer(s): Alexa Grissom, Nancy Horton

Author: Mindy Ballard
Disposition Date: 12/13/2010

Date Submitted: 12/02/2010
Disposition Status: Filed

Effective Date Requested (New): 03/16/2011
Effective Date (New): 03/16/2011

Effective Date Requested (Renewal): 03/16/2011
Effective Date (Renewal):

State Filing Description:

General Information

Project Name: AR RR A031611
Status of Filing in Domicile: Not Filed

Project Number: AR RR A031611
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: 12/13/2010

State Status Changed: 12/13/2010
Deemer Date:

Created By: Mindy Ballard
Submitted By: Mindy Ballard

Corresponding Filing Tracking Number: N/A

Filing Description:

December 2, 2010

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

Attention: Jay Bradford
Commissioner of Insurance

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 and Rule Filing
Company Filing Number: AR RR A031611

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 and rule filing. The overall effect of this filing is -0.4%. 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, 2011.

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, Implementation Analyst	ballarm1@mail.horacemann.com	
1 Horace Mann Plaza	217-789-2500 [Phone] 8505 [Ext]	
Springfield, IL 62715	217-535-7171 [FAX]	

Filing Company Information

Horace Mann Insurance Company	CoCode: 22578	State of Domicile: Illinois

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

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

Teachers Insurance Company	CoCode: 22683	State of Domicile: Illinois
1 Horace Mann Plaza	Group Code: 300	Company Type: Insurance Company
Springfield, IL 62715	Group Name:	State ID Number:
(217) 789-2500 ext. [Phone]	FEIN Number: 23-1742051	

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	The filing fee for this rate and rule filing is $100.00.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Horace Mann Insurance Company	$100.00	12/02/2010	42578647
Horace Mann Property and Casualty Insurance Company	$0.00	12/02/2010	
Teachers Insurance Company	$0.00	12/02/2010	

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	12/13/2010	12/13/2010

Disposition

Disposition Date: 12/13/2010
Effective Date (New): 03/16/2011
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	0.400%	0.100%	$206	226	$140,506	19.900%	-14.200%
Horace Mann Property and Casualty Insurance Company	0.400%	-4.000%	$-5,245	182	$130,789	19.500%	-27.600%
Teachers Insurance Company	0.400%	0.900%	$2,812	436	$296,362	19.900%	-23.000%

Overall Rate Information for Multiple Company Filings	
Overall Percentage Rate Indicated For This Filing	0.400%
Overall Percentage Rate Impact For This Filing	-0.400%

SERFF Tracking Number:	*HRMN-126930483*	*State:*	*Arkansas*
First Filing Company:	*Horace Mann Insurance Company, ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*AR RR A031611*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*AR Auto Rate and Rule Filing*		
Project Name/Number:	*AR RR A031611/AR RR A031611*		

Effect of Rate Filing-Written Premium Change For This Program	$-2,227
Effect of Rate Filing - Number of Policyholders Affected	844

SERFF Tracking Number:	*HRMN-126930483*	*State:*	*Arkansas*
First Filing Company:	*Horace Mann Insurance Company, ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*AR RR A031611*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
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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 and Rule Filing	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	4.000%
Effective Date of Last Rate Revision:	03/16/2010
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	0.400%	0.100%	$206	226	$140,506	19.900%	-14.200%
Horace Mann Property and Casualty Insurance Company	0.400%	-4.000%	$-5,245	182	$130,789	19.500%	-27.600%
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Overall Rate Information for Multiple Company Filings

SERFF Tracking Number:	*HRMN-126930483*	*State:*	*Arkansas*
First Filing Company:	*Horace Mann Insurance Company, ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*AR RR A031611*		
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Project Name/Number:	*AR RR A031611/AR RR A031611*		

Overall % Rate Indicated:	0.400%
Overall Percentage Rate Impact For This Filing:	-0.400%
Effect of Rate Filing - Written Premium Change For This Program:	$-2,227
Effect of Rate Filing - Number of Policyholders Affected:	844

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed 12/13/2010	Vehicle Rules and Rates Manual	Index Page	Replacement	EFT $100 (HRMN-126372286)	Index Page.pdf
Filed 12/13/2010	Vehicle Rules and Rates Manual	Page 3, Rule II.C	Replacement	EFT $100 (HRMN-126372286)	Page 3, Rule II.C.pdf
Filed 12/13/2010	Vehicle Rules and Rates Manual	Page 8, Rule IV.A.11	Replacement	EFT $100 (HRMN-126372286)	Page 8, Rule IV.A.11.pdf
Filed 12/13/2010	Vehicle Rules and Rates Manual	Page 9, Rule IV.A.12	Replacement	EFT $100 (HRMN-126372286)	Page 9, Rule IV.A.12.pdf
Filed 12/13/2010	Vehicle Rules and Rates Manual	Page 10, Rule IV.B.5.a	Replacement	EFT $100 (HRMN-126372286)	Page 10, Rule IV.B.5.a.pdf
Filed 12/13/2010	Vehicle Rules and Rates Manual	Page 12, Rule IV.B.6	Replacement	EFT $100 (HRMN-126372286)	Page 12, Rule IV.B.6.pdf
Filed 12/13/2010	Vehicle Rules and Rates Manual	Page 14, Rule IV.C.4	Replacement	EFT $100 (HRMN-126372286)	Page 14, Rule IV.C.4.pdf
Filed 12/13/2010	Vehicle Rules and Rates Manual	Page 16, Rule V.F.1	Replacement	EFT $100 (HRMN-126372286)	Page 16, Rule V.F.1.pdf

ARKANSAS
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Van means an enclosed motor vehicle of the panel, delivery, or window passenger type.

Vehicle Type means an antique car, electric car, kit car, fiberglass body vehicle, motor home, private passenger vehicle, pickup, recreational trailer, and utility vehicle.

We, Us and Our mean the Company or Companies listed on the cover of these rules.

Youthful Household means a household with a driver under age 21.

II. POLICY INFORMATION

A. Policy Type

The Readable Car Policy will be issued to insure all vehicles.

B. Coverage

The coverages to which the rates and rules of this manual apply are described in the insuring agreements of the vehicle policy forms we issue, and are subject to the policy exclusions and conditions and to any endorsements which may be attached to the policy.

C. Policy Term

Unless otherwise stated, the policy term shall be six months, extended for successive periods upon payment of the required premium, computed on the basis of rates in effect as of each renewal date. If a payroll policy, the policy term shall be 12 months extended for successive periods upon payment of the required premium, computed on the basis of rates in effect as of each annual renewal date. The 12-month premium is calculated by multiplying the 6-month premium by 2. Exceptions may be made at the written request of the insured.

D. Policy Changes

1. Changes that affect the coverage(s) provided by the policy may require the issuance of a new policy declaration page which will reflect the status of the policy coverages as amended. Examples of such changes would be when an insured moves from one rating territory to another, changes vehicles, or changes coverages. Any additional or return premium will be computed pro rata.

2. An additional vehicle may not be added to an existing policy. Such vehicle must be insured under a separate policy at the rate in effect at the time such additional policy is effective.

3. Changes which result in return or additional premium of less than $2.00 will not be billed or returned to the insured unless requested in writing. Changes which result in a return premium of $2.00 or greater but less than $25.00, will not be automatically refunded but will be applied toward the next policy change endorsement or renewal premium, whichever occurs first. The change must be within 90 days prior to the expiration date of the policy. The insured may request that the premium amount be returned.

4. Multi-Line

   A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Uninsured and Underinsured Motor Vehicle, Comprehensive, and Collision premiums to a private passenger vehicle if the named insured has at least one policy with us in one of the following lines: Homeowner (including Mobile Homeowner, Tenant and Condominium), Life (not including "Group Life"), or Annuity.

5. Number of Vehicles in the Household

   A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Uninsured and Underinsured Motor Vehicle, Comprehensive, Collision, Emergency Road Service and Rental Reimbursement coverage premiums for households, based on the number of vehicles in the household.

6. Number of Drivers in the Household

   A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Uninsured and Underinsured Motor Vehicle, Comprehensive, Collision and Emergency Road Service coverage premiums for households, based on the number of drivers in the household.

7. Policy Age

   A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Uninsured and Underinsured Motor Vehicle, Comprehensive and Collision coverage premiums based on the policy age.

8. Vehicle Type

   A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Uninsured and Underinsured Motor Vehicle, Comprehensive, Collision, Emergency Road Service and Rental Reimbursement coverage premiums based on the vehicle type.

9. Specified Vehicle

   A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision coverage premiums for private passenger vehicles considered specified vehicles.

10. Financial Responsibility Limit

    A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision coverage premiums when the Bodily Injury Liability limits are equal to the financial responsibility limit.

11. Payroll Payment Plan

    A rating factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, and Collision premiums for a private passenger vehicle or a motor home if the named insured has selected the payroll payment plan.

B. Driver Rating Factors

1. Defensive Driving

   a. A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision coverage premiums that would apply to a private passenger vehicle provided that the principal operator is age 55 or over and has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed a motor vehicle accident prevention course approved by the Arkansas Department of Motor Vehicles (Division of Driver Services).

   b. This discount does not apply if the principal operator is taking the course as punishment, specified by a court or other governmental entity, resulting from a moving traffic violation.

   c. This discount shall apply:
      i. To new and renewal policies with inception dates within the 36 month period following the course completion date;
      ii. Only to the auto principally operated by the insured with the course completion certificate;
      iii. Only once to each such auto regardless of the number of operators with course completion certificates.

2. Driver Training

   A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision coverage premiums that would apply to a private passenger vehicle classed for a youthful operator shall be subject to a driver training rating factor when satisfactory evidence is presented that each operator under age 21 who is a resident in the same household as the applicant, or who customarily operates the vehicle, has successfully completed an acceptable driver education course conducted by certified instructors.

3. Good Student

   A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision coverage premiums that would apply to a private passenger vehicle if:

   a. the vehicle is classed for a single operator under 25 years of age who is a full-time student in high school, or is enrolled as a full-time student in academic courses in an accredited college, university, or vocational technical school (except as noted in item d below); and

b. the scholastic records for the immediately preceding school semester or quarter (or comparable segment) show that each such student:

   i. ranks scholastically among the upper 20 percent of his or her class, or
   ii. in schools where grades are designated by letter (such as A, B, C, D and F), had a grade average of at least B or its equivalent, or
   iii. in schools where numbers are used to designate grade "points" (such as 4, 3, 2 and 1), had an average of at least 3 points for all subjects combined on a 4 point scale, or its equivalent on any other scale, or
   iv. if the system of grading by letter is not subject to averaging, had no grade below B or its equivalent.

For each such student, we must be furnished a statement, certified by a responsible official of the school, indicating attainment of at least one of the above scholastic requirements annually; and

c. The vehicle is a private passenger vehicle or a utility vehicle.

d. Single owners or operators who qualified for the good student rating factor while insured with us during their senior year at college and who graduated will be able to retain the good student rating factor without requalification until they reach 25 years of age or get married.

4. Inexperienced Operator

A rating factor will be applied to Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision coverage premiums when an operator age 19 or older has been licensed for less than 3 years in the United States or Canada. The rating factor shall apply until the operator has three years of driving experience.

This rating factor shall apply to all private passenger vehicles, motorcycles and motor homes. It shall only apply to one vehicle per inexperienced operator. It shall be applied to the vehicle on which the inexperienced operator is rated; if he/she is not rated on any vehicle, the rating factor shall apply to the vehicle usually operated by the inexperienced operator.

This rating factor may be applied or removed at any time during the policy term, as required.

5. Accident Points

a. If an accident is the fault of the named insured, a resident in the same household or other customary operator, points will be assigned to the policy covering the vehicle involved in the accident.

The accident must have resulted in Property Damage Liability or Collision or both.

The accident must involve a private passenger vehicle, motor home, or motorcycle. The points will be charged if the accident occurred within 35 months immediately preceding the effective date of the policy or the renewal date.

6. Violation Points

If the named insured, a resident in the same household or other customary operator has been convicted of a moving violation, points will be assigned to the policy where the named insured, resident of the same household or other customary operator is shown as the principal operator, or if not the principal operator, the occasional operator, or if neither principal operator or occasional operator, where the operator is listed. Conviction means any minor or major violation of a law or ordinance for which there has been a plea of guilty, a forfeiture of bail, or a judgment of guilty by a court. Conviction of a chargeable violation occurring in any state which does not identify such chargeable violation in the precise terminology used herein shall be assigned points for the chargeable violation defined herein which most closely approximates the actual conviction. The points will be charged if the moving violation occurred within 35 months immediately preceding the effective date of the policy or the renewal date.

a. Violation points will be assigned as follows:

i. One point for conviction of any moving violation not listed in ii-v below:
   1. speeding less than 26 mph over the limit
   2. improper lane usage or improper turn
   3. failure to yield, stop or obey traffic signal or device
   4. improperly entering an intersection
   5. following too closely
   6. driving on the wrong side of the road
   7. improper or unsafe passing
   8. failure to signal or signal violation
   9. failure to obey train signal

ii. Two points for conviction of speeding 26-35 mph over the limit

iii. Three points for conviction of any of these violations:
   1. speeding more than 35 mph over the limit (unless the violation qualifies for 8 or 9 points based on sections iv. and v.)
   2. passing a stopped school bus
   3. failure to use child restraint system
   4. speeding in a school zone

iv. Eight points for conviction of any of these violations:
   1. reckless driving
   2. careless driving
   3. negligent driving
   4. failure to comply with compulsory insurance or financial responsibility laws

v. Nine points for conviction of any of these violations:
   1. drag racing or competitive driving on public streets or highways
   2. operating a motor vehicle without the owner's consent
   3. driving while intoxicated or under the influence of drugs
   4. hit-and-run, or leaving the scene of an accident
   5. driving while driver's license is suspended or revoked
   6. refusing to take an alcohol detection test
   7. a driver's license shows an entry of implied consent
   8. illegal possession of alcohol/drugs in moving vehicle
   9. speeding in excess of 100 mph
   10. driving to endanger
   11. drinking while operating vehicle

3. Change of Usual Operators

   a. Deletion of driver

      Effective at the time we are notified, the point(s) of a deleted driver will be eliminated.

   b. Addition of driver

      The points for an at fault accident or moving violation(s) for a new household operator will be assigned to the vehicle where the new operator is classed as the principal operator, or if not the principal operator, the occasional operator, or if neither principal operator or occasional operator, where the operator is listed.

4. Lapsed Policies

   When coverage is reactivated within 10 months of the lapse date, the point(s), if applicable, will be the same as if there had been no lapse in coverage. When coverage is requested to be reactivated after the 10 months from the lapse date, the policy will be written as new business.

V. OPTIONAL COVERAGE

A. Stated Amount Coverage

State Amount Coverage cannot be written for new business through any of the Horace Mann Companies.

Stated Amount Coverage cannot be written through Teachers Insurance Company or Horace Mann Property & Casualty Insurance Company.

1. Applicability and Requirements

   Some private passenger vehicles have value significantly greater than the average value of other vehicles of the same make and model year. The Stated Amount Insurance endorsement is available to provide Comprehensive or Comprehensive and Collision coverage on such private passenger vehicles other than utility vehicles. A recent certified appraisal and a current photo are required for this endorsement to be written. The vehicle must be insured 100% to value. A minimum deductible of $250.00 must apply to Comprehensive and Collision coverages.

2. Premium Determination

   See Horace Mann Auto Application/CPR Windows software for premium determination.

3. Symbol Determination

   The symbol assigned to a vehicle written subject to the Stated Amount provisions will be determined by the stated amount shown on the application. Refer to the symbol table in this rule for this information.

1989 AND PRIOR SYMBOLS

Stated Amount ($)	Symbol	Stated Amount ($)	Symbol
0-2,750	M	20,001-24,000	1
2,751-3,700	N	24,001-28,000	2
3,701-5,000	P	28,001-33,000	3
5,001-6,500	T	33,001-39,000	4
6,501-8,000	U	39,001-46,000	5
8,001-10,000	V	46,001-55,000	6
10,001-12,500	W	55,001 & above	7
12,501-15,000	X		
15,001-17,500	Y		
17,501-20,000	Z		

E. Uninsured and Underinsured Motor Vehicle Coverage

1. Uninsured Motor Vehicle Bodily Injury Coverage (UMBI)

   This coverage may be written only when a policy affords Bodily Injury Liability Coverage.

   This coverage must be written with at least basic limits unless rejected in writing. Limits must be offered up to the insured's BI limits. The premiums are subject to no modification.

Limits
25/50
50/100
100/300
250/500
500/1,000

2. Underinsured Motor Vehicle Bodily Injury Coverage (UIMBI)

   This coverage may be written only when a policy affords Uninsured Motor Vehicle Bodily Injury Liability Coverage.

   This coverage must be written if the policy affords Uninsured Motor Vehicle Bodily Injury Liability Coverage unless rejected in writing. Limits must be offered up to the insured's BI limits. The premiums are subject to no modification.

Limits
25/50
50/100
100/300
250/500
500/1000

3. Uninsured Motor Vehicle Property Damage Coverage (UMPD)

   This coverage may be written only when the policy affords Uninsured Motor Vehicle Bodily Injury Liability Coverage. This coverage must be written with at least basic limits unless rejected in writing. Increased limits must be offered up to the insured's PD limits. The premiums are subject to no modification.

Limits	Rates
$25,000	$3.20
$50,000	$3.70
$100,000	$4.20

F. Personal Injury Protection Coverage

The following coverages must be written with basic limits:
1. Medical Payment Coverage
2. Loss of Income or Services Coverage
3. Death Coverage

However, the insured shall have the right to reject in writing any one or more of these coverages.

The insured must also reject the basic limits in writing before higher limits can be provided.

1. Medical Payments Coverage

Limits
$ 5,000
$10,000

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	12/13/2010

Comments:

Attachments:

AR Auto Abstract HMIC.pdf
AR Auto Abstract HMPC.pdf
AR Auto Abstract TIC.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	12/13/2010

Comments:

Attachments:

xAR Comparison Survey Form_HMIC.xls
xAR Comparison Survey Form_HMPC.xls
xAR Comparison Survey Form_TIC.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	12/13/2010

Comments:

Attachments:

AR Loss Cost Data Entry HMIC.pdf
AR Loss Cost Data Entry HMPC.pdf
AR Loss Cost Data Entry TIC.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	12/13/2010

SERFF Tracking Number:	*HRMN-126930483*	*State:*	*Arkansas*
First Filing Company:	*Horace Mann Insurance Company, ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*AR RR A031611*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*AR Auto Rate and Rule Filing*		
Project Name/Number:	*AR RR A031611/AR RR A031611*		

Bypass Reason: Not applicable.

Comments:

		Item Status:	**Status Date:**
Satisfied - Item:	AR Auto Rate and Rule Filing	Filed	12/13/2010

Comments:

Attachment:

AR Auto Rate and Rule Filing.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 5%
b.	Good Student Discount	Up to 10%
c.	Multi-car Discount	Up to 15%
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.

MelindaBallard
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 5%
b.	Good Student Discount	Up to 10%
c.	Multi-car Discount	Up to 15%
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 5%
b.	Good Student Discount	Up to 10%
c.	Multi-car Discount	Up to 15%
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 Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	22578
Company Name:	Horace Mann Insurance Company
Contact Person:	Melinda Ballard
Telephone No.:	217-789-2500 ext. 8505
Email Address:	melinda.ballard@horacemann.com
Effective Date:	03/16/2011

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*0*	%
AUTO/HOMEOWNERS	*up to 15*	%
GOOD STUDENT	*up to 10*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*up to 15*	%
$250/$500 Deductible Comp./Coll.	*0*	%

Assumptions to Use:

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

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

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*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*
Vehicle	**Coverages**	**Age**	*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*		$452	$495	$199	$200	$588	$635	$249	$250	$1,186	$1,322	$469	$477	$683	$740	$283	$284	$639	$696	$268	$269
	Minimum Liability with Comprehensive and Collision		$925	$1,036	$452	$440	$1,241	$1,380	$607	$588	$2,208	$2,487	$1,026	$1,005	$1,526	$1,691	$779	$749	$1,365	$1,526	$655	$637
	100/300/50 Liability with Comprehensive and Collision		$1,084	$1,204	$575	$563	$1,407	$1,556	$731	$712	$2,473	$2,782	$1,184	$1,166	$1,701	$1,878	$904	$875	$1,537	$1,711	$779	$762
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$461	$505	$203	$204	$601	$649	$255	$255	$1,211	$1,350	$478	$487	$697	$755	$290	$290	$652	$711	$274	$275
	Minimum Liability with Comprehensive and Collision		$1,017	$1,141	$500	$485	$1,368	$1,524	$672	$650	$2,412	$2,720	$1,130	$1,104	$1,686	$1,871	$867	$832	$1,506	$1,687	$727	$705
	100/300/50 Liability with Comprehensive and Collision		$1,180	$1,314	$625	$611	$1,538	$1,704	$799	$777	$2,683	$3,021	$1,291	$1,268	$1,864	$2,062	$994	$961	$1,682	$1,876	$853	$832
2003 Honda Odyssey "EX"	*Minimum Liability*		$461	$505	$203	$204	$601	$649	$255	$255	$1,211	$1,350	$478	$487	$697	$755	$290	$290	$652	$711	$274	$275
	Minimum Liability with Comprehensive and Collision		$1,046	$1,173	$518	$502	$1,409	$1,569	$699	$675	$2,475	$2,790	$1,171	$1,141	$1,743	$1,933	$907	$869	$1,549	$1,736	$754	$730
	100/300/50 Liability with Comprehensive and Collision		$1,209	$1,346	$643	$628	$1,578	$1,749	$825	$802	$2,746	$3,092	$1,332	$1,306	$1,921	$2,124	$1,034	$997	$1,726	$1,925	$880	$858
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$490	$538	$216	$217	$639	$690	$270	$271	$1,288	$1,436	$509	$517	$741	$803	$308	$308	$694	$756	$291	$292
	Minimum Liability with Comprehensive and Collision		$1,169	$1,313	$581	$563	$1,577	$1,759	$786	$758	$2,755	$3,108	$1,313	$1,278	$1,955	$2,171	$1,025	$980	$1,735	$1,946	$848	$821
	100/300/50 Liability with Comprehensive and Collision		$1,342	$1,496	$714	$697	$1,757	$1,950	$921	$893	$3,044	$3,428	$1,484	$1,453	$2,145	$2,375	$1,160	$1,117	$1,923	$2,148	$983	$957
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$485	$532	$214	$215	$632	$683	$268	$268	$1,275	$1,421	$504	$512	$734	$795	$305	$305	$686	$748	$288	$289
	Minimum Liability with Comprehensive and Collision		$1,319	$1,481	$673	$648	$1,788	$1,995	$919	$881	$3,082	$3,473	$1,518	$1,469	$2,248	$2,493	$1,223	$1,164	$1,965	$2,204	$988	$951
	100/300/50 Liability with Comprehensive and Collision		$1,490	$1,663	$804	$781	$1,967	$2,185	$1,052	$1,015	$3,368	$3,791	$1,688	$1,642	$2,436	$2,695	$1,357	$1,299	$2,151	$2,403	$1,121	$1,086
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$473	$518	$208	$209	$616	$665	$261	$261	$1,241	$1,384	$491	$499	$714	$774	$297	$297	$669	$728	$281	$282
	Minimum Liability with Comprehensive and Collision		$964	$1,080	$470	$458	$1,294	$1,439	$630	$611	$2,302	$2,594	$1,067	$1,045	$1,589	$1,760	$808	$777	$1,423	$1,591	$681	$662
	100/300/50 Liability with Comprehensive and Collision		$1,131	$1,257	$599	$587	$1,468	$1,623	$760	$741	$2,581	$2,904	$1,232	$1,213	$1,772	$1,957	$938	$909	$1,604	$1,785	$811	$793

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	22683
Company Name:	Teachers Insurance Company
Contact Person:	Melinda Ballard
Telephone No.:	217-789-2500 ext. 8505
Email Address:	melinda.ballard@horacemann.com
Effective Date:	03/16/2011

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*0*	%
AUTO/HOMEOWNERS	*up to 15*	%
GOOD STUDENT	*up to 10*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*up to 15*	%
$250/$500 Deductible Comp./Coll.	*0*	%

Assumptions to Use:

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

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

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
	Gender	*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*
Vehicle	**Coverages / Age**	*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*	$376	$410	$167	$168	$489	$526	$209	$209	$1,114	$1,241	$439	$447	$586	$632	$244	$244	$505	$548	$214	$215
	Minimum Liability with Comprehensive and Collision	$747	$834	$367	$357	$981	$1,086	$479	$464	$2,086	$2,348	$972	$950	$1,349	$1,495	$683	$657	$1,051	$1,173	$507	$492
	100/300/50 Liability with Comprehensive and Collision	$890	$984	$480	$471	$1,130	$1,242	$594	$579	$2,336	$2,625	$1,120	$1,102	$1,505	$1,662	$797	$773	$1,202	$1,333	$619	$606
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*	$384	$419	$171	$171	$500	$537	$213	$213	$1,138	$1,268	$449	$456	$598	$646	$249	$249	$516	$560	$219	$219
	Minimum Liability with Comprehensive and Collision	$820	$917	$404	$393	$1,078	$1,195	$529	$511	$2,280	$2,569	$1,071	$1,045	$1,493	$1,658	$761	$731	$1,159	$1,295	$561	$544
	100/300/50 Liability with Comprehensive and Collision	$966	$1,071	$519	$509	$1,230	$1,355	$646	$629	$2,534	$2,852	$1,222	$1,200	$1,653	$1,829	$878	$849	$1,312	$1,458	$676	$660
2003 Honda Odyssey "EX"	*Minimum Liability*	$384	$419	$171	$171	$500	$537	$213	$213	$1,138	$1,268	$449	$456	$598	$646	$249	$249	$516	$560	$219	$219
	Minimum Liability with Comprehensive and Collision	$843	$943	$418	$406	$1,109	$1,229	$548	$530	$2,340	$2,636	$1,110	$1,081	$1,543	$1,714	$795	$763	$1,192	$1,332	$582	$564
	100/300/50 Liability with Comprehensive and Collision	$989	$1,096	$534	$522	$1,260	$1,389	$666	$648	$2,595	$2,919	$1,262	$1,236	$1,703	$1,884	$912	$881	$1,345	$1,495	$697	$679
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*	$408	$445	$182	$182	$531	$571	$226	$226	$1,210	$1,348	$477	$485	$636	$686	$265	$265	$549	$595	$233	$233
	Minimum Liability with Comprehensive and Collision	$941	$1,053	$469	$454	$1,238	$1,375	$616	$595	$2,606	$2,936	$1,244	$1,211	$1,733	$1,927	$899	$861	$1,333	$1,491	$654	$633
	100/300/50 Liability with Comprehensive and Collision	$1,096	$1,217	$592	$578	$1,399	$1,545	$741	$720	$2,877	$3,238	$1,406	$1,375	$1,903	$2,108	$1,023	$987	$1,496	$1,665	$776	$756
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*	$404	$441	$179	$180	$526	$565	$224	$224	$1,198	$1,334	$472	$480	$630	$679	$262	$262	$543	$590	$230	$231
	Minimum Liability with Comprehensive and Collision	$1,059	$1,186	$541	$522	$1,397	$1,553	$717	$688	$2,918	$3,285	$1,442	$1,394	$1,993	$2,214	$1,071	$1,020	$1,506	$1,686	$760	$732
	100/300/50 Liability with Comprehensive and Collision	$1,212	$1,347	$663	$644	$1,557	$1,721	$840	$812	$3,186	$3,583	$1,601	$1,557	$2,161	$2,393	$1,194	$1,144	$1,668	$1,857	$881	$853
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*	$394	$429	$175	$175	$512	$550	$218	$218	$1,167	$1,300	$460	$468	$613	$662	$255	$256	$529	$574	$224	$225
	Minimum Liability with Comprehensive and Collision	$779	$870	$382	$371	$1,023	$1,132	$498	$482	$2,176	$2,449	$1,010	$988	$1,404	$1,557	$708	$682	$1,097	$1,223	$527	$512
	100/300/50 Liability with Comprehensive and Collision	$929	$1,027	$500	$490	$1,179	$1,296	$618	$603	$2,437	$2,740	$1,166	$1,147	$1,568	$1,732	$828	$803	$1,254	$1,391	$644	$630

Private Passenger Auto Premium Comparision 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.:	217-789-2500 ext. 8505
Email Address:	melinda.ballard@horacemann.com
Effective Date:	03/16/2011

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*0*	%
AUTO/HOMEOWNERS	*up to 15*	%
GOOD STUDENT	*up to 10*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*up to 15*	%
$250/$500 Deductible Comp./Coll.	*0*	%

Assumptions to Use:

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

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Little Rock, AR 72201-1904
Telephone: *501-371-2800*
Email as an attachment t insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
	Gender	*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*
Vehicle	**Coverages / Age**	*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*	$286	$312	$129	$130	$366	$394	$158	$158	$542	$604	$218	$221	$359	$387	$153	$154	$319	$346	$139	$140
	Minimum Liability with Comprehensive and Collision	$567	$632	$282	$274	$731	$808	$362	$350	$1,016	$1,143	$481	$470	$828	$917	$427	$411	$634	$705	$310	$302
	100/300/50 Liability with Comprehensive and Collision	$690	$761	$382	$375	$858	$941	$462	$451	$1,148	$1,289	$564	$554	$938	$1,033	$510	$495	$747	$824	$398	$391
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*	$292	$319	$132	$132	$374	$402	$162	$162	$553	$616	$222	$226	$366	$396	$156	$157	$326	$353	$142	$143
	Minimum Liability with Comprehensive and Collision	$622	$695	$310	$302	$802	$889	$399	$386	$1,110	$1,250	$530	$517	$916	$1,017	$475	$456	$696	$776	$342	$332
	100/300/50 Liability with Comprehensive and Collision	$748	$827	$413	$404	$931	$1,024	$502	$489	$1,244	$1,398	$614	$603	$1,028	$1,135	$561	$542	$811	$897	$432	$422
2003 Honda Odyssey "EX"	*Minimum Liability*	$292	$319	$132	$132	$374	$402	$162	$162	$553	$616	$222	$226	$366	$396	$156	$157	$326	$353	$142	$143
	Minimum Liability with Comprehensive and Collision	$639	$714	$322	$312	$825	$915	$414	$400	$1,140	$1,283	$549	$535	$948	$1,051	$497	$477	$716	$797	$354	$343
	100/300/50 Liability with Comprehensive and Collision	$765	$846	$424	$415	$954	$1,050	$517	$503	$1,274	$1,432	$634	$621	$1,060	$1,170	$582	$563	$830	$918	$444	$434
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*	$310	$338	$140	$140	$397	$427	$172	$172	$588	$655	$236	$240	$389	$421	$166	$166	$346	$376	$151	$151
	Minimum Liability with Comprehensive and Collision	$714	$798	$361	$349	$922	$1,022	$465	$449	$1,269	$1,429	$616	$599	$1,064	$1,182	$562	$538	$799	$891	$397	$385
	100/300/50 Liability with Comprehensive and Collision	$847	$938	$469	$458	$1,059	$1,167	$574	$558	$1,412	$1,587	$706	$690	$1,183	$1,308	$652	$629	$921	$1,020	$493	$481
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*	$307	$335	$138	$139	$394	$423	$170	$170	$582	$649	$234	$238	$385	$416	$164	$165	$343	$372	$149	$150
	Minimum Liability with Comprehensive and Collision	$804	$899	$417	$402	$1,041	$1,156	$542	$519	$1,423	$1,601	$715	$691	$1,226	$1,361	$671	$638	$900	$1,004	$460	$443
	100/300/50 Liability with Comprehensive and Collision	$936	$1,037	$524	$510	$1,177	$1,298	$650	$628	$1,565	$1,758	$804	$781	$1,344	$1,485	$760	$729	$1,020	$1,131	$554	$538
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*	$299	$327	$135	$136	$383	$412	$166	$166	$567	$632	$228	$232	$375	$405	$160	$161	$334	$362	$146	$146
	Minimum Liability with Comprehensive and Collision	$591	$660	$293	$285	$762	$843	$376	$364	$1,059	$1,191	$500	$489	$862	$955	$442	$426	$661	$736	$322	$313
	100/300/50 Liability with Comprehensive and Collision	$720	$795	$398	$391	$894	$981	$481	$470	$1,197	$1,344	$586	$577	$976	$1,076	$530	$514	$779	$860	$415	$406

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	**AR RR A031611**

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**

		Company Name		Company NAIC Number
3.	**A.**	**Horace Mann Insurance Company**	**B.**	**300-22578**

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

5.

(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
Bodily Injury	**1.9%**	**1.0%**					
Property Damage	**6.2%**	**1.0%**					
Medical Payments	**0.6%**	**0.9%**					
Auto, Income and Medical	**-11.1%**	**-13.3%**					
Comprehensive	**8.2%**	**-0.8%**					
Collision	**-5.4%**	**-0.7%**					
Uninsured Motorist	**-7.7%**	**4.0%**					
Road Service	**-8.4%**	**1.5%**					
Rental Reimbursement	**5.1%**	**-0.4%**					
Underinsured Motorist	**-17.3%**	**3.9%**					
TOTAL OVERALL EFFECT	**0.4%**	**0.1%**					

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
2008	**336**			**217**	**79**	**+36.1%**	**+57.1%**
2009	**294**	**+0.3%**	**3/16/2009**	**181**	**88**	**+48.6%**	**+54.0%**
2010	**249**	**+4.9%**	**3/16/2010**	**153**	**64**	**+41.4%**	**+49.8%**

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**+13.0%**
B. General Expense	**+8.9%**
C. Taxes, License & Fees	**+3.6%**
D. Underwriting Profit & Contingencies	**+12.1%**
E. Other (explain) Reinsurance Expense	**+0.4%**
F. TOTAL	**+38.0%**

8. **_N__**Apply Lost Cost Factors to Future filings? (Y or N)
9. **__+19.9%___** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): **_____Territory 81_____**

10. **__-14.2%___** 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 RR A031611**

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**

		Company Name		Company NAIC Number
3.	**A.**	**Horace Mann Property and 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.**	**Personal Auto**	**B.**	**Private Passenger Automobile**

5.

(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
Bodily Injury	**1.9%**	**-3.9%**					
Property Damage	**6.2%**	**-4.1%**					
Medical Payments	**0.6%**	**-3.5%**					
Auto, Income and Medical	**-11.1%**	**-6.4%**					
Comprehensive	**8.2%**	**-4.0%**					
Collision	**-5.4%**	**-4.0%**					
Uninsured Motorist	**-7.7%**	**-4.0%**					
Road Service	**-8.4%**	**-4.7%**					
Rental Reimbursement	**5.1%**	**-3.8%**					
Underinsured Motorist	**-17.3%**	**-3.9%**					
TOTAL OVERALL EFFECT	**0.4%**	**-4.0%**					

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
2008	**98**			**61**	**92**	**152.4%**	**64.5%**
2009	**106**	**-0.4%**	**3/16/2009**	**67**	**38**	**57.4%**	**60.6%**
2010	**116**	**+0.2%**	**3/16/2010**	**86**	**23**	**26.9%**	**54.2%**

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**+13.0%**
B. General Expense	**+8.9%**
C. Taxes, License & Fees	**+3.6%**
D. Underwriting Profit & Contingencies	**+12.1%**
E. Other (explain) Reinsurance Expense	**+0.4%**
F. TOTAL	**+38.0%**

8. ___**N**_Apply Lost Cost Factors to Future filings? (Y or N)
9. _**+19.5%**_ Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____Territory 81_____

10. _**-27.6%**_Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____Territory 85_____

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	**AR RR A031611**

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**

		Company Name		Company NAIC Number
3.	**A.**	**Teachers Insurance Company**	**B.**	**300-22683**

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

5.

(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
Bodily Injury	**1.9%**	**1.1%**					
Property Damage	**6.2%**	**1.0%**					
Medical Payments	**0.6%**	**0.5%**					
Auto, Income and Medical	**-11.1%**	**-12.3%**					
Comprehensive	**8.2%**	**1.2%**					
Collision	**-5.4%**	**1.2%**					
Uninsured Motorist	**-7.7%**	**1.0%**					
Road Service	**-8.4%**	**1.6%**					
Rental Reimbursement	**5.1%**	**0.7%**					
Underinsured Motorist	**-17.3%**	**1.1%**					
TOTAL OVERALL EFFECT	**0.4%**	**0.9%**					

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
2008	**679**			**429**	**220**	**+51.2%**	**+57.2%**
2009	**575**	**+0.3%**	**3/16/2009**	**359**	**204**	**+56.8%**	**+54.4%**
2010	**501**	**+4.4%**	**3/16/2010**	**320**	**169**	**+52.9%**	**+49.2%**

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**+13.0%**
B. General Expense	**+8.9%**
C. Taxes, License & Fees	**+3.6%**
D. Underwriting Profit & Contingencies	**+12.1%**
E. Other (explain) Reinsurance Expense	**+0.4%**
F. TOTAL	**+38.0%**

8. __**N**___Apply Lost Cost Factors to Future filings? (Y or N)
9. __**+19.9%**___ Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____Territory 82_____

10. _**-23.0%**___ Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____Territory 5_____

Horace Mann Insurance Company
Teachers Insurance Company
Horace Mann Property & Casualty 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 effective date of these changes will be 3/16/2011.

The average premium effect of this revision, as shown on Exhibit II, is -0.4%. Exhibit I, pages 1-4 shows our three-years of experience by coverage. For the Liability coverages (BI, PD, MP, PIP and UM/UIM) this experience is based on the three Fiscal/Accident years April 2007 – March 2010, with losses evaluated as of June 2010. For the Physical Damage coverages (CP, CL, RS and RR) this experience is based on the three Fiscal/Accident years July 2007 – June 2010, with losses evaluated as of June 2010. 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:

LOSS RATIO VARIANCE

	0-4	5-9	10-25	26-100	>100
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 - Base rates by territory and coverage are being revised to meet our indicated needs. The revised base rates and our territory definitions can be found in Exhibit III.

2) Revising Insurance Score Factors - We are revising our simple rating factors for Insurance Score as shown in Exhibit IV.

3) Rebasing Model Year Factors - We are rebasing our model year factors from model year 2007 to 2008 and adding the 2010 model year. The indicated factors as well as selected factors and prior factors can be found in Exhibit V.

4) Revising Multi-line Factors – We are revising our simple rating factors for Multi-line as shown in Exhibit VI.

5) Revising Driver Age Factors - We are revising our simple rating factors for Driver Age and revising the Insurance Score/Driver Age interaction tables for BI, CP, CL, as well as the Inexperience/Driver Age and Youthful/Driver Age interaction tables for BI, PD, MP. The revisions can be found in Exhibit VII.

6) Revising Symbol Factors – We are revising our simple rating factors for Symbols as shown in Exhibit VIII.

7) Revising Payment Plan Factors – We are erasing the distinction between employee and school payroll. The revisions can be found in Exhibit IX.

8) Rule Changes –
    a. Payroll Payment Plan – We are merging the employee and school payroll payment plans to create a more generic payroll plan discount. This removes the distinction between school and employee payroll. These changes are located in Rule IV.A.11. This change also affects Rule II.C changing "school payroll policy" to "payroll policy."
    b. Lapsed Policy – We have clarified our Lapsed Policy rule, Rule IV.C.4.
    c. Accident and Violation Points - We are clarifying the period that accident and violation points are charged. These are located in Rules IV.B.5.a and IV.B.6.

d. Medical Payments – We are clarifying the limits offered for Medical Payments, located in Rule V.F.1.

