

ALABAMA
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I. DEFINITIONS

Defined words are underlined throughout these Rules and Rates.

Actual Cash Value means the present-day value measured in cash, arrived at by taking the replacement cost and deducting for depreciation brought about by physical wear and tear and obsolescence.

Affiliated Credit Union means a credit union that has a signed agreement with Horace Mann.

Automobile means a private passenger vehicle.

Business Use means the vehicle is used regularly in the duties of the applicant or any other person regularly operating the vehicle in his occupation, profession, or business other than going to and from his principal place of occupation, profession, or business.

Commercial Use means the vehicle:

- A. has been modified for use in the insured's business;
- B. carries advertising for a business;
- C. is used to pull trailers, utility trailers, or wheeled machinery basic to the insured's occupation;
- D. is used to carry goods for delivery either for a fee or by a contract;
- E. is owned or leased by a company or corporation;
- F. is used to carry persons for a fee in excess of sharing of expenses;
- G. is used for drivers training if not otherwise qualified by Section VII. I; or
- H. is commonly driven by an employee of the insured other than a domestic employee.

Cost New means the original cost plus any additional cost related to customizing. In the case of motorcycles, the additional cost of fairings, luggage racks, luggage, saddle bags, stereo and CB equipment, chrome additions, sissy bars, roll bars, side cars, or similar equipment will also be included. In the case of motor homes, the additional cost of awnings, racks and ladders, or similar equipment will also be included. In the case of pickups, the additional cost of a camper shell, topper, blade, or similar equipment will also be included.

Customized Utility Vehicle means a utility vehicle which has undergone interior or exterior alterations of a non-business nature, designed to give the vehicle unique or personalized characteristics not found in the basic model of the same vehicle. Such alteration shall specifically include, but not be limited to, elaborate interior furnishings, custom exterior paint, glass and body modifications, raised or otherwise altered suspensions, oversized tires, and camper shells designed to fit into the bed of a pickup. The definition includes factory-customized vehicles.

Educator means one of the following conditions is met:

- A. an individual who is currently employed full-time, or part-time if a classroom teacher, by one of the following entities:
 - 1. a public school district (kindergarten through 12th grade);
 - 2. a junior college;
 - 3. an academic college;
 - 4. a university;
 - 5. an accredited private school (kindergarten through 12th grade);
 - 6. a publicly-funded vocational school; or
 - 7. an educational service agency
- B. or, an individual who was employed by one of the entities noted in condition A, above, on a full-time basis, or part-time if a classroom teacher, immediately prior to retirement. A retired educator must meet the following criteria:
 - 1. employed by one of the entities above for 10 or more years
 - 2. has obtained the age of 55.

Insured means the named insured shown on the declarations page and the named insured's spouse if a resident of the same household.

Member means a household driver who is a member of a sponsoring association.

Motor Home means a self-propelled vehicle permanently equipped for use as living quarters.

New Business means risks not previously insured by us for at least 90 days preceding the effective date of coverage.

Number of Drivers in the Household means the number of drivers in the household that are insured by us. This does not include unlicensed drivers, permissive drivers, drivers who are insured by another company or drivers who are temporarily out of the household.

Number of Vehicles in the Household means the number of four-wheel private passenger vehicles, pickup trucks and utility vehicles insured by us. This does not include fleet vehicles, motorcycles, motor homes, snowmobiles, trailers, kit, antique or electric cars.

Occasional Operator means any operator of a vehicle who is a resident of the insured's household who is not the principal operator.

Pickup means a truck with a load capacity of 2,000 pounds or less having an open body manufactured with low sides and tailboard not used for commercial purposes.

Policy Age means the number of years, measured from the original effective date of the policy, that the policy has been in force with us.

Principal Operator means such person who operates the vehicle more of the time or puts more miles on the vehicle than any other operator, or the person designated by our class plan.

Private Passenger Vehicle means a four-wheel land motor vehicle, intended for use mainly on public roads, of the private passenger, station wagon or utility vehicle type, and designed to carry people and their luggage.

Recreational Trailer means a trailer equipped to provide sleeping accommodations and which includes cooking, dining, plumbing or refrigeration facilities. A trailer used as permanent living quarters, secondary dwelling, or a seasonal dwelling is not considered a recreational trailer.

Specified Vehicle means any vehicle included on the Specified Vehicle List.

Sponsoring Association means a state education association which has reviewed our program and has notified its members that it is formally recommending our program to them for consideration. Such a recommendation is not the result of the payment of any consideration by us.

Trailer means a trailer or semi-trailer designed for use with a private passenger vehicle or a utility vehicle.

Utility Trailer means a trailer other than one defined as a recreational trailer.

Utility Vehicle means a pickup, van or jeep-type vehicle with a load capacity of not more than 2,000 pounds and not used for commercial use. This also includes a detachable living quarter's unit designed for use with a private passenger vehicle, pickup or van.

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

Vehicle Type means a 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

1. The Readable Car Policy will be used to insure private passenger vehicles:
 - a. owned by an individual or husband and wife who are residents in the same household, or
 - b. leased by an individual or husband and wife who are residents in the same household, under written contract of not less than 6 months.
2. The Basic Vehicle Policy will be used to insure:
 - a. all private passenger vehicles not qualified for insurance by the Readable Car Policy, or
 - b. motor homes, trailers, motorcycles, and similar type recreational 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.

1. Available Bodily Injury Liability Limits:

25/50	250/500
50/100	500/1 Million
100/300	
2. Available Property Damage Liability Limits:

25,000
50,000
100,000
3. Available Physical Damage Coverage Deductibles:

Comprehensive	Collision
Full	50
50	100
100	150
100 w/250 wind/hail	200
100 w/500 wind/hail	250
250	500
250 w/500 wind/hail	1000
500	
1000	

C. Policy Period

Unless otherwise stated, the policy period is shown on the declarations page and is for successive periods of equal length if the required renewal premium is paid. Payments must be made on or before the end of the current policy period. The premium is computed on the basis of rates in effect as of each renewal date.

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 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

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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.

- For changes that are made after the renewal premium has been received by us and applied to the insured's policy, no charge will be made and no refund given for the remainder of the expiring policy term. This does not apply when the insured replaces the vehicle insured under the policy.

III. POLICY AND DRIVER CLASSIFICATION

A. Driver Assignment

- A vehicle shall be classed for its principal operator or youthful occasional operator, whoever develops the highest premium. Occasional youthful operators are classed on the highest rated vehicle.
- For each private passenger vehicle in the household exceeding the number of adult operators in the household and there are no youthful operators in the household, the excess vehicles must be classed for the principal operator and the use of the vehicle.
- For each private passenger vehicle in the household exceeding the number of adult operators in the household, a youthful operator, if any, shall be deemed principal operator. The insured can designate the vehicle to which such classification applies as long as it is consistent with a. above.
- No youthful operator, whether principal or occasional, will be classed on more than one vehicle.

B. Driver Class

Our classification plan makes use of a four-digit code to classify each vehicle. The first digit designates the driver's age, the second digit designates the driver's marital status, gender and how the vehicle is used, the third digit designates the household occupation and the fourth digit designates the household type of the rated driver.

1. First digit

<u>Age</u>	<u>Code</u>	<u>Age</u>	<u>Code</u>	<u>Age</u>	<u>Code</u>
16	A	40-44	M	75	Z
17	B	45-49	N	76	1
18	C	50-54	P	77	2
19	D	55-59	Q	78	3
20	E	60-64	R	79	4
21	F	65-69	S	80	5
22	G	70	T	81-82	6
23-24	H	71	U	83-84	7
25-29	J	72	V	85-89	8
30-34	K	73	W	90+	9
35-39	L	74	Y		

2. Second Digit

<u>Marital Status</u>	<u>Sex</u>	<u>Usage</u>	<u>Code</u>	<u>Marital Status</u>	<u>Sex</u>	<u>Usage</u>	<u>Code</u>
Married	Male	<u>Pleasure Use</u>	A	Married	Female	<u>Pleasure Use</u>	Q
Married	Male	<u>30 miles or less per week to work</u>	B	Married	Female	<u>30 miles or less per week to work</u>	R
Married	Male	<u>10 miles or less one way to work</u>	C	Married	Female	<u>10 miles or less one way to work</u>	S
Married	Male	<u>More than 10 miles one way to work</u>	D	Married	Female	<u>More than 10 miles one way to work</u>	T
Married	Male	<u>Business Use</u>	E	Married	Female	<u>Business Use</u>	U
Married	Male	<u>Occasional Use</u>	F	Married	Female	<u>Occasional Use</u>	V
Single	Male	<u>Pleasure Use</u>	H	Single	Female	<u>Pleasure Use</u>	Y
Single	Male	<u>30 miles or less per week to work</u>	J	Single	Female	<u>30 miles or less per week to work</u>	Z
Single	Male	<u>10 miles or less one way to work</u>	K	Single	Female	<u>10 miles or less one way to work</u>	1
Single	Male	<u>More than 10 miles one way to work</u>	L	Single	Female	<u>More than 10 miles one way to work</u>	2
Single	Male	<u>Business Use</u>	M	Single	Female	<u>Business Use</u>	3
Single	Male	<u>Occasional Use</u>	N	Single	Female	<u>Occasional Use</u>	4
Single	Male	<u>Student Away at School</u>	P	Single	Female	<u>Student Away at School</u>	5

Definitions

Pleasure use means that there is no business, commercial, work or school use of the vehicle.

30 miles or less per week to work means the vehicle is driven to work or school 30 miles or less per week.

10 miles or less one way to work means the vehicle is driven to work or school more than 30 miles in a week and 10 miles or less one way.

More than 10 miles one way to work means the vehicle is driven to work or school more than 30 miles a week and more than 10 miles one way.

Business use means the vehicle is used regularly in the duties of the applicant or any other person regularly operating the vehicle in his occupation, profession, or business other than going to and from his principal place of occupation, profession, or business.

Occasional use means the vehicle is used by an occasional operator. Occasional operators under the age of 25 are classed on the highest rated vehicle.

Student Away at School means an unmarried operator under age 25 who is a resident at a school, college, or other educational institution over 100 road miles from the place of principal garaging of the vehicle who works or resides at home during summer vacations.

3. Third digit

<u>Household Occupation</u>	<u>Code</u>
Teacher	A
School Administrator	B
ESP	C
<u>Educator</u> -Retired	D
<u>Educator</u> Unknown	E
Non- <u>Educator</u> Professional	1
Non- <u>Educator</u> Other	2
Non- <u>Educator</u> Retired	3
Non- <u>Educator</u> Unemployed/Unknown	4

Definitions

Teacher includes an Educator employed as a classroom teacher, principal, assistant principal, counselor, professor, school librarian.

School Administrator includes an Educator employed as a superintendent, assistant superintendent, school nurse, school secretary.

ESP (Educational Support Personnel) includes an Educator employed as a bus driver, cafeteria worker, security guard, maintenance worker.

Educator Retired includes an individual who was employed as an Educator on a full-time basis prior to retirement.

Educator Unknown are residents in an educator household, who are not students, and their occupations are not known.

Non-Educator Professional includes college educated white collar professionals such as doctors, dentists, CPAs.

Non-Educator Other includes blue collar workers and office employees.

Non-Educator Retired includes all persons who were last employed in a white or blue collar occupation before retirement.

Non-Educator Unemployed/Unknown includes all persons who are not currently employed or whose occupation is not known.