Please see the attached Vehicle Rules and Rates pages for the changes outlined in 8) above. The revisions are highlighted in yellow.

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 X.

Horace Mann Insurance Company
Teachers Insurance Company
Horace Mann Property & Casualty Company
Arkansas
Private Passenger Automobile
Filing Table of Contents

Rate Level Indications……. Exhibit I, pgs. 1 - 4

Premium Trend Calculation……. Exhibit I, pg. 5

On-level Calculation……. Exhibit I, pg. 6

Loss Trend Factor Calculation……. Exhibit I, pg. 7

Loss Development Factors…… Exhibit I, pg. 8

Expense Exhibit & Permissible Loss Ratio Calculation……... Exhibit I, pg. 9

Credibility Complement Calculation & Table……..…… Exhibit I, pgs. 10 - 11

Summary of Premium Effects…….. Exhibit II

Base Rates ……..……... Exhibit III

Insurance Score Factors…… Exhibit IV

Model Year Factors…….. Exhibit V

Multi-Line Factors…… Exhibit VI

Driver Age Factors…… Exhibit VII

Symbol Factors……. Exhibit VIII

Payment Plan Factors…… Exhibit IX

Histograms..……. Exhibit X

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

Bodily Injury

Year Ending	Exposures	Earned Premium	Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
31-Mar-2008	1,113	$155,867	0.993	$154,776	$90,016	$16,203	0.960	1.082	$110,337	71.3%
31-Mar-2009	975	$131,516	1.004	$132,042	$36,947	$6,650	0.980	1.156	$49,414	37.4%
31-Mar-2010	866	$117,688	1.018	$119,806	$62,267	$11,208	1.001	1.525	$112,196	93.6%
Totals:	2,954	$405,071		$406,624	$189,230	$34,061			$271,947	67.7%

(Weighted 3 year loss ratio of 67.7% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: (67.7% / 64.1%) - 1 = 5.6%

Credibility weight: = 0.15

Credibility weighted rate change: (0.15 * 1.056) + (0.85 * 1.013) = 1.9%

Property Damage

Year Ending	Exposures	Earned Premium	Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
31-Mar-2008	1,113	$116,076	1.140	$132,327	$89,370	$16,087	1.034	1.003	$109,372	82.7%
31-Mar-2009	974	$105,604	1.074	$113,419	$68,368	$12,306	1.032	1.011	$84,180	74.2%
31-Mar-2010	866	$93,151	1.097	$102,187	$51,134	$9,204	1.030	1.085	$67,443	66.0%
Totals:	2,953	$314,831		$347,932	$208,872	$37,597			$260,996	73.0%

(Weighted 3 year loss ratio of 73.0% is based on weights of 0.25, 0.35, 0.40.)

Indicated rate change: (73.0% / 64.1%) - 1 = 13.9%

Credibility weight: = 0.30

Credibility weighted rate change: (0.30 * 1.139) + (0.70 * 1.029) = 6.2%

Medical Payments

Year Ending	Exposures	Earned Premium	Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
31-Mar-2008	841	$19,817	1.047	$20,748	$6,701	$1,206	0.916	1.012	$7,334	35.3%
31-Mar-2009	718	$16,638	1.037	$17,254	$8,065	$1,452	0.960	1.059	$9,674	56.1%
31-Mar-2010	629	$14,570	1.053	$15,342	$10,678	$1,922	1.005	1.166	$14,769	96.3%
Totals:	2,188	$51,025		$53,344	$25,444	$4,580			$31,777	62.9%

(Weighted 3 year loss ratio of 62.9% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: (62.9% / 64.1%) - 1 = - 1.9%

Credibility weight: = 0.10

Credibility weighted rate change: (0.10 * 0.981) + (0.90 * 1.009) = 0.6%

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

Auto, Income & Medical

Year Ending	Exposures	Earned Premium	Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
31-Mar-2008	392	$9,977	1.100	$10,975	$0	$0	1.000	1.000	$0	0.0%
31-Mar-2009	347	$8,901	1.073	$9,551	$1,000	$180	1.000	1.000	$1,180	12.4%
31-Mar-2010	298	$7,823	1.058	$8,277	$0	$0	1.000	1.000	$0	0.0%
Totals:	1,037	$26,701		$28,802	$1,000	$180			$1,180	4.3%

(Weighted 3 year loss ratio of 04.3% is based on weights of 0.25, 0.35, 0.40.)

Indicated rate change: (4.3% / 64.1%) - 1 = -93.3%

Credibility weight: = 0.10

Credibility weighted rate change: (0.10 * 0.067) + (0.90 * 0.980) = -11.1%

Uninsured Motorist

Year Ending	Exposures	Earned Premium	Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
31-Mar-2008	1,001	$29,599	1.566	46352.034	$681	$123	0.960	1.293	$998	2.2%
31-Mar-2009	875	$27,544	1.426	$39,278	$50,075	$9,014	0.980	1.446	$83,772	213.3%
31-Mar-2010	772	$25,866	1.334	$34,505	$4,817	$867	1.001	2.320	$13,204	38.3%
Totals:	2,648	$83,009		$120,135	$55,573	$10,003			$97,974	84.1%

(Weighted 3 year loss ratio of 84.1% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: (84.1% / 64.1%) - 1 = 31.2%

Credibility weight: = 0.05

Credibility weighted rate change: (0.05 * 1.312) + (0.95 * 0.903) = - 7.7%

Collision

Year Ending	Exposures	Earned Premium	Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
30-Jun-2008	667	$205,237	1.067	$218,988	$109,465	$17,733	0.934	1.001	$118,960	54.3%
30-Jun-2009	565	$171,162	1.055	$180,576	$97,384	$15,776	0.959	1.004	$108,963	60.3%
30-Jun-2010	522	$161,358	1.040	$167,812	$62,110	$10,062	0.984	1.034	$73,469	43.8%
Totals:	1,754	$537,757		$567,376	$268,959	$43,571			$301,391	52.2%

(Weighted 3 year loss ratio of 52.2% is based on weights of 0.25, 0.35, 0.40.)

Indicated rate change: (52.2% / 59.3%) - 1 = -12.0%

Credibility weight: = 0.25

Credibility weighted rate change: (0.25 * 0.880) + (0.75 * 0.967) = - 5.4%

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

Comprehensive

Year Ending	Exposures	Earned Premium	Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
30-Jun-2008	693	$148,664	1.112	$165,314	$91,909	$14,889	1.372	1.002	$146,868	88.8%
30-Jun-2009	586	$124,297	1.095	$136,105	$63,916	$10,354	1.205	1.008	$90,198	66.3%
30-Jun-2010	540	$118,509	1.068	$126,568	$62,409	$10,110	1.058	1.109	$85,062	67.2%
Totals:	1,819	$391,470		$427,987	$218,234	$35,354			$322,127	74.0%

(Weighted 3 year loss ratio of 74.0% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: (74.0% / 59.3%) - 1 = 24.9%

Credibility weight: = 0.30

Credibility weighted rate change: (0.30 * 1.249) + (0.70 * 1.010) = 8.2%

Road Service

Year Ending	Exposures	Earned Premium	Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
30-Jun-2008	290	$1,667	0.983	$1,639	$474	$77	0.934	1.002	$516	31.5%
30-Jun-2009	258	$1,486	0.983	$1,461	$517	$84	0.959	1.008	$581	39.8%
30-Jun-2010	243	$1,419	0.985	$1,398	$412	$67	0.984	1.109	$523	37.4%
Totals:	791	$4,572		$4,498	$1,403	$227			$1,619	36.9%

(Weighted 3 year loss ratio of 36.9% is based on weights of 0.20, 0.30, 0.50.)

Indicated rate change: (36.9% / 59.3%) - 1 = -37.8%

Credibility weight: = 0.15

Credibility weighted rate change: (0.15 * 0.622) + (0.85 * 0.967) = - 8.4%

Rental Reimbursement

Year Ending	Exposures	Earned Premium	Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
30-Jun-2008	142	$2,854	0.989	$2,823	$1,936	$314	0.934	1.001	$2,104	74.5%
30-Jun-2009	123	$2,520	0.989	$2,492	$3,014	$488	0.959	1.004	$3,372	135.3%
30-Jun-2010	120	$2,550	0.990	$2,524	$2,370	$384	0.984	1.034	$2,803	111.1%
Totals:	385	$7,924		$7,839	$7,320	$1,186			$8,280	107.0%

(Weighted 3 year loss ratio of 107.0% is based on weights of 0.33, 0.33, 0.34.)

Indicated rate change: (107.0% / 59.3%) - 1 = 80.5%

Credibility weight: = 0.10

Credibility weighted rate change: (0.10 * 1.805) + (0.90 * 0.967) = 5.1%

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

Underinsured Motorist

Year Ending	Exposures	Earned Premium	Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
31-Mar-2008	649	$16,872	1.629	$27,484	$0	$0	0.960	1.293	$0	0.0%
31-Mar-2009	575	$17,115	1.414	$24,201	$840	$151	0.980	1.446	$1,405	5.8%
31-Mar-2010	517	$16,942	1.266	$21,449	$0	$0	1.001	2.320	$0	0.0%
Totals:	1,741	$50,929		$73,134	$840	$151			$1,405	1.7%

(Weighted 3 year loss ratio of 01.7% is based on weights of 0.10, 0.30, 0.60.)

Indicated rate change: (1.7% / 64.1%) - 1 = -97.3%

Credibility weight: = 0.05

Credibility weighted rate change: (0.05 * 0.027) + (0.95 * 0.869) = -17.3%

Statewide

Year Ending	Exposures	Earned Premium	Adjusted Premium	Incurred Losses	Adjusted Losses	Loss Ratio
2008	1,113	$706,630	$781,426	$390,552	$496,487	63.5%
2009	975	$606,783	$656,378	$330,126	$432,739	65.9%
2010	866	$559,876	$599,868	$256,197	$369,469	61.6%
Totals:	2,954	$1,873,289	$2,037,672	$976,875	$1,298,696	62.3%

(Weighted 3 year loss ratio of 62.3% is based on weights of 0.05, 0.15, 0.80.)

Indicated rate change: (62.3% / 62.0%) - 1 = 0.5%

Credibility weighted rate change: 0.4%

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

		(1)	(2)	(3)							(4)	(5)	(6)
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
BI	03/31/2008	1,113	155,867	$147	-1.5%	2.00	-1.0%	2.21	0.970	0.978	0.949	1.047	0.993
	03/31/2009	975	131,516	$141	-1.5%	1.00	-1.0%	2.21	0.985	0.978	0.963	1.043	1.004
	03/31/2010	866	117,688	$142	-1.5%	0.00	-1.0%	2.21	1.000	0.978	0.978	1.041	1.018

		(1)	(2)	(3)							(4)	(5)	(6)
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
PD	03/31/2008	1,113	116,076	$127	-2.0%	2.00	-1.0%	2.21	0.960	0.978	0.939	1.214	1.140
	03/31/2009	974	105,604	$122	-2.0%	1.00	-1.0%	2.21	0.980	0.978	0.958	1.121	1.074
	03/31/2010	866	93,151	$121	-2.0%	0.00	-1.0%	2.21	1.000	0.978	0.978	1.122	1.097

		(1)	(2)	(3)							(4)	(5)	(6)
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
MP	03/31/2008	841	19,817	$26	-1.5%	2.00	-0.5%	2.21	0.970	0.989	0.960	1.090	1.047
	03/31/2009	718	16,638	$25	-1.5%	1.00	-0.5%	2.21	0.985	0.989	0.974	1.065	1.037
	03/31/2010	629	14,570	$25	-1.5%	0.00	-0.5%	2.21	1.000	0.989	0.989	1.065	1.053

		(1)	(2)	(3)							(4)	(5)	(6)
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
AIM	03/31/2008	392	9,977	$25	2.5%	2.00	3.5%	2.21	1.051	1.079	1.134	0.970	1.100
	03/31/2009	347	8,901	$25	2.5%	1.00	3.5%	2.21	1.025	1.079	1.106	0.970	1.073
	03/31/2010	298	7,823	$26	2.5%	0.00	3.5%	2.21	1.000	1.079	1.079	0.980	1.058

		(1)	(2)	(3)							(4)	(5)	(6)
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
UM	03/31/2008	1,001	29,599	$33	7.0%	2.00	9.0%	2.21	1.145	1.210	1.385	1.131	1.566
	03/31/2009	875	27,544	$35	7.0%	1.00	9.0%	2.21	1.070	1.210	1.295	1.101	1.426
	03/31/2010	772	25,866	$37	7.0%	0.00	9.0%	2.21	1.000	1.210	1.210	1.102	1.334

		(1)	(2)	(3)							(4)	(5)	(6)
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
CL	06/30/2008	667	205,237	$307	1.5%	2.00	2.0%	1.96	1.030	1.040	1.071	0.996	1.067
	06/30/2009	565	171,162	$303	1.5%	1.00	2.0%	1.96	1.015	1.040	1.055	1.000	1.055
	06/30/2010	522	161,358	$309	1.5%	0.00	2.0%	1.96	1.000	1.040	1.040	1.000	1.040

		(1)	(2)	(3)							(4)	(5)	(6)
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
CP	06/30/2008	693	148,664	$223	1.5%	2.00	2.0%	1.96	1.030	1.040	1.071	1.038	1.112
	06/30/2009	586	124,297	$220	1.5%	1.00	2.0%	1.96	1.015	1.040	1.055	1.038	1.095
	06/30/2010	540	118,509	$225	1.5%	0.00	2.0%	1.96	1.000	1.040	1.040	1.027	1.068

		(1)	(2)	(3)							(4)	(5)	(6)
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
UIM	03/31/2008	649	16,872	$26	12.0%	2.00	12.5%	2.21	1.255	1.297	1.628	1.000	1.629
	03/31/2009	575	17,115	$29	12.0%	1.00	12.5%	2.21	1.120	1.297	1.453	0.973	1.414
	03/31/2010	517	16,942	$32	12.0%	0.00	12.5%	2.21	1.000	1.297	1.298	0.975	1.266

Earned Premiums at current are projected to: 12/16/2011
(6) = (4) * (5)

Total Premium Adjusted Factor Table

Year Ending	BI	PD	MP	UM	COLL	COMP	UIM
2008	0.993	1.140	1.047	1.566	1.067	1.112	1.629
2009	1.004	1.074	1.037	1.426	1.055	1.095	1.414
2010	1.018	1.097	1.053	1.334	1.040	1.068	1.266

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%
3/16/2010	4.1%	12.2%	6.5%	-1.7%	10.3%	0.0%	2.9%	-1.6%	-1.1%	-2.4%

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

Coverage	31-Mar-2008	31-Mar-2009	31-Mar-2010
Bodily Injury	1.047	1.043	1.041
Property Damage	1.214	1.121	1.122
Medical Payments	1.090	1.065	1.065
Auto, Income & Medical	0.970	0.970	0.980
Uninsured Motorist	1.131	1.101	1.102
Underinsured Motorist	1.000	0.973	0.975
	30-Jun-2008	**30-Jun-2009**	**30-Jun-2010**
Collision	0.996	1.000	1.000
Comprehensive	1.038	1.038	1.027
Road Service	0.983	0.983	0.985
Rental Reimbursement	0.989	0.989	0.990

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

Pure Premium Trend Calculation

Severity Historical Trend

	HM State				HM Countrywide				Fast Track State					
Coverage	Standard Error	Credibility	Indicated Annual Rate of Change	Selected Rate of Change	Standard Error	Credibility	Indicated Rate of Change	Selected Rate of Change	Standard Error	Credibility	Annual Rate of Change	Selected Rate of Change	Credibility Weighted Severity Change	Selected Severity Change
BI/UM/UIM	2,510	19.8%	-6.6%	-4.0%	176	40.1%	2.0%	2.0%	444	40.1%	3.7%	1.0%	0.4%	0.4%
PD	276	15.2%	-11.3%	-2.8%	27	42.4%	0.5%	0.5%	23	42.4%	2.5%	2.3%	0.7%	0.7%
MP	3,316	12.4%	-28.2%	-5.0%	26	43.8%	1.7%	1.5%	444	43.8%	3.7%	1.0%	0.5%	0.5%
AIM	694	21.1%	-28.5%	0.0%	185	39.5%	8.4%	8.0%	0	39.5%	0.0%	0.0%	3.2%	3.2%
CL	451	25.1%	0.7%	-5.0%	104	37.4%	0.6%	0.0%	47	37.4%	0.6%	0.2%	-1.2%	-1.2%
CP	416	29.4%	6.4%	10.0%	48	35.3%	2.3%	2.0%	125	35.3%	10.3%	12.3%	8.0%	8.0%

*ARKANSAS Severity uses 12mm data

Severity Projected Trend

	HM State				HM Countrywide				Fast Track State					
Coverage	Standard Error	Credibility	Indicated Annual Rate of Change	Selected Rate of Change	Standard Error	Credibility	Indicated Rate of Change	Selected Rate of Change	Standard Error	Credibility	Annual Rate of Change	Selected Rate of Change	Credibility Weighted Severity Change	Selected Severity Change
BI/UM/UIM	1,214	12.1%	-22.1%	-6.3%	98	44.0%	0.5%	0.0%	69	44.0%	-1.7%	-1.3%	-1.3%	-1.3%
PD	77	27.0%	-19.1%	-3.0%	13	36.5%	2.2%	0.5%	16	36.5%	2.5%	3.0%	0.5%	0.5%
MP	1,359	6.2%	1724.5%	5.0%	21	46.9%	2.6%	3.0%	69	46.9%	-1.7%	-1.3%	1.1%	1.1%
AIM	214	46.9%	661.5%	0.0%	189	26.6%	3.6%	3.0%	0	26.6%	0.0%	0.0%	0.8%	0.8%
CL	369	12.4%	-19.7%	-5.0%	39	43.8%	-0.6%	-2.0%	14	43.8%	-1.4%	-0.9%	-1.9%	-1.9%
CP	131	42.7%	51.4%	5.0%	25	28.7%	-9.6%	-7.0%	73	28.7%	-2.9%	-3.0%	-0.7%	-0.7%

Frequencey Historical Trend

	HM State				HM Countrywide				Fast Track State					
Coverage	Standard Error	Credibility	Indicated Annual Rate of Change	Selected Rate of Change	Standard Error	Credibility	Indicated Rate of Change	Selected Rate of Change	Standard Error	Credibility	Annual Rate of Change	Selected Rate of Change	Credibility Weighted Frequency Change	Selected Frequency Change
BI/UM/UIM	0.0033	19.3%	-4.2%	-4.5%	0.0005	40.4%	-0.4%	0.0%	0.0003	40.4%	-6.6%	-4.0%	-2.5%	-2.5%
PD	0.0064	21.4%	3.7%	2.0%	0.0012	39.3%	-0.4%	-1.0%	0.0005	39.3%	-2.4%	-1.5%	-0.6%	-0.6%
MP	0.0208	3.1%	-7.4%	-4.0%	0.0004	48.5%	-6.1%	-6.0%	0.0003	48.5%	-6.6%	-4.0%	-5.0%	-5.0%
AIM	0.3590	0.1%	17.7%	0.0%	0.0005	49.9%	-7.3%	-7.0%	0.0000	49.9%	0.0%	0.0%	-3.5%	-3.5%
CL	0.0073	24.2%	8.3%	-5.0%	0.0011	37.9%	-1.0%	-1.0%	0.0012	37.9%	0.3%	0.5%	-1.4%	-1.4%
CP	0.0158	43.6%	-6.6%	11.0%	0.0033	28.2%	-4.5%	-3.5%	0.0089	28.2%	-3.1%	6.0%	5.5%	5.5%

*ARKANSAS Frequency has used 12mm data

Frequency Projected Trend

	HM State				HM Countrywide				Fast Track State					
Coverage	Standard Error	Credibility	Indicated Annual Rate of Change	Selected Rate of Change	Standard Error	Credibility	Indicated Rate of Change	Selected Rate of Change	Standard Error	Credibility	Annual Rate of Change	Selected Rate of Change	Credibility Weighted Frequency Change	Selected Frequency Change
BI/UM/UIM	0.0028	13.3%	-0.6%	-6.8%	0.0003	43.4%	10.0%	7.0%	0.0001	43.4%	-3.7%	-1.8%	1.4%	1.4%
PD	0.0050	17.7%	12.8%	1.5%	0.0006	41.1%	-3.0%	-1.5%	0.0005	41.1%	0.1%	3.0%	0.9%	0.9%
MP	0.0711	0.6%	-5.2%	-1.8%	0.0003	49.7%	-0.5%	0.0%	0.0001	49.7%	-3.7%	-1.8%	-0.9%	-0.9%
AIM	1.0597	0.1%	-88.6%	0.0%	0.0006	50.0%	-1.1%	2.0%	0.0000	50.0%	0.0%	0.0%	1.0%	1.0%
CL	0.0044	24.9%	2.1%	-2.0%	0.0010	37.5%	-0.7%	1.0%	0.0005	37.5%	1.4%	3.3%	1.1%	1.1%
CP	0.0089	45.5%	-1.9%	5.0%	0.0013	27.2%	3.7%	5.0%	0.0062	27.2%	-9.6%	0.1%	3.7%	3.7%

* Frequency has used 12mm data

Trend Summary

	Selected Historical Change			Selected Projected Change		
Coverage	Severity	Frequency	Pure Premium	Severity	Frequency	Pure Premium
BI/UM/UIM	0.4%	-2.5%	-2.1%	-1.3%	1.4%	0.1%
PD	0.7%	-0.6%	0.2%	0.5%	0.9%	1.4%
MP	0.5%	-5.0%	-4.5%	1.1%	-0.9%	0.2%
AIM	3.2%	-3.5%	-0.4%	0.8%	1.0%	1.8%
CL	-1.2%	-1.4%	-2.6%	-1.9%	1.1%	-0.8%
CP	8.0%	5.5%	13.9%	-0.7%	3.7%	2.9%

Pure Premium Trend Factors

Coverage	Trend Factor 2008	Trend Factor 2009	Trend Factor 2010
BI/UM/UIM	0.960	0.980	1.001
PD	1.034	1.032	1.030
MP	0.916	0.960	1.005
AIM	1.000	1.000	1.000
CL	0.934	0.959	0.984
CP	1.372	1.205	1.058

Length of Pure Premium Trend

	Historical Trend			Projected Trend		
	2008	2009	2010	2008	2009	2010
Liability	2.00	1.00	0.00	2.21	2.21	2.21
PhysDam	2.00	1.00	0.00	1.96	1.96	1.96

Note:
Credibility formula Z = 1/[1+HM State SE/(HM Countrywide SE +FT State SE)]
Credibility Weighted Trend =Z*(HM State Trend)+(1-Z)(0.5*HM CW Trend + 0.5*Fast Track State Trend)

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

	39 months to ultimate	27 months to ultimate	15 months to ultimate
Bodily Injury	1.082	1.156	1.525
Property Damage	1.003	1.011	1.085
Medical Payments	1.012	1.059	1.166
Auto, Income & Medical	1.000	1.000	1.000
Uninsured Motorist	1.293	1.446	2.320
Underinsured Motorist	1.293	1.446	2.320
	36 months to ultimate	**24 months to ultimate**	**12 months to ultimate**
Collision	1.001	1.004	1.034
Comprehensive	1.002	1.008	1.109
Road Service	1.002	1.008	1.109
Rental Reimbursement	1.001	1.004	1.034

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

Private Passenger Automobile
($ x1000)

	2007		2008		2009	
	$	%	$	%	$	%
Direct Written Premiums	367,859		370,173		375,272	
Direct Earned Premiums	366,798		368,003		372,661	
Direct Commissions (W)	26,391	7.2%	26,519	7.2%	31,256	8.3%
Other Acquisition Expenses (E)	19,792	5.4%	21,910	6.0%	22,290	6.0%
General Expenses (E)	33,195	9.0%	29,020	7.9%	31,741	8.5%
Taxes, Licenses & Fees (W)	10,076	2.7%	10,068	2.7%	9,633	2.6%
		24.4%		23.7%		25.4%

Anticipated 2010 Permissible Loss Ratio

	Total	Liability	Physical Damage
Commissions	7.1%	7.1%	7.1%
Other Acquisition Expenses	5.8%	5.8%	5.7%
General Expenses	8.9%	9.0%	8.9%
Taxes, Licenses & Fees	3.6%	3.6%	3.6%
Reinsurance Expense	0.4%	0.4%	0.4%
Underwriting Profit & Contingencies	**12.1%**	**10.0%**	**15.0%**
Total Expenses & Profit	38.0%	35.9%	40.7%
Permissible Loss Ratio	62.0%	64.1%	59.3%

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 (10/05/2010) to a point nine months beyond the anticipated effective date (03/16/2011) of this filing. Premium rates of change are trended from the date the rate review began (10/05/2010) to a point nine months beyond the anticipated effective date (03/16/2011) of this filing. This is done using the exponent shown in the calculation column.

Coverage	Calculation	Complement
BI	(1.001 ^ 1.197) / (0.990 ^ 1.197)	1.01283
UM	(1.001 ^ 1.197) / (1.090 ^ 1.197)	0.90262
UIM	(1.001 ^ 1.197) / (1.125 ^ 1.197)	0.86910
PD	(1.014 ^ 1.197) / (0.990 ^ 1.197)	1.02854
MP	(1.002 ^ 1.197) / (0.995 ^ 1.197)	1.00892
AIM	(1.018 ^ 1.197) / (1.035 ^ 1.197)	0.98042
Coll	(0.992 ^ 1.197) / (1.020 ^ 1.197)	0.96732
Comp	(1.029 ^ 1.197) / (1.020 ^ 1.197)	1.01049

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

Credibility	Standard Credibility Table (Based on # of claims)	Bodily Injury (Assuming a frequency of 1.1 %)	Property Damage (Assuming a frequency of 4.34%)	Medical Payments (Assuming a frequency of .87%)	PIP & AIM (Assuming a frequency of 1.14%)	Collision, Road Service & Rental Reimbursement (Assuming a frequency of 4.67%)	Comprehensive (Assuming a frequency of 6.13%)	Uninsured Motorist & Underinsured Motorist (Assuming a frequency of 0.39%)
0.00	0 - 2	0 - 245	0 - 61	0 - 310	0 - 236	0 - 57	0 - 43	0 - 693
0.05	3 - 10	246 - 983	62 - 248	311 - 1243	237 - 948	58 - 231	44 - 176	694 - 2773
0.10	11 - 23	984 - 2212	249 - 560	1244 - 2797	949 - 2135	232 - 520	177 - 396	2774 - 6241
0.15	24 - 42	2213 - 3934	561 - 996	2798 - 4974	2136 - 3795	521 - 926	397 - 705	6242 - 11096
0.20	43 - 67	3935 - 6147	997 - 1557	4975 - 7772	3796 - 5931	927 - 1447	706 - 1102	11097 - 17339
0.25	68 - 96	6148 - 8852	1558 - 2243	7773 - 11192	5932 - 8541	1448 - 2084	1103 - 1588	17340 - 24968
0.30	97 - 132	8853 - 12049	2244 - 3053	11193 - 15234	8542 - 11626	2085 - 2837	1589 - 2161	24969 - 33985
0.35	133 - 172	12050 - 15737	3054 - 3988	15235 - 19898	11627 - 15185	2838 - 3706	2162 - 2823	33986 - 44389
0.40	173 - 218	15738 - 19918	3989 - 5048	19899 - 25183	15186 - 19219	3707 - 4691	2824 - 3573	44390 - 56180
0.45	219 - 270	19919 - 24590	5049 - 6232	25184 - 31091	19220 - 23727	4692 - 5791	3574 - 4412	56181 - 69358
0.50	271 - 326	24591 - 29754	6233 - 7541	31092 - 37620	23728 - 28710	5792 - 7008	4413 - 5338	69359 - 83923
0.55	327 - 389	29755 - 35410	7542 - 8974	37621 - 44771	28711 - 34167	7009 - 8340	5339 - 6353	83924 - 99876
0.60	390 - 456	35411 - 41558	8975 - 10532	44772 - 52544	34168 - 40099	8341 - 9788	6354 - 7457	99877 - 117216
0.65	457 - 529	41559 - 48197	10533 - 12215	52545 - 60939	40100 - 46506	9789 - 11352	7458 - 8648	117217 - 135943
0.70	530 - 608	48198 - 55329	12216 - 14023	60940 - 69956	46507 - 53387	11353 - 13032	8649 - 9928	135944 - 156057
0.75	609 - 691	55330 - 62952	14024 - 15955	69957 - 79594	53388 - 60743	13033 - 14827	9929 - 11296	156058 - 177558
0.80	692 - 781	62953 - 71067	15956 - 18012	79595 - 89855	60744 - 68573	14828 - 16739	11297 - 12752	177559 - 200446
0.85	782 - 875	71068 - 79674	18013 - 20193	89856 - 100737	68574 - 76878	16740 - 18766	12753 - 14296	200447 - 224722
0.90	876 - 976	79675 - 88772	20194 - 22499	100738 - 112241	76879 - 85657	18767 - 20909	14297 - 15929	224723 - 250385
0.95	977 - 1081	88773 - 98363	22500 - 24930	112242 - 124367	85658 - 94911	20910 - 23168	15930 - 17650	250386 - 277435
1.00	1082	98364	24931	124368	94912	23169	17651	277436

*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 2010 report (data through 4th quarter 2009). 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 Insurance Company - Teachers Insurance Company - Horace Mann Property and Casualty Insurance Company - Arkansas
Proposed Territorial and Coverage Effects

Current Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income & Medical	Uninsured Motorist	Underinsured Motorist	Collision	Comprehensive	Road Service	Rental Reimbursement	Total
2	-1.6%	0.2%	-3.8%	-16.3%	-5.8%	-6.0%	-6.6%	-6.9%	-1.4%	-4.9%	-4.8%
4	-1.4%	2.3%	-10.9%	-24.2%	-4.7%	-1.8%	0.0%	0.0%	0.0%	0.0%	-1.7%
5	1.0%	2.1%	0.1%	-12.8%	2.8%	2.9%	-1.6%	-1.2%	1.8%	1.5%	-0.1%
20	6.6%	5.6%	7.5%	-8.6%	9.2%	9.6%	6.9%	7.7%	-0.7%	5.7%	6.7%
79	0.4%	-0.2%	-2.4%	-7.1%	1.4%	1.4%	-2.9%	-4.4%	-1.0%	1.4%	-2.1%
80	2.0%	2.9%	3.6%	-21.3%	2.7%	-1.6%	-0.3%	0.0%	3.7%	0.1%	1.1%
81	3.5%	3.9%	3.5%	-12.0%	2.0%	1.0%	4.9%	4.4%	-0.8%	-0.7%	3.4%
82	2.0%	1.8%	1.9%	-9.9%	1.4%	2.9%	4.8%	6.2%	0.6%	0.8%	3.4%
83	-2.6%	-2.7%	-3.3%	-7.3%	-1.9%	-4.2%	-2.2%	-1.4%	0.6%	4.7%	-2.3%
84	-2.6%	-2.5%	-2.9%	-9.8%	-2.4%	-3.3%	-5.5%	-5.0%	-1.1%	-2.5%	-4.1%
85	-7.8%	-7.2%	-7.0%	-9.9%	-6.1%	-7.2%	-3.2%	-2.7%	-4.3%	-6.7%	-4.8%
	0.0%	**0.0%**	**-0.1%**	**-11.2%**	**0.2%**	**-0.5%**	**-0.5%**	**-0.4%**	**-0.4%**	**-1.0%**	**-0.4%**

Horace Mann Insurance Company
Arkansas
Proposed Territorial and Coverage Effects

Current Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income & Medical	Uninsured Motorist	Underinsured Motorist	Collision	Comprehensive	Road Service	Rental Reimbursement	Total
2	-1.2%	1.2%	-4.1%	-20.4%	-10.3%	-10.5%	-4.7%	-4.4%	5.1%	0.0%	-3.7%
4	-1.4%	2.3%	-10.9%	-24.2%	-4.7%	-1.8%	0.0%	0.0%	0.0%	0.0%	-1.7%
5	0.6%	3.8%	3.1%	-15.8%	4.6%	0.6%	-2.6%	-3.1%	3.3%	0.0%	-0.6%
20	6.0%	4.5%	8.4%	-6.9%	12.8%	15.8%	4.8%	8.1%	0.0%	0.0%	6.0%
79	2.7%	1.8%	1.2%	-10.6%	4.5%	1.9%	-8.0%	-6.7%	0.0%	3.4%	-3.5%
80	0.9%	1.1%	2.9%	-22.9%	3.0%	-4.4%	-3.9%	-3.1%	4.1%	0.0%	-0.4%
81	4.0%	3.9%	5.6%	-11.7%	9.8%	8.3%	3.8%	3.8%	-0.3%	3.7%	4.0%
82	-0.6%	0.3%	-2.8%	-6.0%	1.0%	3.4%	6.5%	6.8%	2.3%	0.0%	2.5%
83	-0.7%	-1.0%	-3.6%	-6.1%	0.1%	-5.2%	-5.0%	-6.6%	2.2%	0.8%	-2.7%
84	-1.4%	-0.2%	-2.3%	-17.0%	0.0%	3.2%	-2.9%	-3.5%	4.5%	3.5%	-2.0%
85	-1.4%	-1.6%	-1.9%	-12.2%	0.8%	5.1%	0.5%	2.2%	0.0%	-5.8%	0.1%
	1.0%	**1.0%**	**0.9%**	**-13.3%**	**4.0%**	**3.9%**	**-0.7%**	**-0.8%**	**1.5%**	**-0.4%**	**0.1%**

Teachers Insurance Company
Arkansas
Proposed Territorial and Coverage Effects

Current Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income & Medical	Uninsured Motorist	Underinsured Motorist	Collision	Comprehensive	Road Service	Rental Reimbursement	Total
2	-1.0%	-0.7%	-5.6%	-14.6%	-6.1%	-7.1%	-6.0%	-7.9%	1.0%	-3.6%	-4.8%
4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	-0.1%	0.5%	-1.5%	-12.4%	1.6%	1.7%	-2.4%	0.1%	2.4%	0.8%	-0.7%
20	7.8%	7.4%	6.1%	-11.2%	4.0%	2.9%	9.2%	7.4%	-1.1%	5.7%	7.6%
79	0.5%	-0.2%	-2.9%	-4.0%	2.1%	4.6%	3.1%	3.0%	3.4%	0.9%	1.7%
80	3.8%	4.5%	4.1%	-22.5%	2.8%	1.3%	0.4%	0.2%	4.4%	0.1%	1.9%
81	2.5%	2.6%	1.2%	-16.3%	1.6%	1.1%	4.3%	5.0%	0.3%	-2.0%	2.8%
82	2.4%	2.0%	2.8%	-10.7%	2.0%	4.1%	3.9%	5.5%	1.5%	-0.4%	3.3%
83	-2.3%	-2.6%	-1.6%	-7.9%	0.1%	-2.2%	0.4%	-0.8%	0.4%	4.9%	-1.1%
84	-1.3%	-1.3%	-2.2%	-9.4%	-2.0%	-3.4%	-2.6%	-2.9%	1.0%	0.6%	-2.2%
85	1.8%	1.7%	-2.3%	-13.7%	1.0%	3.0%	4.2%	0.8%	1.7%	0.0%	2.1%
	1.1%	**1.0%**	**0.5%**	**-12.3%**	**1.0%**	**1.1%**	**1.2%**	**1.2%**	**1.6%**	**0.7%**	**0.9%**

Horace Mann Property and Casualty InsuranceCompany
Arkansas
Proposed Territorial and Coverage Effects

Current Territory	Bodily Injury	Property Damage	Medical Payments	Auto, Income & Medical	Uninsured Motorist	Underinsured Motorist	Collision	Comprehensive	Road Service	Rental Reimbursement	Total
2	-2.6%	0.1%	-2.1%	-8.1%	-2.9%	-3.4%	-8.5%	-8.6%	-10.8%	-6.2%	-5.8%
4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	7.9%	9.3%	7.9%	-7.5%	4.4%	5.4%	3.4%	-4.1%	0.0%	7.1%	3.7%
20	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
79	-6.9%	-7.0%	-10.4%	-4.1%	-11.4%	-18.8%	-12.0%	-21.2%	-24.1%	0.0%	-14.1%
80	-2.5%	1.5%	3.5%	-8.2%	0.2%	-1.3%	2.4%	6.2%	-1.1%	0.0%	1.5%
81	4.3%	5.7%	5.0%	-6.2%	-1.7%	-1.3%	6.3%	4.1%	-2.0%	-1.3%	3.6%
82	1.8%	2.2%	-2.1%	-5.6%	-1.2%	-1.6%	8.6%	11.1%	-4.4%	4.2%	5.2%
83	-7.0%	-6.1%	-5.6%	-6.7%	-4.6%	-5.0%	-4.8%	1.5%	0.6%	5.2%	-4.0%
84	-7.6%	-7.9%	-8.1%	-3.1%	-6.4%	-7.9%	-14.5%	-12.5%	-11.7%	-11.1%	-11.2%
85	-15.0%	-13.6%	-13.0%	-7.3%	-12.6%	-13.9%	-10.5%	-9.3%	-7.1%	-9.6%	-11.8%
	-3.9%	**-4.1%**	**-3.5%**	**-6.4%**	**-4.0%**	**-3.9%**	**-4.0%**	**-4.0%**	**-4.7%**	**-3.8%**	**-4.0%**

Auto Territory Definitions
Arkansas

Current Territory	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

Proposed Base Rates - Arkansas

HMIC										
Territory	BI	PD	MP	PIP	CP	CL	UM	UIM	RR	RS
2	60.00	43.30	9.70	5.60	87.70	123.70	67.10	64.20	12.80	2.90
4	223.00	107.00	16.30	5.60	203.00	250.70	63.20	60.50	12.80	2.90
5	94.50	63.90	13.60	5.60	91.50	152.20	67.10	64.10	12.80	2.90
20	57.40	39.50	9.50	5.60	72.50	127.20	67.10	64.20	12.80	2.90
79	93.40	80.80	14.50	5.60	230.50	185.50	63.20	60.50	12.80	2.90
80	77.70	68.30	15.00	5.60	131.50	159.70	65.70	62.80	12.80	2.90
81	71.20	39.40	13.80	5.60	85.40	118.90	67.10	64.20	12.80	2.90
82	81.90	43.00	12.20	5.60	111.30	145.00	63.80	61.00	12.80	2.90
83	85.00	60.30	12.90	5.60	128.70	164.90	63.20	60.50	12.80	2.90
84	93.50	68.80	15.60	5.60	128.10	183.60	63.20	60.50	12.80	2.90
85	66.60	60.60	13.60	5.60	140.20	160.90	63.20	60.50	12.80	2.90

TIC										
Territory	BI	PD	MP	PIP	CP	CL	UM	UIM	RR	RS
2	54.30	39.30	8.40	4.80	80.70	111.30	63.40	60.80	11.70	2.90
4	208.10	102.40	14.90	4.80	196.70	237.10	59.70	57.30	11.70	2.90
5	78.60	53.40	10.90	4.80	77.50	125.60	61.50	59.00	11.70	2.90
20	51.90	36.00	8.30	4.80	66.80	114.10	63.40	60.80	11.70	2.90
79	76.10	72.70	11.40	4.80	191.40	173.60	59.70	57.30	11.70	2.90
80	59.40	61.10	11.10	4.80	101.10	119.50	62.90	60.40	11.70	2.90
81	56.00	35.40	10.40	4.80	68.50	92.80	63.40	60.80	11.70	2.90
82	61.80	39.80	8.90	4.80	81.20	103.10	63.40	60.80	11.70	2.90
83	62.70	52.00	9.30	4.80	96.60	121.10	59.70	57.30	11.70	2.90
84	70.50	56.60	11.40	4.80	98.40	137.50	59.70	57.30	11.70	2.90
85	53.70	53.10	10.50	4.80	112.70	126.40	59.70	57.30	11.70	2.90

HMPC										
Territory	BI	PD	MP	PIP	CP	CL	UM	UIM	RR	RS
2	45.30	32.00	6.50	4.80	52.70	85.70	50.50	54.20	10.40	2.60
4	129.80	61.10	8.80	4.30	102.20	145.20	32.50	37.40	9.30	2.30
5	69.10	45.80	9.00	4.80	56.00	107.10	50.50	58.20	11.60	2.90
20	50.40	34.00	7.60	4.80	50.70	102.40	55.50	59.50	11.60	2.90
79	60.10	54.80	8.40	4.80	124.60	133.40	41.10	47.40	10.40	2.60
80	57.60	57.00	10.00	4.80	79.70	111.20	53.50	57.40	11.60	2.90
81	54.90	33.10	9.70	4.80	55.10	88.40	54.20	58.10	11.20	2.80
82	57.30	36.00	7.60	4.80	65.10	97.60	52.30	56.10	11.40	2.80
83	59.20	47.90	8.00	4.80	74.50	109.90	50.80	54.40	11.60	2.90
84	56.50	44.30	8.50	4.80	60.50	99.70	45.20	50.90	10.20	2.50
85	46.30	44.50	8.40	4.80	78.10	103.00	45.70	49.00	10.40	2.60

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

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect (1)	Distributional Differences (2)	Actual Effect (3)
2	0.062	50.90	1.153	58.68	0.750	1.033	1.000	1.033	1.033	60.00	1.020	61.20	17.9%	4.3%	-5.2%	-1.2%
4	0.005	200.90	1.153	231.60	2.961	0.973	1.000	0.973	0.973	223.00	1.020	227.50	11.0%	-1.8%	0.3%	-1.4%
5	0.038	80.30	1.153	92.57	1.184	1.032	1.000	1.032	1.032	94.50	1.020	96.45	17.7%	4.2%	-3.4%	0.6%
20	0.071	48.70	1.153	56.14	0.718	1.033	1.000	1.033	1.033	57.40	1.020	58.56	17.9%	4.3%	1.6%	6.0%
79	0.029	84.10	1.153	96.95	1.240	0.973	1.000	0.973	0.973	93.40	1.020	95.24	11.1%	-1.8%	4.6%	2.7%
80	0.186	67.40	1.153	77.70	0.993	1.010	1.000	1.010	1.010	77.70	1.020	79.25	15.3%	2.0%	-1.1%	0.9%
81	0.214	60.40	1.153	69.63	0.890	1.033	1.000	1.033	1.033	71.20	1.020	72.63	17.9%	4.3%	-0.3%	4.0%
82	0.057	73.10	1.153	84.27	1.077	0.981	1.000	0.981	0.981	81.90	1.020	83.53	12.0%	-0.9%	0.3%	-0.6%
83	0.162	76.60	1.153	88.31	1.129	0.973	1.000	0.973	0.973	85.00	1.020	86.74	11.0%	-1.8%	1.1%	-0.7%
84	0.090	84.20	1.153	97.07	1.241	0.973	1.000	0.973	0.973	93.50	1.020	95.35	11.0%	-1.8%	0.4%	-1.4%
85	0.086	60.00	1.153	69.17	0.884	0.973	1.000	0.973	0.973	66.60	1.020	67.94	11.0%	-1.8%	0.4%	-1.4%
	1.000	**67.85**	**1.153**	**78.22**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**77.40**	**1.020**	**79.00**	**14.1%**	**1.0%**	**0.0%**	**1.0%**

Current Base Coverage: 100/300 Limit
Proposed Base Coverage: 100/300 Limit

(1) The Average Effect is equal to the proposed average rate / current average rate. The territorial average rates are calculated using the statewide average rating factors.
(2) This is the additional impact to the territory due to a territory distribution that varies from the average.
(3) This is the actual premium effect for the territory which includes base rate changes and rating factor changes for the territory's distribution of business.

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

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.034	45.40	1.240	56.31	0.843	1.025	1.000	1.025	1.025	54.30	1.074	58.30	19.6%	3.5%	-4.4%	-1.0%
4	0.000	184.80	1.240	229.20	3.431	0.965	1.000	0.965	0.965	208.10	1.074	223.49	12.6%	-2.5%	2.6%	0.0%
5	0.055	67.80	1.240	84.09	1.259	0.994	1.000	0.994	0.994	78.60	1.074	84.42	15.9%	0.4%	-0.5%	-0.1%
20	0.021	43.40	1.240	53.83	0.806	1.025	1.000	1.025	1.025	51.90	1.074	55.73	19.6%	3.5%	4.1%	7.8%
79	0.048	67.60	1.240	83.84	1.255	0.965	1.000	0.965	0.965	76.10	1.074	81.75	12.6%	-2.5%	3.1%	0.5%
80	0.138	50.10	1.240	62.14	0.930	1.017	1.000	1.017	1.017	59.40	1.074	63.82	18.6%	2.7%	1.0%	3.8%
81	0.172	46.80	1.240	58.04	0.869	1.025	1.000	1.025	1.025	56.00	1.074	60.10	19.7%	3.5%	-1.0%	2.5%
82	0.252	51.70	1.240	64.12	0.960	1.025	1.000	1.025	1.025	61.80	1.074	66.36	19.5%	3.5%	-1.1%	2.4%
83	0.099	55.70	1.240	69.08	1.034	0.965	1.000	0.965	0.965	62.70	1.074	67.36	12.6%	-2.5%	0.2%	-2.3%
84	0.154	62.60	1.240	77.64	1.162	0.965	1.000	0.965	0.965	70.50	1.074	75.71	12.6%	-2.5%	1.2%	-1.3%
85	0.028	47.70	1.240	59.16	0.886	0.965	1.000	0.965	0.965	53.70	1.074	57.69	12.6%	-2.5%	4.4%	1.8%
	1.000	**53.86**	**1.240**	**66.80**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**62.80**	**1.074**	**67.47**	**16.6%**	**1.0%**	**0.1%**	**1.1%**

Current Base Coverage: 100/300 Limit
Proposed Base Coverage: 100/300 Limit

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

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.088	41.30	1.276	52.71	0.843	1.047	0.900	0.942	1.000	45.30	1.118	50.59	9.7%	-4.0%	1.4%	-2.6%
4	0.000	147.30	1.276	187.98	3.006	0.947	0.800	0.758	0.804	129.80	1.118	145.11	-11.9%	-22.8%	29.5%	0.0%
5	0.027	56.70	1.276	72.36	1.157	1.047	1.000	1.047	1.111	69.10	1.118	77.17	21.9%	6.6%	1.2%	7.9%
20	0.000	41.80	1.276	53.34	0.853	1.035	1.000	1.035	1.099	50.40	1.118	56.29	20.6%	5.5%	-5.2%	0.0%
79	0.022	60.60	1.276	77.34	1.237	0.947	0.900	0.852	0.905	60.10	1.118	67.16	-0.8%	-13.2%	7.2%	-6.9%
80	0.038	49.60	1.276	63.30	1.012	0.998	1.000	0.998	1.060	57.60	1.118	64.40	16.1%	1.7%	-4.1%	-2.5%
81	0.297	46.70	1.276	59.60	0.953	1.047	0.965	1.010	1.072	54.90	1.118	61.34	17.6%	2.9%	1.4%	4.3%
82	0.088	50.50	1.276	64.45	1.030	0.990	0.985	0.975	1.035	57.30	1.118	64.04	13.5%	-0.6%	2.4%	1.8%
83	0.104	53.70	1.276	68.53	1.096	0.947	1.000	0.947	1.005	59.20	1.118	66.13	10.2%	-3.5%	-3.7%	-7.0%
84	0.126	54.80	1.276	69.93	1.118	1.007	0.880	0.886	0.940	56.50	1.118	63.14	3.1%	-9.7%	2.3%	-7.6%
85	0.209	46.70	1.276	59.60	0.953	0.947	0.900	0.852	0.905	46.30	1.118	51.76	-0.9%	-13.2%	-2.1%	-15.0%
	1.000	**49.01**	**1.276**	**62.54**	**1.000**	**1.000**	**0.942**	**0.942**	**1.000**	**53.70**	**1.118**	**60.04**	**9.6%**	**-4.0%**	**0.1%**	**-3.9%**

Current Base Coverage: 100/300 Limit
Proposed Base Coverage: 100/300 Limit

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

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.062	37.70	1.281	48.30	0.754	1.034	1.000	1.034	1.034	43.30	1.165	50.45	14.9%	4.5%	-3.1%	1.2%
4	0.005	98.90	1.281	126.71	1.978	0.974	1.000	0.974	0.974	107.00	1.165	124.65	8.2%	-1.6%	4.0%	2.3%
5	0.038	55.70	1.281	71.36	1.114	1.033	1.000	1.033	1.033	63.90	1.165	74.46	14.7%	4.3%	-0.5%	3.8%
20	0.071	34.40	1.281	44.07	0.688	1.034	1.000	1.034	1.034	39.50	1.165	46.04	14.8%	4.5%	0.0%	4.5%
79	0.029	74.70	1.281	95.70	1.494	0.974	1.000	0.974	0.974	80.80	1.165	94.15	8.2%	-1.6%	3.5%	1.8%
80	0.186	60.80	1.281	77.89	1.216	1.011	1.000	1.011	1.011	68.30	1.165	79.57	12.3%	2.2%	-1.0%	1.1%
81	0.214	34.30	1.281	43.94	0.686	1.034	1.000	1.034	1.034	39.40	1.165	45.90	14.9%	4.5%	-0.5%	3.9%
82	0.057	39.40	1.281	50.48	0.788	0.983	1.000	0.983	0.983	43.00	1.165	50.11	9.1%	-0.7%	1.1%	0.3%
83	0.162	55.80	1.281	71.49	1.116	0.974	1.000	0.974	0.974	60.30	1.165	70.33	8.1%	-1.6%	0.7%	-1.0%
84	0.090	63.60	1.281	81.48	1.272	0.974	1.000	0.974	0.974	68.80	1.165	80.16	8.2%	-1.6%	1.4%	-0.2%
85	0.086	56.00	1.281	71.74	1.120	0.974	1.000	0.974	0.974	60.60	1.165	70.58	8.2%	-1.6%	0.1%	-1.6%
	1.000	**50.00**	**1.281**	**64.06**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**55.50**	**1.165**	**64.70**	**11.0%**	**1.0%**	**0.0%**	**1.0%**

Current Base Coverage: 50000
Proposed Base Coverage: 50000

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

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.034	33.70	1.376	46.36	0.792	1.027	1.000	1.027	1.027	39.30	1.223	48.11	16.6%	3.8%	-4.3%	-0.7%
4	0.000	93.10	1.376	128.08	2.187	0.968	1.000	0.968	0.968	102.40	1.223	125.17	10.0%	-2.3%	2.3%	0.0%
5	0.055	47.20	1.376	64.94	1.109	0.996	1.000	0.996	0.996	53.40	1.223	65.33	13.1%	0.6%	-0.1%	0.5%
20	0.021	30.80	1.376	42.37	0.724	1.027	1.000	1.027	1.027	36.00	1.223	43.97	16.9%	3.8%	3.5%	7.4%
79	0.048	66.10	1.376	90.94	1.553	0.968	1.000	0.968	0.968	72.70	1.223	88.87	10.0%	-2.3%	2.2%	-0.2%
80	0.138	52.80	1.376	72.64	1.240	1.019	1.000	1.019	1.019	61.10	1.223	74.78	15.7%	2.9%	1.5%	4.5%
81	0.172	30.30	1.376	41.69	0.712	1.027	1.000	1.027	1.027	35.40	1.223	43.26	16.8%	3.8%	-1.2%	2.6%
82	0.252	34.10	1.376	46.91	0.801	1.027	1.000	1.027	1.027	39.80	1.223	48.66	16.7%	3.7%	-1.7%	2.0%
83	0.099	47.30	1.376	65.07	1.111	0.968	1.000	0.968	0.968	52.00	1.223	63.59	9.9%	-2.3%	-0.3%	-2.6%
84	0.154	51.50	1.376	70.85	1.210	0.968	1.000	0.968	0.968	56.60	1.223	69.24	9.9%	-2.3%	1.0%	-1.3%
85	0.028	48.30	1.376	66.45	1.135	0.968	1.000	0.968	0.968	53.10	1.223	64.94	9.9%	-2.3%	4.1%	1.7%
	1.000	**42.57**	**1.376**	**58.56**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**48.40**	**1.223**	**59.15**	**13.7%**	**1.0%**	**0.0%**	**1.0%**

Current Base Coverage: 50000
Proposed Base Coverage: 50000

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

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.088	29.60	1.405	41.58	0.785	1.053	0.900	0.948	1.010	32.00	1.261	40.33	8.1%	-3.0%	3.2%	0.1%
4	0.000	70.30	1.405	98.76	1.863	0.953	0.800	0.762	0.812	61.10	1.261	77.03	-13.1%	-22.0%	28.2%	0.0%
5	0.027	38.20	1.405	53.67	1.012	1.053	1.000	1.053	1.122	45.80	1.261	57.83	19.9%	7.8%	1.4%	9.3%
20	0.000	28.60	1.405	40.18	0.758	1.042	1.000	1.042	1.111	34.00	1.261	42.84	18.9%	6.6%	-6.2%	0.0%
79	0.022	56.10	1.405	78.81	1.487	0.953	0.900	0.858	0.914	54.80	1.261	69.15	-2.3%	-12.3%	6.0%	-7.0%
80	0.038	49.80	1.405	69.96	1.320	1.005	1.000	1.005	1.071	57.00	1.261	71.92	14.5%	2.8%	-1.3%	1.5%
81	0.297	28.60	1.405	40.18	0.758	1.053	0.965	1.016	1.083	33.10	1.261	41.78	15.7%	4.0%	1.7%	5.7%
82	0.088	32.20	1.405	45.24	0.853	0.996	0.985	0.982	1.046	36.00	1.261	45.42	11.8%	0.4%	1.8%	2.2%
83	0.104	44.10	1.405	61.95	1.169	0.953	1.000	0.953	1.016	47.90	1.261	60.40	8.6%	-2.5%	-3.7%	-6.1%
84	0.126	43.60	1.405	61.25	1.156	1.013	0.880	0.892	0.950	44.30	1.261	55.87	1.6%	-8.8%	1.0%	-7.9%
85	0.209	45.50	1.405	63.92	1.206	0.953	0.900	0.858	0.914	44.50	1.261	56.09	-2.2%	-12.3%	-1.6%	-13.6%
	1.000	**37.73**	**1.405**	**53.01**	**1.000**	**1.000**	**0.938**	**0.938**	**1.000**	**40.30**	**1.261**	**50.89**	**6.8%**	**-4.0%**	**-0.1%**	**-4.1%**

Current Base Coverage: 50000
Proposed Base Coverage: 50000

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

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.061	7.80	1.251	9.76	0.709	1.032	1.000	1.032	1.032	9.70	1.045	10.17	24.4%	4.3%	-8.1%	-4.1%
4	0.007	13.90	1.251	17.38	1.264	0.972	1.000	0.972	0.972	16.30	1.045	17.07	17.3%	-1.8%	-9.3%	-10.9%
5	0.041	10.90	1.251	13.63	0.991	1.031	1.000	1.031	1.031	13.60	1.045	14.20	24.8%	4.2%	-1.0%	3.1%
20	0.101	7.60	1.251	9.50	0.691	1.032	1.000	1.032	1.032	9.50	1.045	9.91	25.0%	4.3%	4.0%	8.4%
79	0.041	12.30	1.251	15.38	1.118	0.972	1.000	0.972	0.972	14.50	1.045	15.11	17.9%	-1.8%	3.1%	1.2%
80	0.182	12.30	1.251	15.38	1.118	1.010	1.000	1.010	1.010	15.00	1.045	15.68	22.0%	2.0%	1.0%	2.9%
81	0.176	11.10	1.251	13.88	1.009	1.032	1.000	1.032	1.032	13.80	1.045	14.47	24.3%	4.3%	1.3%	5.6%
82	0.041	10.30	1.251	12.88	0.936	0.981	1.000	0.981	0.981	12.20	1.045	12.76	18.4%	-0.9%	-1.9%	-2.8%
83	0.176	11.00	1.251	13.76	1.000	0.972	1.000	0.972	0.972	12.90	1.045	13.51	17.3%	-1.8%	-1.9%	-3.6%
84	0.081	13.30	1.251	16.63	1.209	0.972	1.000	0.972	0.972	15.60	1.045	16.33	17.3%	-1.8%	-0.5%	-2.3%
85	0.095	11.60	1.251	14.51	1.055	0.972	1.000	0.972	0.972	13.60	1.045	14.25	17.2%	-1.8%	-0.1%	-1.9%
	1.000	**11.00**	**1.251**	**13.76**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**13.30**	**1.045**	**13.89**	**20.9%**	**1.0%**	**-0.1%**	**0.9%**

Current Base Coverage: 5000
Proposed Base Coverage: 5000

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

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.037	7.00	1.364	9.55	0.812	1.024	1.000	1.024	1.024	8.40	1.175	9.88	20.0%	3.4%	-8.7%	-5.6%
4	0.000	13.20	1.364	18.01	1.531	0.965	1.000	0.965	0.965	14.90	1.175	17.54	12.9%	-2.6%	2.6%	0.0%
5	0.055	9.40	1.364	12.82	1.091	0.993	1.000	0.993	0.993	10.90	1.175	12.86	16.0%	0.3%	-1.8%	-1.5%
20	0.028	6.90	1.364	9.41	0.800	1.024	1.000	1.024	1.024	8.30	1.175	9.74	20.3%	3.4%	2.6%	6.1%
79	0.052	10.10	1.364	13.78	1.172	0.965	1.000	0.965	0.965	11.40	1.175	13.42	12.9%	-2.6%	-0.3%	-2.9%
80	0.135	9.30	1.364	12.69	1.079	1.016	1.000	1.016	1.016	11.10	1.175	13.02	19.4%	2.6%	1.4%	4.1%
81	0.160	8.70	1.364	11.87	1.009	1.024	1.000	1.024	1.024	10.40	1.175	12.28	19.5%	3.4%	-2.2%	1.2%
82	0.265	7.40	1.364	10.10	0.858	1.024	1.000	1.024	1.024	8.90	1.175	10.44	20.3%	3.4%	-0.6%	2.8%
83	0.089	8.20	1.364	11.19	0.951	0.965	1.000	0.965	0.965	9.30	1.175	10.90	13.4%	-2.6%	1.0%	-1.6%
84	0.151	10.10	1.364	13.78	1.172	0.965	1.000	0.965	0.965	11.40	1.175	13.42	12.9%	-2.6%	0.4%	-2.2%
85	0.028	9.30	1.364	12.69	1.079	0.965	1.000	0.965	0.965	10.50	1.175	12.36	12.9%	-2.6%	0.3%	-2.3%
	1.000	**8.62**	**1.364**	**11.76**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**10.10**	**1.175**	**11.88**	**17.2%**	**1.0%**	**-0.5%**	**0.5%**

Current Base Coverage: 5000
Proposed Base Coverage: 5000

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

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.105	5.90	1.240	7.32	0.754	1.047	0.900	0.942	0.999	6.50	1.087	7.01	10.2%	-4.1%	2.1%	-2.1%
4	0.000	10.00	1.240	12.40	1.279	0.947	0.800	0.758	0.803	8.80	1.087	9.56	-12.0%	-22.9%	29.7%	0.0%
5	0.024	7.40	1.240	9.17	0.946	1.047	1.000	1.047	1.110	9.00	1.087	9.78	21.6%	6.6%	1.3%	7.9%
20	0.000	6.30	1.240	7.81	0.806	1.036	1.000	1.036	1.098	7.60	1.087	8.23	20.6%	5.4%	-5.1%	0.0%
79	0.032	8.50	1.240	10.54	1.087	0.947	0.900	0.853	0.904	8.40	1.087	9.14	-1.2%	-13.2%	3.3%	-10.4%
80	0.024	8.60	1.240	10.66	1.100	0.999	1.000	0.999	1.059	10.00	1.087	10.84	16.3%	1.6%	1.8%	3.5%
81	0.315	8.30	1.240	10.29	1.061	1.047	0.965	1.010	1.071	9.70	1.087	10.58	16.9%	2.8%	2.2%	5.0%
82	0.089	6.70	1.240	8.31	0.857	0.990	0.985	0.976	1.034	7.60	1.087	8.25	13.4%	-0.7%	-1.3%	-2.1%
83	0.121	7.30	1.240	9.05	0.933	0.947	1.000	0.947	1.004	8.00	1.087	8.73	9.6%	-3.6%	-2.1%	-5.6%
84	0.073	8.30	1.240	10.29	1.061	1.007	0.880	0.886	0.940	8.50	1.087	9.28	2.4%	-9.8%	1.9%	-8.1%
85	0.218	8.50	1.240	10.54	1.087	0.947	0.900	0.853	0.904	8.40	1.087	9.14	-1.2%	-13.2%	0.3%	-13.0%
	1.000	**7.82**	**1.240**	**9.70**	**1.000**	**1.000**	**0.943**	**0.943**	**1.000**	**8.60**	**1.087**	**9.31**	**10.0%**	**-4.0%**	**0.5%**	**-3.5%**

Current Base Coverage: 5000
Proposed Base Coverage: 5000

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

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.071	65.00	1.527	99.24	0.798	0.972	1.000	0.972	0.972	87.70	1.092	95.76	34.9%	-3.5%	-0.9%	-4.4%
4	0.000	150.50	1.527	229.78	1.848	0.972	1.000	0.972	0.972	203.00	1.092	221.72	34.9%	-3.5%	3.6%	0.0%
5	0.054	65.80	1.527	100.46	0.808	1.002	1.000	1.002	1.002	91.50	1.092	99.92	39.1%	-0.5%	-2.5%	-3.1%
20	0.089	50.60	1.527	77.25	0.621	1.032	1.000	1.032	1.032	72.50	1.092	79.16	43.3%	2.5%	5.5%	8.1%
79	0.027	170.90	1.527	260.92	2.099	0.972	1.000	0.972	0.972	230.50	1.092	251.78	34.9%	-3.5%	-3.3%	-6.7%
80	0.089	97.50	1.527	148.86	1.197	0.972	1.000	0.972	0.972	131.50	1.092	143.64	34.9%	-3.5%	0.4%	-3.1%
81	0.223	59.60	1.527	90.99	0.732	1.032	1.000	1.032	1.032	85.40	1.092	93.24	43.3%	2.5%	1.3%	3.8%
82	0.063	77.70	1.527	118.63	0.954	1.032	1.000	1.032	1.032	111.30	1.092	121.55	43.2%	2.5%	4.3%	6.8%
83	0.116	95.40	1.527	145.65	1.172	0.972	1.000	0.972	0.972	128.70	1.092	140.55	34.9%	-3.5%	-3.2%	-6.6%
84	0.089	95.00	1.527	145.04	1.167	0.972	1.000	0.972	0.972	128.10	1.092	139.96	34.8%	-3.5%	0.0%	-3.5%
85	0.179	99.40	1.527	151.76	1.221	1.017	1.000	1.017	1.017	140.20	1.092	153.15	41.0%	0.9%	1.2%	2.2%
	1.000	**81.43**	**1.527**	**124.33**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**113.00**	**1.092**	**123.40**	**38.8%**	**-0.7%**	**0.0%**	**-0.8%**

Current Base Coverage: $100 Deductible
Proposed Base Coverage: $100 Deductible

Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Comprehensive

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.036	58.10	1.840	106.92	0.909	0.978	1.000	0.978	0.978	80.70	1.313	105.87	38.9%	-1.0%	-7.0%	-7.9%
4	0.000	141.70	1.840	260.75	2.217	0.978	1.000	0.978	0.978	196.70	1.313	258.21	38.8%	-1.0%	1.0%	0.0%
5	0.061	55.80	1.840	102.68	0.873	0.978	1.000	0.978	0.978	77.50	1.313	101.68	38.9%	-1.0%	1.1%	0.1%
20	0.025	45.30	1.840	83.36	0.709	1.039	1.000	1.039	1.039	66.80	1.313	87.65	47.5%	5.1%	2.1%	7.4%
79	0.032	137.90	1.840	253.76	2.157	0.978	1.000	0.978	0.978	191.40	1.313	251.28	38.8%	-1.0%	4.0%	3.0%
80	0.144	72.80	1.840	133.97	1.139	0.978	1.000	0.978	0.978	101.10	1.313	132.66	38.9%	-1.0%	1.2%	0.2%
81	0.140	46.50	1.840	85.57	0.727	1.039	1.000	1.039	1.039	68.50	1.313	89.97	47.3%	5.1%	-0.2%	5.0%
82	0.263	55.10	1.840	101.39	0.862	1.039	1.000	1.039	1.039	81.20	1.313	106.61	47.4%	5.1%	0.3%	5.5%
83	0.097	69.60	1.840	128.08	1.089	0.978	1.000	0.978	0.978	96.60	1.313	126.83	38.8%	-1.0%	0.2%	-0.8%
84	0.165	70.90	1.840	130.47	1.109	0.978	1.000	0.978	0.978	98.40	1.313	129.19	38.8%	-1.0%	-1.9%	-2.9%
85	0.036	79.30	1.840	145.93	1.241	1.001	1.000	1.001	1.001	112.70	1.313	147.96	42.1%	1.4%	-0.6%	0.8%
	1.000	**63.92**	**1.840**	**117.62**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**90.70**	**1.313**	**119.09**	**41.9%**	**1.3%**	**0.0%**	**1.2%**

Current Base Coverage: $100 Deductible
Proposed Base Coverage: $100 Deductible

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

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.096	43.20	1.897	81.97	0.876	0.964	0.900	0.868	0.926	52.70	1.382	72.87	22.0%	-11.1%	2.8%	-8.6%
4	0.000	94.20	1.897	178.74	1.911	0.964	0.800	0.771	0.823	102.20	1.382	141.24	8.5%	-21.0%	26.6%	0.0%
5	0.027	38.20	1.897	72.48	0.775	1.042	1.000	1.042	1.112	56.00	1.382	77.36	46.6%	6.7%	-10.1%	-4.1%
20	0.000	35.60	1.897	67.55	0.722	1.013	1.000	1.013	1.080	50.70	1.382	70.06	42.4%	3.7%	-3.6%	0.0%
79	0.021	102.10	1.897	193.73	2.071	0.964	0.900	0.868	0.926	124.60	1.382	172.22	22.0%	-11.1%	-11.3%	-21.2%
80	0.027	58.80	1.897	111.57	1.193	0.964	1.000	0.964	1.029	79.70	1.382	110.20	35.5%	-1.2%	7.5%	6.2%
81	0.315	38.10	1.897	72.29	0.773	1.066	0.965	1.029	1.097	55.10	1.382	76.16	44.6%	5.4%	-1.2%	4.1%
82	0.082	44.10	1.897	83.68	0.895	1.066	0.985	1.050	1.120	65.10	1.382	89.98	47.6%	7.5%	3.3%	11.1%
83	0.103	54.90	1.897	104.17	1.114	0.964	1.000	0.964	1.029	74.50	1.382	102.89	35.7%	-1.2%	2.7%	1.5%
84	0.137	50.70	1.897	96.20	1.029	0.964	0.880	0.849	0.905	60.50	1.382	83.62	19.3%	-13.1%	0.7%	-12.5%
85	0.192	63.50	1.897	120.49	1.288	0.972	0.900	0.875	0.933	78.10	1.382	107.95	23.0%	-10.4%	1.2%	-9.3%
	1.000	**49.29**	**1.897**	**93.53**	**1.000**	**1.000**	**0.936**	**0.937**	**1.000**	**65.00**	**1.382**	**89.78**	**31.9%**	**-4.0%**	**0.0%**	**-4.0%**

Current Base Coverage: $100 Deductible
Proposed Base Coverage: $100 Deductible

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

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.075	109.30	1.364	149.14	0.864	0.971	1.000	0.971	0.971	123.70	1.162	143.77	13.2%	-3.6%	-1.1%	-4.7%
4	0.000	221.50	1.364	302.23	1.751	0.971	1.000	0.971	0.971	250.70	1.162	291.35	13.2%	-3.6%	3.7%	0.0%
5	0.056	130.40	1.364	177.93	1.031	1.001	1.000	1.001	1.001	152.20	1.162	176.79	16.7%	-0.6%	-1.9%	-2.6%
20	0.084	105.80	1.364	144.36	0.836	1.031	1.000	1.031	1.031	127.20	1.162	147.77	20.2%	2.4%	2.4%	4.8%
79	0.019	163.90	1.364	223.64	1.295	0.971	1.000	0.971	0.971	185.50	1.162	215.58	13.2%	-3.6%	-4.5%	-8.0%
80	0.093	141.10	1.364	192.53	1.115	0.971	1.000	0.971	0.971	159.70	1.162	185.59	13.2%	-3.6%	-0.3%	-3.9%
81	0.215	98.90	1.364	134.95	0.782	1.031	1.000	1.031	1.031	118.90	1.162	138.13	20.2%	2.4%	1.4%	3.8%
82	0.065	120.60	1.364	164.55	0.953	1.031	1.000	1.031	1.031	145.00	1.162	168.44	20.2%	2.4%	4.0%	6.5%
83	0.121	145.70	1.364	198.80	1.152	0.971	1.000	0.971	0.971	164.90	1.162	191.64	13.2%	-3.6%	-1.5%	-5.0%
84	0.084	162.20	1.364	221.32	1.282	0.971	1.000	0.971	0.971	183.60	1.162	213.35	13.2%	-3.6%	0.7%	-2.9%
85	0.187	135.90	1.364	185.43	1.074	1.016	1.000	1.016	1.016	160.90	1.162	186.95	18.4%	0.8%	-0.3%	0.5%
	1.000	**126.53**	**1.364**	**172.64**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**147.50**	**1.162**	**171.35**	**16.6%**	**-0.7%**	**0.0%**	**-0.7%**

Current Base Coverage: $500 Deductible
Proposed Base Coverage: $500 Deductible

Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Collision

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.030	94.20	1.651	155.54	0.980	0.977	1.000	0.977	0.977	111.30	1.383	153.89	18.2%	-1.1%	-4.9%	-6.0%
4	0.000	200.70	1.651	331.39	2.087	0.977	1.000	0.977	0.977	237.10	1.383	327.87	18.1%	-1.1%	1.1%	0.0%
5	0.063	106.30	1.651	175.52	1.105	0.977	1.000	0.977	0.977	125.60	1.383	173.65	18.2%	-1.1%	-1.4%	-2.4%
20	0.026	91.00	1.651	150.26	0.946	1.038	1.000	1.038	1.038	114.10	1.383	157.86	25.4%	5.1%	3.9%	9.2%
79	0.030	147.00	1.651	242.72	1.529	0.977	1.000	0.977	0.977	173.60	1.383	240.14	18.1%	-1.1%	4.3%	3.1%
80	0.144	101.20	1.651	167.10	1.052	0.977	1.000	0.977	0.977	119.50	1.383	165.32	18.1%	-1.1%	1.5%	0.4%
81	0.144	74.00	1.651	122.19	0.770	1.038	1.000	1.038	1.038	92.80	1.383	128.37	25.4%	5.1%	-0.8%	4.3%
82	0.266	82.20	1.651	135.73	0.855	1.038	1.000	1.038	1.038	103.10	1.383	142.59	25.4%	5.1%	-1.1%	3.9%
83	0.100	102.50	1.651	169.25	1.066	0.977	1.000	0.977	0.977	121.10	1.383	167.45	18.1%	-1.1%	1.5%	0.4%
84	0.162	116.40	1.651	192.20	1.210	0.977	1.000	0.977	0.977	137.50	1.383	190.15	18.1%	-1.1%	-1.5%	-2.6%
85	0.037	104.50	1.651	172.55	1.087	1.001	1.000	1.001	1.001	126.40	1.383	174.81	21.0%	1.3%	2.9%	4.2%
	1.000	**96.16**	**1.651**	**158.77**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**116.20**	**1.383**	**160.76**	**20.8%**	**1.3%**	**0.0%**	**1.2%**

Current Base Coverage: $500 Deductible
Proposed Base Coverage: $500 Deductible

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

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.098	83.40	1.627	135.70	0.955	0.962	0.900	0.865	0.922	85.70	1.401	120.13	2.8%	-11.5%	3.3%	-8.5%
4	0.000	158.90	1.627	258.55	1.819	0.962	0.800	0.769	0.820	145.20	1.401	203.45	-8.6%	-21.3%	27.1%	0.0%
5	0.028	86.80	1.627	141.23	0.994	1.039	1.000	1.039	1.107	107.10	1.401	150.10	23.4%	6.3%	-2.7%	3.4%
20	0.000	85.40	1.627	138.95	0.978	1.010	1.000	1.010	1.076	102.40	1.401	143.53	19.9%	3.3%	-3.2%	0.0%
79	0.021	129.80	1.627	211.20	1.486	0.962	0.900	0.865	0.922	133.40	1.401	186.97	2.8%	-11.5%	-0.6%	-12.0%
80	0.028	97.40	1.627	158.48	1.115	0.962	1.000	0.962	1.025	111.20	1.401	155.89	14.2%	-1.6%	4.1%	2.4%
81	0.322	72.60	1.627	118.13	0.831	1.063	0.965	1.026	1.093	88.40	1.401	123.93	21.8%	4.9%	1.3%	6.3%
82	0.084	78.50	1.627	127.73	0.899	1.063	0.985	1.047	1.115	97.60	1.401	136.78	24.3%	7.1%	1.4%	8.6%
83	0.098	96.20	1.627	156.53	1.101	0.962	1.000	0.962	1.025	109.90	1.401	153.97	14.2%	-1.6%	-3.2%	-4.8%
84	0.140	99.20	1.627	161.41	1.136	0.962	0.880	0.846	0.902	99.70	1.401	139.72	0.5%	-13.4%	-1.2%	-14.5%
85	0.182	99.40	1.627	161.73	1.138	0.969	0.900	0.872	0.929	103.00	1.401	144.30	3.6%	-10.8%	0.3%	-10.5%
	1.000	**87.35**	**1.627**	**142.12**	**1.000**	**1.000**	**0.937**	**0.938**	**1.000**	**97.40**	**1.401**	**136.44**	**11.5%**	**-4.0%**	**0.0%**	**-4.0%**

Current Base Coverage: $500 Deductible
Proposed Base Coverage: $500 Deductible

Horace Mann Insurance Company
Arkansas
Derivation of Base Rates & Effects
Uninsured Motorist

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.033	53.30	0.328	17.48	1.000	1.030	1.000	1.030	1.030	67.10	0.279	18.72	25.9%	7.1%	-16.2%	-10.3%
4	0.005	53.30	0.328	17.48	1.000	0.970	1.000	0.970	0.970	63.20	0.279	17.63	18.6%	0.9%	-5.5%	-4.7%
5	0.044	53.30	0.328	17.48	1.000	1.029	1.000	1.029	1.029	67.10	0.279	18.70	25.9%	7.0%	-2.2%	4.6%
20	0.071	53.30	0.328	17.48	1.000	1.030	1.000	1.030	1.030	67.10	0.279	18.72	25.9%	7.1%	5.4%	12.8%
79	0.027	53.30	0.328	17.48	1.000	0.970	1.000	0.970	0.970	63.20	0.279	17.63	18.6%	0.9%	3.6%	4.5%
80	0.208	53.30	0.328	17.48	1.000	1.007	1.000	1.007	1.007	65.70	0.279	18.31	23.3%	4.7%	-1.7%	3.0%
81	0.219	53.30	0.328	17.48	1.000	1.030	1.000	1.030	1.030	67.10	0.279	18.72	25.9%	7.1%	2.5%	9.8%
82	0.060	53.30	0.328	17.48	1.000	0.979	1.000	0.979	0.979	63.80	0.279	17.79	19.7%	1.8%	-0.7%	1.0%
83	0.153	53.30	0.328	17.48	1.000	0.970	1.000	0.970	0.970	63.20	0.279	17.63	18.6%	0.9%	-0.8%	0.1%
84	0.087	53.30	0.328	17.48	1.000	0.970	1.000	0.970	0.970	63.20	0.279	17.63	18.6%	0.9%	-0.9%	0.0%
85	0.093	53.30	0.328	17.48	1.000	0.970	1.000	0.970	0.970	63.20	0.279	17.63	18.6%	0.9%	-0.1%	0.8%
	1.000	**53.30**	**0.328**	**17.48**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**65.20**	**0.279**	**18.18**	**22.3%**	**4.0%**	**0.0%**	**4.0%**

Current Base Coverage: 100/300 Limit
Proposed Base Coverage: 100/300 Limit

Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Uninsured Motorist

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.023	53.30	0.342	18.24	1.000	1.023	1.000	1.023	1.023	63.40	0.297	18.85	18.9%	3.4%	-9.1%	-6.1%
4	0.000	53.30	0.342	18.24	1.000	0.964	1.000	0.964	0.964	59.70	0.297	17.76	12.0%	-2.7%	2.7%	0.0%
5	0.061	53.30	0.342	18.24	1.000	0.992	1.000	0.992	0.992	61.50	0.297	18.28	15.4%	0.2%	1.4%	1.6%
20	0.018	53.30	0.342	18.24	1.000	1.023	1.000	1.023	1.023	63.40	0.297	18.85	18.9%	3.4%	0.7%	4.0%
79	0.053	53.30	0.342	18.24	1.000	0.964	1.000	0.964	0.964	59.70	0.297	17.76	12.0%	-2.7%	4.9%	2.1%
80	0.144	53.30	0.342	18.24	1.000	1.015	1.000	1.015	1.015	62.90	0.297	18.70	18.0%	2.5%	0.3%	2.8%
81	0.162	53.30	0.342	18.24	1.000	1.023	1.000	1.023	1.023	63.40	0.297	18.85	18.9%	3.4%	-1.7%	1.6%
82	0.256	53.30	0.342	18.24	1.000	1.023	1.000	1.023	1.023	63.40	0.297	18.84	18.9%	3.3%	-1.3%	2.0%
83	0.091	53.30	0.342	18.24	1.000	0.964	1.000	0.964	0.964	59.70	0.297	17.76	12.0%	-2.7%	2.9%	0.1%
84	0.165	53.30	0.342	18.24	1.000	0.964	1.000	0.964	0.964	59.70	0.297	17.76	12.0%	-2.7%	0.6%	-2.0%
85	0.028	53.30	0.342	18.24	1.000	0.964	1.000	0.964	0.964	59.70	0.297	17.76	12.0%	-2.7%	3.8%	1.0%
	1.000	**53.30**	**0.342**	**18.24**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**62.00**	**0.297**	**18.42**	**16.3%**	**1.0%**	**0.0%**	**1.0%**

Current Base Coverage: 100/300 Limit
Proposed Base Coverage: 100/300 Limit

Horace Mann Property and Casualty Insurance Company
Arkansas
Derivation of Base Rates & Effects
Uninsured Motorist