4. Fourth Digit

<u>Household Type</u>	<u>Code</u>
<u>Member</u> (in your name)	A
<u>Member</u> (unknown)	B
Resident Relative of <u>Member</u> Household	C
Non- <u>Member</u>	D
Resident Relative of Non- <u>Member</u> Household	E
Non-Educator, Non- <u>Member</u>	1

Member (in your name) includes all policies listed in the member's name.

Member (unknown) includes policies that are part of the member's household but not in the member's name.

Resident Relative of Member Household includes all resident relatives of the member.

Non-Member includes all policies listed in a non-member's name.

Resident Relative of Non-Member Household includes all resident relatives of a non-member's household.

Non-Educator/Non-Member is an insured that is not employed by a school district, accredited private school, publicly funded vocational school, junior college, college, university and is not a member of a sponsoring association.

IV. RATING FACTORS

A. Policy Rating Factors

1. Model Year of Vehicle

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

2. Youthful Household

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive and Collision coverage premiums when there is a household driver who is under 21 years of age.

3. Insurance Tier

A rating factor will be applied to Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motor Vehicle, Comprehensive, Collision and Rental Reimbursement coverage premiums based on the insurance score of the first or second named insured. The insurance score determines the rating tier.

The rating tier for New Business will be based on the insurance score of the first or second named insured at the time of application. If requested by the first or second named insured, we will update the insurance score and tier, but only once each policy term. The agent may also request that the insurance score and tier be re-ordered on an annual basis.

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<u>Tier</u>	<u>Insurance Score</u>	<u>Tier</u>	<u>Insurance Score</u>
A	781+	N	677-687
B	769-780	P	666-676
C	759-768	Q	653-665
D	749-758	R	638-652
E	740-748	S	616-637
F	727-739	T	588-615
G	722-726	U	550-587
H	718-721	V	< 550
J	713-717	1	NO HIT (client not found in database)
K	705-712	2	NO SCORE (client found, but insufficient data to develop score)
L	696-704		
M	688-695	3	NO PERMISSION

4. Multi-Line

A rating factor will be applied to the Bodily Injury and Property Damage Liability, Medical Payments, Uninsured Motor Vehicle, Comprehensive and Collision coverage premiums of 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"), and Annuity.

5. Number of Vehicles in the Household

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

9. Specified Vehicle

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

10. Financial Responsibility Limit

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

11. Passive Restraint

A rating factor will be applied to Medical Payments premiums for those vehicles with passive seat belts and/or airbags. To qualify for the passive seat belt discount, the seat belt must automatically fasten without any action by the driver.

The passive restraint discounts are as follows:

1. Passive seat belts 10%
2. Airbag - driver only 20%
3. Airbag - both sides 30%

12. Payroll Payment Plan

A rating factor will be applied to Bodily Injury Liability, Property Damage Liability, Medical Payments and Collision premiums that would apply to all vehicle types if the named insured has selected the payroll payment plan.

13. Credit Union

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Comprehensive and Collision coverage premiums that would apply to a private passenger vehicle or to a motor home when proof is submitted to us that an insured is a member in good standing of an affiliated credit union and the policy premium is paid using electronic funds transfer (EFT) from the affiliated credit union.

The rating factor will be applied to each private passenger vehicle or motor home owned by the insured which is insured by us, but only once to each vehicle.

No rating factor will apply if a vehicle is insured for Comprehensive and/or Collision only.

Eligible Credit Unions:

Tuscaloosa Teachers Credit Union
 MEA Fed Credit Union
 Auburn University FCU
 Huntsville Teachers Credit Union

Tri River FCU
 Montgomery County Employee's CU
 Jefferson County Teachers' Credit Union

14. Future Effective Date

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, and Uninsured Motor Vehicle coverage premiums for a private passenger vehicle if the following criteria are satisfied:

- a. The application for the Horace Mann Property & Casualty Insurance Company policy is completed 7 days or more (subject to a maximum of ninety days) before the policy effective date at New Business.
- b. The policyholder has prior insurance with no lapse in coverage at New Business. A policyholder will be considered to have a lapse at New Business if there is a lapse of 1 day or more between the expiration date of the prior policy and the New Business effective date of the Horace Mann Property & Casualty Insurance Company policy.
- c. Existing customers, including rewrites and reinstatements, are ineligible for the discount.

Exception: In the case of a customer moving from another state (i) if the policy was receiving the Future Effective Date Discount in the previous state or (ii) if the policy was not receiving the Future Effective Date Discount in the previous state but criteria (a) and (b) above are satisfied, the discount will also apply to the Alabama Horace Mann Property & Casualty Insurance Company policy.

15. Association of School Business Officials (ASBO)

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision and Uninsured Motor Vehicle coverage premiums for a private passenger vehicle when an insured is a member of the Association of School Business Officials (ASBO). The rating factor will apply to all four-wheel private passenger vehicles, pickup trucks and utility vehicles in the household, insured by us. This does not include fleet vehicles, motorcycles, motor homes, snowmobiles, trailers, kit, antique or electric cars.

B. Driver Rating Factors

1. Mature Defensive Driving

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Comprehensive and Collision premiums if the principal operator age 55 or older has successfully completed a motor vehicle accident prevention course of not less than six classroom or online hours of instruction approved by the Alabama Department of Public Safety, or sponsored by the National Safety Council, the American Automobile Association, or AARP.

The discount will apply for three years following completion of the course. It will begin at the inception date of the policy or the first renewal date following submission of a certificate of course completion by the principal operator. It will terminate at the policy expiration date following the expiration of three years since course completion. To retain the discount, the principal operator must again successfully complete the course.

The discount will not be provided if the principal operator is:

1. involved in an at-fault auto accident, or
2. found guilty of a moving traffic violation listed in rule B.5. during the three year period after course completion.

The discount will not be provided if the principal operator is taking the course pursuant to court order.

The discount shall apply:

1. only to the motor vehicle(s) principally operated by the insured with a course completion certificate, and
2. only once to each such motor vehicle(s) regardless of the number of operators with course completion certificates.

2. Good Student

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

- a. the vehicle is classed for an unmarried 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 or university, 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% of his or her class, or
 - ii. in schools where grades are designated by letter (such as A, B, C, D and F), has 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), has 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, has 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, or a copy of the grades or report card, indicating attainment of at least one of the above scholastic requirements.

3. Inexperienced Operator

A rating factor will be applied to Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive and Collision coverage premiums when an operator age 19 or older has been licensed less than 3 years.

4. Car Number Rating Factor

A rating factor will be applied to the Uninsured Motor Vehicle coverage premiums to all vehicles in the household with the coverage. For rating purposes, vehicle 1 is the oldest active policy in the household while vehicle 2 is all remaining vehicles.

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. In no event will the points be charged for more than 36 months.

An accident that meets the criteria above shall be called a chargeable accident.

EXCEPTIONS:

Accidents occurring under the following circumstances will not be counted if it can be demonstrated that the:

- i. vehicle was lawfully parked (a vehicle rolling from a parked position shall not be considered as lawfully parked, but shall be considered to be operated by the last operator).
- ii. operator was reimbursed over 50% by or on behalf of a person responsible for the accident, or has a judgment against such person.
- iii. vehicle was struck in the rear by another vehicle, and the operator was not convicted of a moving traffic violation in connection with the accident.
- iv. operator was not convicted of a moving traffic violation in connection with the accident, but the operator of the other automobile involved in such accident was convicted of a moving traffic violation.
- v. vehicle was hit by a "hit-and-run" driver if the accident was reported to the proper authorities within 24 hours.
- vi. vehicle was involved in an accident resulting in damage by contact with an animal or bird.
- vii. vehicle was involved in an accident resulting in physical damage solely caused by flying gravel, missiles, or falling objects.
- viii. vehicle was involved in an accident in a no-fault state, and it can be reasonably determined that the insured was not at fault.
- ix. operator was involved in an accident when using a vehicle in the course of employment as a paid or voluntary member of a Police or Fire Department or First Aid Squad or any law enforcement agency.
- x. vehicle was involved in an accident caused by defective tires.

- b. Accident Points will be assigned as follows:

Total Chargeable Loss Amount	Number of Chargeable Losses	Number of Points
\$1,000 or more	0	0
\$1,000 or more	1	2
\$1,000 or more	2	4
\$1,000 or more	3	6
\$1,000 or more	Each Add'l Chargeable Loss	+2

- c. If the policy has been in-force with us for five or more years and has only one chargeable accident in the three years preceding the renewal and no other at-fault accidents in the period up to six years prior to renewal, we will waive the surcharge premium for that chargeable accident. However, if the policy has more than one chargeable accident in the three years preceding the renewal, all chargeable accidents in that three year period shall be used in computing the total surcharge.

6. Violation Points

- a. 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. In no event will the points be charged for more than 36 months.
- b. Violation points will be assigned as follows:
- i. One point for conviction of any moving violation not listed in ii-v below:
 - (a) speeding less than 26 mph over the limit
 - (b) improper lane usage or improper turn
 - (c) failure to yield, stop or obey traffic signal or device
 - (d) improperly entering an intersection
 - (e) following too closely
 - (f) driving on the wrong side of the road
 - (g) improper or unsafe passing
 - (h) failure to signal or signal violation
 - (i) failure to obey train signal
 - (j) all other types of minor moving violations
 - ii. Two points for conviction of speeding 26-35 mph over the limit
 - iii. Three points for conviction of any of these moving violations:
 - (a) speeding more than 35 mph over the limit
 - (b) passing a stopped school bus
 - (c) failure to use child restraint system
 - (d) speeding in a school zone
 - iv. Eight points for conviction of any of these moving violations:
 - (a) reckless driving
 - (b) careless driving
 - (c) negligent driving
 - (d) failure to comply with compulsory insurance or financial responsibility laws
 - v. Nine points for conviction of any of these moving violations:
 - (a) drag racing or competitive driving on public streets or highways
 - (b) operating a motor vehicle without the owner's consent
 - (c) driving while intoxicated or under the influence of drugs
 - (d) hit-and-run, or leaving the scene of an accident
 - (e) driving while driver's license is suspended or revoked
 - (f) refusing to take an alcohol detection test
 - (g) a driver's license shows an entry of implied consent
 - (h) illegal possession of alcohol/drugs in moving vehicle
 - (i) speeding in excess of 100 mph
 - (j) driving to endanger
 - (k) drinking while operating vehicle
 - (l) vehicular homicide
 - (m) involuntary manslaughter

- (n) violation of alcohol provisions by a minor
- (o) use of vehicle in commission of a felony
- (p) theft of a motor vehicle
- (q) receiving a stolen vehicle
- (r) false or failure to make theft report
- (s) fleeing or attempting to elude a law enforcement officer

C. Rating a Policy

1. New Business Rating

All point(s) developed in accordance with the Driver Rating Factors are to be applied at the time the policy is written as new business.

- a. Accident and/or violation points for a named insured, resident in the same household or other customary operator will be assigned to the vehicle that the operator customarily operates.
- b. Any point(s) applicable to an occasional operator will be assigned to the vehicle which is driven most often by the occasional operator to whom the surcharge applies.