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.097	48.80	0.517	25.25	1.011	1.046	0.900	0.941	0.999	50.50	0.479	24.22	3.5%	-4.1%	1.3%	-2.9%
4	0.000	39.00	0.517	20.18	0.808	0.946	0.800	0.757	0.804	32.50	0.479	15.57	-16.7%	-22.9%	29.6%	0.0%
5	0.024	43.90	0.517	22.72	0.909	1.046	1.000	1.046	1.110	50.50	0.479	24.21	15.0%	6.6%	-2.1%	4.4%
20	0.000	48.80	0.517	25.25	1.011	1.035	1.000	1.035	1.098	55.50	0.479	26.63	13.7%	5.5%	-5.2%	0.0%
79	0.024	43.90	0.517	22.72	0.909	0.946	0.900	0.852	0.904	41.10	0.479	19.71	-6.4%	-13.2%	2.1%	-11.4%
80	0.042	48.80	0.517	25.25	1.011	0.998	1.000	0.998	1.059	53.50	0.479	25.67	9.6%	1.7%	-1.4%	0.2%
81	0.285	48.80	0.517	25.25	1.011	1.046	0.965	1.009	1.071	54.20	0.479	25.97	11.1%	2.9%	-4.4%	-1.7%
82	0.091	48.80	0.517	25.25	1.011	0.989	0.985	0.974	1.035	52.30	0.479	25.08	7.2%	-0.7%	-0.5%	-1.2%
83	0.109	48.80	0.517	25.25	1.011	0.946	1.000	0.946	1.004	50.80	0.479	24.35	4.1%	-3.6%	-1.0%	-4.6%
84	0.121	46.40	0.517	24.01	0.961	1.006	0.880	0.885	0.940	45.20	0.479	21.66	-2.6%	-9.8%	3.8%	-6.4%
85	0.206	48.80	0.517	25.25	1.011	0.946	0.900	0.852	0.904	45.70	0.479	21.92	-6.4%	-13.2%	0.7%	-12.6%
	1.000	**48.27**	**0.517**	**24.98**	**1.000**	**1.000**	**0.942**	**0.942**	**1.000**	**50.00**	**0.479**	**23.98**	**3.6%**	**-4.0%**	**0.0%**	**-4.0%**

Current Base Coverage: 100/300 Limit
Proposed Base Coverage: 100/300 Limit

Horace Mann Insurance Company
Arkansas
Derivation of Base Rates & Effects
Underinsured Motorist

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.021	51.90	0.277	14.36	1.000	1.026	1.000	1.026	1.026	64.20	0.239	15.32	23.7%	6.7%	-16.2%	-10.5%
4	0.010	51.90	0.277	14.36	1.000	0.966	1.000	0.966	0.966	60.50	0.239	14.43	16.6%	0.5%	-2.3%	-1.8%
5	0.052	51.90	0.277	14.36	1.000	1.025	1.000	1.025	1.025	64.10	0.239	15.30	23.5%	6.6%	-5.6%	0.6%
20	0.094	51.90	0.277	14.36	1.000	1.026	1.000	1.026	1.026	64.20	0.239	15.32	23.7%	6.7%	8.5%	15.8%
79	0.042	51.90	0.277	14.36	1.000	0.966	1.000	0.966	0.966	60.50	0.239	14.43	16.6%	0.5%	1.4%	1.9%
80	0.125	51.90	0.277	14.36	1.000	1.003	1.000	1.003	1.003	62.80	0.239	14.98	21.0%	4.4%	-8.4%	-4.4%
81	0.313	51.90	0.277	14.36	1.000	1.026	1.000	1.026	1.026	64.20	0.239	15.32	23.7%	6.7%	1.5%	8.3%
82	0.042	51.90	0.277	14.36	1.000	0.975	1.000	0.975	0.975	61.00	0.239	14.56	17.5%	1.4%	2.0%	3.4%
83	0.104	51.90	0.277	14.36	1.000	0.966	1.000	0.966	0.966	60.50	0.239	14.43	16.6%	0.5%	-5.6%	-5.2%
84	0.094	51.90	0.277	14.36	1.000	0.966	1.000	0.966	0.966	60.50	0.239	14.43	16.6%	0.5%	2.7%	3.2%
85	0.104	51.90	0.277	14.36	1.000	0.966	1.000	0.966	0.966	60.50	0.239	14.43	16.6%	0.5%	4.6%	5.1%
	1.000	**51.90**	**0.277**	**14.36**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**62.60**	**0.239**	**14.93**	**20.6%**	**4.0%**	**-0.1%**	**3.9%**

Current Base Coverage: 100/300 Limit
Proposed Base Coverage: 100/300 Limit

Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Underinsured Motorist

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.023	51.90	0.286	14.86	1.000	1.021	1.000	1.021	1.021	60.80	0.252	15.33	17.1%	3.1%	-9.9%	-7.1%
4	0.000	51.90	0.286	14.86	1.000	0.962	1.000	0.962	0.962	57.30	0.252	14.43	10.4%	-2.9%	3.0%	0.0%
5	0.084	51.90	0.286	14.86	1.000	0.990	1.000	0.990	0.990	59.00	0.252	14.86	13.7%	0.0%	1.8%	1.7%
20	0.023	51.90	0.286	14.86	1.000	1.021	1.000	1.021	1.021	60.80	0.252	15.33	17.1%	3.1%	-0.2%	2.9%
79	0.034	51.90	0.286	14.86	1.000	0.962	1.000	0.962	0.962	57.30	0.252	14.43	10.4%	-2.9%	7.8%	4.6%
80	0.088	51.90	0.286	14.86	1.000	1.013	1.000	1.013	1.013	60.40	0.252	15.20	16.4%	2.3%	-1.0%	1.3%
81	0.203	51.90	0.286	14.86	1.000	1.021	1.000	1.021	1.021	60.80	0.252	15.33	17.1%	3.1%	-2.0%	1.1%
82	0.284	51.90	0.286	14.86	1.000	1.021	1.000	1.021	1.021	60.80	0.252	15.32	17.1%	3.1%	1.0%	4.1%
83	0.077	51.90	0.286	14.86	1.000	0.962	1.000	0.962	0.962	57.30	0.252	14.43	10.4%	-2.9%	0.7%	-2.2%
84	0.153	51.90	0.286	14.86	1.000	0.962	1.000	0.962	0.962	57.30	0.252	14.43	10.4%	-2.9%	-0.6%	-3.4%
85	0.031	51.90	0.286	14.86	1.000	0.962	1.000	0.962	0.962	57.30	0.252	14.43	10.4%	-2.9%	6.0%	3.0%
	1.000	**51.90**	**0.286**	**14.86**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**59.60**	**0.252**	**15.01**	**14.8%**	**1.0%**	**0.1%**	**1.1%**

Current Base Coverage: 100/300 Limit
Proposed Base Coverage: 100/300 Limit

Horace Mann Property and Casualty Insurance Company
Arkansas
Derivation of Base Rates & Effects
Underinsured Motorist

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Indicated Adjustment Factor	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.097	51.90	0.473	24.55	1.002	1.044	0.900	0.939	0.997	54.20	0.434	23.49	4.4%	-4.3%	1.0%	-3.4%
4	0.000	44.60	0.473	21.09	0.861	0.944	0.800	0.755	0.802	37.40	0.434	16.23	-16.1%	-23.1%	30.0%	0.0%
5	0.028	50.20	0.473	23.74	0.969	1.044	1.000	1.044	1.107	58.20	0.434	25.24	15.9%	6.3%	-0.8%	5.4%
20	0.000	51.90	0.473	24.55	1.002	1.033	1.000	1.033	1.096	59.50	0.434	25.82	14.6%	5.2%	-4.9%	0.0%
79	0.021	50.20	0.473	23.74	0.969	0.944	0.900	0.850	0.902	47.40	0.434	20.55	-5.6%	-13.4%	-6.1%	-18.8%
80	0.021	51.90	0.473	24.55	1.002	0.996	1.000	0.996	1.056	57.40	0.434	24.89	10.6%	1.4%	-2.6%	-1.3%
81	0.313	51.90	0.473	24.55	1.002	1.044	0.965	1.007	1.069	58.10	0.434	25.18	11.9%	2.6%	-3.8%	-1.3%
82	0.097	51.90	0.473	24.55	1.002	0.987	0.985	0.972	1.032	56.10	0.434	24.32	8.1%	-0.9%	-0.7%	-1.6%
83	0.111	51.90	0.473	24.55	1.002	0.944	1.000	0.944	1.002	54.40	0.434	23.61	4.8%	-3.8%	-1.2%	-5.0%
84	0.118	51.90	0.473	24.55	1.002	1.004	0.880	0.883	0.937	50.90	0.434	22.09	-1.9%	-10.0%	2.4%	-7.9%
85	0.194	51.90	0.473	24.55	1.002	0.944	0.900	0.850	0.902	49.00	0.434	21.25	-5.6%	-13.4%	-0.6%	-13.9%
	1.000	**51.82**	**0.473**	**24.51**	**1.000**	**1.000**	**0.942**	**0.942**	**1.000**	**54.30**	**0.434**	**23.53**	**4.8%**	**-4.0%**	**0.1%**	**-3.9%**

Current Base Coverage: 100/300 Limit
Proposed Base Coverage: 100/300 Limit

Horace Mann Insurance Company
Arkansas
Derivation of Base Rates & Effects
Road Service

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.051	3.00	0.925	2.77	1.000	1.000	1.000	1.000	2.90	0.971	2.77	-3.3%	0.0%	5.1%	5.1%
4	0.000	3.00	0.925	2.77	1.000	1.000	1.000	1.000	2.90	0.971	2.77	-3.3%	0.0%	0.0%	0.0%
5	0.026	3.00	0.925	2.77	1.000	1.000	1.000	1.000	2.90	0.971	2.77	-3.3%	0.0%	3.3%	3.3%
20	0.051	3.00	0.925	2.77	1.000	1.000	1.000	1.000	2.90	0.971	2.77	-3.3%	0.0%	0.0%	0.0%
79	0.026	3.00	0.925	2.77	1.000	1.000	1.000	1.000	2.90	0.971	2.77	-3.3%	0.0%	0.0%	0.0%
80	0.128	3.00	0.925	2.77	1.000	1.000	1.000	1.000	2.90	0.971	2.77	-3.3%	0.0%	4.1%	4.1%
81	0.308	3.00	0.925	2.77	1.000	1.000	1.000	1.000	2.90	0.971	2.77	-3.3%	0.0%	-0.3%	-0.3%
82	0.077	3.00	0.925	2.77	1.000	1.000	1.000	1.000	2.90	0.971	2.77	-3.3%	0.0%	2.3%	2.3%
83	0.051	3.00	0.925	2.77	1.000	1.000	1.000	1.000	2.90	0.971	2.77	-3.3%	0.0%	2.2%	2.2%
84	0.077	3.00	0.925	2.77	1.000	1.000	1.000	1.000	2.90	0.971	2.77	-3.3%	0.0%	4.5%	4.5%
85	0.205	3.00	0.925	2.77	1.000	1.000	1.000	1.000	2.90	0.971	2.77	-3.3%	0.0%	0.0%	0.0%
	1.000	**3.00**	**0.925**	**2.77**	**1.000**	**1.000**	**1.000**	**1.000**	**2.90**	**0.971**	**2.77**	**-3.3%**	**0.0%**	**1.5%**	**1.5%**

Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Road Service

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.056	3.00	0.978	2.93	1.000	1.000	1.000	1.000	2.90	1.028	2.96	-3.3%	1.0%	0.0%	1.0%
4	0.000	3.00	0.978	2.93	1.000	1.000	1.000	1.000	2.90	1.028	2.96	-3.3%	1.0%	-1.0%	0.0%
5	0.056	3.00	0.978	2.93	1.000	1.000	1.000	1.000	2.90	1.028	2.96	-3.3%	1.0%	1.4%	2.4%
20	0.024	3.00	0.978	2.93	1.000	1.000	1.000	1.000	2.90	1.028	2.96	-3.3%	1.0%	-2.1%	-1.1%
79	0.040	3.00	0.978	2.93	1.000	1.000	1.000	1.000	2.90	1.028	2.96	-3.3%	1.0%	2.3%	3.4%
80	0.129	3.00	0.978	2.93	1.000	1.000	1.000	1.000	2.90	1.028	2.96	-3.3%	1.0%	3.4%	4.4%
81	0.169	3.00	0.978	2.93	1.000	1.000	1.000	1.000	2.90	1.028	2.96	-3.3%	1.0%	-0.7%	0.3%
82	0.242	3.00	0.978	2.93	1.000	1.000	1.000	1.000	2.90	1.028	2.96	-3.3%	1.0%	0.5%	1.5%
83	0.065	3.00	0.978	2.93	1.000	1.000	1.000	1.000	2.90	1.028	2.96	-3.3%	1.0%	-0.6%	0.4%
84	0.185	3.00	0.978	2.93	1.000	1.000	1.000	1.000	2.90	1.028	2.96	-3.3%	1.0%	0.0%	1.0%
85	0.032	3.00	0.978	2.93	1.000	1.000	1.000	1.000	2.90	1.028	2.96	-3.3%	1.0%	0.7%	1.7%
	1.000	**3.00**	**0.978**	**2.93**	**1.000**	**1.000**	**1.000**	**1.000**	**2.90**	**1.028**	**2.96**	**-3.3%**	**1.0%**	**0.6%**	**1.6%**

Horace Mann Property and Casualty Insurance Company
Arkansas
Derivation of Base Rates & Effects
Road Service

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.052	3.00	0.939	2.82	1.000	0.900	0.900	0.952	2.60	0.995	2.58	-13.3%	-8.6%	-2.4%	-10.8%
4	0.000	3.00	0.939	2.82	1.000	0.800	0.800	0.847	2.30	0.995	2.29	-23.3%	-18.7%	23.0%	0.0%
5	0.039	3.00	0.939	2.82	1.000	1.000	1.000	1.058	2.90	0.995	2.86	-3.3%	1.6%	-1.6%	0.0%
20	0.000	3.00	0.939	2.82	1.000	1.000	1.000	1.058	2.90	0.995	2.86	-3.3%	1.6%	-1.6%	0.0%
79	0.013	3.00	0.939	2.82	1.000	0.900	0.900	0.952	2.60	0.995	2.58	-13.3%	-8.6%	-17.0%	-24.1%
80	0.039	3.00	0.939	2.82	1.000	1.000	1.000	1.058	2.90	0.995	2.86	-3.3%	1.6%	-2.7%	-1.1%
81	0.338	3.00	0.939	2.82	1.000	0.965	0.965	1.021	2.80	0.995	2.76	-6.7%	-2.0%	0.0%	-2.0%
82	0.091	3.00	0.939	2.82	1.000	0.985	0.985	1.042	2.80	0.995	2.82	-6.7%	0.1%	-4.4%	-4.4%
83	0.091	3.00	0.939	2.82	1.000	1.000	1.000	1.058	2.90	0.995	2.86	-3.3%	1.6%	-1.0%	0.6%
84	0.078	3.00	0.939	2.82	1.000	0.880	0.880	0.931	2.50	0.995	2.52	-16.7%	-10.6%	-1.3%	-11.7%
85	0.260	3.00	0.939	2.82	1.000	0.900	0.900	0.952	2.60	0.995	2.58	-13.3%	-8.6%	1.6%	-7.1%
	1.000	**3.00**	**0.939**	**2.82**	**1.000**	**0.945**	**0.945**	**1.000**	**2.70**	**0.995**	**2.71**	**-10.0%**	**-4.0%**	**-0.7%**	**-4.7%**

Horace Mann Insurance Company
Arkansas
Derivation of Base Rates & Effects
Rental Reimbursement

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.000	11.90	0.953	11.34	1.000	1.000	1.000	1.000	12.80	0.883	11.34	7.6%	0.0%	0.0%	0.0%
4	0.000	11.90	0.953	11.34	1.000	1.000	1.000	1.000	12.80	0.883	11.34	7.6%	0.0%	0.0%	0.0%
5	0.000	11.90	0.953	11.34	1.000	1.000	1.000	1.000	12.80	0.883	11.34	7.6%	0.0%	0.0%	0.0%
20	0.000	11.90	0.953	11.34	1.000	1.000	1.000	1.000	12.80	0.883	11.34	7.6%	0.0%	0.0%	0.0%
79	0.083	11.90	0.953	11.34	1.000	1.000	1.000	1.000	12.80	0.883	11.34	7.6%	0.0%	3.4%	3.4%
80	0.000	11.90	0.953	11.34	1.000	1.000	1.000	1.000	12.80	0.883	11.34	7.6%	0.0%	0.0%	0.0%
81	0.250	11.90	0.953	11.34	1.000	1.000	1.000	1.000	12.80	0.883	11.34	7.6%	0.0%	3.7%	3.7%
82	0.000	11.90	0.953	11.34	1.000	1.000	1.000	1.000	12.80	0.883	11.34	7.6%	0.0%	0.0%	0.0%
83	0.083	11.90	0.953	11.34	1.000	1.000	1.000	1.000	12.80	0.883	11.34	7.6%	0.0%	0.8%	0.8%
84	0.167	11.90	0.953	11.34	1.000	1.000	1.000	1.000	12.80	0.883	11.34	7.6%	0.0%	3.5%	3.5%
85	0.417	11.90	0.953	11.34	1.000	1.000	1.000	1.000	12.80	0.883	11.34	7.6%	0.0%	-5.8%	-5.8%
	1.000	**11.90**	**0.953**	**11.34**	**1.000**	**1.000**	**1.000**	**1.000**	**12.80**	**0.883**	**11.34**	**7.6%**	**0.0%**	**-0.4%**	**-0.4%**

Teachers Insurance Company
Arkansas
Derivation of Base Rates & Effects
Rental Reimbursement

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.028	10.80	0.961	10.38	1.000	1.000	1.000	1.000	11.70	0.894	10.49	8.3%	1.0%	-4.5%	-3.6%
4	0.000	10.80	0.961	10.38	1.000	1.000	1.000	1.000	11.70	0.894	10.49	8.3%	1.0%	-1.0%	0.0%
5	0.113	10.80	0.961	10.38	1.000	1.000	1.000	1.000	11.70	0.894	10.49	8.3%	1.0%	-0.2%	0.8%
20	0.028	10.80	0.961	10.38	1.000	1.000	1.000	1.000	11.70	0.894	10.49	8.3%	1.0%	4.6%	5.7%
79	0.070	10.80	0.961	10.38	1.000	1.000	1.000	1.000	11.70	0.894	10.49	8.3%	1.0%	-0.1%	0.9%
80	0.141	10.80	0.961	10.38	1.000	1.000	1.000	1.000	11.70	0.894	10.49	8.3%	1.0%	-0.9%	0.1%
81	0.056	10.80	0.961	10.38	1.000	1.000	1.000	1.000	11.70	0.894	10.49	8.3%	1.0%	-2.9%	-2.0%
82	0.155	10.80	0.961	10.38	1.000	1.000	1.000	1.000	11.70	0.894	10.49	8.3%	1.0%	-1.4%	-0.4%
83	0.099	10.80	0.961	10.38	1.000	1.000	1.000	1.000	11.70	0.894	10.49	8.3%	1.0%	3.9%	4.9%
84	0.254	10.80	0.961	10.38	1.000	1.000	1.000	1.000	11.70	0.894	10.49	8.3%	1.0%	-0.4%	0.6%
85	0.056	10.80	0.961	10.38	1.000	1.000	1.000	1.000	11.70	0.894	10.49	8.3%	1.0%	-1.0%	0.0%
	1.000	**10.80**	**0.961**	**10.38**	**1.000**	**1.000**	**1.000**	**1.000**	**11.70**	**0.894**	**10.49**	**8.3%**	**1.0%**	**-0.3%**	**0.7%**

Horace Mann Property and Casualty Insurance Company
Arkansas
Derivation of Base Rates & Effects
Rental Reimbursement

Current Territory	PIF Weight	Current Base Rate	Current Average Rating Factor	Current Average Rate	Current Territorial Relativity	Additional Adjustment Factor	Selected Adjustment	Normalized Selected Adjustment	Proposed Base Rate	Proposed Average Rating Factor	Proposed Average Rate	Base Rate Effect	Average Effect	Distributional Differences	Actual Effect
2	0.042	10.80	0.930	10.04	1.000	0.900	0.900	0.958	10.40	0.887	9.24	-3.7%	-8.0%	2.0%	-6.2%
4	0.000	10.80	0.930	10.04	1.000	0.800	0.800	0.852	9.30	0.887	8.21	-13.9%	-18.2%	22.3%	0.0%
5	0.021	10.80	0.930	10.04	1.000	1.000	1.000	1.065	11.60	0.887	10.26	7.4%	2.2%	4.8%	7.1%
20	0.000	10.80	0.930	10.04	1.000	1.000	1.000	1.065	11.60	0.887	10.26	7.4%	2.2%	-2.2%	0.0%
79	0.000	10.80	0.930	10.04	1.000	0.900	0.900	0.958	10.40	0.887	9.24	-3.7%	-8.0%	8.7%	0.0%
80	0.000	10.80	0.930	10.04	1.000	1.000	1.000	1.065	11.60	0.887	10.26	7.4%	2.2%	-2.2%	0.0%
81	0.354	10.80	0.930	10.04	1.000	0.965	0.965	1.027	11.20	0.887	9.90	3.7%	-1.4%	0.0%	-1.3%
82	0.083	10.80	0.930	10.04	1.000	0.985	0.985	1.049	11.40	0.887	10.11	5.6%	0.7%	3.5%	4.2%
83	0.104	10.80	0.930	10.04	1.000	1.000	1.000	1.065	11.60	0.887	10.26	7.4%	2.2%	3.0%	5.2%
84	0.167	10.80	0.930	10.04	1.000	0.880	0.880	0.937	10.20	0.887	9.03	-5.6%	-10.1%	-1.2%	-11.1%
85	0.229	10.80	0.930	10.04	1.000	0.900	0.900	0.958	10.40	0.887	9.24	-3.7%	-8.0%	-1.7%	-9.6%
	1.000	**10.80**	**0.930**	**10.04**	**1.000**	**0.939**	**0.939**	**1.000**	**10.90**	**0.887**	**9.64**	**0.9%**	**-4.0%**	**0.3%**	**-3.8%**

Bodily Injury
Combined Companies
Arkansas

BI

Current Territory	On-Level Premium	Developed Losses	Exposures	Loss Ratio	Loss Ratio Relativity	Credibility (1)	Credibility Weighted L/R Adjustment Factor (2)	HMIC Competitor Adjustment Factor (3)	TIC Competitor Adjustment Factor (3)	HMPC Competitor Adjustment Factor	HMIC Combined Adjustment Factor (4)	TIC Combined Adjustment Factor (4)	HMPC Combined Adjustment Factor	HMIC Normalized Indicated Adjustment	TIC Normalized Indicated Adjustment	HMPC Normalized Indicated Adjustment
2	13,131	62,145	127	473.3%	7.568	3.6%	1.050	1.030	1.030	1.050	1.030	1.030	1.050	1.033	1.025	1.047
4	4,471	-	10	0.0%	0.000	1.0%	0.990	0.970	0.970	0.950	0.970	0.970	0.950	0.973	0.965	0.947
5	25,792	4,381	151	17.0%	0.272	3.9%	0.971	1.029	0.999	1.050	1.029	0.999	1.050	1.032	0.994	1.047
20	9,614	-	79	0.0%	0.000	2.8%	0.972	1.030	1.030	1.039	1.030	1.030	1.039	1.033	1.025	1.035
79	28,552	6,346	145	22.2%	0.355	3.8%	0.975	0.970	0.970	0.950	0.970	0.970	0.950	0.973	0.965	0.947
80	56,522	17,528	438	31.0%	0.496	6.7%	0.966	1.007	1.022	1.002	1.007	1.022	1.002	1.010	1.017	0.998
81	63,670	28,440	503	44.7%	0.714	7.2%	0.980	1.030	1.030	1.050	1.030	1.030	1.050	1.033	1.025	1.047
82	74,064	15,536	539	21.0%	0.335	7.4%	0.951	0.979	1.029	0.993	0.979	1.029	0.993	0.981	1.025	0.990
83	48,924	32,412	296	66.2%	1.059	5.5%	1.003	0.970	0.970	0.950	0.970	0.970	0.950	0.973	0.965	0.947
84	51,139	51,769	325	101.2%	1.619	5.7%	1.036	0.970	0.970	1.010	0.970	0.970	1.010	0.973	0.965	1.007
85	31,682	36,295	258	114.6%	1.832	5.1%	1.043	0.970	0.970	0.950	0.970	0.970	0.950	0.973	0.965	0.947
	407,561	254,852	2,870	62.5%	1.000			0.997	1.005	1.003	0.997	1.005	1.003	1.000	1.000	1.000

(1) Credibility is based on the full credibility standard of 1082 claims. We have assumed a claim frequency of 0.011 for BI.
(2) The Credibility Weighted Loss Ratio Adjustment Factor is capped above by 1.05 and below by 0.95 to limit policyholder impact due to loss experience alone
(3) We have compared our territorial relativities to those of Competitors. We have made adjustments accordingly to bring our relativities closer to those of competitors.
(4) To calculate our Combined Adjustment Factor, 0% weight was given to our Loss Ratio Adjustment and 100% weight was given to our Competitor Adjustment

Property Damage
Combined Companies
Arkansas

PD

Current Territory	On-Level Premium	Developed Losses	Exposures	Loss Ratio	Loss Ratio Relativity	Credibility (1)	Credibility Weighted L/R Adjustment Factor (2)	HMIC Competitor Adjustment Factor	TIC Competitor Adjustment Factor	HMPC Competitor Adjustment Factor	HMIC Combined Adjustment Factor	TIC Combined Adjustment Factor	HMPC Combined Adjustment Factor	HMIC Normalized Indicated Adjustment	TIC Normalized Indicated Adjustment	HMPC Normalized Indicated Adjustment
2	10,187	3,082	127	30.3%	0.546	7.1%	0.968	1.030	1.030	1.050	1.030	1.030	1.050	1.034	1.027	1.053
4	2,617	10,115	10	386.5%	6.972	2.0%	1.050	0.970	0.970	0.950	0.970	0.970	0.950	0.974	0.968	0.953
5	19,859	8,488	151	42.7%	0.771	7.8%	0.982	1.029	0.999	1.050	1.029	0.999	1.050	1.033	0.996	1.053
20	7,247	2,015	79	27.8%	0.502	5.6%	0.972	1.030	1.030	1.039	1.030	1.030	1.039	1.034	1.027	1.042
79	30,104	8,924	145	29.6%	0.535	7.6%	0.965	0.970	0.970	0.950	0.970	0.970	0.950	0.974	0.968	0.953
80	62,830	28,467	438	45.3%	0.817	13.3%	0.976	1.007	1.022	1.002	1.007	1.022	1.002	1.011	1.019	1.005
81	41,412	34,878	503	84.2%	1.519	14.2%	1.050	1.030	1.030	1.050	1.030	1.030	1.050	1.034	1.027	1.053
82	51,907	24,682	539	47.6%	0.858	14.7%	0.979	0.979	1.029	0.993	0.979	1.029	0.993	0.983	1.027	0.996
83	42,695	29,192	295	68.4%	1.233	10.9%	1.025	0.970	0.970	0.950	0.970	0.970	0.950	0.974	0.968	0.953
84	46,504	15,808	325	34.0%	0.613	11.4%	0.956	0.970	0.970	1.010	0.970	0.970	1.010	0.974	0.968	1.013
85	34,732	28,434	258	81.9%	1.477	10.2%	1.049	0.970	0.970	0.950	0.970	0.970	0.950	0.974	0.968	0.953
	350,093	194,086	2,869	55.4%	1.000			0.996	1.002	0.997	0.996	1.002	0.997	1.000	1.000	1.000

(1) Credibility is based on the full credibility standard of 1082 claims. We have assumed a claim frequency of 0.0434 for PD.
(2) The Credibility Weighted Loss Ratio Adjustment Factor is capped above by 1.05 and below by 0.95 to limit policyholder impact due to loss experience alone
(3) We have compared our territorial relativities to those of Competitors. We have made adjustments accordingly to bring our relativities closer to those of competitors.
(4) To calculate our Combined Adjustment Factor, 0% weight was given to our Loss Ratio Adjustment and 100% weight was given to our Competitor Adjustment

Medical Payments
Combined Companies
Arkansas

MP

Current Territory	On-Level Premium	Developed Losses	Exposures	Loss Ratio	Loss Ratio Relativity	Credibility (1)	Credibility Weighted L/R Adjustment Factor (2)	HMIC Competitor Adjustment Factor (3)	TIC Competitor Adjustment Factor	HMPC Competitor Adjustment Factor	HMIC Combined Adjustment Factor	TIC Combined Adjustment Factor	HMPC Combined Adjustment Factor	HMIC Normalized Indicated Adjustment	TIC Normalized Indicated Adjustment	HMPC Normalized Indicated Adjustment
2	1,503	-	97	0.0%	0.000	2.8%	0.972	1.030	1.030	1.050	1.030	1.030	1.050	1.032	1.024	1.047
4	135	-	5	0.0%	0.000	0.6%	0.994	0.970	0.970	0.950	0.970	0.970	0.950	0.972	0.965	0.947
5	2,874	-	104	0.0%	0.000	2.9%	0.971	1.029	0.999	1.050	1.029	0.999	1.050	1.031	0.993	1.047
20	1,507	-	77	0.0%	0.000	2.5%	0.975	1.030	1.030	1.039	1.030	1.030	1.039	1.032	1.024	1.036
79	4,083	254	122	6.2%	0.121	3.1%	0.973	0.970	0.970	0.950	0.970	0.970	0.950	0.972	0.965	0.947
80	8,471	3,800	321	44.9%	0.870	5.1%	0.993	1.007	1.022	1.002	1.007	1.022	1.002	1.010	1.016	0.999
81	8,289	2,024	343	24.4%	0.473	5.3%	0.972	1.030	1.030	1.050	1.030	1.030	1.050	1.032	1.024	1.047
82	8,503	6,805	408	80.0%	1.552	5.7%	1.032	0.979	1.029	0.993	0.979	1.029	0.993	0.981	1.024	0.990
83	5,438	9,260	217	170.3%	3.301	4.2%	1.050	0.970	0.970	0.950	0.970	0.970	0.950	0.972	0.965	0.947
84	6,979	-	229	0.0%	0.000	4.3%	0.957	0.970	0.970	1.010	0.970	0.970	1.010	0.972	0.965	1.007
85	4,887	5,023	193	102.8%	1.993	3.9%	1.039	0.970	0.970	0.950	0.970	0.970	0.950	0.972	0.965	0.947
	52,669	27,166	2,115	51.6%	1.000			0.998	1.006	1.003	0.998	1.006	1.003	1.000	1.000	1.000

(1) Credibility is based on the full credibility standard of 1082 claims. We have assumed a claim frequency of 0.0087 for MP.
(2) The Credibility Weighted Loss Ratio Adjustment Factor is capped above by 1.05 and below by 0.95 to limit policyholder impact due to loss experience alone
(3) We have compared our territorial relativities to those of Competitors. We have made adjustments accordingly to bring our relativities closer to those of competitors.
(4) To calculate our Combined Adjustment Factor, 0% weight was given to our Loss Ratio Adjustment and 100% weight was given to our Competitor Adjustment

Comprehensive
Combined Companies
Arkansas

COMP

Current Territory	On-Level Premium	Developed Losses	Exposures	Loss Ratio	Loss Ratio Relativity	Credibility (1)	Credibility Weighted L/R Adjustment Factor (2)	HMIC Competitor Adjustment Factor (3)	TIC Competitor Adjustment Factor	HMPC Competitor Adjustment Factor	HMIC Combined Adjustment Factor	TIC Combined Adjustment Factor	HMPC Combined Adjustment Factor	HMIC Normalized Indicated Adjustment	TIC Normalized Indicated Adjustment	HMPC Normalized Indicated Adjustment
2	18,175	31,863	96	175.3%	2.902	7.4%	1.050	0.970	0.970	0.950	0.970	0.970	0.950	0.972	0.978	0.964
4	19	-	1	0.0%	0.000	0.8%	0.992	0.970	0.970	0.950	0.970	0.970	0.950	0.972	0.978	0.964
5	22,688	843	115	3.7%	0.061	8.1%	0.950	1.000	0.970	1.026	1.000	0.970	1.026	1.002	0.978	1.042
20	11,648	9,460	62	81.2%	1.344	5.9%	1.020	1.030	1.030	0.998	1.030	1.030	0.998	1.032	1.039	1.013
79	36,000	3,553	64	9.9%	0.163	6.0%	0.950	0.970	0.970	0.950	0.970	0.970	0.950	0.972	0.978	0.964
80	54,648	14,721	228	26.9%	0.446	11.4%	0.950	0.970	0.970	0.950	0.970	0.970	0.950	0.972	0.978	0.964
81	47,626	56,030	302	117.6%	1.948	13.1%	1.050	1.030	1.030	1.050	1.030	1.030	1.050	1.032	1.039	1.066
82	62,493	43,770	353	70.0%	1.159	14.1%	1.023	1.030	1.030	1.050	1.030	1.030	1.050	1.032	1.039	1.066
83	34,262	27,607	141	80.6%	1.334	8.9%	1.030	0.970	0.970	0.950	0.970	0.970	0.950	0.972	0.978	0.964
84	54,304	12,688	211	23.4%	0.387	10.9%	0.950	0.970	0.970	0.950	0.970	0.970	0.950	0.972	0.978	0.964
85	51,209	36,905	198	72.1%	1.193	10.6%	1.020	1.014	0.993	0.957	1.014	0.993	0.957	1.017	1.001	0.972
	393,071	237,440	1,770	60.4%	1.000			0.998	0.992	0.985	0.998	0.992	0.985	1.000	1.000	1.000

(1) Credibility is based on the full credibility standard of 1082 claims. We have assumed a claim frequency of 0.0613 for CP.
(2) The Credibility Weighted Loss Ratio Adjustment Factor is capped above by 1.05 and below by 0.95 to limit policyholder impact due to loss experience alone
(3) We have compared our territorial relativities to those of Competitors. We have made adjustments accordingly to bring our relativities closer to those of competitors.
(4) To calculate our Combined Adjustment Factor, 0% weight was given to our Loss Ratio Adjustment and 100% weight was given to our Competitor Adjustment

Collision
Combined Companies
Arkansas

COLL

Current Territory	On-Level Premium	Developed Losses	Exposures	Loss Ratio	Loss Ratio Relativity	Credibility (1)	Credibility Weighted L/R Adjustment Factor (2)	HMIC Competitor Adjustment Factor (3)	TIC Competitor Adjustment Factor	HMPC Competitor Adjustment Factor	HMIC Combined Adjustment Factor	TIC Combined Adjustment Factor	HMPC Combined Adjustment Factor	HMIC Normalized Indicated Adjustment	TIC Normalized Indicated Adjustment	HMPC Normalized Indicated Adjustment
2	22,424	15,167	87	67.6%	1.419	6.1%	1.026	0.970	0.970	0.950	0.970	0.970	0.950	0.971	0.977	0.962
4	36	-	1	0.0%	0.000	0.7%	0.993	0.970	0.970	0.950	0.970	0.970	0.950	0.971	0.977	0.962
5	38,139	7,079	114	18.6%	0.389	7.0%	0.957	1.000	0.970	1.026	1.000	0.970	1.026	1.001	0.977	1.039
20	19,632	7,085	56	36.1%	0.757	4.9%	0.988	1.030	1.030	0.998	1.030	1.030	0.998	1.031	1.038	1.010
79	33,363	8,683	60	26.0%	0.546	5.1%	0.977	0.970	0.970	0.950	0.970	0.970	0.950	0.971	0.977	0.962
80	67,543	19,812	226	29.3%	0.615	9.9%	0.962	0.970	0.970	0.950	0.970	0.970	0.950	0.971	0.977	0.962
81	67,939	50,052	296	73.7%	1.545	11.3%	1.050	1.030	1.030	1.050	1.030	1.030	1.050	1.031	1.038	1.063
82	84,654	62,529	336	73.9%	1.549	12.0%	1.050	1.030	1.030	1.050	1.030	1.030	1.050	1.031	1.038	1.063
83	47,708	33,530	139	70.3%	1.474	7.7%	1.037	0.970	0.970	0.950	0.970	0.970	0.950	0.971	0.977	0.962
84	80,174	11,665	203	14.5%	0.305	9.4%	0.950	0.970	0.970	0.950	0.970	0.970	0.950	0.971	0.977	0.962
85	60,406	33,295	189	55.1%	1.156	9.0%	1.014	1.014	0.993	0.957	1.014	0.993	0.957	1.016	1.001	0.969
	522,017	248,896	1,707	47.7%	1.000			0.999	0.993	0.988	0.999	0.993	0.988	1.000	1.000	1.000

(1) Credibility is based on the full credibility standard of 1082 claims. We have assumed a claim frequency of 0.0467 for CL.
(2) The Credibility Weighted Loss Ratio Adjustment Factor is capped above by 1.05 and below by 0.95 to limit policyholder impact due to loss experience alone
(3) We have compared our territorial relativities to those of Competitors. We have made adjustments accordingly to bring our relativities closer to those of competitors.
(4) To calculate our Combined Adjustment Factor, 0% weight was given to our Loss Ratio Adjustment and 100% weight was given to our Competitor Adjustment

Uninsured Motorist
Combined Companies
Arkansas

UM

Current Territory	On-Level Premium	Developed Losses	Exposures	Loss Ratio	Loss Ratio Relativity	Credibility (1)	Credibility Weighted L/R Adjustment Factor (2)	HMIC Competitor Adjustment Factor (3)	TIC Competitor Adjustment Factor	HMPC Competitor Adjustment Factor	HMIC Combined Adjustment Factor	TIC Combined Adjustment Factor	HMPC Combined Adjustment Factor	HMIC Normalized Indicated Adjustment	TIC Normalized Indicated Adjustment	HMPC Normalized Indicated Adjustment
2	2,751	537	80	19.5%	0.234	1.7%	0.987	1.030	1.030	1.050	1.030	1.030	1.050	1.030	1.023	1.046
4	191	-	10	0.0%	0.000	0.6%	0.994	0.970	0.970	0.950	0.970	0.970	0.950	0.970	0.964	0.946
5	5,579	32,325	147	579.4%	6.951	2.3%	1.050	1.029	0.999	1.050	1.029	0.999	1.050	1.029	0.992	1.046
20	1,786	-	66	0.0%	0.000	1.5%	0.985	1.030	1.030	1.039	1.030	1.030	1.039	1.030	1.023	1.035
79	4,436	4,560	139	102.8%	1.233	2.2%	1.005	0.970	0.970	0.950	0.970	0.970	0.950	0.970	0.964	0.946
80	11,184	-	413	0.0%	0.000	3.9%	0.961	1.007	1.022	1.002	1.007	1.022	1.002	1.007	1.015	0.998
81	18,975	14,982	433	79.0%	0.947	3.9%	0.998	1.030	1.030	1.050	1.030	1.030	1.050	1.030	1.023	1.046
82	20,240	13,268	489	65.6%	0.786	4.2%	0.991	0.979	1.029	0.993	0.979	1.029	0.993	0.979	1.023	0.989
83	6,715	1,702	253	25.4%	0.304	3.0%	0.979	0.970	0.970	0.950	0.970	0.970	0.950	0.970	0.964	0.946
84	10,290	8,176	305	79.5%	0.953	3.3%	0.998	0.970	0.970	1.010	0.970	0.970	1.010	0.970	0.964	1.006
85	8,487	-	235	0.0%	0.000	2.9%	0.971	0.970	0.970	0.950	0.970	0.970	0.950	0.970	0.964	0.946
	90,634	75,550	2,569	83.4%	1.000			1.000	1.007	1.004	1.000	1.007	1.004	1.000	1.000	1.000

(1) Credibility is based on the full credibility standard of 1082 claims. We have assumed a claim frequency of 0.0039 for UM.
(2) The Credibility Weighted Loss Ratio Adjustment Factor is capped above by 1.05 and below by 0.95 to limit policyholder impact due to loss experience alone
(3) We have compared our territorial relativities to those of Competitors. We have made adjustments accordingly to bring our relativities closer to those of competitors.
(4) To calculate our Combined Adjustment Factor, 0% weight was given to our Loss Ratio Adjustment and 100% weight was given to our Competitor Adjustment

Underinsured Motorist
Combined Companies
Arkansas

UIM

Current Territory	On-Level Premium	Developed Losses	Exposures	Loss Ratio	Loss Ratio Relativity	Credibility (1)	Credibility Weighted L/R Adjustment Factor (2)	HMIC Competitor Adjustment Factor (3)	TIC Competitor Adjustment Factor	HMPC Competitor Adjustment Factor	HMIC Combined Adjustment Factor	TIC Combined Adjustment Factor	HMPC Combined Adjustment Factor	HMIC Normalized Indicated Adjustment	TIC Normalized Indicated Adjustment	HMPC Normalized Indicated Adjustment
2	1,575	-	57	0.0%	0.000	1.4%	0.986	1.030	1.030	1.050	1.030	1.030	1.050	1.026	1.021	1.044
4	112	-	10	0.0%	0.000	0.6%	0.994	0.970	0.970	0.950	0.970	0.970	0.950	0.966	0.962	0.944
5	3,057	-	125	0.0%	0.000	2.1%	0.979	1.029	0.999	1.050	1.029	0.999	1.050	1.025	0.990	1.044
20	1,023	-	54	0.0%	0.000	1.4%	0.986	1.030	1.030	1.039	1.030	1.030	1.039	1.026	1.021	1.033
79	1,707	-	79	0.0%	0.000	1.7%	0.983	0.970	0.970	0.950	0.970	0.970	0.950	0.966	0.962	0.944
80	4,090	-	179	0.0%	0.000	2.5%	0.975	1.007	1.022	1.002	1.007	1.022	1.002	1.003	1.013	0.996
81	13,292	1,215	351	9.1%	3.756	3.6%	1.050	1.030	1.030	1.050	1.030	1.030	1.050	1.026	1.021	1.044
82	11,519	-	346	0.0%	0.000	3.5%	0.965	0.979	1.029	0.993	0.979	1.029	0.993	0.975	1.021	0.987
83	2,463	-	121	0.0%	0.000	2.1%	0.979	0.970	0.970	0.950	0.970	0.970	0.950	0.966	0.962	0.944
84	6,020	-	202	0.0%	0.000	2.7%	0.973	0.970	0.970	1.010	0.970	0.970	1.010	0.966	0.962	1.004
85	5,064	-	173	0.0%	0.000	2.5%	0.975	0.970	0.970	0.950	0.970	0.970	0.950	0.966	0.962	0.944
	49,921	1,215	1,696	2.4%	1.000			1.004	1.009	1.006	1.004	1.009	1.006	1.000	1.000	1.000

(1) Credibility is based on the full credibility standard of 1082 claims. We have assumed a claim frequency of 0.0039 for UIM.
(2) The Credibility Weighted Loss Ratio Adjustment Factor is capped above by 1.05 and below by 0.95 to limit policyholder impact due to loss experience alone
(3) We have compared our territorial relativities to those of Competitors. We have made adjustments accordingly to bring our relativities closer to those of competitors.
(4) To calculate our Combined Adjustment Factor, 0% weight was given to our Loss Ratio Adjustment and 100% weight was given to our Competitor Adjustment

Horace Mann Insurance Company
Arkansas
Insurance Score Factors

Insurance Score	Bodily Injury					Property Damage					Medical Payments				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
781+	0.195	0.825	0.913	0.825	-9.6%	0.195	0.819	0.910	0.819	-10.0%	0.216	0.740	0.870	0.740	-14.9%
769-780	0.076	0.846	0.923	0.846	-8.3%	0.076	0.849	0.925	0.849	-8.2%	0.068	0.786	0.893	0.786	-12.0%
759-768	0.086	0.868	0.934	0.868	-7.1%	0.086	0.877	0.939	0.877	-6.6%	0.081	0.830	0.915	0.830	-9.3%
749-758	0.038	0.892	0.946	0.892	-5.7%	0.038	0.904	0.952	0.904	-5.0%	0.047	0.873	0.937	0.873	-6.8%
740-748	0.071	0.917	0.959	0.917	-4.4%	0.071	0.930	0.965	0.910	-5.7%	0.088	0.908	0.954	0.908	-4.8%
727-739	0.062	0.943	0.972	0.943	-3.0%	0.062	0.954	0.977	0.910	-6.9%	0.081	0.949	0.975	0.949	-2.7%
722-726	0.000	0.972	0.986	0.972	-1.4%	0.000	0.977	0.989	0.977	-1.2%	0.000	0.975	0.988	0.975	-1.3%
718-721	0.043	1.000	1.000	1.000	0.0%	0.043	1.000	1.000	1.000	0.0%	0.061	1.000	1.000	1.000	0.0%
713-717	0.033	1.029	1.000	1.000	0.0%	0.033	1.022	1.000	1.000	0.0%	0.034	1.024	1.000	1.000	0.0%
705-712	0.014	1.060	1.000	1.000	0.0%	0.014	1.045	1.000	1.000	0.0%	0.014	1.050	1.000	1.000	0.0%
696-704	0.038	1.091	1.040	1.040	0.0%	0.038	1.067	1.040	1.040	0.0%	0.007	1.077	1.040	1.040	0.0%
688-695	0.033	1.124	1.040	1.040	0.0%	0.033	1.090	1.040	1.040	0.0%	0.027	1.106	1.040	1.040	0.0%
677-687	0.019	1.159	1.180	1.180	0.0%	0.019	1.115	1.180	1.180	0.0%	0.027	1.142	1.180	1.180	0.0%
666-676	0.005	1.195	1.180	1.180	0.0%	0.005	1.141	1.180	1.180	0.0%	0.007	1.181	1.180	1.180	0.0%
653-665	0.019	1.232	1.180	1.180	0.0%	0.019	1.169	1.180	1.180	0.0%	0.014	1.228	1.180	1.180	0.0%
638-652	0.014	1.270	1.180	1.180	0.0%	0.014	1.200	1.180	1.180	0.0%	0.007	1.285	1.180	1.180	0.0%
616-637	0.014	1.309	1.620	1.600	-1.2%	0.014	1.235	1.620	1.600	-1.2%	0.020	1.361	1.620	1.600	-1.2%
588-615	0.024	1.351	1.620	1.610	-0.6%	0.024	1.273	1.620	1.610	-0.6%	0.014	1.453	1.620	1.610	-0.6%
550-587	0.019	1.396	1.620	1.615	-0.3%	0.019	1.316	1.620	1.615	-0.3%	0.027	1.571	1.620	1.615	-0.3%
Below 550	0.000	1.442	1.920	1.920	0.0%	0.000	1.366	1.920	1.920	0.0%	0.000	1.768	1.920	1.920	0.0%
No Hit	0.057	1.442	1.000	1.000	0.0%	0.057	1.366	1.000	1.000	0.0%	0.068	1.768	1.000	1.000	0.0%
No Score	0.138	1.000	1.000	1.000	0.0%	0.138	1.000	1.000	1.000	0.0%	0.095	1.000	1.000	1.000	0.0%
No Permission	0.000	1.442	1.920	1.920	0.0%	0.000	1.366	1.920	1.920	0.0%	0.000	1.768	1.920	1.920	0.0%
Total	1.000	0.996	1.013	0.977	-3.6%	1.000	0.984	1.014	0.975	-3.9%	1.000	0.993	0.998	0.945	-5.2%

Insurance Score	Comprehensive					Collision					Uninsured Motorist				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
781+	0.214	0.867	0.934	0.867	-7.2%	0.224	0.761	0.881	0.761	-13.6%	0.186	0.676	0.838	0.676	-19.3%
769-780	0.063	0.890	0.945	0.890	-5.8%	0.065	0.803	0.902	0.803	-11.0%	0.071	0.715	0.858	0.715	-16.7%
759-768	0.125	0.916	0.958	0.916	-4.4%	0.121	0.841	0.921	0.841	-8.7%	0.087	0.756	0.878	0.756	-13.9%
749-758	0.071	0.926	0.963	0.926	-3.8%	0.075	0.877	0.939	0.877	-6.6%	0.038	0.800	0.900	0.800	-11.1%
740-748	0.089	0.952	0.976	0.952	-2.5%	0.084	0.911	0.956	0.911	-4.7%	0.071	0.845	0.923	0.845	-8.5%
727-739	0.045	0.968	0.984	0.968	-1.6%	0.037	0.942	0.971	0.942	-3.0%	0.066	0.894	0.947	0.894	-5.6%
722-726	0.009	0.987	0.994	0.987	-0.7%	0.009	0.972	0.986	0.972	-1.4%	0.000	0.946	0.973	0.946	-2.8%
718-721	0.054	1.000	1.000	1.000	0.0%	0.056	1.000	1.000	1.000	0.0%	0.049	1.000	1.000	1.000	0.0%
713-717	0.027	1.021	1.000	1.000	0.0%	0.019	1.029	1.000	1.000	0.0%	0.033	1.058	1.000	1.000	0.0%
705-712	0.027	1.040	1.000	1.000	0.0%	0.028	1.057	1.000	1.000	0.0%	0.011	1.118	1.000	1.000	0.0%
696-704	0.018	1.062	1.040	1.040	0.0%	0.019	1.088	1.040	1.040	0.0%	0.044	1.183	1.000	1.000	0.0%
688-695	0.054	1.091	1.040	1.040	0.0%	0.056	1.120	1.040	1.040	0.0%	0.027	1.251	1.000	1.000	0.0%
677-687	0.027	1.118	1.180	1.180	0.0%	0.028	1.155	1.180	1.180	0.0%	0.016	1.323	1.000	1.000	0.0%
666-676	0.000	1.157	1.180	1.180	0.0%	0.000	1.195	1.180	1.180	0.0%	0.005	1.399	1.000	1.000	0.0%
653-665	0.018	1.197	1.180	1.180	0.0%	0.019	1.241	1.180	1.180	0.0%	0.022	1.479	1.000	1.000	0.0%
638-652	0.000	1.238	1.180	1.180	0.0%	0.000	1.292	1.180	1.180	0.0%	0.016	1.564	1.000	1.000	0.0%
616-637	0.009	1.284	1.620	1.600	-1.2%	0.009	1.354	1.620	1.600	-1.2%	0.011	1.654	1.000	1.000	0.0%
588-615	0.045	1.334	1.620	1.610	-0.6%	0.047	1.425	1.620	1.610	-0.6%	0.016	1.750	1.000	1.000	0.0%
550-587	0.018	1.387	1.620	1.615	-0.3%	0.019	1.513	1.620	1.615	-0.3%	0.022	1.850	1.000	1.000	0.0%
Below 550	0.000	1.448	1.920	1.920	0.0%	0.000	1.617	1.920	1.920	0.0%	0.000	2.563	1.000	1.000	0.0%
No Hit	0.036	1.448	1.000	1.000	0.0%	0.028	1.617	1.000	1.000	0.0%	0.066	2.563	1.000	1.000	0.0%
No Score	0.054	1.000	1.000	1.000	0.0%	0.056	1.000	1.000	1.000	0.0%	0.142	1.000	1.000	1.000	0.0%
No Permission	0.000	1.448	1.920	1.920	0.0%	0.000	1.617	1.920	1.920	0.0%	0.000	2.563	1.000	1.000	0.0%
Total	1.000	0.998	1.027	0.997	-2.9%	1.000	0.964	1.006	0.952	-5.3%	1.000	1.058	0.936	0.873	-6.8%

Insurance Score	Rental Reimbursement					Underinsured Motorist					Personal Injury Protection				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
781+	0.000	0.748	0.874	0.748	-14.4%	0.188	0.741	0.871	0.741	-14.9%	0.176	0.636	0.818	0.636	-22.2%
769-780	0.083	0.802	0.901	0.802	-11.0%	0.104	0.774	0.887	0.774	-12.7%	0.081	0.698	0.849	0.698	-17.8%
759-768	0.333	0.840	0.920	0.840	-8.7%	0.073	0.807	0.904	0.807	-10.7%	0.108	0.748	0.874	0.748	-14.4%
749-758	0.083	0.875	0.938	0.875	-6.7%	0.031	0.843	0.922	0.843	-8.6%	0.014	0.803	0.902	0.803	-11.0%
740-748	0.167	0.912	0.956	0.912	-4.6%	0.104	0.880	0.940	0.880	-6.4%	0.108	0.850	0.925	0.850	-8.1%
727-739	0.000	0.951	0.976	0.951	-2.6%	0.073	0.918	0.959	0.918	-4.3%	0.068	0.892	0.946	0.892	-5.7%
722-726	0.000	0.986	0.993	0.986	-0.7%	0.000	0.958	0.979	0.958	-2.1%	0.000	0.940	0.970	0.940	-3.1%
718-721	0.083	1.000	1.000	1.000	0.0%	0.073	1.000	1.000	1.000	0.0%	0.041	1.000	1.000	1.000	0.0%
713-717	0.000	1.020	1.000	1.000	0.0%	0.063	1.044	1.000	1.000	0.0%	0.014	1.018	1.000	1.000	0.0%
705-712	0.000	1.042	1.000	1.000	0.0%	0.021	1.089	1.000	1.000	0.0%	0.000	1.034	1.000	1.000	0.0%
696-704	0.083	1.076	1.000	1.000	0.0%	0.031	1.137	1.000	1.000	0.0%	0.081	1.130	1.000	1.000	0.0%
688-695	0.000	1.108	1.000	1.000	0.0%	0.021	1.187	1.000	1.000	0.0%	0.054	1.152	1.000	1.000	0.0%
677-687	0.083	1.146	1.000	1.000	0.0%	0.021	1.239	1.000	1.000	0.0%	0.027	1.187	1.000	1.000	0.0%
666-676	0.000	1.189	1.000	1.000	0.0%	0.000	1.293	1.000	1.000	0.0%	0.014	1.211	1.000	1.000	0.0%
653-665	0.000	1.237	1.000	1.000	0.0%	0.021	1.349	1.000	1.000	0.0%	0.000	1.246	1.000	1.000	0.0%
638-652	0.000	1.292	1.000	1.000	0.0%	0.031	1.408	1.000	1.000	0.0%	0.027	1.340	1.000	1.000	0.0%
616-637	0.000	1.363	1.000	1.000	0.0%	0.000	1.470	1.000	1.000	0.0%	0.014	1.389	1.000	1.000	0.0%
588-615	0.000	1.460	1.000	1.000	0.0%	0.021	1.534	1.000	1.000	0.0%	0.041	1.523	1.000	1.000	0.0%
550-587	0.083	1.586	1.000	1.000	0.0%	0.010	1.601	1.000	1.000	0.0%	0.000	1.656	1.000	1.000	0.0%
Below 550	0.000	1.912	1.000	1.000	0.0%	0.000	1.671	1.000	1.000	0.0%	0.000	1.861	1.000	1.000	0.0%
No Hit	0.000	1.912	1.000	1.000	0.0%	0.042	1.671	1.000	1.000	0.0%	0.054	1.861	1.000	1.000	0.0%
No Score	0.000	1.000	1.000	1.000	0.0%	0.073	1.000	1.000	1.000	0.0%	0.081	1.000	1.000	1.000	0.0%
No Permission	0.000	1.912	1.000	1.000	0.0%	0.000	1.671	1.000	1.000	0.0%	0.000	1.861	1.000	1.000	0.0%
Total	1.000	0.972	0.953	0.905	-5.0%	1.000	0.974	0.945	0.890	-5.8%	1.000	0.967	0.929	0.858	-7.6%

Teachers Insurance Company
Arkansas
Insurance Score Factors

Insurance Score	Bodily Injury					Property Damage					Medical Payments				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
781+	0.076	0.825	0.913	0.825	-9.6%	0.076	0.819	0.910	0.819	-10.0%	0.089	0.740	0.870	0.740	-14.9%
769-780	0.119	0.846	0.923	0.846	-8.3%	0.119	0.849	0.925	0.849	-8.2%	0.114	0.786	0.893	0.786	-12.0%
759-768	0.055	0.868	0.934	0.868	-7.1%	0.055	0.877	0.939	0.877	-6.6%	0.034	0.830	0.915	0.830	-9.3%
749-758	0.080	0.892	0.946	0.892	-5.7%	0.080	0.904	0.952	0.904	-5.0%	0.086	0.873	0.937	0.873	-6.8%
740-748	0.062	0.917	0.959	0.917	-4.4%	0.062	0.930	0.965	0.910	-5.7%	0.071	0.908	0.954	0.908	-4.8%
727-739	0.034	0.943	0.972	0.943	-3.0%	0.034	0.954	0.977	0.910	-6.9%	0.040	0.949	0.975	0.949	-2.7%
722-726	0.044	0.972	0.986	0.972	-1.4%	0.044	0.977	0.989	0.977	-1.2%	0.043	0.975	0.988	0.975	-1.3%
718-721	0.034	1.000	1.000	1.000	0.0%	0.034	1.000	1.000	1.000	0.0%	0.043	1.000	1.000	1.000	0.0%
713-717	0.034	1.029	1.000	1.000	0.0%	0.034	1.022	1.000	1.000	0.0%	0.025	1.024	1.000	1.000	0.0%
705-712	0.060	1.060	1.000	1.000	0.0%	0.060	1.045	1.000	1.000	0.0%	0.055	1.050	1.000	1.000	0.0%
696-704	0.055	1.091	1.043	1.043	0.0%	0.055	1.067	1.043	1.043	0.0%	0.052	1.077	1.043	1.043	0.0%
688-695	0.050	1.124	1.043	1.043	0.0%	0.050	1.090	1.043	1.043	0.0%	0.049	1.106	1.043	1.043	0.0%
677-687	0.028	1.159	1.283	1.180	-8.0%	0.028	1.115	1.283	1.180	-8.0%	0.031	1.142	1.283	1.180	-8.0%
666-676	0.032	1.195	1.283	1.283	0.0%	0.032	1.141	1.283	1.283	0.0%	0.043	1.181	1.283	1.283	0.0%
653-665	0.018	1.232	1.283	1.283	0.0%	0.018	1.169	1.283	1.283	0.0%	0.022	1.228	1.283	1.283	0.0%
638-652	0.021	1.270	1.283	1.283	0.0%	0.021	1.200	1.283	1.283	0.0%	0.028	1.285	1.283	1.283	0.0%
616-637	0.021	1.309	1.761	1.600	-9.1%	0.021	1.235	1.761	1.600	-9.1%	0.022	1.361	1.761	1.600	-9.1%
588-615	0.044	1.351	1.761	1.625	-7.7%	0.044	1.273	1.761	1.625	-7.7%	0.034	1.453	1.761	1.625	-7.7%
550-587	0.060	1.396	1.761	1.761	0.0%	0.060	1.316	1.761	1.761	0.0%	0.062	1.571	1.761	1.761	0.0%
Below 550	0.009	1.442	2.087	2.087	0.0%	0.009	1.366	2.087	2.087	0.0%	0.006	1.768	2.087	2.087	0.0%
No Hit	0.011	1.442	1.000	1.000	0.0%	0.011	1.366	1.000	1.000	0.0%	0.009	1.768	1.000	1.000	0.0%
No Score	0.053	1.000	1.087	1.087	0.0%	0.053	1.000	1.087	1.087	0.0%	0.043	1.000	1.087	1.087	0.0%
No Permission	0.000	1.442	2.087	2.087	0.0%	0.000	1.366	2.087	2.087	0.0%	0.000	1.768	2.087	2.087	0.0%
Total	1.000	1.035	1.113	1.073	-3.6%	1.000	1.017	1.115	1.073	-3.7%	1.000	1.034	1.102	1.053	-4.4%

Insurance Score	Comprehensive					Collision					Uninsured Motorist				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
781+	0.065	0.867	0.934	0.867	-7.2%	0.066	0.761	0.881	0.761	-13.6%	0.048	0.676	0.838	0.676	-19.3%
769-780	0.101	0.890	0.945	0.890	-5.8%	0.103	0.803	0.902	0.803	-11.0%	0.127	0.715	0.858	0.715	-16.7%
759-768	0.054	0.916	0.958	0.916	-4.4%	0.055	0.841	0.921	0.841	-8.7%	0.058	0.756	0.878	0.756	-13.9%
749-758	0.079	0.926	0.963	0.926	-3.8%	0.081	0.877	0.939	0.877	-6.6%	0.078	0.800	0.900	0.800	-11.1%
740-748	0.083	0.952	0.976	0.952	-2.5%	0.077	0.911	0.956	0.911	-4.7%	0.066	0.845	0.923	0.845	-8.5%
727-739	0.047	0.968	0.984	0.968	-1.6%	0.048	0.942	0.971	0.942	-3.0%	0.038	0.894	0.947	0.894	-5.6%
722-726	0.043	0.987	0.994	0.987	-0.7%	0.044	0.972	0.986	0.972	-1.4%	0.048	0.946	0.973	0.946	-2.8%
718-721	0.043	1.000	1.000	1.000	0.0%	0.041	1.000	1.000	1.000	0.0%	0.038	1.000	1.000	1.000	0.0%
713-717	0.040	1.021	1.000	1.000	0.0%	0.041	1.029	1.000	1.000	0.0%	0.038	1.058	1.000	1.000	0.0%
705-712	0.079	1.040	1.000	1.000	0.0%	0.070	1.057	1.000	1.000	0.0%	0.058	1.118	1.000	1.000	0.0%
696-704	0.050	1.062	1.043	1.043	0.0%	0.052	1.088	1.043	1.043	0.0%	0.053	1.183	1.000	1.000	0.0%
688-695	0.040	1.091	1.043	1.043	0.0%	0.041	1.120	1.043	1.043	0.0%	0.046	1.251	1.000	1.000	0.0%
677-687	0.022	1.118	1.283	1.180	-8.0%	0.022	1.155	1.283	1.180	-8.0%	0.030	1.323	1.000	1.000	0.0%
666-676	0.029	1.157	1.283	1.283	0.0%	0.030	1.195	1.283	1.283	0.0%	0.035	1.399	1.000	1.000	0.0%
653-665	0.022	1.197	1.283	1.283	0.0%	0.022	1.241	1.283	1.283	0.0%	0.020	1.479	1.000	1.000	0.0%
638-652	0.018	1.238	1.283	1.283	0.0%	0.018	1.292	1.283	1.283	0.0%	0.023	1.564	1.000	1.000	0.0%
616-637	0.018	1.284	1.761	1.600	-9.1%	0.015	1.354	1.761	1.600	-9.1%	0.020	1.654	1.000	1.000	0.0%
588-615	0.054	1.334	1.761	1.625	-7.7%	0.055	1.425	1.761	1.610	-8.6%	0.046	1.750	1.000	1.000	0.0%
550-587	0.065	1.387	1.761	1.761	0.0%	0.066	1.513	1.761	1.761	0.0%	0.061	1.850	1.000	1.000	0.0%
Below 550	0.011	1.448	2.087	2.087	0.0%	0.011	1.617	2.087	2.087	0.0%	0.010	2.563	1.000	1.000	0.0%
No Hit	0.007	1.448	1.000	1.000	0.0%	0.007	1.617	1.000	1.000	0.0%	0.013	2.563	1.000	1.000	0.0%
No Score	0.032	1.000	1.087	1.087	0.0%	0.033	1.000	1.087	1.087	0.0%	0.046	1.000	1.000	1.000	0.0%
No Permission	0.000	1.448	2.087	2.087	0.0%	0.000	1.617	2.087	2.087	0.0%	0.000	2.563	1.000	1.000	0.0%
Total	1.000	1.046	1.130	1.099	-2.7%	1.000	1.043	1.116	1.070	-4.1%	1.000	1.113	0.951	0.902	-5.2%

Insurance Score	Rental Reimbursement					Underinsured Motorist					Personal Injury Protection				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
781+	0.056	0.748	0.874	0.748	-14.4%	0.038	0.741	0.871	0.741	-14.9%	0.069	0.636	0.818	0.636	-22.2%
769-780	0.085	0.802	0.901	0.802	-11.0%	0.146	0.774	0.887	0.774	-12.7%	0.188	0.698	0.849	0.698	-17.8%
759-768	0.028	0.840	0.920	0.840	-8.7%	0.054	0.807	0.904	0.807	-10.7%	0.056	0.748	0.874	0.748	-14.4%
749-758	0.056	0.875	0.938	0.875	-6.7%	0.069	0.843	0.922	0.843	-8.6%	0.090	0.803	0.902	0.803	-11.0%
740-748	0.028	0.912	0.956	0.912	-4.6%	0.061	0.880	0.940	0.880	-6.4%	0.063	0.850	0.925	0.850	-8.1%
727-739	0.014	0.951	0.976	0.951	-2.6%	0.050	0.918	0.959	0.918	-4.3%	0.049	0.892	0.946	0.892	-5.7%
722-726	0.056	0.986	0.993	0.986	-0.7%	0.042	0.958	0.979	0.958	-2.1%	0.035	0.940	0.970	0.940	-3.1%
718-721	0.000	1.000	1.000	1.000	0.0%	0.027	1.000	1.000	1.000	0.0%	0.007	1.000	1.000	1.000	0.0%
713-717	0.042	1.020	1.000	1.000	0.0%	0.042	1.044	1.000	1.000	0.0%	0.056	1.018	1.000	1.000	0.0%
705-712	0.099	1.042	1.000	1.000	0.0%	0.057	1.089	1.000	1.000	0.0%	0.083	1.034	1.000	1.000	0.0%
696-704	0.070	1.076	1.000	1.000	0.0%	0.042	1.137	1.000	1.000	0.0%	0.035	1.130	1.000	1.000	0.0%
688-695	0.028	1.108	1.000	1.000	0.0%	0.069	1.187	1.000	1.000	0.0%	0.042	1.152	1.000	1.000	0.0%
677-687	0.042	1.146	1.000	1.000	0.0%	0.027	1.239	1.000	1.000	0.0%	0.014	1.187	1.000	1.000	0.0%
666-676	0.028	1.189	1.000	1.000	0.0%	0.054	1.293	1.000	1.000	0.0%	0.014	1.211	1.000	1.000	0.0%
653-665	0.028	1.237	1.000	1.000	0.0%	0.027	1.349	1.000	1.000	0.0%	0.028	1.246	1.000	1.000	0.0%
638-652	0.042	1.292	1.000	1.000	0.0%	0.023	1.408	1.000	1.000	0.0%	0.014	1.340	1.000	1.000	0.0%
616-637	0.056	1.363	1.000	1.000	0.0%	0.023	1.470	1.000	1.000	0.0%	0.035	1.389	1.000	1.000	0.0%
588-615	0.099	1.460	1.000	1.000	0.0%	0.061	1.534	1.000	1.000	0.0%	0.083	1.523	1.000	1.000	0.0%
550-587	0.085	1.586	1.000	1.000	0.0%	0.038	1.601	1.000	1.000	0.0%	0.014	1.656	1.000	1.000	0.0%
Below 550	0.028	1.912	1.000	1.000	0.0%	0.015	1.671	1.000	1.000	0.0%	0.007	1.861	1.000	1.000	0.0%
No Hit	0.014	1.912	1.000	1.000	0.0%	0.000	1.671	1.000	1.000	0.0%	0.000	1.861	1.000	1.000	0.0%
No Score	0.014	1.000	1.000	1.000	0.0%	0.034	1.000	1.000	1.000	0.0%	0.021	1.000	1.000	1.000	0.0%
No Permission	0.000	1.912	1.000	1.000	0.0%	0.000	1.671	1.000	1.000	0.0%	0.000	1.861	1.000	1.000	0.0%
Total	1.000	1.151	0.977	0.954	-2.4%	1.000	1.066	0.961	0.923	-4.0%	1.000	0.974	0.935	0.870	-7.0%

Horace Mann Property & Casualty Insurance Company
Arkansas
Insurance Score Factors

Insurance Score	Bodily Injury					Property Damage					Medical Payments				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
781+	0.044	0.825	0.825	0.825	0.0%	0.044	0.819	0.819	0.819	0.0%	0.032	0.740	0.740	0.740	0.0%
769-780	0.099	0.846	0.846	0.846	0.0%	0.099	0.849	0.849	0.849	0.0%	0.097	0.786	0.786	0.786	0.0%
759-768	0.082	0.868	0.868	0.868	0.0%	0.082	0.877	0.877	0.877	0.0%	0.065	0.830	0.830	0.830	0.0%
749-758	0.104	0.892	0.892	0.892	0.0%	0.104	0.904	0.904	0.904	0.0%	0.153	0.873	0.873	0.873	0.0%
740-748	0.044	0.917	0.910	0.910	0.0%	0.044	0.930	0.910	0.910	0.0%	0.048	0.908	0.910	0.910	0.0%
727-739	0.033	0.943	0.910	0.910	0.0%	0.033	0.954	0.910	0.910	0.0%	0.040	0.949	0.910	0.910	0.0%
722-726	0.033	0.972	0.972	0.972	0.0%	0.033	0.977	0.977	0.977	0.0%	0.048	0.975	0.975	0.975	0.0%
718-721	0.066	1.000	1.000	1.000	0.0%	0.066	1.000	1.000	1.000	0.0%	0.081	1.000	1.000	1.000	0.0%
713-717	0.044	1.029	1.000	1.000	0.0%	0.044	1.022	1.000	1.000	0.0%	0.048	1.024	1.000	1.000	0.0%
705-712	0.044	1.060	1.000	1.000	0.0%	0.044	1.045	1.000	1.000	0.0%	0.040	1.050	1.000	1.000	0.0%
696-704	0.082	1.091	1.093	1.093	0.0%	0.082	1.067	1.093	1.093	0.0%	0.089	1.077	1.093	1.093	0.0%
688-695	0.060	1.124	1.093	1.093	0.0%	0.060	1.090	1.093	1.093	0.0%	0.081	1.106	1.093	1.093	0.0%
677-687	0.005	1.159	1.256	1.180	-6.1%	0.005	1.115	1.256	1.180	-6.1%	0.000	1.142	1.256	1.180	-6.1%
666-676	0.022	1.195	1.256	1.256	0.0%	0.022	1.141	1.256	1.256	0.0%	0.024	1.181	1.256	1.256	0.0%
653-665	0.060	1.232	1.256	1.256	0.0%	0.060	1.169	1.256	1.256	0.0%	0.073	1.228	1.256	1.256	0.0%
638-652	0.022	1.270	1.256	1.256	0.0%	0.022	1.200	1.256	1.256	0.0%	0.000	1.285	1.256	1.256	0.0%
616-637	0.055	1.309	1.698	1.600	-5.8%	0.055	1.235	1.698	1.600	-5.8%	0.048	1.361	1.698	1.600	-5.8%
588-615	0.011	1.351	1.698	1.625	-4.3%	0.011	1.273	1.698	1.625	-4.3%	0.000	1.453	1.698	1.625	-4.3%
550-587	0.060	1.396	1.698	1.698	0.0%	0.060	1.316	1.698	1.698	0.0%	0.032	1.571	1.698	1.698	0.0%
Below 550	0.000	1.442	2.140	2.140	0.0%	0.000	1.366	2.140	2.140	0.0%	0.000	1.768	2.140	2.140	0.0%
No Hit	0.016	1.442	1.000	1.000	0.0%	0.016	1.366	1.000	1.000	0.0%	0.000	1.768	1.000	1.000	0.0%
No Score	0.011	1.000	1.163	1.163	0.0%	0.011	1.000	1.163	1.163	0.0%	0.000	1.000	1.163	1.163	0.0%
No Permission	0.000	1.442	2.140	2.140	0.0%	0.000	1.366	2.140	2.140	0.0%	0.000	1.768	2.140	2.140	0.0%
Total	1.000	1.045	1.078	1.072	-0.6%	1.000	1.025	1.081	1.074	-0.6%	1.000	1.008	1.028	1.023	-0.5%

Insurance Score	Comprehensive					Collision					Uninsured Motorist				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
781+	0.055	0.867	0.867	0.867	0.0%	0.056	0.761	0.761	0.761	0.0%	0.048	0.676	0.676	0.676	0.0%
769-780	0.110	0.890	0.890	0.890	0.0%	0.112	0.803	0.803	0.803	0.0%	0.103	0.715	0.715	0.715	0.0%
759-768	0.068	0.916	0.910	0.910	0.0%	0.070	0.841	0.841	0.841	0.0%	0.079	0.756	0.756	0.756	0.0%
749-758	0.103	0.926	0.910	0.910	0.0%	0.105	0.877	0.877	0.877	0.0%	0.103	0.800	0.800	0.800	0.0%
740-748	0.034	0.952	0.910	0.910	0.0%	0.035	0.911	0.910	0.910	0.0%	0.036	0.845	0.845	0.845	0.0%
727-739	0.041	0.968	0.910	0.910	0.0%	0.035	0.942	0.910	0.910	0.0%	0.036	0.894	0.894	0.894	0.0%
722-726	0.034	0.987	0.987	0.987	0.0%	0.035	0.972	0.972	0.972	0.0%	0.036	0.946	0.946	0.946	0.0%
718-721	0.082	1.000	1.000	1.000	0.0%	0.084	1.000	1.000	1.000	0.0%	0.073	1.000	1.000	1.000	0.0%
713-717	0.034	1.021	1.000	1.000	0.0%	0.035	1.029	1.000	1.000	0.0%	0.048	1.058	1.000	1.000	0.0%
705-712	0.048	1.040	1.000	1.000	0.0%	0.042	1.057	1.000	1.000	0.0%	0.030	1.118	1.000	1.000	0.0%
696-704	0.089	1.062	1.093	1.093	0.0%	0.091	1.088	1.093	1.093	0.0%	0.085	1.183	1.000	1.000	0.0%
688-695	0.062	1.091	1.093	1.093	0.0%	0.063	1.120	1.093	1.093	0.0%	0.067	1.251	1.000	1.000	0.0%
677-687	0.007	1.118	1.256	1.180	-6.1%	0.007	1.155	1.256	1.180	-6.1%	0.006	1.323	1.000	1.000	0.0%
666-676	0.021	1.157	1.256	1.256	0.0%	0.021	1.195	1.256	1.256	0.0%	0.024	1.399	1.000	1.000	0.0%
653-665	0.062	1.197	1.256	1.256	0.0%	0.063	1.241	1.256	1.256	0.0%	0.055	1.479	1.000	1.000	0.0%
638-652	0.027	1.238	1.256	1.256	0.0%	0.028	1.292	1.256	1.256	0.0%	0.024	1.564	1.000	1.000	0.0%
616-637	0.041	1.284	1.698	1.600	-5.8%	0.035	1.354	1.698	1.600	-5.8%	0.061	1.654	1.000	1.000	0.0%
588-615	0.007	1.334	1.698	1.625	-4.3%	0.007	1.425	1.698	1.610	-5.2%	0.012	1.750	1.000	1.000	0.0%
550-587	0.055	1.387	1.698	1.698	0.0%	0.056	1.513	1.698	1.698	0.0%	0.055	1.850	1.000	1.000	0.0%
Below 550	0.000	1.448	2.140	2.140	0.0%	0.000	1.617	2.140	2.140	0.0%	0.000	2.563	1.000	1.000	0.0%
No Hit	0.014	1.448	1.000	1.000	0.0%	0.014	1.617	1.000	1.000	0.0%	0.012	2.563	1.000	1.000	0.0%
No Score	0.007	1.000	1.163	1.163	0.0%	0.007	1.000	1.163	1.163	0.0%	0.006	1.000	1.000	1.000	0.0%
No Permission	0.000	1.448	2.140	2.140	0.0%	0.000	1.617	2.140	2.140	0.0%	0.000	2.563	1.000	1.000	0.0%
Total	1.000	1.042	1.075	1.070	-0.5%	1.000	1.035	1.048	1.043	-0.4%	1.000	1.108	0.904	0.904	0.0%

Insurance Score	Rental Reimbursement					Underinsured Motorist					Personal Injury Protection				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
781+	0.000	0.748	0.748	0.748	0.0%	0.056	0.741	0.741	0.741	0.0%	0.029	0.636	0.636	0.636	0.0%
769-780	0.063	0.802	0.802	0.802	0.0%	0.118	0.774	0.774	0.774	0.0%	0.118	0.698	0.698	0.698	0.0%
759-768	0.063	0.840	0.840	0.840	0.0%	0.063	0.807	0.807	0.807	0.0%	0.176	0.748	0.748	0.748	0.0%
749-758	0.146	0.875	0.875	0.875	0.0%	0.118	0.843	0.843	0.843	0.0%	0.074	0.803	0.803	0.803	0.0%
740-748	0.042	0.912	0.912	0.912	0.0%	0.042	0.880	0.880	0.880	0.0%	0.044	0.850	0.850	0.850	0.0%
727-739	0.021	0.951	0.951	0.951	0.0%	0.028	0.918	0.918	0.918	0.0%	0.000	0.892	0.892	0.892	0.0%
722-726	0.000	0.986	0.986	0.986	0.0%	0.035	0.958	0.958	0.958	0.0%	0.044	0.940	0.940	0.940	0.0%
718-721	0.146	1.000	1.000	1.000	0.0%	0.076	1.000	1.000	1.000	0.0%	0.059	1.000	1.000	1.000	0.0%
713-717	0.021	1.020	1.000	1.000	0.0%	0.049	1.044	1.000	1.000	0.0%	0.029	1.018	1.000	1.000	0.0%
705-712	0.000	1.042	1.000	1.000	0.0%	0.021	1.089	1.000	1.000	0.0%	0.015	1.034	1.000	1.000	0.0%
696-704	0.146	1.076	1.000	1.000	0.0%	0.097	1.137	1.000	1.000	0.0%	0.176	1.130	1.000	1.000	0.0%
688-695	0.104	1.108	1.000	1.000	0.0%	0.076	1.187	1.000	1.000	0.0%	0.029	1.152	1.000	1.000	0.0%
677-687	0.000	1.146	1.000	1.000	0.0%	0.007	1.239	1.000	1.000	0.0%	0.015	1.187	1.000	1.000	0.0%
666-676	0.000	1.189	1.000	1.000	0.0%	0.028	1.293	1.000	1.000	0.0%	0.044	1.211	1.000	1.000	0.0%
653-665	0.063	1.237	1.000	1.000	0.0%	0.056	1.349	1.000	1.000	0.0%	0.059	1.246	1.000	1.000	0.0%
638-652	0.042	1.292	1.000	1.000	0.0%	0.028	1.408	1.000	1.000	0.0%	0.015	1.340	1.000	1.000	0.0%
616-637	0.021	1.363	1.000	1.000	0.0%	0.042	1.470	1.000	1.000	0.0%	0.074	1.389	1.000	1.000	0.0%
588-615	0.000	1.460	1.000	1.000	0.0%	0.014	1.534	1.000	1.000	0.0%	0.000	1.523	1.000	1.000	0.0%
550-587	0.083	1.586	1.000	1.000	0.0%	0.035	1.601	1.000	1.000	0.0%	0.000	1.656	1.000	1.000	0.0%
Below 550	0.000	1.912	1.000	1.000	0.0%	0.000	1.671	1.000	1.000	0.0%	0.000	1.861	1.000	1.000	0.0%
No Hit	0.021	1.912	1.000	1.000	0.0%	0.007	1.671	1.000	1.000	0.0%	0.000	1.861	1.000	1.000	0.0%
No Score	0.021	1.000	1.000	1.000	0.0%	0.007	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%
No Permission	0.000	1.912	1.000	1.000	0.0%	0.000	1.671	1.000	1.000	0.0%	0.000	1.861	1.000	1.000	0.0%
Total	1.000	1.080	0.955	0.955	0.0%	1.000	1.044	0.920	0.920	0.0%	1.000	0.974	0.886	0.886	0.0%