The initial information used to assign the new business point(s) shall be determined from one or more of the following:

- a. the application;
- b. motor vehicle records; or
- c. our investigation

2. Renewal Rating

- a. Points that were applied to the policy when written as new business will also be applied to each renewal if the accident or violation occurred within 35 months immediately preceding the preparation of the renewal. If an accident or violation occurs during the policy term, the number point(s) are determined as shown in B.5. or B.6.
- b. Point(s) occurring within the 35 months will be applied to the policy covering the vehicle customarily driven by the operator involved in the accident or violation.
- c. If an additional vehicle is insured, the new policy will be rated as new business in accordance with Rating a Policy, 1. If the principal operator of the additional vehicle has points assigned to an in force policy, the points will be transferred to the policy covering the additional vehicle.
- d. When one of two policies is cancelled or lapsed, any points from that policy will be transferred to the remaining policy at renewal. If there is more than one vehicle remaining insured with us, the points being transferred will be transferred to the first renewing vehicle or, if identifiable, the vehicle driven most often by the operator who was at fault in the accident or who was convicted of the moving violation(s).
- e. If the policy is cancelled or lapsed, the points for the operator who was at fault in the accident or who was convicted of the moving violation(s) will not be transferred to any other policy if the operator is no longer a named insured, resident of the same household or other customary operator or if the operator's drivers license is suspended or revoked.

The information used to develop the renewal point(s) shall be determined from one or more of the following:

- a. our own records;
- b. motor vehicle records;
- c. our investigation; or
- d. the application.

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 after the lapse date, the point(s) will be the same as if there had been no lapse in coverage. When coverage is reactivated after the 10 months from the lapse date, the points will be assigned as new business.

5. Minimum Premium

The minimum premium for any private passenger vehicle is \$25.00.

V. OPTIONAL COVERAGE

A. Stated Amount Coverage

New business for Stated Amount Coverage cannot be written through Horace Mann Property and 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 age. 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 or a current photo is 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. Symbol Determination

The symbol assigned to a vehicle written subject to the Maximum Limit of Liability coverage provisions will be determined by the stated amount shown on the application. Refer to the symbol table provided in Rule VII.A.3.a.iii and add 1 to the symbol, up to a maximum symbol of 7 for model years 1989 and prior, and a maximum symbol of Y for model years 1990 and later.

B. Extended Non-Owned Auto Coverage

1. This endorsement is available to extend coverage to a non-owned private passenger vehicle furnished or available for the regular or frequent use of the insured only if the insured has a private passenger vehicle insured with us.
2. The only coverages available are Bodily Injury Liability, Property Damage Liability, and Medical Payments coverages. The limits shall be equal to the coverage limits on the policy to which this endorsement is attached.
3. The semi-annual rate for this endorsement will be 50% of the semi-annual rate for Bodily Injury Liability, Property Damage Liability, and Medical Payments coverages of the policy to which this endorsement is attached.

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C. Accidental Death, Dismemberment and Loss of Sight Coverage

This coverage may be written only when a policy affords both Bodily Injury Liability and Property Damage Liability Coverages.

<u>Coverage</u>	<u>Insured</u>	<u>Limits</u>	<u>Rate</u>
L1	Named <u>Insured</u> Only	\$10,000 per person \$10,000 per accident	\$2.50
L2	Named <u>Insured</u> & Spouse	\$10,000 per person \$20,000 per accident	\$4.50
L3	Named <u>Insured</u> , Spouse & Relatives	\$10,000 per person \$30,000 per accident	\$6.00

D. Medical Payments

This coverage pays medical expenses for the insured, which result from the use of a vehicle. It also pays medical expenses for occupants of the insured's vehicle if they are injured while using the insured's vehicle. Limits of \$2,000, \$5,000 and \$10,000 are available.

E. Loss of Income or Services Coverage

This coverage may be written only when a policy affords Bodily Injury Liability, Property Damage Liability and Medical Payments Coverages.

Rate: \$3.50 per vehicle

F. Emergency Road Service Coverage

This coverage may be written only when a policy affords Comprehensive Coverage.

Limit: \$35 per disablement

(\$50 if insured is an educator)

Limit: \$60 per disablement

(\$75 if insured is an educator)

Limit: \$100 per disablement

(\$115 if insured is an educator)

G. Uninsured Motor Vehicle Coverage

1. Uninsured Motor Vehicle Coverage

Uninsured Motor Vehicle Bodily Injury (UMBI) may be written only when a policy affords Bodily Injury Coverage.

UM must be written with at least basic limits unless rejected in writing.

Increased limits are available but cannot exceed the insured's Bodily Injury Liability Coverage limits.

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

For limits in excess of those shown above, refer to the Home Office.

H. Communications Equipment Coverage

This coverage may be written only when a policy affords Comprehensive Coverage.

Limit: \$1,000 per occurrence
Rate: \$12.00 per vehicle

I. Personal Effects of Motor Homes and Vans

1. Applicability

This endorsement can be attached to a policy insuring a motor home, van or recreational trailer and may be written only when the policy affords both Comprehensive and Collision coverages. 100% co-insurance is required.

2. Coverages

The endorsement provides coverage for personal effects in, on, or in the immediate vicinity of the insured vehicle.

3. Limits and Rates

<u>Limits</u>	<u>Rates</u>
\$1,000	\$10.00
2,500	15.00

J. Rental Reimbursement Coverage

This coverage may be written only when a policy affords both Comprehensive and Collision Coverages.

Limits: \$30 per day/\$600 per occurrence
\$50 per day/\$1000 per occurrence
\$100 per day/\$1500 per occurrence

K. Additional Coverage Endorsement

This coverage may be written only when a policy affords Comprehensive coverage. However, if the vehicle is a trailer, snowmobile or motorcycle, this coverage may not be written.

Rate: \$6.00

VI. MISCELLANEOUS

A. Installment Payment Plans

1. Two Pay Plan

The initial premium payment shall be 50% of the total semi-annual premium. A \$7.50 installment fee will be added to the initial payment. The balance of the semi-annual premium will be billed 60 days after the renewal date and due 30 days later.

2. Electronic Funds Transfer (EFT)

a. Installment payments by EFT shall be made on a monthly basis.

b. For new business, the initial payment shall be 1/6 of the 6-month premium; the remaining monthly payments shall be of equal amounts.

For renewals, there shall be equal monthly payments.

c. A service fee of \$4.50 per 6-month period will be charged. This fee is earned when written and is not refundable.

B. Late Pay/Reinstatement Fees

1. Late Pay Fee

Premiums that are not paid when due will be charged a service fee of \$10 per occurrence. Fees will not be charged if a policy is paid using electronic funds transfer or payroll deduction.

2. Reinstatement Fee

Policies that are reinstated will be charged a \$25 reinstatement fee per occurrence. Fees will not be charged if a policy is paid using electronic funds transfer or payroll deduction.

C. Returned Check Fee

We may charge a fee of \$25.00 if a check is returned to us for non-sufficient funds.

D. Rounding of Premiums

The premium developed for each coverage of insurance shall always be rounded to the nearest 10 cents. A premium ending in 5 cents shall be rounded up.

E. Time Out of Force

This rule can apply only if the insured has other vehicle liability insurance with us.

1. This rule does not apply to risks for which a certificate has been filed in accordance with a financial responsibility law.
2. We must receive notice of the insured's request for time out of force at least five days prior to the day such time out of force is to become effective.
3. No time out of force will be granted on Comprehensive coverage.
4. The period of time for which the policy is not in force must not be less than 30 days.
5. A policy will be put back in force at the insured's request with no less coverage than previously carried. The original policy period will be retained.
6. If the motor vehicle is disabled, we can require proof of disablement.
7. A written request for deletion of all coverages except Comprehensive coverage due to storage, will be subject to a \$25.00 minimum premium for the time out of force.
8. A pro-rata premium credit will be granted for the period of time the policy is out of force.

F. Certified Risks – Financial Responsibility Law

The Bodily Injury Liability and the Property Damage Liability premiums, including all applicable points, are subject to a 30% filing fee for a risk that requires a certificate of insurance to be filed to comply with the requirements of any financial responsibility law. This fee applies to the vehicle principally driven by the individual who is required to file the certificate of insurance. If the individual owns or principally drives more than one vehicle, the fee will be applied to the vehicle with the highest base rate and insured with us.

G. Cancellations

The policy may be cancelled by us or at the request of the insured.

1. If the policy is cancelled by us, return premium will be computed pro-rata in accordance with the pro-rata table which appears in these vehicle rules.

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2. If the insured cancels the policy, return premium will be computed short rate in accordance with the short rate cancellation procedure in these vehicle rules.

However, the return premium will be computed pro-rata if:

a. the insured continues to carry insurance on another vehicle with us.

IMPORTANT: Notice must be given that such other insurance is carried (name and policy); otherwise, cancellation may be short rate.

b. the insured vehicle is stolen, destroyed or sold.

c. the insured enters the armed forces of the United States of America.

H. Pro-Rata Cancellation Table
Applicable To Six-Month Term Policies

Days Policy <u>In Force</u>	Percent of 6 Mo. Premium <u>Earned</u>	Days Policy <u>In Force</u>	Percent of 6 Mo. Premium <u>Earned</u>	Days Policy <u>In Force</u>	Percent of 6 Mo. Premium <u>Earned</u>
1- 2	1%	63	35%	124-125	69%
3- 4	2	64- 65	36	126	70
5- 6	3	66- 67	37	127-128	71
7- 8	4	68- 69	38	129-130	72
9	5	70- 71	39	131-132	73
10-11	6	72	40	133-134	74
12-13	7	73- 74	41	135	75
14-15	8	75- 76	42	136-137	76
16-17	9	77- 78	43	138-139	77
18	10	79- 80	44	140-141	78
19-20	11	81	45	142-143	79
21-22	12	82- 83	46	144	80
23-24	13	84- 85	47	145-146	81
25-26	14	86- 87	48	147-148	82
27	15	88- 89	49	149-150	83
28-29	16	90	50	151-152(5 Mo.)	84
30-31(1 Mo.)	17	91- 92(3 Mo.)	51	153	85
32-33	18	93- 94	52	154-155	86
34-35	19	95- 96	53	156-157	87
36	20	97- 98	54	158-159	88
37-38	21	99	55	160-161	89
39-40	22	100-101	56	162	90
41-42	23	102-103	57	163-164	91
43-44	24	104-105	58	165-166	92
45	25	106-107	59	167-168	93
46-47	26	108	60	169-170	94
48-49	27	109-110	61	171	95
50-51	28	111-112	62	172-173	96
52-53	29	113-114	63	174-175	97
54	30	115-116	64	176-177	98
55-56	31	117	65	178-179	99
57-58	32	118-119	66	180(6 Mo.)	100
59-60	33	120-121	67		
61-62(2 Mo.)	34	122-123(4 Mo.)	68		

Pro-rata unearned (return) premium equals the total premium less the pro-rata earned premium.

I. Short Rate Cancellation Procedure

Compute the short rate return premium by multiplying the quantity (100% - pro-rata percent from above table) by 84%, rounded to the first decimal, times the semi-annual policy premium.

Example: \$235 semi-annual premium, cancelled short rate after 106 days:
 $100\% - 59\% = 41\% \times .84 = 36.9\%$; $34.4\% \times \$235 = \80.80 , rounded to the nearest dime.

J. Automated on Demand Convenience Fee

A service fee of \$8.00 will be charged when a client elects to make an on demand automated payment from their credit card, debit card, or bank account (checking or savings) using our IVR (Integrated Voice Response) phone option for premium payments due. The fee will be charged for each transaction, per policy.

VII. PREMIUM DETERMINATION

A. Private Passenger Automobiles, Pickups and Utility Vehicles

1. For a private passenger vehicle, the territory in which the vehicle is principally garaged is the applicable territory except in the case of a vehicle used by a salesperson or solicitor or another with similar duties requiring the operation of the vehicle in more than one rating territory. In this case, the principal garaging territory cannot be determined, the highest rated territory in which the vehicle is used for business use shall be used.

A vehicle principally driven by a student away at school shall be rated at the address shown on the vehicle registration.

2. Territorial Assignment by Zip Codes

If a new zip code is created, a risk in the new Zip Code will continue to use the rating territory corresponding to the Zip Code that formerly applied to that risk unless the new Zip Code is specifically assigned to another rating territory via newly filed territory definition pages.

3. Symbol Determination

To determine the appropriate symbol for a private passenger vehicle, use the method indicated for the appropriate category.

a. If the private passenger vehicle is not a customized utility vehicle, and:

i. is listed in the Symbol and Identification Section, then use the symbol listed, except the following 1996-2010 model year vehicles, which will be down-symbolized as indicated by the following:

Cars to be down-symbolized

Vehicle	# of symbols	Vehicle	# of symbols
Honda Accord (2 door)	3	Pontiac Grand Am (2 door)	4
Honda Civic (2 door)	1	Pontiac Grand Am (4 door)	1
Honda Civic (3 door)	1	Chevrolet Berretta (2 door)	3
Honda Civic (4 door)	1	Chevrolet Corsica (4 door)	1
Ford Escort (4 door)	4	Chevrolet Cavalier (2 door)	3
Toyota Camry (2 door)	3	Chevrolet Cavalier (4 door)	1
Toyota Camry (4 door)	3	Nissan Altima	4
		Saturn SC (2 door)	2

ii. is not listed in the Symbol and Identification Section for the current model year, but the same make and model is listed in the Symbol and Identification Section for the prior model year, then assign the symbol listed on the pages for the prior year.

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- iii. is not listed in the Symbol and Identification Section, then refer to the applicable Common Symbol Table listed below and use the symbol listed.

*Note that if several symbols are listed for the make and model in the prior model year, use the lowest symbol.

COMMON SYMBOL TABLE

1989 And Prior Symbols			
<u>Cost New</u>	<u>Symbol</u>	<u>Cost New</u>	<u>Symbol</u>
\$ 0- 2,750	K	\$20,001-24,000	Z
2,751- 3,700	M	24,001-28,000	1
3,701- 5,000	N	28,001-33,000	2
5,001- 6,500	P	33,001-39,000	3
6,501- 8,000	T	39,001-46,000	4
8,001-10,000	U	46,001-55,000	5
10,001-12,500	V	55,001-65,000	6
12,501-15,000	W	65,001 & above	7
15,001-17,500	X		
17,501-20,000	Y		

For model years 1975 and prior, the maximum symbol that can be assigned shall be V.
 For model years 1976 through 1981, the maximum symbol that can be assigned shall be Z.

1990 – 2010 Symbols			
<u>Cost New</u>	<u>Symbol</u>	<u>Cost New</u>	<u>Symbol</u>
\$ 0- 6,500	1	\$22,001-24,000	H
6,501- 8,000	2	24,001-26,000	J
8,001- 9,000	3	26,001-28,000	K
9,001-10,000	4	28,001-30,000	L
10,001-11,250	5	30,001-33,000	M
11,251-12,500	6	33,001-36,000	N
12,501-13,750	7	36,001-40,000	P
13,751-15,000	8	40,001-45,000	R
15,001-16,250	A	45,001-50,000	T
16,251-17,500	C	50,001-60,000	U
17,501-18,750	E	60,001-70,000	W
18,751-20,000	F	70,001-80,000	X
20,001-22,000	G	80,001 & above	Y

2011 and Subsequent Symbols

<u>Cost New</u>	<u>Symbol</u>	<u>Cost New</u>	<u>Symbol</u>
\$ 0-10,000	1	\$21,251-22,000	H
10,001-12,500	2	22,001-23,125	J
12,501-13,750	3	23,126-24,000	K
13,751-15,000	4	24,001-26,000	L
15,001-15,625	5	26,001-28,000	M
15,626-16,250	6	28,001-30,000	N
16,251-16,875	7	30,001-33,000	P
16,876-17,500	8	33,001-36,000	R
17,501-18,125	A	36,001-40,000	T
18,126-18,750	C	40,001-45,000	U
18,751-19,375	E	45,001-50,000	W
19,376-20,000	F	50,001-80,000	X
20,001-21,250	G	80,001 & above	Y

- b. If the private passenger vehicle is a customized utility vehicle, then assign the symbol using cost new, and the applicable Common Symbol Table listed above.

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B. Motorcycles

1. New business for motorcycles cannot be written through any of the Horace Mann Companies.
2. Coverages available are Bodily Injury Liability, Property Damage Liability, Uninsured Motor Vehicle, Comprehensive, Collision and Emergency Road Service coverages. Physical Damage coverages are not available without a deductible. Both Comprehensive and Collision Coverages must be written if Physical Damage coverage is requested.
3. Refer to the Home Office for the filed rates to determine the premium of inforce business.
 2. A minimum written premium of \$25.00 per policy applies.

C. Motor Homes

1. New business for motor homes cannot be written through any of the Horace Mann Companies.
2. Coverages available are Bodily Injury Liability, Property Damage Liability, Uninsured Motor Vehicle, Medical Payments, Comprehensive, Collision, Rental Reimbursement, Emergency Road Service and Personal Effects.
3. Refer to the Home Office for the filed rates to determine the premium of inforce business.
4. Comprehensive and Collision coverages must be written with a deductible. The minimum Collision deductible is \$100.00.
5. A minimum written premium of \$50.00 per policy applies.

D. Snowmobiles

1. New business for snowmobiles cannot be written through any of the Horace Mann Companies.
2. Coverages available are Bodily Injury Liability, Property Damage Liability, Comprehensive and Collision coverages.
3. The premiums are shown below and are subject to no modification.

SNOWMOBILE LIABILITY

Cubic Centimeters*	0-300	301-600	Over 600
Horsepower*	0-25	26-50	Over 50
<u>Coverage Limits</u>			
10/20,000 BI, 10,000 PD	10.00	15.00	20.00
25/50,000 BI, 10,000 PD	12.00	17.00	23.00
50/100,000 BI, 25,000 PD	14.00	20.00	25.00
100/300,000 BI, 50,000 PD	16.00	23.00	29.00
250/500,000 BI, 100,000 PD	19.00	27.00	35.00

*If cubic centimeters and horsepower do not correspond to the above, rate using the CC or horsepower producing the highest premium.

PHYSICAL DAMAGE PACKAGES

Actual Cost New Including <u>Equip</u>	\$100 Deductible		\$250 Deductible	
	<u>W/Trailer</u>	<u>W/O Trailer</u>	<u>W/Trailer</u>	<u>W/O Trailer</u>
\$ 0-1000	\$21.00	\$15.00	\$17.00	\$12.00
1001-1500	29.00	23.00	23.00	18.00
1501-2000	36.00	30.00	29.00	24.00
(Each Add'l \$100 Over \$2000)	\$ 1.50	\$ 1.50	\$ 1.20	\$ 1.20

4. A minimum written premium of \$20 per policy applies.

E. Utility Trailers

1. New Business for Utility Trailers cannot be written through Horace Mann Property & Casualty Company.
2. Coverages available are Comprehensive, Collision and Emergency Road Service. Comprehensive coverage must be written with a deductible.
3. Premium Determination

The premiums are shown below and are subject to no modification.

<u>Cost New</u>	Comprehensive		Collision	
	\$50 Ded	\$100 Ded	\$100 Ded	\$250 Ded
\$ 0-1000	\$3.00	N/A	\$ 7.00	N/A
1001-1500	\$4.00	\$3.20	\$ 9.00	\$6.80
1501-2000	\$5.00	\$4.00	\$11.00	\$8.30
(Each Add'l \$500 over \$2,000)	\$1.00	\$0.80	\$ 2.00	\$1.50

4. A minimum written premium of \$15.00 per policy applies.

F. Recreational Trailers

1. A recreational trailer policy may be written only when we insure one or more of the applicant's private passenger vehicle.
2. Coverages available are Comprehensive, Collision and Emergency Road Service. Comprehensive coverage must be written with a deductible.
3. See Horace Mann Auto Application/CPR for Windows software for premium determination.
4. A minimum written premium of \$15.00 per policy applies.

G. Vehicles Used for Driver Training

Private passenger vehicles owned by, leased by, or loaned to a school district for use in a driver training course as part of the curriculum of high schools or colleges may be insured at the Class AKxx private passenger rate for all coverages.

H. Commercial Use Vehicles

We do not insure vehicles classified for commercial use.

I. Antique Cars, Kit Cars and Electric Cars

New Business for Antique, Kit and Electric Cars cannot be written through any of the Horace Mann Companies.

<u>Co. Code</u>	TEACHERS INSURANCE COMPANY HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY ALABAMA AUTO TERRITORIES	<u>Terr. Sched. & Code</u>
01 - AUTAUGA COUNTY - (entire County)		08
02 - BALDWIN COUNTY		
a) Those portions lying north of the 31st parallel of latitude; Zip Codes 36507 and 36562.....		0D
b) Remainder of Baldwin County		0C
03 - BARBOUR COUNTY - (entire County)		12
04 - BIBB COUNTY - (entire County).....		83
05 - BLOUNT COUNTY - (entire County)		95
06 - BULLOCK COUNTY - (entire County)		12
07 - BUTLER COUNTY - (entire County).....		82
08 - CALHOUN COUNTY - (entire County)		93
09 - CHAMBERS COUNTY - (entire County)		0F
10 - CHEROKEE COUNTY - (entire County).....		94
11 - CHILTON COUNTY - (entire County)		83
12 - CHOCTAW COUNTY - (entire County)		0G
13 - CLARKE COUNTY - (entire County)		0E
14 - CLAY COUNTY - (entire County)		0F
15 - CLEBURNE COUNTY - (entire County)		0F
16 - COFFEE COUNTY - (entire County)		99
17 - COLBERT COUNTY - (entire County).....		98
18 - CONECUH COUNTY - (entire County).....		0G
19 - COOSA COUNTY - (entire County).....		0F
20 - COVINGTON COUNTY - (entire County)		82
21 - CRENSHAW COUNTY - (entire County).....		82
22 - CULLMAN COUNTY - (entire County).....		95
23 - DALE COUNTY - (entire County)		99
24 - DALLAS COUNTY - (entire County)		0G
25 - DEKALB COUNTY - (entire County).....		0F
26 - ELMORE COUNTY - (entire County).....		08
27 - ESCAMBIA COUNTY - (entire County)		0G
28 - ETOWAH COUNTY - (entire County).....		94
29 - FAYETTE COUNTY - (entire County).....		84
30 - FRANKLIN COUNTY - (entire County)		98
31 - GENEVA COUNTY - (entire County).....		99
32 - GREENE COUNTY - (entire County).....		0G
33 - HALE COUNTY - (entire County)		0G
34 - HENRY COUNTY - (entire County)		99
35 - HOUSTON COUNTY - (entire County).....		70
36 - JACKSON COUNTY - (entire County).....		97
37 - JEFFERSON COUNTY -		
a) Birmingham city territory - that part of Jefferson County with the following Zip Codes:		22
35020 35201-8 35220-22 35245-52		
35050 35211-12 35224-25 35254-58		
35061 35214 35227-34 35260-99		
35064 35217-19 35237-41		
b) Remainder of Jefferson County, including those parts of Zip Codes 35020, 35064 not in Birmingham City		21
38 - LAMAR COUNTY - (entire County)		84
39 - LAUDERDALE COUNTY - (entire County).....		98
40 - LAWRENCE COUNTY - (entire County)		98
41 - LEE COUNTY - (entire County).....		90
42 - LIMESTONE COUNTY - (entire County)		98
43 - LOWNDES COUNTY - (entire County)		12
44 - MACON COUNTY - (entire County)		12