Horace Mann Insurance Company
Arkansas
Model Year Factors

Model Year	Bodily Injury					Property Damage					Medical Payments				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
2010	0.029	1.048	1.000	1.010	1.0%	0.029	1.041	1.000	1.010	1.0%	0.027	1.038	1.000	1.010	1.0%
2009	0.005	1.024	1.000	1.005	0.5%	0.005	1.020	1.000	1.005	0.5%	0.007	1.019	1.000	1.005	0.5%
2008	0.024	1.000	1.000	1.000	0.0%	0.024	1.000	1.000	1.000	0.0%	0.027	1.000	1.000	1.000	0.0%
2007	0.048	0.975	1.000	0.970	-3.0%	0.048	0.980	1.000	0.985	-1.5%	0.054	0.982	1.000	0.985	-1.5%
2006	0.029	0.951	1.000	0.965	-3.5%	0.029	0.959	1.000	0.980	-2.0%	0.041	0.963	1.000	0.980	-2.0%
2005	0.043	0.926	1.000	0.960	-4.0%	0.043	0.939	1.000	0.975	-2.5%	0.047	0.945	1.000	0.975	-2.5%
2004	0.029	0.903	1.000	0.955	-4.5%	0.029	0.918	1.000	0.970	-3.0%	0.034	0.927	1.000	0.970	-3.0%
2003	0.043	0.878	1.000	0.950	-5.0%	0.043	0.898	1.000	0.965	-3.5%	0.041	0.908	1.000	0.965	-3.5%
2002	0.071	0.854	1.000	0.945	-5.5%	0.071	0.878	1.000	0.960	-4.0%	0.081	0.889	1.000	0.960	-4.0%
2001	0.076	0.829	1.000	0.940	-6.0%	0.076	0.857	1.000	0.955	-4.5%	0.068	0.871	1.000	0.955	-4.5%
2000	0.048	0.806	1.000	0.935	-6.5%	0.048	0.836	1.000	0.950	-5.0%	0.047	0.852	1.000	0.950	-5.0%
1999	0.038	0.781	1.000	0.930	-7.0%	0.038	0.815	1.000	0.945	-5.5%	0.041	0.834	1.000	0.945	-5.5%
1998	0.067	0.756	1.000	0.925	-7.5%	0.067	0.794	1.000	0.940	-6.0%	0.068	0.815	1.000	0.940	-6.0%
1997	0.014	0.732	1.000	0.920	-8.0%	0.014	0.773	1.000	0.935	-6.5%	0.007	0.797	1.000	0.935	-6.5%
1996	0.033	0.708	1.000	0.915	-8.5%	0.033	0.753	1.000	0.930	-7.0%	0.041	0.779	1.000	0.930	-7.0%
1995 & Prior	0.405	0.708	1.000	0.915	-8.5%	0.405	0.753	1.000	0.930	-7.0%	0.372	0.779	1.000	0.930	-7.0%
Total	1.000	0.512	1.000	0.935	-6.5%	1.000	0.525	1.000	0.949	-5.1%	1.000	0.853	1.000	0.951	-4.9%

Model Year	Comprehensive					Collision					Uninsured Motorist				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
2010	0.071	1.156	1.107	1.110	0.3%	0.075	1.285	1.100	1.150	4.5%	0.022	1.052	1.000	1.010	1.0%
2009	0.000	1.074	1.107	1.074	-3.0%	0.000	1.131	1.100	1.115	1.4%	0.005	1.021	1.000	1.005	0.5%
2008	0.054	1.000	1.052	1.000	-4.9%	0.056	1.000	1.070	1.000	-6.5%	0.027	1.000	1.000	1.000	0.0%
2007	0.107	0.933	1.000	0.935	-6.6%	0.112	0.887	1.000	0.940	-6.0%	0.044	0.979	1.000	0.995	-0.5%
2006	0.063	0.873	0.953	0.883	-7.3%	0.065	0.790	0.940	0.888	-5.5%	0.033	0.958	1.000	0.990	-1.0%
2005	0.063	0.818	0.911	0.837	-8.2%	0.065	0.706	0.888	0.840	-5.4%	0.033	0.938	1.000	0.985	-1.5%
2004	0.063	0.770	0.873	0.800	-8.4%	0.065	0.632	0.844	0.805	-4.6%	0.033	0.918	1.000	0.980	-2.0%
2003	0.045	0.725	0.860	0.775	-9.9%	0.047	0.570	0.805	0.770	-4.3%	0.033	0.899	1.000	0.975	-2.5%
2002	0.098	0.685	0.830	0.750	-9.6%	0.103	0.515	0.772	0.735	-4.8%	0.077	0.880	1.000	0.970	-3.0%
2001	0.089	0.648	0.780	0.725	-7.1%	0.093	0.466	0.743	0.700	-5.8%	0.077	0.862	1.000	0.965	-3.5%
2000	0.063	0.614	0.753	0.700	-7.0%	0.065	0.424	0.717	0.680	-5.2%	0.049	0.844	1.000	0.960	-4.0%
1999	0.045	0.584	0.730	0.675	-7.5%	0.047	0.387	0.695	0.675	-2.9%	0.038	0.825	1.000	0.955	-4.5%
1998	0.027	0.556	0.709	0.650	-8.3%	0.019	0.354	0.675	0.650	-3.7%	0.077	0.808	1.000	0.950	-5.0%
1997	0.009	0.532	0.689	0.625	-9.3%	0.009	0.326	0.658	0.635	-3.5%	0.016	0.792	1.000	0.945	-5.5%
1996	0.054	0.508	0.672	0.600	-10.7%	0.047	0.301	0.643	0.575	-10.6%	0.033	0.766	1.000	0.940	-6.0%
1995 & Prior	0.152	0.508	0.640	0.600	-6.3%	0.131	0.301	0.580	0.575	-0.9%	0.404	0.766	1.000	0.940	-6.0%
Total	1.000	0.736	0.841	0.784	-6.8%	1.000	0.623	0.820	0.786	-4.1%	1.000	0.836	1.000	0.958	-4.2%

Model Year	Rental Reimbursement					Road Service					Underinsured Motorist				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
2010	0.250	1.148	1.000	1.010	1.0%	0.077	0.593	1.000	0.900	-10.0%	0.042	1.024	1.000	1.010	1.0%
2009	0.000	1.093	1.000	1.005	0.5%	0.000	0.778	1.000	0.950	-5.0%	0.000	1.012	1.000	1.005	0.5%
2008	0.167	1.000	1.000	1.000	0.0%	0.051	1.000	1.000	1.000	0.0%	0.031	1.000	1.000	1.000	0.0%
2007	0.083	0.962	1.000	0.990	-1.0%	0.077	1.261	1.000	1.020	2.0%	0.073	0.989	1.000	0.995	-0.5%
2006	0.000	0.928	1.000	0.980	-2.0%	0.077	1.559	1.000	1.030	3.0%	0.031	0.978	1.000	0.990	-1.0%
2005	0.083	0.881	1.000	0.970	-3.0%	0.077	1.886	1.000	1.040	4.0%	0.031	0.967	1.000	0.985	-1.5%
2004	0.083	0.821	1.000	0.960	-4.0%	0.051	2.234	1.000	1.050	5.0%	0.031	0.955	1.000	0.980	-2.0%
2003	0.000	0.755	1.000	0.950	-5.0%	0.051	2.587	1.000	1.060	6.0%	0.042	0.944	1.000	0.975	-2.5%
2002	0.167	0.692	1.000	0.940	-6.0%	0.154	2.927	1.000	1.070	7.0%	0.083	0.933	1.000	0.970	-3.0%
2001	0.167	0.636	1.000	0.930	-7.0%	0.077	3.233	1.000	1.080	8.0%	0.094	0.923	1.000	0.965	-3.5%
2000	0.000	0.586	1.000	0.920	-8.0%	0.051	3.484	1.000	1.090	9.0%	0.063	0.912	1.000	0.960	-4.0%
1999	0.000	0.541	1.000	0.910	-9.0%	0.026	3.662	1.000	1.100	10.0%	0.021	0.902	1.000	0.955	-4.5%
1998	0.000	0.496	1.000	0.900	-10.0%	0.051	3.749	1.000	1.110	11.0%	0.052	0.891	1.000	0.950	-5.0%
1997	0.000	0.450	1.000	0.890	-11.0%	0.000	3.749	1.000	1.120	12.0%	0.010	0.881	1.000	0.945	-5.5%
1996	0.000	0.442	1.000	0.880	-12.0%	0.000	3.749	1.000	1.130	13.0%	0.042	0.870	1.000	0.940	-6.0%
1995 & Prior	0.000	0.442	1.000	0.880	-12.0%	0.179	3.749	1.000	1.130	13.0%	0.354	0.870	1.000	0.940	-6.0%
Total	1.000	0.897	1.000	0.974	-2.6%	1.000	2.543	1.000	1.058	5.8%	1.000	0.916	1.000	0.961	-3.9%

Model Year	Personal Injury Protection				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
2010	0.068	1.046	1.000	1.010	1.0%
2009	0.014	1.024	1.000	1.005	0.5%
2008	0.027	1.000	1.000	1.000	0.0%
2007	0.081	0.979	1.000	0.985	-1.5%
2006	0.027	0.955	1.000	0.980	-2.0%
2005	0.081	0.932	1.000	0.975	-2.5%
2004	0.000	0.910	1.000	0.970	-3.0%
2003	0.054	0.887	1.000	0.965	-3.5%
2002	0.081	0.864	1.000	0.960	-4.0%
2001	0.108	0.842	1.000	0.955	-4.5%
2000	0.027	0.819	1.000	0.950	-5.0%
1999	0.014	0.796	1.000	0.945	-5.5%
1998	0.081	0.774	1.000	0.940	-6.0%
1997	0.014	0.751	1.000	0.935	-6.5%
1996	0.014	0.729	1.000	0.930	-7.0%
1995 & Prior	0.311	0.729	1.000	0.930	-7.0%
Total	1.000	0.844	1.000	0.956	-4.4%

Teachers Insurance Company
Arkansas
Model Year Factors

Model Year	Bodily Injury					Property Damage					Medical Payments				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
2010	0.023	1.048	1.000	1.010	1.0%	0.023	1.041	1.000	1.010	1.0%	0.031	1.038	1.000	1.010	1.0%
2009	0.018	1.024	1.000	1.005	0.5%	0.018	1.020	1.000	1.005	0.5%	0.015	1.019	1.000	1.005	0.5%
2008	0.050	1.000	1.000	1.000	0.0%	0.050	1.000	1.000	1.000	0.0%	0.049	1.000	1.000	1.000	0.0%
2007	0.067	0.975	1.000	0.970	-3.0%	0.067	0.980	1.000	0.985	-1.5%	0.062	0.982	1.000	0.985	-1.5%
2006	0.053	0.951	1.000	0.965	-3.5%	0.053	0.959	1.000	0.980	-2.0%	0.058	0.963	1.000	0.980	-2.0%
2005	0.064	0.926	1.000	0.960	-4.0%	0.064	0.939	1.000	0.975	-2.5%	0.071	0.945	1.000	0.975	-2.5%
2004	0.083	0.903	1.000	0.955	-4.5%	0.083	0.918	1.000	0.970	-3.0%	0.089	0.927	1.000	0.970	-3.0%
2003	0.060	0.878	1.000	0.950	-5.0%	0.060	0.898	1.000	0.965	-3.5%	0.043	0.908	1.000	0.965	-3.5%
2002	0.062	0.854	1.000	0.945	-5.5%	0.062	0.878	1.000	0.960	-4.0%	0.068	0.889	1.000	0.960	-4.0%
2001	0.050	0.829	1.000	0.940	-6.0%	0.050	0.857	1.000	0.955	-4.5%	0.049	0.871	1.000	0.955	-4.5%
2000	0.055	0.806	1.000	0.935	-6.5%	0.055	0.836	1.000	0.950	-5.0%	0.058	0.852	1.000	0.950	-5.0%
1999	0.057	0.781	1.000	0.930	-7.0%	0.057	0.815	1.000	0.945	-5.5%	0.055	0.834	1.000	0.945	-5.5%
1998	0.044	0.756	1.000	0.925	-7.5%	0.044	0.794	1.000	0.940	-6.0%	0.046	0.815	1.000	0.940	-6.0%
1997	0.039	0.732	1.000	0.920	-8.0%	0.039	0.773	1.000	0.935	-6.5%	0.049	0.797	1.000	0.935	-6.5%
1996	0.028	0.708	1.000	0.915	-8.5%	0.028	0.753	1.000	0.930	-7.0%	0.028	0.779	1.000	0.930	-7.0%
1995 & Prior	0.248	0.708	1.000	0.915	-8.5%	0.248	0.753	1.000	0.930	-7.0%	0.228	0.779	1.000	0.930	-7.0%
Total	1.000	0.835	1.000	0.943	-5.7%	1.000	0.861	1.000	0.957	-4.3%	1.000	0.877	1.000	0.958	-4.2%

Model Year	Comprehensive					Collision					Uninsured Motorist				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
2010	0.036	1.156	1.107	1.110	0.3%	0.037	1.285	1.100	1.150	4.5%	0.020	1.052	1.000	1.010	1.0%
2009	0.029	1.074	1.107	1.074	-3.0%	0.030	1.131	1.100	1.115	1.4%	0.020	1.021	1.000	1.005	0.5%
2008	0.079	1.000	1.052	1.000	-4.9%	0.081	1.000	1.070	1.000	-6.5%	0.053	1.000	1.000	1.000	0.0%
2007	0.097	0.933	1.000	0.935	-6.6%	0.100	0.887	1.000	0.940	-6.0%	0.066	0.979	1.000	0.995	-0.5%
2006	0.079	0.873	0.953	0.883	-7.3%	0.081	0.790	0.940	0.888	-5.5%	0.056	0.958	1.000	0.990	-1.0%
2005	0.097	0.818	0.911	0.837	-8.2%	0.100	0.706	0.888	0.840	-5.4%	0.061	0.938	1.000	0.985	-1.5%
2004	0.129	0.770	0.873	0.800	-8.4%	0.133	0.632	0.844	0.805	-4.6%	0.091	0.918	1.000	0.980	-2.0%
2003	0.086	0.725	0.860	0.775	-9.9%	0.089	0.570	0.805	0.770	-4.3%	0.058	0.899	1.000	0.975	-2.5%
2002	0.072	0.685	0.830	0.750	-9.6%	0.074	0.515	0.772	0.735	-4.8%	0.068	0.880	1.000	0.970	-3.0%
2001	0.058	0.648	0.780	0.725	-7.1%	0.055	0.466	0.743	0.700	-5.8%	0.056	0.862	1.000	0.965	-3.5%
2000	0.050	0.614	0.753	0.700	-7.0%	0.048	0.424	0.717	0.680	-5.2%	0.053	0.844	1.000	0.960	-4.0%
1999	0.047	0.584	0.730	0.675	-7.5%	0.048	0.387	0.695	0.675	-2.9%	0.056	0.825	1.000	0.955	-4.5%
1998	0.029	0.556	0.709	0.650	-8.3%	0.030	0.354	0.675	0.650	-3.7%	0.043	0.808	1.000	0.950	-5.0%
1997	0.032	0.532	0.689	0.625	-9.3%	0.022	0.326	0.658	0.635	-3.5%	0.038	0.792	1.000	0.945	-5.5%
1996	0.018	0.508	0.672	0.600	-10.7%	0.018	0.301	0.643	0.575	-10.6%	0.028	0.766	1.000	0.940	-6.0%
1995 & Prior	0.061	0.508	0.640	0.600	-6.3%	0.055	0.301	0.580	0.575	-0.9%	0.233	0.766	1.000	0.940	-6.0%
Total	1.000	0.771	0.874	0.811	-7.2%	1.000	0.662	0.852	0.815	-4.4%	1.000	0.870	1.000	0.967	-3.3%

Model Year	Rental Reimbursement					Road Service					Underinsured Motorist				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
2010	0.056	1.148	1.000	1.010	1.0%	0.032	0.593	1.000	0.900	-10.0%	0.027	1.024	1.000	1.010	1.0%
2009	0.028	1.093	1.000	1.005	0.5%	0.016	0.778	1.000	0.950	-5.0%	0.027	1.012	1.000	1.005	0.5%
2008	0.070	1.000	1.000	1.000	0.0%	0.065	1.000	1.000	1.000	0.0%	0.061	1.000	1.000	1.000	0.0%
2007	0.070	0.962	1.000	0.990	-1.0%	0.081	1.261	1.000	1.020	2.0%	0.057	0.989	1.000	0.995	-0.5%
2006	0.028	0.928	1.000	0.980	-2.0%	0.073	1.559	1.000	1.030	3.0%	0.061	0.978	1.000	0.990	-1.0%
2005	0.113	0.881	1.000	0.970	-3.0%	0.113	1.886	1.000	1.040	4.0%	0.061	0.967	1.000	0.985	-1.5%
2004	0.155	0.821	1.000	0.960	-4.0%	0.121	2.234	1.000	1.050	5.0%	0.111	0.955	1.000	0.980	-2.0%
2003	0.085	0.755	1.000	0.950	-5.0%	0.097	2.587	1.000	1.060	6.0%	0.065	0.944	1.000	0.975	-2.5%
2002	0.085	0.692	1.000	0.940	-6.0%	0.040	2.927	1.000	1.070	7.0%	0.061	0.933	1.000	0.970	-3.0%
2001	0.085	0.636	1.000	0.930	-7.0%	0.048	3.233	1.000	1.080	8.0%	0.034	0.923	1.000	0.965	-3.5%
2000	0.085	0.586	1.000	0.920	-8.0%	0.073	3.484	1.000	1.090	9.0%	0.054	0.912	1.000	0.960	-4.0%
1999	0.042	0.541	1.000	0.910	-9.0%	0.056	3.662	1.000	1.100	10.0%	0.057	0.902	1.000	0.955	-4.5%
1998	0.028	0.496	1.000	0.900	-10.0%	0.048	3.749	1.000	1.110	11.0%	0.054	0.891	1.000	0.950	-5.0%
1997	0.000	0.450	1.000	0.890	-11.0%	0.024	3.749	1.000	1.120	12.0%	0.034	0.881	1.000	0.945	-5.5%
1996	0.028	0.442	1.000	0.880	-12.0%	0.032	3.749	1.000	1.130	13.0%	0.027	0.870	1.000	0.940	-6.0%
1995 & Prior	0.042	0.442	1.000	0.880	-12.0%	0.081	3.749	1.000	1.130	13.0%	0.207	0.870	1.000	0.940	-6.0%
Total	1.000	0.780	1.000	0.953	-4.7%	1.000	2.474	1.000	1.058	5.8%	1.000	0.931	1.000	0.968	-3.2%

Model Year	Personal Injury Protection				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
2010	0.028	1.046	1.000	1.010	1.0%
2009	0.007	1.024	1.000	1.005	0.5%
2008	0.042	1.000	1.000	1.000	0.0%
2007	0.076	0.979	1.000	0.985	-1.5%
2006	0.069	0.955	1.000	0.980	-2.0%
2005	0.069	0.932	1.000	0.975	-2.5%
2004	0.125	0.910	1.000	0.970	-3.0%
2003	0.069	0.887	1.000	0.965	-3.5%
2002	0.083	0.864	1.000	0.960	-4.0%
2001	0.069	0.842	1.000	0.955	-4.5%
2000	0.063	0.819	1.000	0.950	-5.0%
1999	0.063	0.796	1.000	0.945	-5.5%
1998	0.042	0.774	1.000	0.940	-6.0%
1997	0.014	0.751	1.000	0.935	-6.5%
1996	0.021	0.729	1.000	0.930	-7.0%
1995 & Prior	0.160	0.729	1.000	0.930	-7.0%
Total	1.000	0.865	1.000	0.961	-3.9%

Horace Mann Property & Casualty Insurance Company
Arkansas
Model Year Factors

Model Year	Bodily Injury					Property Damage					Medical Payments				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
2010	0.060	1.048	1.000	1.010	1.0%	0.060	1.041	1.000	1.010	1.0%	0.065	1.038	1.000	1.010	1.0%
2009	0.055	1.024	1.000	1.005	0.5%	0.055	1.020	1.000	1.005	0.5%	0.065	1.019	1.000	1.005	0.5%
2008	0.082	1.000	1.000	1.000	0.0%	0.082	1.000	1.000	1.000	0.0%	0.097	1.000	1.000	1.000	0.0%
2007	0.082	0.975	1.000	0.970	-3.0%	0.082	0.980	1.000	0.985	-1.5%	0.081	0.982	1.000	0.985	-1.5%
2006	0.099	0.951	1.000	0.965	-3.5%	0.099	0.959	1.000	0.980	-2.0%	0.089	0.963	1.000	0.980	-2.0%
2005	0.038	0.926	1.000	0.960	-4.0%	0.038	0.939	1.000	0.975	-2.5%	0.040	0.945	1.000	0.975	-2.5%
2004	0.071	0.903	1.000	0.955	-4.5%	0.071	0.918	1.000	0.970	-3.0%	0.081	0.927	1.000	0.970	-3.0%
2003	0.066	0.878	1.000	0.950	-5.0%	0.066	0.898	1.000	0.965	-3.5%	0.073	0.908	1.000	0.965	-3.5%
2002	0.060	0.854	1.000	0.945	-5.5%	0.060	0.878	1.000	0.960	-4.0%	0.048	0.889	1.000	0.960	-4.0%
2001	0.071	0.829	1.000	0.940	-6.0%	0.071	0.857	1.000	0.955	-4.5%	0.056	0.871	1.000	0.955	-4.5%
2000	0.055	0.806	1.000	0.935	-6.5%	0.055	0.836	1.000	0.950	-5.0%	0.056	0.852	1.000	0.950	-5.0%
1999	0.071	0.781	1.000	0.930	-7.0%	0.071	0.815	1.000	0.945	-5.5%	0.056	0.834	1.000	0.945	-5.5%
1998	0.038	0.756	1.000	0.925	-7.5%	0.038	0.794	1.000	0.940	-6.0%	0.048	0.815	1.000	0.940	-6.0%
1997	0.044	0.732	1.000	0.920	-8.0%	0.044	0.773	1.000	0.935	-6.5%	0.032	0.797	1.000	0.935	-6.5%
1996	0.011	0.708	1.000	0.915	-8.5%	0.011	0.753	1.000	0.930	-7.0%	0.016	0.779	1.000	0.930	-7.0%
1995 & Prior	0.093	0.708	1.000	0.915	-8.5%	0.093	0.753	1.000	0.930	-7.0%	0.097	0.779	1.000	0.930	-7.0%
Total	1.000	0.880	1.000	0.955	-4.5%	1.000	0.899	1.000	0.967	-3.3%	1.000	0.913	1.000	0.969	-3.1%

Model Year	Comprehensive					Collision					Uninsured Motorist				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
2010	0.075	1.156	1.107	1.110	0.3%	0.077	1.285	1.100	1.150	4.5%	0.061	1.052	1.000	1.010	1.0%
2009	0.068	1.074	1.107	1.074	-3.0%	0.070	1.131	1.100	1.115	1.4%	0.055	1.021	1.000	1.005	0.5%
2008	0.103	1.000	1.052	1.000	-4.9%	0.105	1.000	1.070	1.000	-6.5%	0.079	1.000	1.000	1.000	0.0%
2007	0.096	0.933	1.000	0.935	-6.6%	0.098	0.887	1.000	0.940	-6.0%	0.091	0.979	1.000	0.995	-0.5%
2006	0.123	0.873	0.953	0.883	-7.3%	0.126	0.790	0.940	0.888	-5.5%	0.085	0.958	1.000	0.990	-1.0%
2005	0.048	0.818	0.911	0.837	-8.2%	0.049	0.706	0.888	0.840	-5.4%	0.042	0.938	1.000	0.985	-1.5%
2004	0.082	0.770	0.873	0.800	-8.4%	0.084	0.632	0.844	0.805	-4.6%	0.073	0.918	1.000	0.980	-2.0%
2003	0.075	0.725	0.860	0.775	-9.9%	0.077	0.570	0.805	0.770	-4.3%	0.061	0.899	1.000	0.975	-2.5%
2002	0.055	0.685	0.830	0.750	-9.6%	0.056	0.515	0.772	0.735	-4.8%	0.067	0.880	1.000	0.970	-3.0%
2001	0.068	0.648	0.780	0.725	-7.1%	0.063	0.466	0.743	0.700	-5.8%	0.079	0.862	1.000	0.965	-3.5%
2000	0.034	0.614	0.753	0.700	-7.0%	0.035	0.424	0.717	0.680	-5.2%	0.055	0.844	1.000	0.960	-4.0%
1999	0.055	0.584	0.730	0.675	-7.5%	0.056	0.387	0.695	0.675	-2.9%	0.073	0.825	1.000	0.955	-4.5%
1998	0.027	0.556	0.709	0.650	-8.3%	0.028	0.354	0.675	0.650	-3.7%	0.036	0.808	1.000	0.950	-5.0%
1997	0.034	0.532	0.689	0.625	-9.3%	0.035	0.326	0.658	0.635	-3.5%	0.042	0.792	1.000	0.945	-5.5%
1996	0.014	0.508	0.672	0.600	-10.7%	0.014	0.301	0.643	0.575	-10.6%	0.012	0.766	1.000	0.940	-6.0%
1995 & Prior	0.041	0.508	0.640	0.600	-6.3%	0.028	0.301	0.580	0.575	-0.9%	0.091	0.766	1.000	0.940	-6.0%
Total	1.000	0.814	0.904	0.846	-6.4%	1.000	0.729	0.887	0.854	-3.7%	1.000	0.904	1.000	0.975	-2.5%

Model Year	Rental Reimbursement					Road Service					Underinsured Motorist				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
2010	0.042	1.148	1.000	1.010	1.0%	0.039	0.593	1.000	0.900	-10.0%	0.049	1.024	1.000	1.010	1.0%
2009	0.021	1.093	1.000	1.005	0.5%	0.039	0.778	1.000	0.950	-5.0%	0.056	1.012	1.000	1.005	0.5%
2008	0.104	1.000	1.000	1.000	0.0%	0.117	1.000	1.000	1.000	0.0%	0.083	1.000	1.000	1.000	0.0%
2007	0.125	0.962	1.000	0.990	-1.0%	0.117	1.261	1.000	1.020	2.0%	0.097	0.989	1.000	0.995	-0.5%
2006	0.104	0.928	1.000	0.980	-2.0%	0.117	1.559	1.000	1.030	3.0%	0.076	0.978	1.000	0.990	-1.0%
2005	0.042	0.881	1.000	0.970	-3.0%	0.026	1.886	1.000	1.040	4.0%	0.035	0.967	1.000	0.985	-1.5%
2004	0.104	0.821	1.000	0.960	-4.0%	0.078	2.234	1.000	1.050	5.0%	0.069	0.955	1.000	0.980	-2.0%
2003	0.083	0.755	1.000	0.950	-5.0%	0.104	2.587	1.000	1.060	6.0%	0.063	0.944	1.000	0.975	-2.5%
2002	0.063	0.692	1.000	0.940	-6.0%	0.065	2.927	1.000	1.070	7.0%	0.063	0.933	1.000	0.970	-3.0%
2001	0.063	0.636	1.000	0.930	-7.0%	0.078	3.233	1.000	1.080	8.0%	0.083	0.923	1.000	0.965	-3.5%
2000	0.042	0.586	1.000	0.920	-8.0%	0.026	3.484	1.000	1.090	9.0%	0.063	0.912	1.000	0.960	-4.0%
1999	0.125	0.541	1.000	0.910	-9.0%	0.065	3.662	1.000	1.100	10.0%	0.069	0.902	1.000	0.955	-4.5%
1998	0.042	0.496	1.000	0.900	-10.0%	0.026	3.749	1.000	1.110	11.0%	0.042	0.891	1.000	0.950	-5.0%
1997	0.000	0.450	1.000	0.890	-11.0%	0.026	3.749	1.000	1.120	12.0%	0.049	0.881	1.000	0.945	-5.5%
1996	0.000	0.442	1.000	0.880	-12.0%	0.026	3.749	1.000	1.130	13.0%	0.014	0.870	1.000	0.940	-6.0%
1995 & Prior	0.042	0.442	1.000	0.880	-12.0%	0.052	3.749	1.000	1.130	13.0%	0.090	0.870	1.000	0.940	-6.0%
Total	1.000	0.791	1.000	0.956	-4.4%	1.000	2.249	1.000	1.047	4.7%	1.000	0.945	1.000	0.975	-2.5%

Model Year	Personal Injury Protection				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
2010	0.044	1.046	1.000	1.010	1.0%
2009	0.044	1.024	1.000	1.005	0.5%
2008	0.132	1.000	1.000	1.000	0.0%
2007	0.074	0.979	1.000	0.985	-1.5%
2006	0.044	0.955	1.000	0.980	-2.0%
2005	0.015	0.932	1.000	0.975	-2.5%
2004	0.088	0.910	1.000	0.970	-3.0%
2003	0.044	0.887	1.000	0.965	-3.5%
2002	0.074	0.864	1.000	0.960	-4.0%
2001	0.103	0.842	1.000	0.955	-4.5%
2000	0.044	0.819	1.000	0.950	-5.0%
1999	0.029	0.796	1.000	0.945	-5.5%
1998	0.074	0.774	1.000	0.940	-6.0%
1997	0.088	0.751	1.000	0.935	-6.5%
1996	0.029	0.729	1.000	0.930	-7.0%
1995 & Prior	0.074	0.729	1.000	0.930	-7.0%
Total	1.000	0.879	1.000	0.965	-3.5%

Horace Mann Insurance Company
Arkansas
Multi Line Factors

Multi Line	Bodily Injury					Property Damage					Medical Payments				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
Auto Only	0.648	1.000	1.000	1.000	0.0%	0.648	1.000	1.000	1.000	0.0%	0.635	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line	0.271	0.900	0.950	0.900	-5.3%	0.271	0.953	0.950	0.900	-5.3%	0.264	0.844	0.950	0.900	-5.3%
Auto plus 2 add'l lines	0.062	0.880	0.900	0.880	-2.2%	0.062	0.953	0.900	0.880	-2.2%	0.074	0.800	0.900	0.880	-2.2%
Auto plus 3 or more add'l lines	0.019	0.923	0.900	0.850	-5.6%	0.019	0.921	0.900	0.850	-5.6%	0.027	0.768	0.900	0.850	-5.6%
Auto Only w/ Liab+	0.000	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line w/ Liab+	0.000	0.923	0.950	0.900	-5.3%	0.000	0.953	0.950	0.900	-5.3%	0.000	0.844	0.950	0.900	-5.3%
Auto plus 2 add'l lines w/ Liab+	0.000	0.923	0.900	0.880	-2.2%	0.000	0.953	0.900	0.880	-2.2%	0.000	0.800	0.900	0.880	-2.2%
Auto plus 3 or more add'l lines w/ Liab+	0.000	0.923	0.900	0.850	-5.6%	0.000	0.921	0.900	0.850	-5.6%	0.000	0.768	0.900	0.850	-5.6%
Total	1.000	0.964	0.978	0.963	-1.6%	1.000	0.983	0.978	0.963	-1.6%	1.000	0.938	0.977	0.961	-1.6%

Multi Line	Comprehensive					Collision					Uninsured Motorist				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
Auto Only	0.580	1.000	1.000	1.000	0.0%	0.589	1.000	1.000	1.000	0.0%	0.683	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line	0.321	0.896	1.000	0.900	-10.0%	0.308	0.956	1.000	0.900	-10.0%	0.240	0.895	1.000	0.900	-10.0%
Auto plus 2 add'l lines	0.071	0.896	1.000	0.880	-12.0%	0.075	0.951	0.900	0.880	-2.2%	0.066	0.895	1.000	0.880	-12.0%
Auto plus 3 or more add'l lines	0.018	0.896	1.000	0.850	-15.0%	0.019	0.930	0.900	0.850	-5.6%	0.011	0.895	1.000	0.850	-15.0%
Auto Only w/ Liab+	0.009	1.000	1.000	1.000	0.0%	0.009	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line w/ Liab+	0.000	0.896	1.000	0.900	-10.0%	0.000	0.956	0.950	0.900	-5.3%	0.000	0.895	1.000	0.900	-10.0%
Auto plus 2 add'l lines w/ Liab+	0.000	0.896	1.000	0.880	-12.0%	0.000	0.951	0.900	0.880	-2.2%	0.000	0.895	1.000	0.880	-12.0%
Auto plus 3 or more add'l lines w/ Liab+	0.000	0.896	1.000	0.850	-15.0%	0.000	0.930	0.900	0.850	-5.6%	0.000	0.895	1.000	0.850	-15.0%
Total	1.000	0.957	1.000	0.957	-4.3%	1.000	0.981	0.991	0.957	-3.4%	1.000	0.967	1.000	0.966	-3.4%

Multi Line	Underinsured Motorist					Personal Injury Protection				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
Auto Only	0.615	1.000	1.000	1.000	0.0%	0.554	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line	0.260	0.852	1.000	0.900	-10.0%	0.297	0.828	1.000	0.900	-10.0%
Auto plus 2 add'l lines	0.104	0.852	1.000	0.880	-12.0%	0.095	0.787	1.000	0.880	-12.0%
Auto plus 3 or more add'l lines	0.021	0.852	1.000	0.850	-15.0%	0.054	0.689	1.000	0.850	-15.0%
Auto Only w/ Liab+	0.000	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line w/ Liab+	0.000	0.852	1.000	0.900	-10.0%	0.000	0.828	1.000	0.900	-10.0%
Auto plus 2 add'l lines w/ Liab+	0.000	0.852	1.000	0.880	-12.0%	0.000	0.787	1.000	0.880	-12.0%
Auto plus 3 or more add'l lines w/ Liab+	0.000	0.852	1.000	0.850	-15.0%	0.000	0.689	1.000	0.850	-15.0%
Total	1.000	0.943	1.000	0.958	-4.2%	1.000	0.912	1.000	0.951	-4.9%

Teachers Insurance Company
Arkansas
Multi Line Factors

Multi Line	Bodily Injury					Property Damage					Medical Payments				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
Auto Only	0.555	1.000	1.000	1.000	0.0%	0.555	1.000	1.000	1.000	0.0%	0.551	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line	0.344	0.900	0.950	0.900	-5.3%	0.344	0.950	0.950	0.900	-5.3%	0.329	0.900	0.950	0.900	-5.3%
Auto plus 2 add'l lines	0.071	0.880	0.900	0.880	-2.2%	0.071	0.900	0.900	0.880	-2.2%	0.086	0.880	0.900	0.880	-2.2%
Auto plus 3 or more add'l lines	0.023	0.923	0.900	0.850	-5.6%	0.023	0.900	0.900	0.850	-5.6%	0.028	0.850	0.900	0.850	-5.6%
Auto Only w/ Liab+	0.000	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line w/ Liab+	0.007	0.923	0.950	0.900	-5.3%	0.007	0.950	0.950	0.900	-5.3%	0.006	0.900	0.950	0.900	-5.3%
Auto plus 2 add'l lines w/ Liab+	0.000	0.923	0.900	0.880	-2.2%	0.000	0.900	0.900	0.880	-2.2%	0.000	0.880	0.900	0.880	-2.2%
Auto plus 3 or more add'l lines w/ Liab+	0.000	0.923	0.900	0.850	-5.6%	0.000	0.900	0.900	0.850	-5.6%	0.000	0.850	0.900	0.850	-5.6%
Total	1.000	0.955	0.973	0.953	-2.1%	1.000	0.973	0.973	0.953	-2.1%	1.000	0.952	0.972	0.952	-2.0%

Multi Line	Comprehensive					Collision					Uninsured Motorist				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
Auto Only	0.558	1.000	1.000	1.000	0.0%	0.557	1.000	1.000	1.000	0.0%	0.559	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line	0.320	0.896	1.000	0.900	-10.0%	0.317	1.000	1.000	0.900	-10.0%	0.339	0.900	1.000	0.900	-10.0%
Auto plus 2 add'l lines	0.086	0.896	1.000	0.880	-12.0%	0.089	0.900	0.900	0.880	-2.2%	0.076	0.880	1.000	0.880	-12.0%
Auto plus 3 or more add'l lines	0.025	0.896	1.000	0.850	-15.0%	0.026	0.900	0.900	0.850	-5.6%	0.020	0.850	1.000	0.850	-15.0%
Auto Only w/ Liab+	0.000	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line w/ Liab+	0.011	0.896	1.000	0.900	-10.0%	0.011	0.950	0.950	0.900	-5.3%	0.005	0.900	1.000	0.900	-10.0%
Auto plus 2 add'l lines w/ Liab+	0.000	0.896	1.000	0.880	-12.0%	0.000	0.900	0.900	0.880	-2.2%	0.000	0.880	1.000	0.880	-12.0%
Auto plus 3 or more add'l lines w/ Liab+	0.000	0.896	1.000	0.850	-15.0%	0.000	0.900	0.900	0.850	-5.6%	0.000	0.850	1.000	0.850	-15.0%
Total	1.000	0.954	1.000	0.953	-4.7%	1.000	0.988	0.988	0.953	-3.6%	1.000	0.953	1.000	0.953	-4.7%

Multi Line	Underinsured Motorist					Personal Injury Protection				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
Auto Only	0.529	1.000	1.000	1.000	0.0%	0.438	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line	0.352	0.852	1.000	0.900	-10.0%	0.410	0.828	1.000	0.900	-10.0%
Auto plus 2 add'l lines	0.088	0.852	1.000	0.880	-12.0%	0.104	0.787	1.000	0.880	-12.0%
Auto plus 3 or more add'l lines	0.023	0.852	1.000	0.850	-15.0%	0.035	0.689	1.000	0.850	-15.0%
Auto Only w/ Liab+	0.000	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line w/ Liab+	0.008	0.852	1.000	0.900	-10.0%	0.014	0.828	1.000	0.900	-10.0%
Auto plus 2 add'l lines w/ Liab+	0.000	0.852	1.000	0.880	-12.0%	0.000	0.787	1.000	0.880	-12.0%
Auto plus 3 or more add'l lines w/ Liab+	0.000	0.852	1.000	0.850	-15.0%	0.000	0.689	1.000	0.850	-15.0%
Total	1.000	0.930	1.000	0.950	-5.0%	1.000	0.894	1.000	0.940	-6.0%

Horace Mann Property & Casualty Insurance Company
Arkansas
Multi Line Factors

Multi Line	Bodily Injury					Property Damage					Medical Payments				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
Auto Only	0.412	1.000	1.000	1.000	0.0%	0.412	1.000	1.000	1.000	0.0%	0.339	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line	0.401	0.900	0.950	0.900	-5.3%	0.401	0.900	0.950	0.900	-5.3%	0.427	0.900	0.950	0.900	-5.3%
Auto plus 2 add'l lines	0.165	0.880	0.900	0.880	-2.2%	0.165	0.880	0.900	0.880	-2.2%	0.202	0.880	0.900	0.880	-2.2%
Auto plus 3 or more add'l lines	0.005	0.850	0.900	0.850	-5.6%	0.005	0.850	0.900	0.850	-5.6%	0.008	0.850	0.900	0.850	-5.6%
Auto Only w/ Liab+	0.000	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line w/ Liab+	0.016	0.900	0.950	0.900	-5.3%	0.016	0.900	0.950	0.900	-5.3%	0.024	0.900	0.950	0.900	-5.3%
Auto plus 2 add'l lines w/ Liab+	0.000	0.880	0.900	0.880	-2.2%	0.000	0.880	0.900	0.880	-2.2%	0.000	0.880	0.900	0.880	-2.2%
Auto plus 3 or more add'l lines w/ Liab+	0.000	0.850	0.900	0.850	-5.6%	0.000	0.850	0.900	0.850	-5.6%	0.000	0.850	0.900	0.850	-5.6%
Total	1.000	0.938	0.962	0.938	-2.5%	1.000	0.938	0.962	0.938	-2.5%	1.000	0.929	0.956	0.929	-2.8%