<u>Co. Code</u>	TEACHERS INSURANCE COMPANY HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY ALABAMA AUTO TERRITORIES	<u>Terr. Sched. & Code</u>
45 - MADISON COUNTY -		
a) That part of Madison County with the following Zip Codes: 35801, 02, 16		01
b) Remainder of Madison County		02
46 - MARENGO COUNTY - (entire County)		0G
47 - MARION COUNTY - (entire County)		97
48 - MARSHALL COUNTY - (entire County)		97
49 - MOBILE COUNTY -		
a) That part of Mobile County with the following Zip Codes:		53
36571 36607 36611 36619		
36572 36608 36617 36693		
36609 36618 36695		
b) That part of Mobile County with the following Zip Codes:		54
36554 36601-03 36610		
c) Those portions lying north of the 31st parallel of latitude; Zip Codes 36522 and 36560		0B
d) Remainder of Mobile County		0A
50 - MONROE COUNTY - (entire County).....		0G
51 - MONTGOMERY COUNTY -		
a) That part of Montgomery County with the following Zip Codes:		67
36104 36105 36107 36108 36113		
b) Remainder of Montgomery County.....		03
52 - MORGAN COUNTY - (entire County).....		98
53 - PERRY COUNTY - (entire County)		0G
54 - PICKENS COUNTY - (entire County).....		0G
55 - PIKE COUNTY - (entire County).....		99
56 - RANDOLPH COUNTY - (entire County).....		0F
57 - RUSSELL COUNTY - (entire County)		07
58 - ST. CLAIR - (entire County).....		01
59 - SHELBY COUNTY - (entire County).....		0H
60 - SUMTER COUNTY - (entire County).....		0G
61 - TALLADEGA COUNTY - (entire County).....		01
62 - TALLAPOOSA COUNTY - (entire County)		0F
63 - TUSCALOOSA COUNTY - (entire County)		13
64 - WALKER COUNTY - (entire County)		86
65 - WASHINGTON COUNTY - (entire County).....		0E
66 - WILCOX COUNTY - (entire County)		0G
67 - WINSTON COUNTY - (entire County).....		97

LIST OF IMPORTANT CITIES AND TOWNS

The following list contains the more important cities, towns, boroughs, and villages in the state, together with their county, territory schedule and code and county code assignments.

<u>City and County</u>	<u>Terr. Sched. & Code</u>	<u>Co. Code</u>	<u>City and County</u>	<u>Terr. Sched. & Code</u>	<u>Co. Code</u>
-A-			Aliceville, Pickens	0G	54
Abbeville, Henry	99	34	Andalusia, Covington	82	20
Adamsville, Jefferson	21	37	Anniston, Calhoun	93	08
Alabaster, Shelby	0H	59	Arab, Marshall	97	48
Albertville, Marshall	97	48	Ashford, Houston	70	35
Alexander City, Tallapoosa	0F	62	Ashland, Clay	0F	14

**TEACHERS INSURANCE COMPANY
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY
ALABAMA AUTO TERRITORIES**

<u>City and County</u>	<u>Terr. Sched. & Code</u>	<u>Co. Code</u>	<u>City and County</u>	<u>Terr. Sched. & Code</u>	<u>Co. Code</u>
Athens, Limestone	98	42	Demopolis, Marengo	0G	46
Atmore, Escambia.....	0G	27	Dora, Walker	86	64
Attalla, Etowah	94	28	Dothan, Houston	70	35
Auburn, Lee	90	41			
			-E-		
-B-			East Brewton, Escambia	0G	27
Bay Minette, Baldwin	0D	02	Eclectic, Elmore	08	26
Bayou La Batre, Mobile.....	0A	49	Elba, Coffee	99	16
Bessemer, Jefferson	21	37	Enterprise, Coffee	99	16
Birmingham, Jefferson	22	37	Eufaula, Barbour	12	03
Blountsville, Blount.....	95	05	Eutaw, Greene	0G	32
Boaz, Marshall	97	48	Evergreen, Conecuh	0G	18
Brantley, Crenshaw.....	82	21			
Brent, Bibb	83	04	-F-		
Brewton, Escambia	0G	27	Fairfield, Jefferson.....	21	37
Bridgeport, Jackson	97	36	Fairhope, Baldwin	0C	02
Brighton, Jefferson	21	37	Fayette, Fayette	84	29
Brundidge, Pike	99	55	Flomaton, Escambia.....	0G	27
			Floral, Covington	82	20
-C-			Florence, Lauderdale	98	39
Calera, Shelby	0H	59	Foleu, Baldwin.....	0C	02
Camden, Wilcox.....	0G	66	Fort Deposit, Lowndes	12	43
Camp Hill, Tallapoosa	0F	62	Fort Payne, DeKalb.....	0F	25
Carbon Hill, Walker	86	64	Frisco City, Monroe	0G	50
Centre, Cherokee.....	94	10	Fultondale, Jefferson	21	37
Centreville, Bibb	83	04			
Chatom, Washington	0E	65	-G-		
Cherokee, Colbert	98	17	Gadsden, Etowah	94	28
Chickasaw, Mobile	53	49	Gardendale, Jefferson	21	37
Childersburg, Talladega	0I	61	Geneva, Geneva	99	31
Citronelle, Mobile	0B	49	Georgiana, Butler	82	07
Clanton, Chilton	83	11	Glencoe, Etowah	94	28
Clayton, Barbour	12	03	Goodwater, Coosa	0F	19
Clio, Barbour	12	03	Gordo, Pickens.....	0G	54
Collinsville, DeKalb	0F	25	Graysville, Jefferson	21	37
Columbiana, Shelby.....	0H	59	Greensboro, Hale	0G	33
Cordova, Walker	86	64	Greenville, Butler.....	82	06
Cottonwood, Houston	70	35	Grove Hill, Clarke	0E	13
Crossville, DeKalb.....	0F	25	Guin, Marion.....	97	47
Cullman, Cullman.....	95	22	Guntersville, Marshall.....	97	48
-D-			-H-		
Dadeville, Tallapoosa	0F	62	Haleyville, Winston	97	67
Daleville, Dale	99	23	Hamilton, Marion	97	47
Daphne, Baldwin	0C	02	Hanceville, Cullman	95	22
Decatur, Morgan	98	52	Hartford, Geneva.....	99	31

NOTE: Refer to an atlas or map for places not listed.

**TEACHERS INSURANCE COMPANY
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY
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<u>City and County</u>	<u>Terr. Sched. & Code</u>	<u>Co. Code</u>	<u>City and County</u>	<u>Terr. Sched. & Code</u>	<u>Co. Code</u>
Hartselle, Morgan	98	52			
Headland, Henry	99	34	Mountain Brook, Jefferson	22	37
Heflin, Cleburne	0F	15	Muscle Shoals, Colbert	98	17
Helena, Shelby.....	0H	59			
Hobson City, Calhoun	93	08	-N-		
Hokes Bluff, Etowah	94	28	New Brockton, Coffee	99	16
Homewood, Jefferson	22	37	New Hope, Madison	02	45
Hoover, Jefferson	21	37	Newton, Dale.....	99	23
Hueytown, Jefferson	21	37	Northport, Tuscaloosa	13	63
Huntsville, Madison	01,02	45			
	-I-		-O-		
Irondale, Jefferson	21	37	Oneonta, Blount	95	05
	-J-		Opelike, Lee	90	41
Jackson, Clarke	0E	13	Opp, Covington	82	20
Jacksonville, Calhoun	93	08	Oxford, Calhoun	93	08
Jasper, Walker.....	86	64	Ozark, Dale	99	23
Jemison, Chilton	83	11			
	-L-		-P-		
LaFayette, Chambers	0F	09	Parrish, Walker	86	64
Lanett, Chambers.....	0F	09	Pell City, St. Clair	01	58
Leeds; Jefferson, St. Clair			Phenix City, Russell	07	57
& Shelby.....	21,01,0H	37,58,59	Phil Campbell, Franklin	98	30
Leighton, Colbert	98	17	Piedmont, Calhoun	93	08
Lincoln, Talladega.....	01	61	Pleasant Grove, Jefferson	21	37
Linden, Marengo	0G	46	Prattville, Autauga	08	01
Lineville, Clay	0F	14	Prichard, Mobile	54	49
Lipscomb, Jefferson	21	37			
Livingston, Sumter	0G	60	-R-		
Luverne, Crenshaw	82	21	Ragland, St. Clair	01	58
	-M-		Rainbow City, Etowah	94	28
Madison, Madison.....	02	45	Rainsville, DeKalb	0F	25
Marion, Perry	0G	53	Red Bay, Franklin	98	30
Midfield, Jefferson	21	37	Reform, Pickens	0G	54
Midland City, Dale.....	99	23	Roanoke, Randolph	0F	56
Mignon, Talladega	01	61	Robertsdale, Baldwin	0C	02
Millport, Lamar	84	38	Roosevelt, Jefferson	21	37
Mobile, Mobile.....	0A,53,54	49	Russellville, Franklin	98	30
Monroeville, Monroe	0G	50			
Montevalla, Shelby.....	0H	59	-S-		
Montgomery, Montgomery	03,67	51	Samson, Geneva.....	99	31
Moulton, Lawrence	98	40	Saraland, Mobile	53	49
Mount Vernon, Mobile.....	0B	49	Satsuma, Mobile	53	49
			Scottsboro, Jackson	97	36
			Selma, Dallas	0G	24
			Sheffield, Colbert.....	98	17
			Slocomb, Geneva	99	31
			Springville, St. Clair.....	01	58

NOTE: Refer to an atlas or map for places not listed.

**TEACHERS INSURANCE COMPANY
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY
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Stevenson, Jackson.....	97	37		-U-	
Sulligent, Lamar.....	84	38	Union Springs, Bullock.....	12	06
Sumitom, Walker.....	86	64	Uniontown, Perry.....	0G	53
Sylacauga, Talladega.....	0I	61		-V-	
	-T-		Vernon, Lamar.....	84	38
Talladega, Talladega.....	0I	61	Vestavia Hills, Jefferson.....	21	37
Tallassee, Elmore and Tallapoosa.....	08,0F	26,62	Vincent, Shelby.....	0H	59
Tarrant, Jefferson.....	21	37		-W-	
Thomasville, Clarke.....	0E	13	Warrior, Jefferson.....	21	37
Town Creek, Lawrence.....	98	40	Weaver, Calhoun.....	93	08
Troy, Pike.....	99	55	West Blocton, Bibb.....	83	04
Trussville, Jefferson.....	21	37	Wetumpka, Elmore.....	08	26
Tuscaloosa, Tuscaloosa.....	13	63	Winfield, Marion.....	97	47
Tuscumbia, Colbert.....	98	17		-Y-	
Tuskegee, Macon.....	12	44	York, Sumter.....	0G	60

NOTE: Refer to an atlas or map for places not listed.

**Horace Mann Property and Casualty
Territorial Base Rates**

Territory	BI	PD	MP	CP	CL	UM	RR	RS
0A	229.4	147.4	40.1	166.1	443.5	82.5	17.2	0.4
0B	111.1	65.9	19.3	106.5	290.5	82.5	17.2	0.4
0C	208.3	107.5	39.1	153.5	407.5	82.5	17.2	0.4
0D	80.7	38.3	14.8	85.1	212.5	82.5	17.2	0.4
0E	225.6	112.3	43.3	190.9	433.6	82.5	17.2	0.4
0F	92.2	48.7	16.9	79.6	188.8	82.5	17.2	0.4
0G	242.2	127.5	44.7	208.6	495.4	82.5	17.2	0.4
0H	90.2	44.1	16.2	65.7	179.3	82.5	17.2	0.4
0I	110.1	54.1	19.9	85	220.6	82.5	17.2	0.4
1	131	83.1	24	60.2	224.1	82.5	17.2	0.4
2	125.5	76.8	21.3	50.4	169.3	82.5	17.2	0.4
3	106.1	74.6	18.3	61.5	187.3	82.5	17.2	0.4
7	84.1	46.5	16.4	80.8	206.7	82.5	17.2	0.4
8	84	58.3	18.3	113.8	252.6	82.5	17.2	0.4
12	98.8	52.1	19.3	85.1	201.3	82.5	17.2	0.4
13	250.7	114	34.1	102.5	317.5	82.5	17.2	0.4
21	120.7	63.6	23.1	84.9	206.9	84.1	17.2	0.4
22	138.1	82.2	22.5	82.5	260.6	51.1	17.2	0.4
53	194.3	146	37.1	168.4	433.1	82.5	17.2	0.4
54	282.7	188.1	45.7	207.8	550.1	82.5	17.2	0.4
67	89.5	67.1	14	62	182.6	82.5	17.2	0.4
70	193.7	97.5	33.5	123.5	349.6	82.5	17.2	0.4
82	178.5	99.3	32.5	160.6	384.8	82.5	17.2	0.4
83	92	49.4	16.8	82.4	192.4	82.5	17.2	0.4
84	99.1	48.7	17.6	141.8	221.5	82.5	17.2	0.4
86	121.1	62.5	22.9	67.2	183.1	82.5	17.2	0.4
90	78.1	40.6	15.3	66.7	137.3	87.8	17.2	0.4
93	108.7	61.4	19.3	50.6	157.9	82.5	17.2	0.4
94	114.1	58.6	20.9	53	177.9	82.5	17.2	0.4
95	112.3	51.2	20.4	80.1	209	88.7	17.2	0.4
97	131.4	71.3	25.3	104.4	254.2	61	17.2	0.4
98	110	53.1	19.8	91.7	183.6	67.7	17.2	0.4
99	172.3	90.7	31.6	151.8	348.5	82.5	17.2	0.4

PRIVATE PASSENGER AUTOMOBILE/STATED AMOUNT

COVERAGE PREMIUM CALCULATION

STEP	DESCRIPTION	BI	PD	MP	UMBI	COMP	COLL	RR	RS	PE
1	TERRITORIAL BASE RATE									
2	UM VEHICLE NUMBER				x					
3	CLASS1	x	x	x	x	x	x		x	
4	CLASS2	x	x	x	x	x	x	x	x	
5	CLASS3	x	x	x	x	x	x	x		
6	CLASS4	x	x	x	x	x	x	x	x	
7	OPTIONAL LIMIT PERCENT	x	x	x	x			x	x	
8	SYMBOL					x	x			
9	DEDUCTIBLE					x	x			
10	MODEL YEAR OF VEHICLE	x	x	x	x	x	x	x	x	
11	STATED AMOUNT					x	x			
12	# VEHICLES	x	x	x	x	x	x	x	x	
13	# DRIVERS	x	x	x	x	x	x		x	
14	INSURANCE TIER	x	x	x	x	x	x	x		
15	POLICY AGE	x	x	x	x	x	x			
16	ACCIDENT POINTS	x	x	x		x	x			
17	VIOLATION POINTS	x	x	x		x	x			
18	INT: DRIVER AGE & GENDER	x				x	x			
19	INT: # VEHICLES & # DRIVERS	x	x				x			
20	INT: INSURANCE TIER & POLICY AGE	x	x	x		x	x			
21	INT: DRIVER AGE & YOUTHFUL HOUSEHOLD	x	x	x			x			
22	INT: DRIVER AGE & ACCIDENT POINTS	x					x			
23	INT: DRIVER AGE & MEMBER		x	x			x			
24	INT: DRIVER AGE & INSURANCE TIER	x				x	x			
25	INT: DRIVER AGE & INEXPERIENCED OPERATOR	x	x	x		x	x			
26	INT: INSURANCE TIER & ACCIDENT POINTS						x			
27	INT: INSURANCE TIER & MARITAL					x				
28	INT: MARITAL & GENDER			x		x				
29	INT: # VEHICLES & MODEL YEAR OF VEHICLE					x				
30	INT: SYMBOL & DEDUCTIBLE					x	x			
31	INT: HOUSEHOLD OCC & POLICY AGE			x						
32	INT: HOUSEHOLD OCC & INSURANCE TIER			x						
33	GOOD STUDENT/DRIVER TRAINING	x	x	x		x	x			
34	DEFENSIVE DRIVING	x	x	x		x	x			
35	LIABILITY ONLY	x	x	x						
36	MINIMUM BI LIMIT (FR)	x	x	x		x	x			
37	INEXPERIENCED OPERATOR	x	x	x		x	x			
38	MULTI-LINE	x	x	x	x	x	x			
39	HM/SCHOOL PAYROLL DISCOUNT	x	x	x			x			
40	ASBO	x	NEW	x	NEW	x	NEW	x	NEW	
41	VEHICLE TYPE	x	x	x	x	x	x	x	x	
42	SPECIFIED VEHICLE	x	x	x		x	x			
43	YOUTHFUL HOUSEHOLD	x	x	x		x	x			
44	AD&D	+								
45	EXTENDED NON-OWNED COVERAGE	x	x	x						
46	PASSIVE RESTRAINT (SAFETY)			x						
47	LOSS OF INCOME OR SERVIES (AIM)			+						
48	COMMUNICATIONS EQUIPMENT					+				
49	ADDITIONAL COVERAGE ENDORSEMENT (ACE)					+				
50	CERTIFIED RISKS (SR-22)	x	x							
51	PERSONAL EFFECTS RATE									
52	TOTAL COVERAGE PREMIUM	=	=	=	=	=	=	=	=	=

POLICY PREMIUM CALCULATION

#	COVERAGE	PREMIUM
1	BODILY INJURY (BI)	+
2	PROPERTY DAMAGE (PD)	+
3	MEDICAL PAYMENTS (MP)	+
4	UNINSURED MOTOR VEHICLE (UM)	+
5	COMPREHENSIVE (COMP)	+
6	COLLISION (COLL)	+
7	RENTAL REIMBURSEMENT (RR)	+
8	ROAD SERVICE (RS)	+
9	PERSONAL EFFECTS (PE)	+
TOTAL POLICY PREMIUM		=

UTILITY TRAILERS				
COVERAGE PREMIUM CALCULATION				
STEP	DESCRIPTION	COMP	COLL	RS
1	TRAILER/TERRITORIAL BASE RATE	see chart	see chart	
2	OPTIONAL LIMIT PERCENT			x
3	COMMUNICATIONS EQUIPMENT	+		
4	TOTAL COVERAGE PREMIUM	=	=	=

POLICY PREMIUM CALCULATION			
#	COVERAGE		PREMIUM
1	COMPREHENSIVE (COMP)	+	
2	COLLISION (COLL)	+	
3	ROAD SERVICE (RS)	+	
TOTAL POLICY PREMIUM		=	

UTILITY TRAILERS				
Cost New	Comprehensive		Collision	
	\$50 Ded	\$100 Ded	\$100 Ded	\$250 Ded
\$0-1000	\$3.00	n/a	\$7.00	n/a
\$1001-1500	\$4.00	\$3.20	\$9.00	\$6.80
\$1501-2000	\$5.00	\$4.00	\$11.00	\$8.30
(Each Add'l \$500 over \$2000)	\$1.00	\$0.80	\$2.00	\$1.50

RECREATIONAL TRAILERS					
COVERAGE PREMIUM CALCULATION					
STEP	DESCRIPTION	COMP	COLL	RS	PE
1	TERRITORIAL BASE RATE				
2	CLASS1*	X	X	X	
3	CLASS2*	X	X	X	
4	CLASS3*	X	X		
5	CLASS4*	X	X	X	
6	OPTIONAL LIMIT PERCENT			X	
7	SYMBOL	X	X		
8	DEDUCTIBLE	X	X		
9	MODEL YEAR OF VEHICLE	X	X	X	
10	INSURANCE TIER	X	X		
11	INT: SYMBOL & DEDUCTIBLE	X	X		
12	VEHICLE TYPE	X	X	X	
13	YOUTHFUL HOUSEHOLD	X	X		
14	COMMUNICATIONS EQUIPMENT	+			
15	PERSONAL EFFECTS				
16	TOTAL COVERAGE PREMIUM	=	=	=	=

* Class must be PQ41

POLICY PREMIUM CALCULATION			
#	COVERAGE		PREMIUM
1	COMPREHENSIVE (COMP)	+	
2	COLLISION (COLL)	+	
3	ROAD SERVICE (RS)	+	
4	PERSONAL EFFECTS (PE)	+	
TOTAL POLICY PREMIUM		=	

MOTORCYCLES							
COVERAGE PREMIUM CALCULATION							
STEP	DESCRIPTION	BI	PD	UMBI	COMP	COLL	RS
1	TERRITORIAL BASE RATE						
2	UM VEHICLE NUMBER			X			
3	CLASS1	X	X	X	X	X	X
4	CLASS2	X	X	X	X	X	X
5	CLASS3*	X	X	X	X	X	
6	CLASS4*	X	X	X	X	X	X
7	OPTIONAL LIMIT PERCENT	X	X	X			X
8	SYMBOL				X	X	
9	DEDUCTIBLE				X	X	
10	MODEL YEAR OF VEHICLE	X	X	X	X	X	X
11	INSURANCE TIER	X	X	X	X	X	
12	ACCIDENT POINTS	X	X		X	X	
13	VIOLATION POINTS	X	X		X	X	
14	INT: DRIVER AGE & GENDER	X			X	X	
15	INT: DRIVER AGE & YOUTHFUL HOUSEHOLD	X	X			X	
16	INT: DRIVER AGE & ACCIDENT POINTS	X				X	
17	INT: DRIVER AGE & INSURANCE TIER	X			X	X	
18	INT: DRIVER AGE & INEXPERIENCED OPERATOR	X	X		X	X	
19	INT: INSURANCE TIER & ACCIDENT POINTS					X	
20	INT: INSURANCE TIER & MARITAL				X		
21	INT: MARITAL & GENDER				X		
22	INT: SYMBOL & DEDUCTIBLE				X	X	
23	DEFENSIVE DRIVING	X	X		X	X	
24	INEXPERIENCED OPERATOR	X	X		X	X	
25	YOUTHFUL HOUSEHOLD	X	X		X	X	
26	MOTORCYCLE CC FACTOR (see chart)	X	X	X	X	X	X
27	CERTIFIED RISKS (SR-22)	X	X				
28	TOTAL COVERAGE PREMIUM	=	=	=	=	=	=