Multi Line	Comprehensive					Collision					Uninsured Motorist				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
Auto Only	0.411	1.000	1.000	1.000	0.0%	0.406	1.000	1.000	1.000	0.0%	0.388	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line	0.384	0.900	1.000	0.900	-10.0%	0.385	0.900	1.000	0.900	-10.0%	0.418	0.900	1.000	0.900	-10.0%
Auto plus 2 add'l lines	0.185	0.880	1.000	0.880	-12.0%	0.189	0.880	0.900	0.880	-2.2%	0.170	0.880	1.000	0.880	-12.0%
Auto plus 3 or more add'l lines	0.000	0.850	1.000	0.850	-15.0%	0.000	0.850	0.900	0.850	-5.6%	0.006	0.850	1.000	0.850	-15.0%
Auto Only w/ Liab+	0.000	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line w/ Liab+	0.021	0.900	1.000	0.900	-10.0%	0.021	0.900	0.950	0.900	-5.3%	0.018	0.900	1.000	0.900	-10.0%
Auto plus 2 add'l lines w/ Liab+	0.000	0.880	1.000	0.880	-12.0%	0.000	0.880	0.900	0.880	-2.2%	0.000	0.880	1.000	0.880	-12.0%
Auto plus 3 or more add'l lines w/ Liab+	0.000	0.850	1.000	0.850	-15.0%	0.000	0.850	0.900	0.850	-5.6%	0.000	0.850	1.000	0.850	-15.0%
Total	1.000	0.937	1.000	0.937	-6.3%	1.000	0.937	0.980	0.937	-4.4%	1.000	0.935	1.000	0.935	-6.5%

Multi Line	Underinsured Motorist					Personal Injury Protection				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
Auto Only	0.382	1.000	1.000	1.000	0.0%	0.294	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line	0.396	0.900	1.000	0.900	-10.0%	0.397	0.828	1.000	0.900	-10.0%
Auto plus 2 add'l lines	0.194	0.880	1.000	0.880	-12.0%	0.250	0.787	1.000	0.880	-12.0%
Auto plus 3 or more add'l lines	0.007	0.850	1.000	0.850	-15.0%	0.015	0.689	1.000	0.850	-15.0%
Auto Only w/ Liab+	0.000	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%
Auto plus 1 add'l line w/ Liab+	0.021	0.900	1.000	0.900	-10.0%	0.044	0.828	1.000	0.900	-10.0%
Auto plus 2 add'l lines w/ Liab+	0.000	0.880	1.000	0.880	-12.0%	0.000	0.787	1.000	0.880	-12.0%
Auto plus 3 or more add'l lines w/ Liab+	0.000	0.850	1.000	0.850	-15.0%	0.000	0.689	1.000	0.850	-15.0%
Total	1.000	0.934	1.000	0.934	-6.6%	1.000	0.866	1.000	0.924	-7.6%

Horace Mann Insurance Company
Arkansas
Driver Age Factors

Driver Age	Bodily Injury					Property Damage					Medical Payments				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
16	0.000	2.733	3.000	2.900	-3.3%	0.000	3.047	3.200	3.100	-3.1%	0.000	1.910	2.300	2.200	-4.3%
17	0.005	2.733	3.000	2.900	-3.3%	0.005	3.047	3.200	3.100	-3.1%	0.007	1.910	2.300	2.200	-4.3%
18	0.000	2.656	2.700	2.650	-1.9%	0.000	2.611	2.900	2.800	-3.4%	0.000	1.796	2.000	1.925	-3.8%
19	0.005	2.303	2.700	2.600	-3.7%	0.005	2.278	2.750	2.650	-3.6%	0.007	1.497	1.800	1.750	-2.8%
20	0.010	2.055	2.500	2.425	-3.0%	0.010	2.133	2.500	2.400	-4.0%	0.000	1.367	1.367	1.367	0.0%
21	0.005	1.722	2.200	2.115	-3.9%	0.005	1.672	1.900	1.825	-3.9%	0.007	1.285	1.285	1.285	0.0%
22	0.000	1.521	1.521	1.521	0.0%	0.000	1.570	1.570	1.500	-4.5%	0.000	1.203	1.203	1.203	0.0%
23-24	0.024	1.355	1.355	1.355	0.0%	0.024	1.446	1.446	1.400	-3.2%	0.027	1.122	1.150	1.122	-2.4%
25-29	0.010	1.204	1.150	1.150	0.0%	0.010	1.077	1.150	1.100	-4.3%	0.007	1.017	1.150	1.105	-3.9%
30-34	0.010	0.951	1.150	0.980	-14.8%	0.010	0.995	1.150	1.000	-13.0%	0.014	0.937	1.150	1.000	-13.0%
35-39	0.014	0.951	1.150	0.980	-14.8%	0.014	1.022	1.150	1.000	-13.0%	0.020	1.049	1.150	1.000	-13.0%
40-44	0.038	1.000	1.100	1.000	-9.1%	0.038	1.053	1.100	1.053	-4.3%	0.034	1.141	1.100	1.141	3.7%
45-49	0.019	1.013	1.100	1.050	-4.5%	0.019	1.059	1.100	1.059	-3.7%	0.000	1.054	1.100	1.054	-4.2%
50-54	0.110	1.000	1.000	1.000	0.0%	0.110	1.000	1.000	1.000	0.0%	0.095	1.000	1.000	1.000	0.0%
55-59	0.110	0.987	1.000	0.987	-1.3%	0.110	0.966	1.000	0.966	-3.4%	0.128	0.981	1.000	0.981	-1.9%
60-64	0.110	1.002	1.000	1.002	0.2%	0.110	1.021	1.000	1.021	2.1%	0.081	0.945	1.000	0.945	-5.5%
65-69	0.114	1.150	1.100	1.105	0.5%	0.114	1.133	1.100	1.100	0.0%	0.108	0.912	1.100	1.050	-4.5%
70	0.029	1.204	1.100	1.105	0.5%	0.029	1.261	1.100	1.100	0.0%	0.034	1.048	1.100	1.048	-4.7%
71	0.019	1.261	1.100	1.105	0.5%	0.019	1.366	1.100	1.100	0.0%	0.020	1.048	1.100	1.048	-4.7%
72	0.000	1.320	1.100	1.105	0.5%	0.000	1.353	1.100	1.150	4.5%	0.000	1.048	1.100	1.048	-4.7%
73	0.014	1.383	1.100	1.105	0.5%	0.014	1.423	1.100	1.150	4.5%	0.007	1.048	1.100	1.048	-4.7%
74	0.005	1.448	1.100	1.105	0.5%	0.005	1.400	1.100	1.150	4.5%	0.007	1.048	1.100	1.048	-4.7%
75	0.010	1.516	1.150	1.230	7.0%	0.010	1.612	1.150	1.230	7.0%	0.014	1.048	1.150	1.048	-8.9%
76	0.019	1.588	1.150	1.230	7.0%	0.019	1.658	1.150	1.230	7.0%	0.027	1.048	1.150	1.048	-8.9%
77	0.010	1.664	1.150	1.230	7.0%	0.010	1.754	1.150	1.230	7.0%	0.007	1.048	1.150	1.048	-8.9%
78	0.024	1.743	1.150	1.230	7.0%	0.024	1.800	1.150	1.230	7.0%	0.034	1.048	1.150	1.048	-8.9%
79	0.038	1.826	1.150	1.230	7.0%	0.038	1.940	1.150	1.230	7.0%	0.041	1.048	1.150	1.048	-8.9%
80	0.033	1.911	1.150	1.240	7.8%	0.033	2.110	1.150	1.240	7.8%	0.041	1.048	1.150	1.048	-8.9%
81-82	0.043	2.004	1.150	1.240	7.8%	0.043	2.193	1.150	1.240	7.8%	0.041	1.048	1.150	1.048	-8.9%
83-84	0.029	2.101	1.150	1.240	7.8%	0.029	2.372	1.150	1.240	7.8%	0.041	1.048	1.150	1.048	-8.9%
85-89	0.114	2.201	1.150	1.240	7.8%	0.114	2.547	1.150	1.240	7.8%	0.108	1.048	1.150	1.048	-8.9%
90+	0.033	2.308	1.150	1.240	7.8%	0.033	2.550	1.150	1.240	7.8%	0.047	1.048	1.150	1.048	-8.9%
Total	1.000	1.429	1.128	1.147	1.7%	1.000	1.517	1.130	1.150	1.8%	1.000	1.026	1.107	1.045	-5.6%

Driver Age	Comprehensive					Collision				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
16	0.000	1.137	1.137	1.137	0.0%	0.000	2.400	2.700	2.600	-3.7%
17	0.000	1.137	1.137	1.137	0.0%	0.000	2.400	2.700	2.600	-3.7%
18	0.000	1.137	1.137	1.137	0.0%	0.000	2.358	2.500	2.400	-4.0%
19	0.009	1.137	1.137	1.137	0.0%	0.009	2.180	2.300	2.200	-4.3%
20	0.009	1.137	1.137	1.137	0.0%	0.009	2.070	2.150	2.100	-2.3%
21	0.000	1.244	1.244	1.244	0.0%	0.000	1.574	1.800	1.750	-2.8%
22	0.000	1.238	1.238	1.238	0.0%	0.000	1.468	1.468	1.468	0.0%
23-24	0.018	1.249	1.249	1.249	0.0%	0.019	1.356	1.356	1.356	0.0%
25-29	0.000	1.210	1.150	1.150	0.0%	0.000	1.095	1.150	1.100	-4.3%
30-34	0.000	1.156	1.150	1.150	0.0%	0.000	1.004	1.150	1.050	-8.7%
35-39	0.018	1.126	1.150	1.126	-2.1%	0.019	1.007	1.150	1.050	-8.7%
40-44	0.018	1.090	1.100	1.090	-0.9%	0.019	1.061	1.100	1.061	-3.5%
45-49	0.018	1.048	1.100	1.048	-4.7%	0.019	1.065	1.100	1.065	-3.2%
50-54	0.241	1.000	1.000	1.000	0.0%	0.252	1.000	1.000	1.000	0.0%
55-59	0.089	0.949	1.000	0.960	-4.0%	0.084	0.967	1.000	0.967	-3.3%
60-64	0.071	0.892	1.000	0.892	-10.8%	0.056	0.985	1.000	0.985	-1.5%
65-69	0.107	0.848	1.100	1.025	-6.8%	0.112	1.089	1.100	1.089	-1.0%
70	0.018	0.800	1.100	1.025	-6.8%	0.019	1.162	1.100	1.125	2.3%
71	0.018	0.764	1.100	1.025	-6.8%	0.019	1.231	1.100	1.125	2.3%
72	0.000	0.724	1.100	1.025	-6.8%	0.000	1.288	1.100	1.125	2.3%
73	0.018	0.687	1.100	1.025	-6.8%	0.019	1.338	1.100	1.125	2.3%
74	0.000	0.655	1.100	1.025	-6.8%	0.000	1.381	1.100	1.125	2.3%
75	0.018	0.622	1.150	1.025	-10.9%	0.019	1.419	1.150	1.125	-2.2%
76	0.027	0.593	1.150	1.025	-10.9%	0.028	1.455	1.150	1.125	-2.2%
77	0.009	0.570	1.150	1.060	-7.8%	0.009	1.495	1.150	1.180	2.6%
78	0.018	0.549	1.150	1.060	-7.8%	0.019	1.534	1.150	1.180	2.6%
79	0.018	0.530	1.150	1.060	-7.8%	0.019	1.581	1.150	1.180	2.6%
80	0.027	0.518	1.150	1.060	-7.8%	0.019	1.644	1.150	1.190	3.5%
81-82	0.054	0.510	1.150	1.060	-7.8%	0.056	1.714	1.150	1.190	3.5%
83-84	0.027	0.501	1.150	1.060	-7.8%	0.019	1.814	1.150	1.190	3.5%
85-89	0.116	0.497	1.150	1.060	-7.8%	0.121	1.924	1.150	1.190	3.5%
90+	0.036	0.497	1.150	1.060	-7.8%	0.037	2.048	1.150	1.190	3.5%
Total	1.000	0.803	1.081	1.024	-5.3%	1.000	1.315	1.105	1.107	0.2%

Teachers Insurance Company
Arkansas
Driver Age Factors

Driver Age	Bodily Injury					Property Damage					Medical Payments				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
16	0.002	2.733	3.000	2.900	-3.3%	0.002	3.047	3.200	3.100	-3.1%	0.003	1.910	2.300	2.200	-4.3%
17	0.005	2.733	3.000	2.900	-3.3%	0.005	3.047	3.200	3.100	-3.1%	0.006	1.910	2.300	2.200	-4.3%
18	0.005	2.656	2.700	2.650	-1.9%	0.005	2.611	2.900	2.800	-3.4%	0.003	1.796	2.000	1.925	-3.8%
19	0.009	2.303	2.700	2.600	-3.7%	0.009	2.278	2.750	2.650	-3.6%	0.009	1.497	1.800	1.750	-2.8%
20	0.005	2.055	2.500	2.425	-3.0%	0.005	2.133	2.500	2.400	-4.0%	0.003	1.367	1.367	1.367	0.0%
21	0.009	1.722	2.200	2.115	-3.9%	0.009	1.672	1.900	1.825	-3.9%	0.006	1.285	1.285	1.285	0.0%
22	0.011	1.521	1.350	1.350	0.0%	0.011	1.570	1.350	1.300	-3.7%	0.015	1.203	1.203	1.203	0.0%
23-24	0.025	1.355	1.250	1.250	0.0%	0.025	1.446	1.250	1.200	-4.0%	0.022	1.122	1.150	1.122	-2.4%
25-29	0.028	1.204	1.150	1.150	0.0%	0.028	1.077	1.150	1.100	-4.3%	0.028	1.017	1.150	1.105	-3.9%
30-34	0.016	0.951	1.150	0.980	-14.8%	0.016	0.995	1.150	1.000	-13.0%	0.015	0.937	1.150	1.000	-13.0%
35-39	0.034	0.951	1.150	0.980	-14.8%	0.034	1.022	1.150	1.000	-13.0%	0.037	1.049	1.150	1.000	-13.0%
40-44	0.032	1.000	1.100	1.000	-9.1%	0.032	1.053	1.100	1.053	-4.3%	0.037	1.141	1.100	1.141	3.7%
45-49	0.069	1.013	1.100	1.050	-4.5%	0.069	1.059	1.100	1.059	-3.7%	0.071	1.054	1.100	1.054	-4.2%
50-54	0.119	1.000	1.000	1.000	0.0%	0.119	1.000	1.000	1.000	0.0%	0.120	1.000	1.000	1.000	0.0%
55-59	0.161	0.987	1.000	0.987	-1.3%	0.161	0.966	1.000	0.966	-3.4%	0.151	0.981	1.000	0.981	-1.9%
60-64	0.172	1.002	1.000	1.002	0.2%	0.172	1.021	1.000	1.021	2.1%	0.169	0.945	1.000	0.945	-5.5%
65-69	0.128	1.150	1.100	1.105	0.5%	0.128	1.133	1.100	1.100	0.0%	0.132	0.912	1.100	1.050	-4.5%
70	0.009	1.204	1.100	1.105	0.5%	0.009	1.261	1.100	1.100	0.0%	0.006	1.048	1.100	1.048	-4.7%
71	0.030	1.261	1.100	1.105	0.5%	0.030	1.366	1.100	1.100	0.0%	0.031	1.048	1.100	1.048	-4.7%
72	0.011	1.320	1.100	1.105	0.5%	0.011	1.353	1.100	1.150	4.5%	0.009	1.048	1.100	1.048	-4.7%
73	0.014	1.383	1.100	1.105	0.5%	0.014	1.423	1.100	1.150	4.5%	0.015	1.048	1.100	1.048	-4.7%
74	0.021	1.448	1.100	1.105	0.5%	0.021	1.400	1.100	1.150	4.5%	0.025	1.048	1.100	1.048	-4.7%
75	0.011	1.516	1.150	1.230	7.0%	0.011	1.612	1.150	1.230	7.0%	0.006	1.048	1.150	1.048	-8.9%
76	0.009	1.588	1.150	1.230	7.0%	0.009	1.658	1.150	1.230	7.0%	0.012	1.048	1.150	1.048	-8.9%
77	0.002	1.664	1.150	1.230	7.0%	0.002	1.754	1.150	1.230	7.0%	0.003	1.048	1.150	1.048	-8.9%
78	0.005	1.743	1.150	1.230	7.0%	0.005	1.800	1.150	1.230	7.0%	0.006	1.048	1.150	1.048	-8.9%
79	0.014	1.826	1.150	1.230	7.0%	0.014	1.940	1.150	1.230	7.0%	0.012	1.048	1.150	1.048	-8.9%
80	0.000	1.911	1.150	1.240	7.8%	0.000	2.110	1.150	1.240	7.8%	0.000	1.048	1.150	1.048	-8.9%
81-82	0.009	2.004	1.150	1.240	7.8%	0.009	2.193	1.150	1.240	7.8%	0.012	1.048	1.150	1.048	-8.9%
83-84	0.005	2.101	1.150	1.240	7.8%	0.005	2.372	1.150	1.240	7.8%	0.006	1.048	1.150	1.048	-8.9%
85-89	0.018	2.201	1.150	1.240	7.8%	0.018	2.547	1.150	1.240	7.8%	0.018	1.048	1.150	1.048	-8.9%
90+	0.011	2.308	1.150	1.240	7.8%	0.011	2.550	1.150	1.240	7.8%	0.009	1.048	1.150	1.048	-8.9%
Total	1.000	1.186	1.121	1.110	-1.0%	1.000	1.212	1.121	1.111	-0.9%	1.000	1.019	1.089	1.044	-4.1%

Driver Age	Comprehensive					Collision				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
16	0.004	1.137	1.137	1.137	0.0%	0.004	2.400	2.700	2.600	-3.7%
17	0.004	1.137	1.137	1.137	0.0%	0.004	2.400	2.700	2.600	-3.7%
18	0.000	1.137	1.137	1.137	0.0%	0.000	2.358	2.500	2.400	-4.0%
19	0.007	1.137	1.137	1.137	0.0%	0.004	2.180	2.300	2.200	-4.3%
20	0.000	1.137	1.137	1.137	0.0%	0.000	2.070	2.150	2.100	-2.3%
21	0.000	1.244	1.150	1.150	0.0%	0.000	1.574	1.800	1.750	-2.8%
22	0.007	1.238	1.150	1.150	0.0%	0.007	1.468	1.300	1.300	0.0%
23-24	0.011	1.249	1.150	1.150	0.0%	0.011	1.356	1.250	1.200	-4.0%
25-29	0.032	1.210	1.150	1.150	0.0%	0.030	1.095	1.150	1.100	-4.3%
30-34	0.011	1.156	1.150	1.150	0.0%	0.011	1.004	1.150	1.050	-8.7%
35-39	0.036	1.126	1.150	1.126	-2.1%	0.030	1.007	1.150	1.050	-8.7%
40-44	0.036	1.090	1.100	1.090	-0.9%	0.030	1.061	1.100	1.061	-3.5%
45-49	0.065	1.048	1.100	1.048	-4.7%	0.066	1.065	1.100	1.065	-3.2%
50-54	0.122	1.000	1.000	1.000	0.0%	0.125	1.000	1.000	1.000	0.0%
55-59	0.158	0.949	1.000	0.960	-4.0%	0.159	0.967	1.000	0.967	-3.3%
60-64	0.183	0.892	1.000	0.892	-10.8%	0.188	0.985	1.000	0.985	-1.5%
65-69	0.158	0.848	1.100	1.025	-6.8%	0.162	1.089	1.100	1.089	-1.0%
70	0.007	0.800	1.100	1.025	-6.8%	0.007	1.162	1.100	1.125	2.3%
71	0.032	0.764	1.100	1.025	-6.8%	0.033	1.231	1.100	1.125	2.3%
72	0.007	0.724	1.100	1.025	-6.8%	0.007	1.288	1.100	1.125	2.3%
73	0.018	0.687	1.100	1.025	-6.8%	0.018	1.338	1.100	1.125	2.3%
74	0.018	0.655	1.100	1.025	-6.8%	0.018	1.381	1.100	1.125	2.3%
75	0.018	0.622	1.150	1.025	-10.9%	0.018	1.419	1.150	1.125	-2.2%
76	0.007	0.593	1.150	1.025	-10.9%	0.007	1.455	1.150	1.125	-2.2%
77	0.000	0.570	1.150	1.060	-7.8%	0.000	1.495	1.150	1.180	2.6%
78	0.007	0.549	1.150	1.060	-7.8%	0.007	1.534	1.150	1.180	2.6%
79	0.011	0.530	1.150	1.060	-7.8%	0.011	1.581	1.150	1.180	2.6%
80	0.000	0.518	1.150	1.060	-7.8%	0.000	1.644	1.150	1.190	3.5%
81-82	0.004	0.510	1.150	1.060	-7.8%	0.004	1.714	1.150	1.190	3.5%
83-84	0.007	0.501	1.150	1.060	-7.8%	0.007	1.814	1.150	1.190	3.5%
85-89	0.014	0.497	1.150	1.060	-7.8%	0.015	1.924	1.150	1.190	3.5%
90+	0.014	0.497	1.150	1.060	-7.8%	0.015	2.048	1.150	1.190	3.5%
Total	1.000	0.913	1.063	1.006	-5.4%	1.000	1.121	1.080	1.063	-1.6%

Horace Mann Property & Casualty Insurance Company
Arkansas
Driver Age Factors

Driver Age	Bodily Injury					Property Damage					Medical Payments				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
16	0.000	2.733	3.000	2.900	-3.3%	0.000	3.047	3.200	3.100	-3.1%	0.000	1.910	2.300	2.200	-4.3%
17	0.011	2.733	3.000	2.900	-3.3%	0.011	3.047	3.200	3.100	-3.1%	0.008	1.910	2.300	2.200	-4.3%
18	0.016	2.656	2.700	2.650	-1.9%	0.016	2.611	2.900	2.800	-3.4%	0.016	1.796	2.000	1.925	-3.8%
19	0.027	2.303	2.700	2.600	-3.7%	0.027	2.278	2.750	2.650	-3.6%	0.024	1.497	1.800	1.750	-2.8%
20	0.005	2.055	2.500	2.425	-3.0%	0.005	2.133	2.500	2.400	-4.0%	0.008	1.367	1.367	1.367	0.0%
21	0.011	1.722	2.200	2.115	-3.9%	0.011	1.672	1.900	1.825	-3.9%	0.016	1.285	1.285	1.285	0.0%
22	0.005	1.521	1.350	1.350	0.0%	0.005	1.570	1.350	1.300	-3.7%	0.008	1.203	1.203	1.203	0.0%
23-24	0.005	1.355	1.250	1.250	0.0%	0.005	1.446	1.250	1.200	-4.0%	0.000	1.122	1.150	1.122	-2.4%
25-29	0.038	1.204	1.150	1.150	0.0%	0.038	1.077	1.150	1.100	-4.3%	0.048	1.017	1.150	1.105	-3.9%
30-34	0.027	0.951	1.150	0.980	-14.8%	0.027	0.995	1.150	1.000	-13.0%	0.024	0.937	1.150	1.000	-13.0%
35-39	0.088	0.951	1.150	0.980	-14.8%	0.088	1.022	1.150	1.000	-13.0%	0.097	1.049	1.150	1.000	-13.0%
40-44	0.066	1.000	1.100	1.000	-9.1%	0.066	1.053	1.100	1.053	-4.3%	0.065	1.141	1.100	1.141	3.7%
45-49	0.066	1.013	1.100	1.050	-4.5%	0.066	1.059	1.100	1.059	-3.7%	0.089	1.054	1.100	1.054	-4.2%
50-54	0.143	1.000	1.000	1.000	0.0%	0.143	1.000	1.000	1.000	0.0%	0.121	1.000	1.000	1.000	0.0%
55-59	0.093	0.987	1.000	0.987	-1.3%	0.093	0.966	1.000	0.966	-3.4%	0.073	0.981	1.000	0.981	-1.9%
60-64	0.132	1.002	1.000	1.002	0.2%	0.132	1.021	1.000	1.021	2.1%	0.153	0.945	1.000	0.945	-5.5%
65-69	0.115	1.150	1.100	1.105	0.5%	0.115	1.133	1.100	1.100	0.0%	0.137	0.912	1.100	1.050	-4.5%
70	0.011	1.204	1.100	1.105	0.5%	0.011	1.261	1.100	1.100	0.0%	0.016	1.048	1.100	1.048	-4.7%
71	0.005	1.261	1.100	1.105	0.5%	0.005	1.366	1.100	1.100	0.0%	0.000	1.048	1.100	1.048	-4.7%
72	0.011	1.320	1.100	1.105	0.5%	0.011	1.353	1.100	1.150	4.5%	0.016	1.048	1.100	1.048	-4.7%
73	0.000	1.383	1.100	1.105	0.5%	0.000	1.423	1.100	1.150	4.5%	0.000	1.048	1.100	1.048	-4.7%
74	0.016	1.448	1.100	1.105	0.5%	0.016	1.400	1.100	1.150	4.5%	0.016	1.048	1.100	1.048	-4.7%
75	0.022	1.516	1.150	1.230	7.0%	0.022	1.612	1.150	1.230	7.0%	0.024	1.048	1.150	1.048	-8.9%
76	0.000	1.588	1.150	1.230	7.0%	0.000	1.658	1.150	1.230	7.0%	0.000	1.048	1.150	1.048	-8.9%
77	0.000	1.664	1.150	1.230	7.0%	0.000	1.754	1.150	1.230	7.0%	0.000	1.048	1.150	1.048	-8.9%
78	0.000	1.743	1.150	1.230	7.0%	0.000	1.800	1.150	1.230	7.0%	0.000	1.048	1.150	1.048	-8.9%
79	0.005	1.826	1.150	1.230	7.0%	0.005	1.940	1.150	1.230	7.0%	0.000	1.048	1.150	1.048	-8.9%
80	0.011	1.911	1.150	1.240	7.8%	0.011	2.110	1.150	1.240	7.8%	0.016	1.048	1.150	1.048	-8.9%
81-82	0.027	2.004	1.150	1.240	7.8%	0.027	2.193	1.150	1.240	7.8%	0.000	1.048	1.150	1.048	-8.9%
83-84	0.005	2.101	1.150	1.240	7.8%	0.005	2.372	1.150	1.240	7.8%	0.000	1.048	1.150	1.048	-8.9%
85-89	0.022	2.201	1.150	1.240	7.8%	0.022	2.547	1.150	1.240	7.8%	0.016	1.048	1.150	1.048	-8.9%
90+	0.011	2.308	1.150	1.240	7.8%	0.011	2.550	1.150	1.240	7.8%	0.008	1.048	1.150	1.048	-8.9%
Total	1.000	1.235	1.189	1.163	-2.2%	1.000	1.268	1.193	1.170	-1.9%	1.000	1.043	1.124	1.073	-4.5%

Driver Age	Comprehensive					Collision				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
16	0.000	1.137	1.137	1.137	0.0%	0.000	2.400	2.700	2.600	-3.7%
17	0.007	1.137	1.137	1.137	0.0%	0.007	2.400	2.700	2.600	-3.7%
18	0.014	1.137	1.137	1.137	0.0%	0.014	2.358	2.500	2.400	-4.0%
19	0.007	1.137	1.137	1.137	0.0%	0.007	2.180	2.300	2.200	-4.3%
20	0.007	1.137	1.137	1.137	0.0%	0.007	2.070	2.150	2.100	-2.3%
21	0.000	1.244	1.150	1.150	0.0%	0.000	1.574	1.800	1.750	-2.8%
22	0.007	1.238	1.150	1.150	0.0%	0.007	1.468	1.300	1.300	0.0%
23-24	0.007	1.249	1.150	1.150	0.0%	0.007	1.356	1.250	1.200	-4.0%
25-29	0.048	1.210	1.150	1.150	0.0%	0.049	1.095	1.150	1.100	-4.3%
30-34	0.027	1.156	1.150	1.150	0.0%	0.028	1.004	1.150	1.050	-8.7%
35-39	0.089	1.126	1.150	1.126	-2.1%	0.084	1.007	1.150	1.050	-8.7%
40-44	0.075	1.090	1.100	1.090	-0.9%	0.070	1.061	1.100	1.061	-3.5%
45-49	0.068	1.048	1.100	1.048	-4.7%	0.070	1.065	1.100	1.065	-3.2%
50-54	0.137	1.000	1.000	1.000	0.0%	0.140	1.000	1.000	1.000	0.0%
55-59	0.089	0.949	1.000	0.960	-4.0%	0.091	0.967	1.000	0.967	-3.3%
60-64	0.137	0.892	1.000	0.892	-10.8%	0.133	0.985	1.000	0.985	-1.5%
65-69	0.110	0.848	1.100	1.025	-6.8%	0.112	1.089	1.100	1.089	-1.0%
70	0.014	0.800	1.100	1.025	-6.8%	0.014	1.162	1.100	1.125	2.3%
71	0.007	0.764	1.100	1.025	-6.8%	0.007	1.231	1.100	1.125	2.3%
72	0.014	0.724	1.100	1.025	-6.8%	0.014	1.288	1.100	1.125	2.3%
73	0.000	0.687	1.100	1.025	-6.8%	0.000	1.338	1.100	1.125	2.3%
74	0.014	0.655	1.100	1.025	-6.8%	0.014	1.381	1.100	1.125	2.3%
75	0.027	0.622	1.150	1.025	-10.9%	0.028	1.419	1.150	1.125	-2.2%
76	0.000	0.593	1.150	1.025	-10.9%	0.000	1.455	1.150	1.125	-2.2%
77	0.000	0.570	1.150	1.060	-7.8%	0.000	1.495	1.150	1.180	2.6%
78	0.000	0.549	1.150	1.060	-7.8%	0.000	1.534	1.150	1.180	2.6%
79	0.007	0.530	1.150	1.060	-7.8%	0.007	1.581	1.150	1.180	2.6%
80	0.014	0.518	1.150	1.060	-7.8%	0.014	1.644	1.150	1.190	3.5%
81-82	0.027	0.510	1.150	1.060	-7.8%	0.028	1.714	1.150	1.190	3.5%
83-84	0.007	0.501	1.150	1.060	-7.8%	0.007	1.814	1.150	1.190	3.5%
85-89	0.027	0.497	1.150	1.060	-7.8%	0.028	1.924	1.150	1.190	3.5%
90+	0.014	0.497	1.150	1.060	-7.8%	0.014	2.048	1.150	1.190	3.5%
Total	1.000	0.937	1.080	1.031	-4.5%	1.000	1.174	1.127	1.103	-2.1%

Insurance Score / Driver Age Interaction Factors

Bodily Injury

Score / DriverAge	781 +	769 to 780	759 to 768	749 to 758	740 to 748	727 to 739	722 to 726	718 to 721	713 to 717	705 to 712	696 to 704	688 to 695	677 to 687	666 to 676	653 to 665	638 to 652	616 to 637	588 to 615	550 to 587	Below 550	No Hit	No Score	No Permission
Age 16 & Below	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23 to 24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25 to 29	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
30 to 34	0.940	0.948	0.957	0.965	0.974	0.982	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
35 to 39	0.940	0.948	0.957	0.965	0.974	0.982	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40 to 44	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45 to 49	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
50 to 54	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55 to 59	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
60 to 64	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
65 to 69	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
70	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
71	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
72	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
73	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
74	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
75	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
76	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
77	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
78	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
79	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
80	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age 81 to 82	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age 83 to 84	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age 85 to 89	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age 90 & Above	0.950	0.950	0.950	0.960	0.970	0.980	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Insurance Score / Driver Age Interaction Factors

Comprehensive

Score / DriverAge	781 +	769 to 780	759 to 768	749 to 758	740 to 748	727 to 739	722 to 726	718 to 721	713 to 717	705 to 712	696 to 704	688 to 695	677 to 687	666 to 676	653 to 665	638 to 652	616 to 637	588 to 615	550 to 587	Below 550	No Hit	No Score	No Permission
Age 16 & Below	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23 to 24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25 to 29	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
30 to 34	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
35 to 39	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40 to 44	1.006	1.000	0.999	0.998	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45 to 49	1.000	1.000	1.000	1.001	0.998	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
50 to 54	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55 to 59	0.996	0.999	0.997	0.999	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
60 to 64	0.998	1.001	0.999	1.002	0.999	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
65 to 69	1.002	1.006	1.004	1.003	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
70	1.010	1.008	1.006	1.004	1.004	1.009	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
71	1.004	1.003	1.001	0.999	1.002	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
72	1.005	1.008	1.002	1.003	1.002	1.006	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
73	1.008	1.009	1.007	1.006	1.003	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
74	1.006	1.007	1.007	1.003	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
75	1.008	1.011	1.009	1.007	1.006	1.007	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
76	1.014	1.010	1.013	1.011	1.009	1.010	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
77	1.014	1.008	1.006	1.007	1.010	1.007	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
78	1.011	1.007	1.007	1.006	1.010	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
79	1.012	1.012	1.011	1.006	1.010	1.006	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
80	1.010	1.010	1.009	1.004	1.006	1.008	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age 81 to 82	1.006	1.008	1.001	1.003	0.999	1.007	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age 83 to 84	1.013	1.010	1.002	1.005	1.006	1.004	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age 85 to 89	1.018	1.013	1.009	1.012	1.006	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age 90 & Above	1.031	1.020	1.019	1.021	1.015	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Insurance Score / Driver Age Interaction Factors

Collision

Score / DriverAge	781 +	769 to 780	759 to 768	749 to 758	740 to 748	727 to 739	722 to 726	718 to 721	713 to 717	705 to 712	696 to 704	688 to 695	677 to 687	666 to 676	653 to 665	638 to 652	616 to 637	588 to 615	550 to 587	Below 550	No Hit	No Score	No Permission
Age 16 & Below	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23 to 24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25 to 29	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
30 to 34	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
35 to 39	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40 to 44	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45 to 49	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
50 to 54	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55 to 59	0.998	0.999	0.998	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
60 to 64	0.998	0.999	0.999	0.998	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
65 to 69	1.037	1.032	1.026	1.022	1.015	1.013	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
70	1.039	1.032	1.027	1.020	1.012	1.011	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
71	1.037	1.029	1.024	1.017	1.012	1.007	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
72	1.038	1.031	1.025	1.019	1.011	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
73	1.039	1.031	1.025	1.020	1.011	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
74	1.040	1.033	1.029	1.021	1.013	1.009	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
75	1.043	1.037	1.030	1.022	1.015	1.015	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
76	1.045	1.036	1.029	1.024	1.017	1.020	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
77	1.045	1.036	1.027	1.024	1.020	1.016	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
78	1.048	1.037	1.031	1.024	1.023	1.015	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
79	1.048	1.037	1.031	1.023	1.025	1.014	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
80	1.042	1.031	1.026	1.019	1.020	1.015	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age 81 to 82	1.040	1.033	1.022	1.020	1.017	1.018	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age 83 to 84	1.036	1.028	1.014	1.016	1.014	1.012	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age 85 to 89	1.042	1.027	1.022	1.024	1.006	1.004	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age 90 & Above	1.044	1.013	1.028	1.035	1.024	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Inexperienced / Driver Age & Youthful / Driver Age Interaction Factors

Property Damage Interaction Factors

Inexp / DriverAge	Y	N
Age 16 & Below	0.910	1.000
17	0.910	1.000
18	0.910	1.000
19	0.910	1.000
20	0.910	1.000
21	0.910	1.000
22	0.910	1.000
23 to 24	0.910	1.000
25 to 29	1.000	1.000
30 to 34	1.000	1.000
35 to 39	1.000	1.000
40 to 44	1.000	1.000
45 to 49	1.000	1.000
50 to 54	1.000	1.000
55 to 59	1.000	1.000
60 to 64	1.000	1.000
65 to 69	1.000	1.000
70	1.000	1.000
71	1.000	1.000
72	1.000	1.000
73	1.000	1.000
74	1.000	1.000
75	1.000	1.000
76	1.000	1.000
77	1.000	1.000
78	1.000	1.000
79	1.000	1.000
80	1.000	1.000
Age 81 to 82	1.000	1.000
Age 83 to 84	1.000	1.000
Age 85 to 89	1.000	1.000
Age 90 & Above	1.000	1.000

Youth / DriverAge	A	Y
Age 16 & Below	1.000	0.910
17	1.000	0.910
18	1.000	0.910
19	1.000	0.910
20	1.000	0.910
21	1.000	0.910
22	1.000	0.910
23 to 24	1.000	0.910
25 to 29	1.000	0.920
30 to 34	1.000	0.964
35 to 39	1.000	0.978
40 to 44	1.000	0.979
45 to 49	1.000	0.981
50 to 54	1.000	1.000
55 to 59	1.000	1.055
60 to 64	1.000	1.098
65 to 69	1.000	1.087
70	1.000	1.087
71	1.000	1.087
72	1.000	1.087
73	1.000	1.087
74	1.000	1.087
75	1.000	1.087
76	1.000	1.087
77	1.000	1.087
78	1.000	1.087
79	1.000	1.087
80	1.000	1.087
Age 81 to 82	1.000	1.087
Age 83 to 84	1.000	1.087
Age 85 to 89	1.000	1.087
Age 90 & Above	1.000	1.087

Medical Payments Interaction Factors

Inexp / DriverAge	N	Y
Age 16 & Below	1.000	0.910
17	1.000	0.910
18	1.000	0.910
19	1.000	0.910
20	1.000	0.910
21	1.000	1.000
22	1.000	1.000
23 to 24	1.000	1.000
25 to 29	1.000	1.000
30 to 34	1.000	1.000
35 to 39	1.000	1.000
40 to 44	1.000	1.000
45 to 49	1.000	1.000
50 to 54	1.000	1.000
55 to 59	1.000	1.000
60 to 64	1.000	1.000
65 to 69	1.000	1.000
70	1.000	1.000
71	1.000	1.000
72	1.000	1.000
73	1.000	1.000
74	1.000	1.000
75	1.000	1.000
76	1.000	1.000
77	1.000	1.000
78	1.000	1.000
79	1.000	1.000
80	1.000	1.000
Age 81 to 82	1.000	1.000
Age 83 to 84	1.000	1.000
Age 85 to 89	1.000	1.000
Age 90 & Above	1.000	1.000

Youth / DriverAge	A	Y
Age 16 & Below	1.000	0.910
17	1.000	0.910
18	1.000	0.910
19	1.000	0.910
20	1.000	0.910
21	1.000	0.935
22	1.000	0.935
23 to 24	1.000	1.000
25 to 29	1.000	1.000
30 to 34	1.000	1.000
35 to 39	1.000	1.000
40 to 44	1.000	1.000
45 to 49	1.000	1.000
50 to 54	1.000	1.000
55 to 59	1.000	1.000
60 to 64	1.000	1.000
65 to 69	1.000	1.000
70	1.000	1.000
71	1.000	1.000
72	1.000	1.000
73	1.000	1.000
74	1.000	1.000
75	1.000	1.000
76	1.000	1.000
77	1.000	1.000
78	1.000	1.000
79	1.000	1.000
80	1.000	1.000
Age 81 to 82	1.000	1.000
Age 83 to 84	1.000	1.000
Age 85 to 89	1.000	1.000
Age 90 & Above	1.000	1.000