* Class must be xx41

POLICY PREMIUM CALCULATION			
#	COVERAGE		PREMIUM
1	BODILY INJURY (BI)	+	
2	PROPERTY DAMAGE (PD)	+	
3	UNINSURED MOTOR VEHICLE (UM)	+	
4	COMPREHENSIVE (COMP)	+	
5	COLLISION (COLL)	+	
6	ROAD SERVICE (RS)	+	
TOTAL POLICY PREMIUM		=	

MOTORCYCLE CC FACTORS					
CUBIC CENTIMETERS	0-100	101-350	351-500	501-1000	1000+
LIABILITY	0.40	0.55	0.70	0.85	1.25
PHYSICAL DAMAGE	0.60	0.75	0.90	1.25	2.50

MOTORHOMES										
COVERAGE PREMIUM CALCULATION										
STEP	DESCRIPTION	BI	PD	MP	UMBI	COMP	COLL	RR	RS	PE
1	TERRITORIAL BASE RATE									
2	UM VEHICLE NUMBER				X					
3	CLASS1	X	X	X	X	X	X		X	
4	CLASS2	X	X	X	X	X	X	X	X	
5	CLASS3	X	X	X	X	X	X	X		
6	CLASS4	X	X	X	X	X	X	X	X	
7	OPTIONAL LIMIT PERCENT	X	X	X	X			X	X	
8	SYMBOL					X	X			
9	DEDUCTIBLE					X	X			
10	MODEL YEAR OF VEHICLE	X	X	X	X	X	X	X	X	
11	INSURANCE TIER	X	X	X	X	X	X	X		
12	ACCIDENT POINTS	X	X	X		X	X			
13	VIOLATION POINTS	X	X	X		X	X			
14	INT: DRIVER AGE & GENDER	X				X	X			
15	INT: DRIVER AGE & YOUTHFUL HOUSEHOLD	X	X	X			X			
16	INT: DRIVER AGE & ACCIDENT POINTS	X					X			
17	INT: DRIVER AGE & MEMBER		X	X			X			
18	INT: DRIVER AGE & INSURANCE TIER	X				X	X			
19	INT: DRIVER AGE & INEXPERIENCED OPERATOR	X	X	X		X	X			
20	INT: INSURANCE TIER & ACCIDENT POINTS						X			
21	INT: INSURANCE TIER & MARITAL					X				
22	INT: MARITAL & GENDER			X		X				
23	INT: SYMBOL & DEDUCTIBLE					X	X			
24	INT: HOUSEHOLD OCC & INSURANCE TIER			X						
25	GOOD STUDENT/DRIVER TRAINING	X	X	X		X	X			
26	DEFENSIVE DRIVING	X	X	X		X	X			
27	INEXPERIENCED OPERATOR	X	X	X		X	X			
28	HM/SCHOOL PAYROLL DISCOUNT	X	X	X			X			
29	VEHICLE TYPE	X	X	X	X	X	X	X	X	
30	YOUTHFUL HOUSEHOLD	X	X	X		X	X			
31	LOSS OF INCOME OR SERVIC (AIM)			+						
32	COMMUNICATIONS EQUIPMENT					+				
33	ADDITIONAL COVERAGE ENDORSEMENT (ACE)					+				
34	CERTIFIED RISKS (SR-22)	X	X							
35	PERSONAL EFFECTS									
36	TOTAL COVERAGE PREMIUM	=								

POLICY PREMIUM CALCULATION		
#	COVERAGE	PREMIUM
1	BODILY INJURY (BI)	+
2	PROPERTY DAMAGE (PD)	+
3	MEDICAL PAYMENTS (MP)	+
4	UNINSURED MOTOR VEHICLE (UM)	+
5	COMPREHENSIVE (COMP)	+
6	COLLISION (COLL)	+
7	RENTAL REIMBURSEMENT (RR)	+
8	ROAD SERVICE (RS)	+
9	PERSONAL EFFECTS (PE)	+
TOTAL POLICY PREMIUM		=

Horace Mann Property and Casualty Insurance Company
Alabama
Simple Rating Factors

	BI	PD	MP	CP	CL	UM	RR	RS
Simple Rating Factors								
Specified Vehicle								
Yes	1.250	1.250	1.250	1.094	1.250			
No	1.000	1.000	1.000	1.000	1.000			
Number of Vehicles in HH								
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	0.860	0.860	0.860	1.100	0.860	0.860	0.860	0.860
3+	0.810	0.810	0.810	1.150	0.810	0.810	0.810	0.810
Number of Operators in HH								
1	1.061	1.000	0.971	1.074	1.005	0.860		0.990
2	1.000	1.000	1.000	1.000	1.000	1.000		1.000
3	1.199	1.218	1.041	1.024	1.175	0.957		1.083
4+	1.230	1.218	1.073	1.059	1.175	0.900		1.121
Multi Line								
Auto Only	1.000	1.000	1.000	1.000	1.000	1.000		
Auto plus 1 add'l line	0.900	0.900	0.900	0.900	0.900	0.900		
Auto plus 2 add'l lines	0.850	0.850	0.850	0.850	0.850	0.850		
Auto plus 3 or more add'l lines	0.800	0.800	0.800	0.800	0.800	0.800		
Auto Only w/ Liab+	1.000	1.000	1.000	1.000	1.000	1.000		
Auto plus 1 add'l line w/ Liab+	0.900	0.900	0.900	0.900	0.900	0.900		
Auto plus 2 add'l lines w/ Liab+	0.850	0.850	0.850	0.850	0.850	0.850		
Auto plus 3 or more add'l lines w/ Liab+	0.800	0.800	0.800	0.800	0.800	0.800		
Auto Only w/ UMUIIM Liab+	1.000	1.000	1.000	1.000	1.000	1.000		
Auto plus 1 add'l line w/ UMUIIM Liab+	0.900	0.900	0.844	0.896	0.900	0.895		
Auto plus 2 add'l lines w/ UMUIIM Liab+	0.850	0.850	0.800	0.896	0.850	0.895		
Auto plus 3 or more add'l lines w/ UMUIIM Liab+	0.800	0.800	0.768	0.896	0.800	0.895		
Class1: Driver Age								
16	2.733	3.047	1.910	1.137	2.400	1.133		1.213
17	2.733	3.047	1.910	1.137	2.400	1.133		1.206
18	2.656	2.611	1.796	1.137	2.358	1.133		1.198
19	2.303	2.278	1.497	1.137	2.180	1.133		1.191
20	2.055	2.133	1.367	1.137	2.070	1.133		1.183
21	1.722	1.672	1.285	1.244	1.574	1.133		1.143
22	1.521	1.570	1.203	1.238	1.468	1.133		0.985
23-24	1.355	1.446	1.122	1.249	1.356	1.133		0.898
25-29	1.204	1.077	1.017	1.210	1.095	1.092		0.877
30-34	1.000	1.050	0.937	1.156	1.004	1.073		0.931
35-39	1.000	1.050	1.049	1.126	1.007	1.054		0.961
40-44	1.000	1.053	1.141	1.090	1.061	1.036		1.011
45-49	1.013	1.059	1.054	1.048	1.065	1.018		1.006
50-54	1.000	1.000	1.000	1.000	1.000	1.000		1.000
55-59	1.000	1.000	0.981	0.949	0.967	0.983		0.994
60-64	1.002	1.021	0.945	0.892	0.985	0.965		0.989
65-69	1.150	1.133	0.912	0.848	1.089	0.949		0.974
70	1.170	1.220	1.048	0.800	1.130	0.604		0.979
71	1.200	1.300	1.048	0.764	1.170	0.583		0.974
72	1.250	1.320	1.048	0.724	1.220	0.583		0.969
73	1.310	1.350	1.048	0.687	1.270	0.583		0.965
74	1.380	1.400	1.048	0.655	1.310	0.583		0.961
75	1.440	1.530	1.048	0.622	1.350	0.583		0.957
76	1.510	1.580	1.048	0.593	1.380	0.583		0.953
77	1.550	1.600	1.048	0.570	1.380	0.583		0.949
78	1.570	1.620	1.048	0.549	1.380	0.583		0.946
79	1.640	1.750	1.048	0.530	1.420	0.583		0.943
80	1.720	1.900	1.048	0.518	1.480	0.583		0.940
81-82	1.800	1.970	1.048	0.510	1.540	0.583		0.938
83-84	1.890	2.130	1.048	0.501	1.630	0.583		0.935
85-89	1.980	2.290	1.048	0.497	1.730	0.583		0.933
90+	2.080	2.300	1.048	0.497	1.840	0.583		0.932
Class2: Marital Status/Gender/Usage								
Married Male Pleasure	1.056	1.075	0.893	1.068	1.033	0.921	1.000	1.000
Married Male <30 week	1.056	1.148	0.820	0.985	0.987	0.770	1.000	1.000
Married Male < 10 one way	1.101	1.163	0.867	1.020	1.028	0.859	1.000	1.000
Married Male >10 one way	1.123	1.178	0.960	1.202	1.077	0.890	1.000	1.000
Married Male Business	1.198	1.278	1.087	1.439	1.157	1.008	1.000	1.000
Married Male Occasional	0.912	0.922	0.754	1.007	0.913	1.001	1.000	1.000
Single Male Pleasure	1.267	1.290	1.072	1.077	1.240	1.105	1.200	1.162
Single Male <30 week	1.267	1.378	0.984	0.993	1.184	0.924	1.200	1.162
Single Male < 10 one way	1.322	1.396	1.041	1.028	1.233	1.031	1.200	1.162
Single Male >10 one way	1.347	1.414	1.152	1.211	1.293	1.068	1.200	1.162
Single Male Business	1.437	1.534	1.304	1.450	1.388	1.210	1.200	1.162
Single Male Occasional	1.095	1.107	0.904	1.015	1.096	1.201	1.200	1.162
Single Male Away at school	0.848	0.948	0.928	0.947	0.823	0.819	1.200	1.162
Married Female Pleasure	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Married Female <30 week	1.000	1.068	0.918	0.922	0.955	0.836	1.000	1.000
Married Female < 10 one way	1.043	1.082	0.971	0.955	0.995	0.933	1.000	1.000
Married Female >10 one way	1.063	1.096	1.075	1.125	1.043	0.966	1.000	1.000
Married Female Business	1.134	1.189	1.217	1.347	1.120	1.095	1.000	1.000
Married Female Occasional	0.864	0.858	0.844	0.943	0.884	1.087	1.000	1.000
Single Female Pleasure	1.200	1.200	1.200	1.008	1.200	1.200	1.200	1.162
Single Female <30 week	1.200	1.282	1.102	0.929	1.146	1.003	1.200	1.162
Single Female < 10 one way	1.252	1.298	1.165	0.963	1.194	1.120	1.200	1.162
Single Female >10 one way	1.276	1.315	1.290	1.134	1.252	1.159	1.200	1.162
Single Female Business	1.361	1.427	1.460	1.358	1.344	1.314	1.200	1.162
Single Female Occasional	1.037	1.030	1.013	0.951	1.061	1.304	1.200	1.162
Single Female Away at school	0.803	0.882	1.039	0.887	0.797	0.889	1.200	1.162

Horace Mann Property and Casualty Insurance Company
Alabama
Simple Rating Factors