Bodily Injury Interaction Factors

Inexp / DriverAge	N	Y
Age 16 & Below	1.000	0.920
17	1.000	0.920
18	1.000	0.920
19	1.000	0.920
20	1.000	0.920
21	1.000	1.000
22	1.000	1.000
23 to 24	1.000	1.000
25 to 29	1.000	1.000
30 to 34	1.000	1.000
35 to 39	1.000	1.000
40 to 44	1.000	1.000
45 to 49	1.000	1.000
50 to 54	1.000	1.000
55 to 59	1.000	1.000
60 to 64	1.000	1.000
65 to 69	1.000	1.000
70	1.000	1.000
71	1.000	1.000
72	1.000	1.000
73	1.000	1.000
74	1.000	1.000
75	1.000	1.000
76	1.000	1.000
77	1.000	1.000
78	1.000	1.000
79	1.000	1.000
80	1.000	1.000
Age 81 to 82	1.000	1.000
Age 83 to 84	1.000	1.000
Age 85 to 89	1.000	1.000
Age 90 & Above	1.000	1.000

Youth / DriverAge	A	Y
Age 16 & Below	1.000	0.920
17	1.000	0.920
18	1.000	0.920
19	1.000	0.920
20	1.000	0.920
21	1.000	0.920
22	1.000	0.920
23 to 24	1.000	0.920
25 to 29	1.000	0.920
30 to 34	1.000	0.920
35 to 39	1.000	0.920
40 to 44	1.000	0.920
45 to 49	1.000	0.920
50 to 54	1.000	1.000
55 to 59	1.000	1.014
60 to 64	1.000	1.023
65 to 69	1.000	1.039
70	1.000	1.039
71	1.000	1.039
72	1.000	1.039
73	1.000	1.039
74	1.000	1.039
75	1.000	1.039
76	1.000	1.039
77	1.000	1.039
78	1.000	1.039
79	1.000	1.039
80	1.000	1.039
Age 81 to 82	1.000	1.039
Age 83 to 84	1.000	1.039
Age 85 to 89	1.000	1.039
Age 90 & Above	1.000	1.039

Horace Mann Insurance Company
Arkansas
Symbol Factors

Symbol	Comprehensive					Collision				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
1990 & subsequent										
1	0.009	0.882	0.550	0.600	9.1%	0.009	0.951	0.650	0.700	7.7%
2	0.009	0.923	0.800	0.845	5.6%	0.009	0.961	0.850	0.900	5.9%
3	0.009	0.962	0.950	0.960	1.1%	0.009	0.978	0.950	0.970	2.1%
4	0.009	1.000	1.000	1.000	0.0%	0.009	1.000	1.000	1.000	0.0%
5	0.009	1.041	1.200	1.080	-10.0%	0.009	1.027	1.050	1.027	-2.2%
6	0.036	1.081	1.250	1.170	-6.4%	0.028	1.058	1.080	1.058	-2.0%
7	0.054	1.121	1.400	1.225	-12.5%	0.056	1.093	1.150	1.093	-5.0%
8	0.116	1.160	1.450	1.285	-11.4%	0.112	1.133	1.180	1.133	-4.0%
A	0.071	1.198	1.600	1.415	-11.6%	0.075	1.178	1.250	1.178	-5.8%
C	0.089	1.238	1.650	1.475	-10.6%	0.093	1.228	1.300	1.228	-5.5%
E	0.080	1.275	1.900	1.650	-13.2%	0.084	1.281	1.350	1.281	-5.1%
F	0.054	1.313	1.950	1.750	-10.3%	0.056	1.341	1.400	1.341	-4.2%
G	0.080	1.352	2.150	1.975	-8.1%	0.084	1.405	1.500	1.405	-6.3%
H	0.134	1.390	2.250	2.000	-11.1%	0.140	1.473	1.550	1.473	-5.0%
J	0.063	1.427	2.550	2.150	-15.7%	0.065	1.547	1.650	1.547	-6.2%
K	0.063	1.464	2.600	2.250	-13.5%	0.065	1.624	1.700	1.624	-4.5%
L	0.018	1.505	2.950	2.375	-19.5%	0.019	1.707	1.850	1.707	-7.7%
M	0.009	1.539	3.000	2.500	-16.7%	0.009	1.792	1.900	1.792	-5.7%
N	0.009	1.578	3.300	2.525	-23.5%	0.009	1.880	2.150	1.880	-12.6%
P	0.000	1.621	3.400	2.525	-25.7%	0.000	1.973	2.200	1.973	-10.3%
R	0.009	1.659	3.850	2.600	-32.5%	0.009	2.067	2.500	2.067	-17.3%
T	0.000	1.700	4.000	2.625	-34.4%	0.000	2.165	2.650	2.165	-18.3%
U	0.000	1.740	5.000	2.650	-47.0%	0.000	2.259	3.000	2.259	-24.7%
W	0.000	2.305	6.000	2.675	-55.4%	0.000	2.515	4.000	2.515	-37.1%
X	0.000	2.548	7.700	2.700	-64.9%	0.000	3.794	4.700	3.794	-19.3%
Y	0.000	2.548	7.700	2.700	-64.9%	0.000	3.794	4.700	3.794	-19.3%
1989 and Prior										
K	0.009	0.666	0.350	0.500	42.9%	0.009	0.731	0.500	0.731	46.2%
M	0.000	0.666	0.400	0.500	25.0%	0.000	0.750	0.550	0.750	36.4%
N	0.000	0.666	0.500	0.666	33.2%	0.000	0.789	0.650	0.789	21.4%
P	0.009	0.782	0.750	0.782	4.3%	0.000	0.842	0.800	0.842	5.3%
T	0.009	0.894	0.850	0.894	5.2%	0.009	0.912	0.900	0.912	1.3%
U	0.027	1.000	1.000	1.000	0.0%	0.009	1.000	1.000	1.000	0.0%
V	0.018	1.100	1.200	1.100	-8.3%	0.019	1.105	1.050	1.105	5.2%
W	0.000	1.190	1.400	1.250	-10.7%	0.000	1.225	1.150	1.225	6.5%
X	0.000	1.278	1.650	1.278	-22.5%	0.000	1.357	1.250	1.357	8.6%
Y	0.000	1.361	1.900	1.361	-28.4%	0.000	1.501	1.350	1.501	11.2%
Z	0.000	1.448	2.200	1.448	-34.2%	0.000	1.651	1.550	1.651	6.5%
1	0.000	1.540	2.550	1.540	-39.6%	0.000	1.949	1.700	1.949	14.6%
2	0.000	1.664	3.250	1.664	-48.8%	0.000	2.440	1.900	2.440	28.4%
3	0.000	1.810	3.800	1.810	-52.4%	0.000	3.131	2.200	3.131	42.3%
4	0.000	1.993	4.450	1.993	-55.2%	0.000	3.137	2.500	3.137	25.5%
5	0.000	3.018	5.200	3.018	-42.0%	0.000	3.137	2.850	3.137	10.1%
6	0.000	3.018	6.150	3.018	-50.9%	0.000	3.137	3.300	3.137	-4.9%
7	0.000	3.018	8.000	3.018	-62.3%	0.000	3.137	4.750	3.137	-34.0%
Total	1.000	1.257	1.85	1.63	-11.8%	1.000	1.313	1.38	1.31	-4.9%

Teachers Insurance Company
Arkansas
Symbol Factors

Symbol	Comprehensive					Collision				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
1990 & subsequent										
1	0.000	0.882	0.550	0.882	60.4%	0.000	0.951	0.650	0.951	46.3%
2	0.000	0.923	0.800	0.923	15.4%	0.000	0.961	0.850	0.961	13.1%
3	0.004	0.962	0.950	0.960	1.1%	0.004	0.978	0.950	0.970	2.1%
4	0.014	1.000	1.000	1.000	0.0%	0.011	1.000	1.000	1.000	0.0%
5	0.004	1.041	1.200	1.080	-10.0%	0.004	1.027	1.050	1.027	-2.2%
6	0.018	1.081	1.250	1.170	-6.4%	0.018	1.058	1.080	1.058	-2.0%
7	0.032	1.121	1.400	1.225	-12.5%	0.033	1.093	1.150	1.093	-5.0%
8	0.112	1.160	1.450	1.285	-11.4%	0.114	1.133	1.180	1.133	-4.0%
A	0.076	1.198	1.600	1.415	-11.6%	0.074	1.178	1.250	1.178	-5.8%
C	0.122	1.238	1.650	1.475	-10.6%	0.125	1.228	1.300	1.228	-5.5%
E	0.097	1.275	1.900	1.650	-13.2%	0.100	1.281	1.350	1.281	-5.1%
F	0.129	1.313	1.950	1.750	-10.3%	0.129	1.341	1.400	1.341	-4.2%
G	0.076	1.352	2.150	1.975	-8.1%	0.077	1.405	1.500	1.405	-6.3%
H	0.119	1.390	2.250	2.000	-11.1%	0.114	1.473	1.550	1.473	-5.0%
J	0.086	1.427	2.550	2.150	-15.7%	0.089	1.547	1.650	1.547	-6.2%
K	0.054	1.464	2.600	2.250	-13.5%	0.052	1.624	1.700	1.624	-4.5%
L	0.011	1.505	2.950	2.375	-19.5%	0.011	1.707	1.850	1.707	-7.7%
M	0.011	1.539	3.000	2.500	-16.7%	0.011	1.792	1.900	1.792	-5.7%
N	0.022	1.578	3.300	2.525	-23.5%	0.022	1.880	2.150	1.880	-12.6%
P	0.000	1.621	3.400	2.525	-25.7%	0.000	1.973	2.200	1.973	-10.3%
R	0.004	1.659	3.850	2.600	-32.5%	0.004	2.067	2.500	2.067	-17.3%
T	0.000	1.700	4.000	2.625	-34.4%	0.000	2.165	2.650	2.165	-18.3%
U	0.004	1.740	5.000	2.650	-47.0%	0.004	2.259	3.000	2.259	-24.7%
W	0.000	2.305	6.000	2.675	-55.4%	0.000	2.515	4.000	2.515	-37.1%
X	0.000	2.548	7.700	2.700	-64.9%	0.000	3.794	4.700	3.794	-19.3%
Y	0.000	2.548	7.700	2.700	-64.9%	0.000	3.794	4.700	3.794	-19.3%
1989 and Prior										
K	0.004	0.666	0.350	0.500	42.9%	0.000	0.731	0.500	0.731	46.2%
M	0.000	0.666	0.400	0.666	66.5%	0.000	0.750	0.550	0.750	36.4%
N	0.000	0.666	0.500	0.666	33.2%	0.000	0.789	0.650	0.789	21.4%
P	0.004	0.782	0.750	0.782	4.3%	0.004	0.842	0.800	0.842	5.3%
T	0.000	0.894	0.850	0.894	5.2%	0.000	0.912	0.900	0.912	1.3%
U	0.000	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%
V	0.000	1.100	1.200	1.100	-8.3%	0.000	1.105	1.050	1.105	5.3%
W	0.000	1.190	1.400	1.190	-15.0%	0.000	1.225	1.150	1.225	6.5%
X	0.000	1.278	1.650	1.278	-22.6%	0.000	1.357	1.250	1.357	8.6%
Y	0.000	1.361	1.900	1.361	-28.4%	0.000	1.501	1.350	1.501	11.2%
Z	0.000	1.448	2.200	1.448	-34.2%	0.000	1.651	1.550	1.651	6.5%
1	0.000	1.540	2.550	1.540	-39.6%	0.000	1.949	1.700	1.949	14.6%
2	0.000	1.664	3.250	1.664	-48.8%	0.000	2.440	1.900	2.440	28.4%
3	0.000	1.810	3.800	1.810	-52.4%	0.000	3.131	2.200	3.131	42.3%
4	0.000	1.993	4.450	1.993	-55.2%	0.000	3.137	2.500	3.137	25.5%
5	0.000	3.018	5.200	3.018	-42.0%	0.000	3.137	2.850	3.137	10.1%
6	0.000	3.018	6.150	3.018	-50.9%	0.000	3.137	3.300	3.137	-5.0%
7	0.000	3.018	8.000	3.018	-62.3%	0.000	3.137	4.750	3.137	-34.0%
Total	1.000	1.296	1.97	1.72	-12.6%	1.000	1.343	1.42	1.34	-5.5%

Horace Mann Property & Casualty Insurance Company
Arkansas
Symbol Factors

Symbol	Comprehensive					Collision				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
1990 & subsequent										
1	0.000	0.882	0.550	0.882	60.4%	0.000	0.951	0.650	0.951	46.3%
2	0.007	0.923	0.800	0.923	15.4%	0.007	0.961	0.850	0.961	13.1%
3	0.000	0.962	0.950	0.960	1.1%	0.000	0.978	0.950	0.970	2.1%
4	0.000	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%
5	0.014	1.041	1.200	1.080	-10.0%	0.014	1.027	1.050	1.027	-2.2%
6	0.027	1.081	1.250	1.170	-6.4%	0.028	1.058	1.080	1.058	-2.0%
7	0.021	1.121	1.400	1.225	-12.5%	0.021	1.093	1.150	1.093	-5.0%
8	0.075	1.160	1.450	1.285	-11.4%	0.077	1.133	1.180	1.133	-4.0%
A	0.034	1.198	1.600	1.415	-11.6%	0.035	1.178	1.250	1.178	-5.8%
C	0.116	1.238	1.650	1.475	-10.6%	0.112	1.228	1.300	1.228	-5.5%
E	0.123	1.275	1.900	1.650	-13.2%	0.119	1.281	1.350	1.281	-5.1%
F	0.158	1.313	1.950	1.750	-10.3%	0.161	1.341	1.400	1.341	-4.2%
G	0.116	1.352	2.150	1.975	-8.1%	0.119	1.405	1.500	1.405	-6.3%
H	0.123	1.390	2.250	2.000	-11.1%	0.126	1.473	1.550	1.473	-5.0%
J	0.048	1.427	2.550	2.150	-15.7%	0.049	1.547	1.650	1.547	-6.2%
K	0.041	1.464	2.600	2.250	-13.5%	0.042	1.624	1.700	1.624	-4.5%
L	0.034	1.505	2.950	2.375	-19.5%	0.035	1.707	1.850	1.707	-7.7%
M	0.014	1.539	3.000	2.500	-16.7%	0.014	1.792	1.900	1.792	-5.7%
N	0.014	1.578	3.300	2.525	-23.5%	0.014	1.880	2.150	1.880	-12.6%
P	0.021	1.621	3.400	2.525	-25.7%	0.021	1.973	2.200	1.973	-10.3%
R	0.000	1.659	3.850	2.600	-32.5%	0.000	2.067	2.500	2.067	-17.3%
T	0.007	1.700	4.000	2.625	-34.4%	0.007	2.165	2.650	2.165	-18.3%
U	0.000	1.740	5.000	2.650	-47.0%	0.000	2.259	3.000	2.259	-24.7%
W	0.000	2.305	6.000	2.675	-55.4%	0.000	2.515	4.000	2.515	-37.1%
X	0.000	2.548	7.700	2.700	-64.9%	0.000	3.794	4.700	3.794	-19.3%
Y	0.000	2.548	7.700	2.700	-64.9%	0.000	3.794	4.700	3.794	-19.3%
1989 and Prior										
K	0.000	0.666	0.350	0.666	90.3%	0.000	0.731	0.500	0.731	46.2%
M	0.000	0.666	0.400	0.666	66.5%	0.000	0.750	0.550	0.750	36.4%
N	0.000	0.666	0.500	0.666	33.2%	0.000	0.789	0.650	0.789	21.4%
P	0.000	0.782	0.750	0.782	4.3%	0.000	0.842	0.800	0.842	5.3%
T	0.000	0.894	0.850	0.894	5.2%	0.000	0.912	0.900	0.912	1.3%
U	0.007	1.000	1.000	1.000	0.0%	0.000	1.000	1.000	1.000	0.0%
V	0.000	1.100	1.200	1.100	-8.3%	0.000	1.105	1.050	1.105	5.3%
W	0.000	1.190	1.400	1.190	-15.0%	0.000	1.225	1.150	1.225	6.5%
X	0.000	1.278	1.650	1.278	-22.6%	0.000	1.357	1.250	1.357	8.6%
Y	0.000	1.361	1.900	1.361	-28.4%	0.000	1.501	1.350	1.501	11.2%
Z	0.000	1.448	2.200	1.448	-34.2%	0.000	1.651	1.550	1.651	6.5%
1	0.000	1.540	2.550	1.540	-39.6%	0.000	1.949	1.700	1.949	14.6%
2	0.000	1.664	3.250	1.664	-48.8%	0.000	2.440	1.900	2.440	28.4%
3	0.000	1.810	3.800	1.810	-52.4%	0.000	3.131	2.200	3.131	42.3%
4	0.000	1.993	4.450	1.993	-55.2%	0.000	3.137	2.500	3.137	25.5%
5	0.000	3.018	5.200	3.018	-42.0%	0.000	3.137	2.850	3.137	10.1%
6	0.000	3.018	6.150	3.018	-50.9%	0.000	3.137	3.300	3.137	-5.0%
7	0.000	3.018	8.000	3.018	-62.3%	0.000	3.137	4.750	3.137	-34.0%
Total	1.000	1.313	2.03	1.77	-12.7%	1.000	1.371	1.45	1.37	-5.6%

Exhibit IX

Horace Mann Insurance Company
Arkansas
Payment Plan Factors

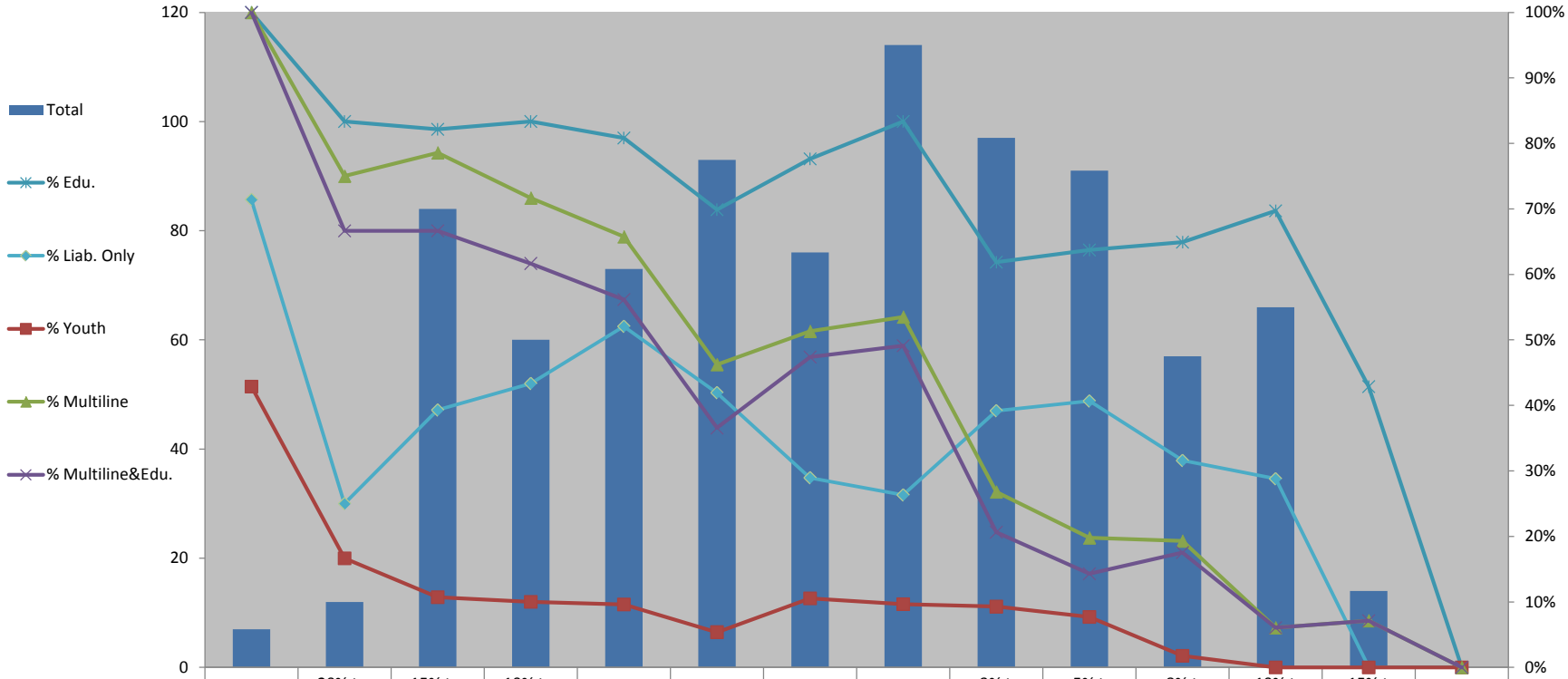
Pay Plan	Bodily Injury					Property Damage					Medical Payments					Collision					Personal Injury Protection				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
No Pay Plan	0.005	1.000	1.00	1.00	0.0%	0.005	1.000	1.00	1.00	0.0%	0.000	1.000	1.00	1.00	0.0%	0.009	1.000	1.00	1.00	0.0%	0.014	1.000	1.00	1.00	0.0%
Two Pay	0.871	1.000	1.00	1.00	0.0%	0.871	1.000	1.00	1.00	0.0%	0.905	1.000	1.00	1.00	0.0%	0.794	1.000	1.00	1.00	0.0%	0.892	1.000	1.00	1.00	0.0%
Horace Mann Employee Payroll	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	1.00	0.90	-10.0%
Horace Mann Agent Payroll	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	1.00	0.90	-10.0%
EFT	0.124	0.970	1.00	1.00	0.0%	0.124	0.970	1.00	1.00	0.0%	0.095	0.970	1.00	1.00	0.0%	0.196	0.970	1.00	1.00	0.0%	0.095	0.970	1.00	1.00	0.0%
School District Payroll	0.000	0.950	0.90	0.90	0.0%	0.000	0.950	0.90	0.90	0.0%	0.000	0.950	0.90	0.90	0.0%	0.000	0.950	0.90	0.90	0.0%	0.000	0.950	0.90	0.90	0.0%
Total	1.000	0.996	1.00	1.00	0.0%	1.000	0.996	1.00	1.00	0.0%	1.000	0.997	1.00	1.00	0.0%	1.000	0.994	1.00	1.00	0.0%	1.000	0.997	1.00	1.00	0.0%

Teachers Insurance Company

Pay Plan	Bodily Injury					Property Damage					Medical Payments					Collision					Personal Injury Protection				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
No Pay Plan	0.005	1.000	1.00	1.00	0.0%	0.005	1.000	1.00	1.00	0.0%	0.003	1.000	1.00	1.00	0.0%	0.004	1.000	1.00	1.00	0.0%	0.000	1.000	1.00	1.00	0.0%
Two Pay	0.700	1.000	1.00	1.00	0.0%	0.700	1.000	1.00	1.00	0.0%	0.698	1.000	1.00	1.00	0.0%	0.638	1.000	1.00	1.00	0.0%	0.667	1.000	1.00	1.00	0.0%
Horace Mann Employee Payroll	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	1.00	0.90	-10.0%
Horace Mann Agent Payroll	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	1.00	0.90	-10.0%
EFT	0.296	0.970	1.00	1.00	0.0%	0.296	0.970	1.00	1.00	0.0%	0.298	0.970	1.00	1.00	0.0%	0.358	0.970	1.00	1.00	0.0%	0.333	0.970	1.00	1.00	0.0%
School District Payroll	0.000	0.950	0.90	0.90	0.0%	0.000	0.950	0.90	0.90	0.0%	0.000	0.950	0.90	0.90	0.0%	0.000	0.950	0.90	0.90	0.0%	0.000	0.950	0.90	0.90	0.0%
Total	1.000	0.991	1.00	1.00	0.0%	1.000	0.991	1.00	1.00	0.0%	1.000	0.991	1.00	1.00	0.0%	1.000	0.989	1.00	1.00	0.0%	1.000	0.990	1.00	1.00	0.0%

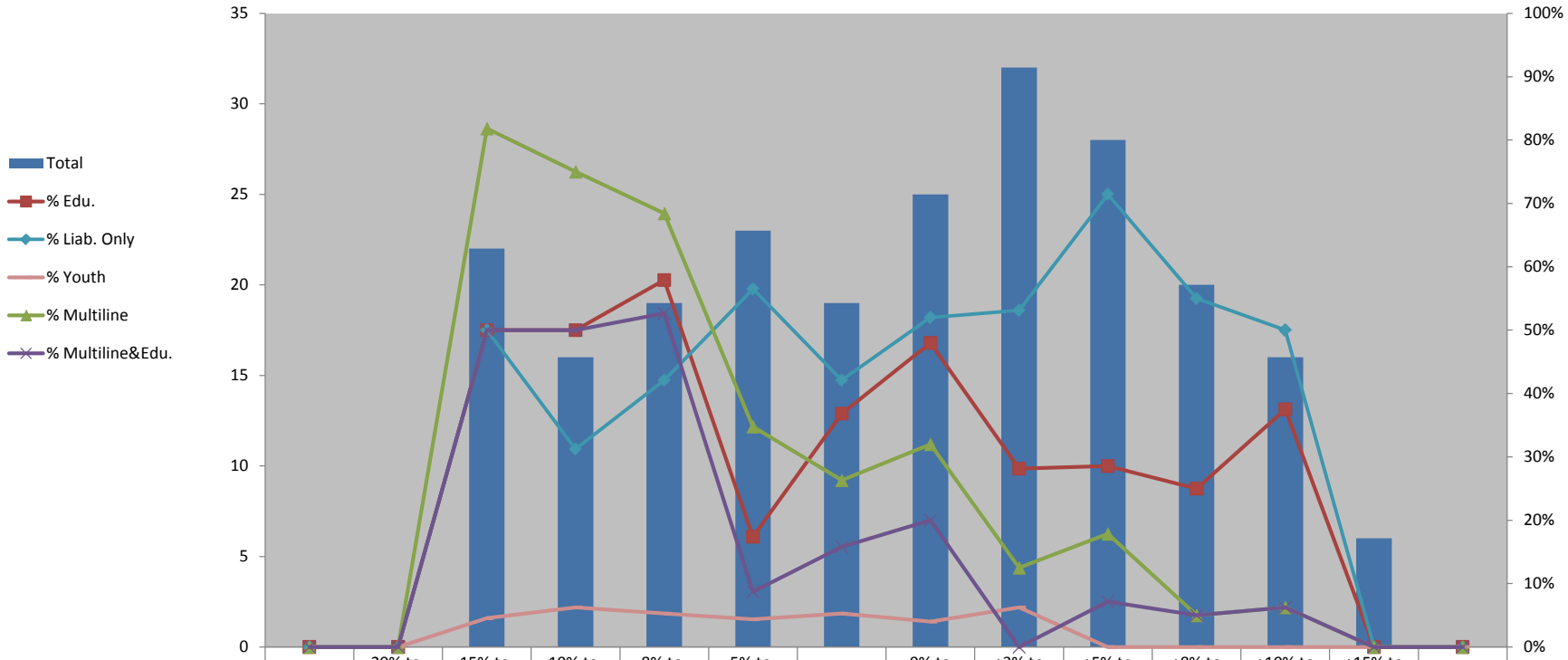
Horace Mann Property & Casualty Insurance Company

Pay Plan	Bodily Injury					Property Damage					Medical Payments					Collision					Personal Injury Protection				
	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect	Distribution Weight	Indicated Factor	Current Factor	Proposed Factor	Effect
No Pay Plan	0.022	1.000	1.00	1.00	0.0%	0.022	1.000	1.00	1.00	0.0%	0.024	1.000	1.00	1.00	0.0%	0.014	1.000	1.00	1.00	0.0%	0.000	1.000	1.00	1.00	0.0%
Two Pay	0.522	1.000	1.00	1.00	0.0%	0.522	1.000	1.00	1.00	0.0%	0.508	1.000	1.00	1.00	0.0%	0.483	1.000	1.00	1.00	0.0%	0.676	1.000	1.00	1.00	0.0%
Horace Mann Employee Payroll	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	1.00	0.90	-10.0%
Horace Mann Agent Payroll	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	0.85	0.90	5.9%	0.000	0.950	1.00	0.90	-10.0%
EFT	0.456	0.970	1.00	1.00	0.0%	0.456	0.970	1.00	1.00	0.0%	0.468	0.970	1.00	1.00	0.0%	0.503	0.970	1.00	1.00	0.0%	0.324	0.970	1.00	1.00	0.0%
School District Payroll	0.000	0.950	0.90	0.90	0.0%	0.000	0.950	0.90	0.90	0.0%	0.000	0.950	0.90	0.90	0.0%	0.000	0.950	0.90	0.90	0.0%	0.000	0.950	0.90	0.90	0.0%
Total	1.000	0.986	1.00	1.00	0.0%	1.000	0.986	1.00	1.00	0.0%	1.000	0.986	1.00	1.00	0.0%	1.000	0.985	1.00	1.00	0.0%	1.000	0.990	1.00	1.00	0.0%

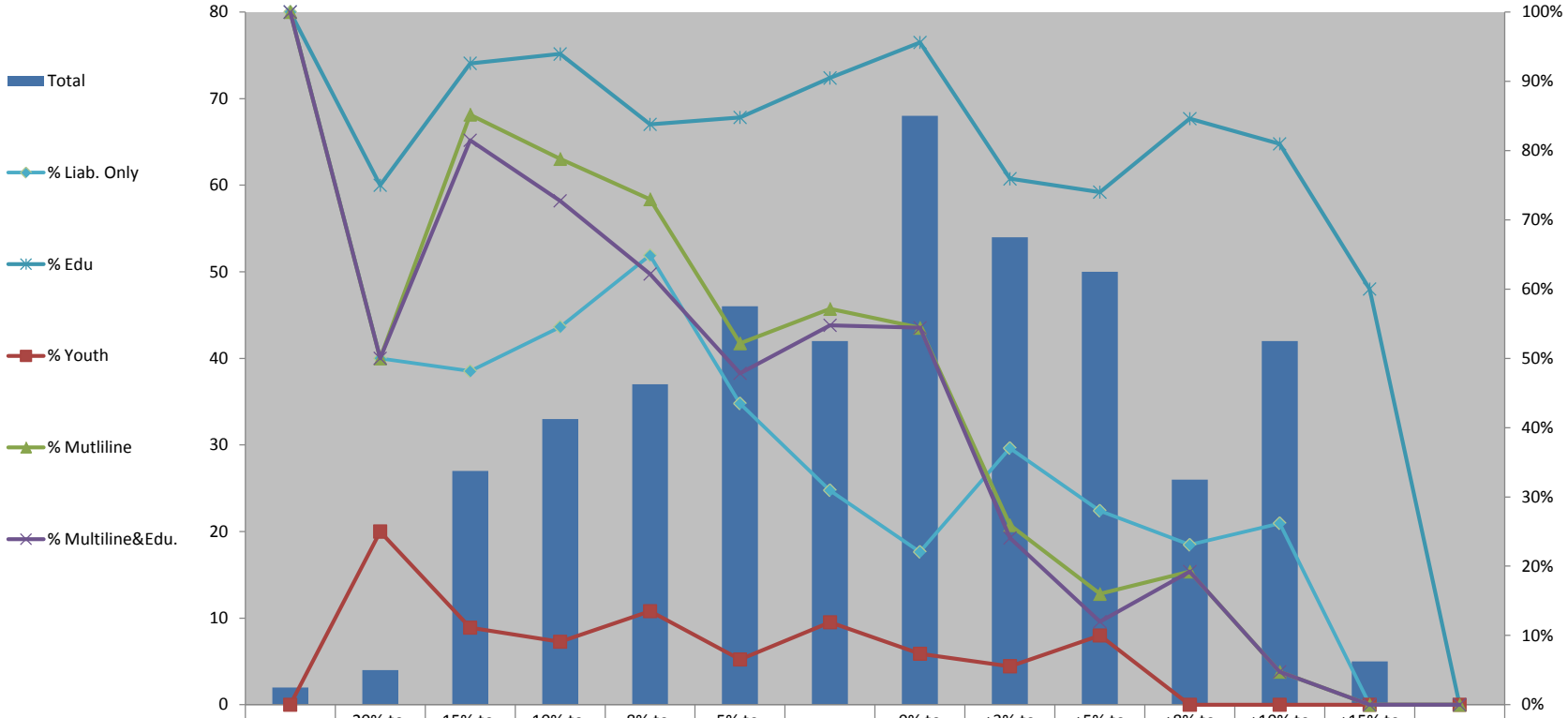


	<-20%	-20% to -15%	-15% to -10%	-10% to -8%	-8% to -5%	-5% to -3%	-3% to 0%	0% to +3%	+3% to +5%	+5% to +8%	+8% to +10%	+10% to +15%	+15% to +20%	>+20%
Total	7	12	84	60	73	93	76	114	97	91	57	66	14	0
% Edu.	100%	83%	82%	83%	81%	70%	78%	83%	62%	64%	65%	70%	43%	0%
% Liab. Only	71%	25%	39%	43%	52%	42%	29%	26%	39%	41%	32%	29%	0%	0%
% Youth	43%	17%	11%	10%	10%	5%	11%	10%	9%	8%	2%	0%	0%	0%
% Multiline	100%	75%	79%	72%	66%	46%	51%	54%	27%	20%	19%	6%	7%	0%
% Multiline&Edu.	100%	67%	67%	62%	56%	37%	47%	49%	21%	14%	18%	6%	7%	0%

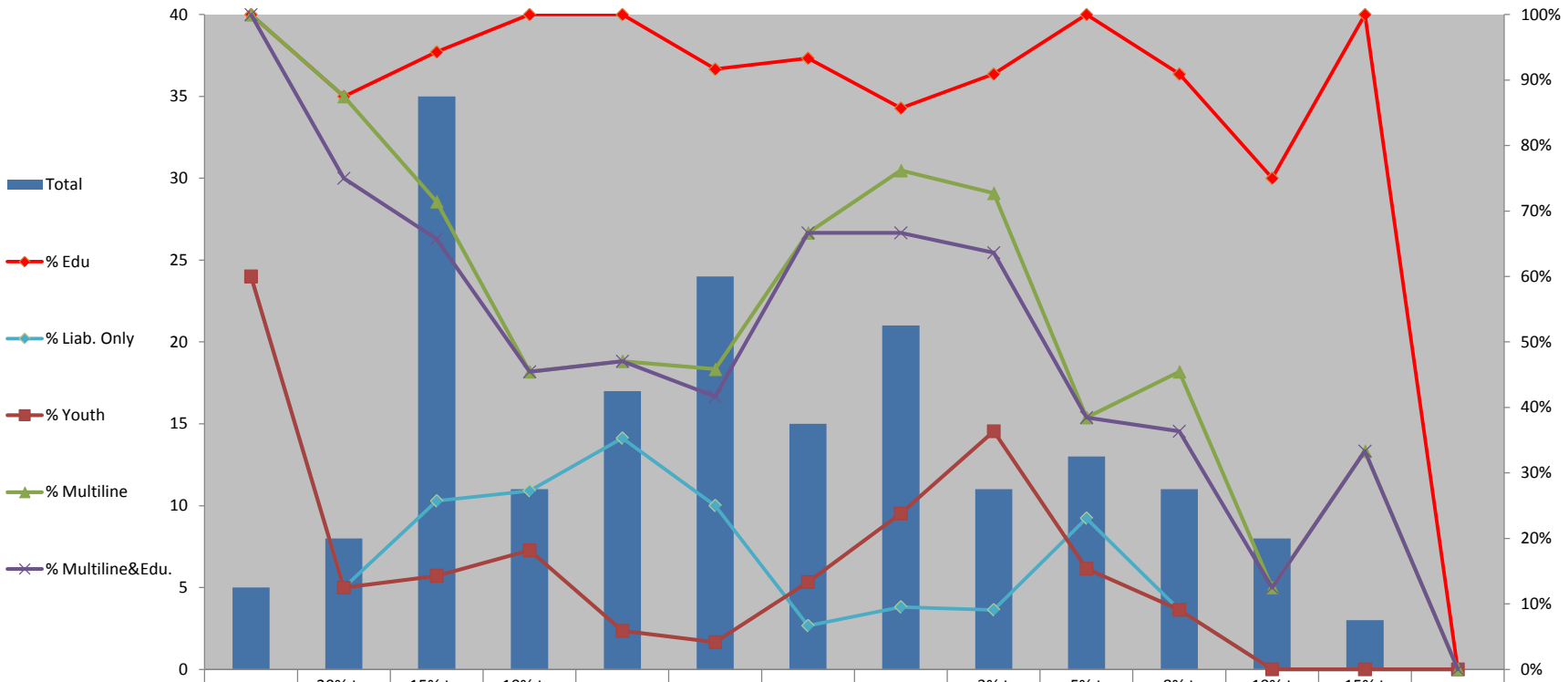
HMIC
Arkansas
Distribution of Rate Changes



	<-20%	-20% to -15%	-15% to -10%	-10% to -8%	-8% to -5%	-5% to -3%	-3% to 0%	0% to +3%	+3% to +5%	+5% to +8%	+8% to +10%	+10% to +15%	+15% to +20%	>+20%
Total	0	0	22	16	19	23	19	25	32	28	20	16	6	0
% Edu.	0%	0%	50%	50%	58%	17%	37%	48%	28%	29%	25%	38%	0%	0%
% Liab. Only	0%	0%	50%	31%	42%	57%	42%	52%	53%	71%	55%	50%	0%	0%
% Youth	0%	0%	5%	6%	5%	4%	5%	4%	6%	0%	0%	0%	0%	0%
% Multiline	0%	0%	82%	75%	68%	35%	26%	32%	13%	18%	5%	6%	0%	0%
% Multiline&Edu.	0%	0%	50%	50%	53%	9%	16%	20%	0%	7%	5%	6%	0%	0%



	<-20%	-20% to -15%	-15% to -10%	-10% to -8%	-8% to -5%	-5% to -3%	-3% to 0%	0% to +3%	+3% to +5%	+5% to +8%	+8% to +10%	+10% to +15%	+15% to +20%	>+20%
Total	2	4	27	33	37	46	42	68	54	50	26	42	5	0
% Liab. Only	100%	50%	48%	55%	65%	43%	31%	22%	37%	28%	23%	26%	0%	0%
% Edu	100%	75%	93%	94%	84%	85%	90%	96%	76%	74%	85%	81%	60%	0%
% Youth	0%	25%	11%	9%	14%	7%	12%	7%	6%	10%	0%	0%	0%	0%
% Mutliline	100%	50%	85%	79%	73%	52%	57%	54%	26%	16%	19%	5%	0%	0%
% Multiline&Edu.	100%	50%	81%	73%	62%	48%	55%	54%	24%	12%	19%	5%	0%	0%



	<-20%	-20% to -15%	-15% to -10%	-10% to -8%	-8% to -5%	-5% to -3%	-3% to 0%	0% to +3%	+3% to +5%	+5% to +8%	+8% to +10%	+10% to +15%	+15% to +20%	>+20%
Total	5	8	35	11	17	24	15	21	11	13	11	8	3	0
% Edu	100%	88%	94%	100%	100%	92%	93%	86%	91%	100%	91%	75%	100%	0%
% Liab. Only	60%	13%	26%	27%	35%	25%	7%	10%	9%	23%	9%	0%	0%	0%
% Youth	60%	13%	14%	18%	6%	4%	13%	24%	36%	15%	9%	0%	0%	0%
% Multiline	100%	88%	71%	45%	47%	46%	67%	76%	73%	38%	45%	13%	33%	0%
% Multiline&Edu.	100%	75%	66%	45%	47%	42%	67%	67%	64%	38%	36%	13%	33%	0%