	BI	PD	MP	CP	CL	UM	RR	RS
Simple Rating Factors								
Vehicle Usage								
Pleasure	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<30 miles week	1.000	1.068	0.918	0.922	0.955	0.836	1.000	1.000
<10 miles one way	1.043	1.082	0.971	0.955	0.995	0.933	1.000	1.000
>10 miles one way	1.063	1.096	1.075	1.125	1.043	0.966	1.000	1.000
Business	1.134	1.189	1.217	1.347	1.120	1.095	1.000	1.000
Occasional	0.864	0.858	0.844	0.943	0.884	1.087	1.000	1.000
Away at school	0.669	0.735	0.866	0.880	0.664	0.741	1.000	1.000
Marital Status								
Single (includes divorced and separated)	1.200	1.200	1.200	1.008	1.200	1.200	1.200	1.162
Married	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Gender								
Female	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Male	1.056	1.075	0.893	1.068	1.033	0.921	1.000	1.000
Class3: Household Type								
Teacher	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
School Administrator	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
ESP	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
Educator - retired	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
Educator - unknown	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
Non-Educator - Professional	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Non-Educator - Other	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Non-Educator - Retired	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Non-Educator - Unemployed or unknown	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Class4: Educator Status of Rated Driver								
Member (in your name)	0.870	0.870	1.000	0.870	0.870	1.000	0.932	1.216
Member - unknown	0.870	0.870	1.000	0.870	0.870	1.000	0.932	1.216
Resident of Member HH	0.870	0.870	1.000	0.870	0.870	1.000	0.932	1.216
Non-Member	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Resident of Non-Member HH	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Non-Educator non-member	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Symbol								
1990 and subsequent								
Symbol 1				0.760	0.840			
Symbol 2				0.796	0.849			
Symbol 3				0.829	0.864			
Symbol 4				0.862	0.883			
Symbol 5				0.897	0.907			
Symbol 6				0.932	0.934			
Symbol 7				0.966	0.965			
Symbol 8				1.000	1.000			
Symbol A				1.033	1.040			
Symbol C				1.067	1.084			
Symbol E				1.099	1.131			
Symbol F				1.132	1.184			
Symbol G				1.165	1.241			
Symbol H				1.198	1.301			
Symbol J				1.230	1.366			
Symbol K				1.262	1.434			
Symbol L				1.297	1.507			
Symbol M				1.327	1.582			
Symbol N				1.360	1.660			
Symbol P				1.397	1.742			
Symbol R				1.430	1.825			
Symbol T				1.465	1.912			
Symbol U				1.500	1.995			
Symbol W				1.987	2.221			
Symbol X				2.196	3.350			
Symbol Y				2.196	3.350			
1989 and Prior								
Symbol K				0.446	0.514			
Symbol M				0.446	0.527			
Symbol N				0.446	0.555			
Symbol P				0.524	0.592			
Symbol T				0.599	0.641			
Symbol U				0.670	0.703			
Symbol V				0.737	0.777			
Symbol W				0.797	0.861			
Symbol X				0.856	0.954			
Symbol Y				0.912	1.055			
Symbol Z				0.970	1.161			
Symbol 1				1.032	1.370			
Symbol 2				1.115	1.715			
Symbol 3				1.213	2.201			
Symbol 4				1.335	2.205			
Symbol 5				2.022	2.205			
Symbol 6				2.022	2.205			
Symbol 7				2.022	2.205			
F/R Limit								
Other	1.000	1.000	1.000	1.000	1.000			
BI 25/50	1.000	1.000	1.261	1.153	1.131			
Good Student/Driver Training								
No Discount	1.000	1.000	1.000	1.000	1.000			
Good Student	0.935	0.935	0.935	0.935	0.935			
Driver Training	1.000	1.000	1.000	1.000	1.000			
Good Student and Driver Training	0.935	0.935	0.935	0.935	0.935			

Horace Mann Property and Casualty Insurance Company
Alabama
Simple Rating Factors

Simple Rating Factors	BI	PD	MP	CP	CL	UM	RR	RS
Defensive Driving								
No DD Discount	1.000	1.000	1.000	1.000	1.000			
DD Discount	0.950	0.950	1.000	0.950	0.950			
Stated Amount	1.000	1.000	1.000	1.000	1.000			
Stated Amount & DD	0.950	0.950	1.000	0.950	0.950			
Inexperience								
No	1.000	1.000	1.000	1.000	1.000			
Yes	1.430	1.545	1.420	1.000	1.417			
Payment Plan								
Full	1.000	1.000	1.000		1.000			
Two Pay	1.000	1.000	1.000		1.000			
Four Pay	1.000	1.000	1.000		1.000			
Old Horace Mann Payroll	1.000	1.000	1.000		1.000			
New Horace Mann Payroll	0.900	0.900	0.900		0.900			
Horace Mann Agent Payroll	0.900	0.900	0.900		0.900			
EFT	1.000	1.000	1.000		1.000			
School Payroll	0.900	0.900	0.900		0.900			
ASBO International Member								
No	1.000	1.000	1.000	1.000	1.000	1.000		
Yes	0.950	0.950	0.950	0.950	0.950	0.950		
BI Limit								
BI Limit (25/50)	0.689							
BI Limit (50/100)	0.822							
BI Limit (100/300)	1.000							
BI Limit (250/500)	1.180							
BI Limit (500/1000)	1.280							
PD Limit								
25000		0.964						
50000		1.000						
100000		1.025						
MP Limit								
\$2,000			0.663					
\$5,000			1.000					
\$10,000			1.279					
CP Deductible								
CompDedRev (Full)				1.300				
CompDedRev (\$50 Ded)				1.100				
CompDedRev (\$100 Ded)				1.000				
CompDedRev (\$100/\$250WH Ded)				0.923				
CompDedRev (\$100/\$500WH Ded)				0.891				
CompDedRev (\$250 Ded)				0.806				
CompDedRev (\$250/\$500 WH Ded)				0.780				
CompDedRev (\$500 Ded)				0.643				
CompDedRev (\$1000 Ded)				0.480				
CL Deductible								
CollDedRev (\$50 Ded)					1.500			
CollDedRev (\$100 Ded)					1.350			
CollDedRev (\$150 Ded)					1.285			
CollDedRev (\$200 ded)					1.239			
CollDedRev (\$250 Ded)					1.180			
CollDedRev (\$500 ded)					1.000			
CollDedRev (\$1000 ded)					0.743			
UM/UIM Limit								
25/50						0.504		
50/100						0.653		
100/300						1.000		
250/500						1.376		
500/1000						2.002		
RS Limit								
\$35/\$50 Members								0.591
\$60/\$75 Members								1.000
Car Number								
First Car						1.013		
Add'l cars						1.000		

**Horace Mann Property and Casualty Insurance Company
Bodily Injury Interaction Factors**

Inexp / DriverAge	N	Y
Age 16 & Below	1.000	0.700
17	1.000	0.700
18	1.000	0.700
19	1.000	0.787
20	1.000	0.860
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	N	Y
Age 16 & Below	1.000	0.950
17	1.000	0.950
18	1.000	0.950
19	1.000	0.950
20	1.000	0.950
21	1.000	0.950
22	1.000	0.950
23 to 24	1.000	0.950
25 to 29	1.000	0.950
30 to 34	1.000	0.957
35 to 39	1.000	0.968
40 to 44	1.000	0.975
45 to 49	1.000	0.987
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

Gender / DriverAge	F	M
Age 16 & Below	1.000	1.143
17	1.000	1.143
18	1.000	1.143
19	1.000	1.143
20	1.000	1.143
21	1.000	1.143
22	1.000	1.143
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	0.983
65 to 69	1.000	0.983
70	1.000	0.983
71	1.000	0.983
72	1.000	0.983
73	1.000	0.983
74	1.000	0.983
75	1.000	0.983
76	1.000	0.983
77	1.000	0.983
78	1.000	0.983
79	1.000	0.983
80	1.000	0.983
Age 81 to 82	1.000	0.983
Age 83 to 84	1.000	0.983
Age 85 to 89	1.000	0.983
Age 90 & Above	1.000	0.983

**Horace Mann Property and Casualty Insurance Company
Bodily Injury Interaction Factors**

Score / Driver Age	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	1.036	1.031	1.026	1.020	1.015	1.010	1.005	1.000	0.995	0.990	0.985	0.980	0.975	0.970	0.965	0.960	0.956	0.951	0.946	0.941	1.000	1.000	0.941	
17	1.036	1.031	1.026	1.020	1.015	1.010	1.005	1.000	0.995	0.990	0.985	0.980	0.975	0.970	0.965	0.960	0.956	0.951	0.946	0.941	1.000	1.000	0.941	
18	1.036	1.031	1.026	1.020	1.015	1.010	1.005	1.000	0.995	0.990	0.985	0.980	0.975	0.970	0.965	0.960	0.956	0.951	0.946	0.941	1.000	1.000	0.941	
19	1.036	1.031	1.026	1.020	1.015	1.010	1.005	1.000	0.995	0.990	0.985	0.980	0.975	0.970	0.965	0.960	0.956	0.951	0.946	0.941	1.000	1.000	0.941	
20	1.036	1.031	1.026	1.020	1.015	1.010	1.005	1.000	0.995	0.990	0.985	0.980	0.975	0.970	0.965	0.960	0.956	0.951	0.946	0.941	1.000	1.000	0.941	
21	1.036	1.031	1.026	1.020	1.015	1.010	1.005	1.000	0.995	0.990	0.985	0.980	0.975	0.970	0.965	0.960	0.956	0.951	0.946	0.941	1.000	1.000	0.941	
22	1.086	1.074	1.061	1.048	1.036	1.024	1.012	1.000	0.988	0.977	0.965	0.954	0.943	0.931	0.920	0.910	0.899	0.888	0.878	0.868	1.000	1.000	0.868	
23 to 24	1.086	1.074	1.061	1.048	1.036	1.024	1.012	1.000	0.988	0.977	0.965	0.954	0.943	0.931	0.920	0.910	0.899	0.888	0.878	0.868	1.000	1.000	0.868	
25 to 29	1.086	1.074	1.061	1.048	1.036	1.024	1.012	1.000	0.988	0.977	0.965	0.954	0.943	0.931	0.920	0.910	0.899	0.888	0.878	0.868	1.000	1.000	0.868	
30 to 34	0.940	0.948	0.957	0.965	0.974	0.982	0.991	1.000	1.009	1.018	1.027	1.036	1.045	1.054	1.064	1.073	1.083	1.092	1.102	1.112	1.000	1.000	1.112	
35 to 39	0.940	0.948	0.957	0.965	0.974	0.982	0.991	1.000	1.009	1.018	1.027	1.036	1.045	1.054	1.064	1.073	1.083	1.092	1.102	1.112	1.000	1.000	1.112	
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	0.782	0.782	1.000
60 to 64	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.728	0.728	1.130	
65 to 69	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.728	0.728	1.130	
70	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.728	0.728	1.130	
71	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.729	0.729	1.130	
72	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.728	0.728	1.130	
73	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.728	0.728	1.130	
74	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.728	0.728	1.130	
75	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.728	0.728	1.130	
76	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.728	0.728	1.130	
77	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.728	0.728	1.130	
78	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.728	0.728	1.130	
79	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.728	0.728	1.130	
80	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.728	0.728	1.130	
81 to 82	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.728	0.728	1.130	
Age 83 to 84	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.728	0.728	1.130	
Age 85 to 89	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.729	0.728	1.130	
Age 90 & Above	0.931	0.941	0.950	0.960	0.970	0.980	0.990	1.000	1.010	1.021	1.031	1.041	1.052	1.063	1.074	1.085	1.096	1.107	1.118	1.130	0.728	0.728	1.130	

**Horace Mann Property and Casualty Insurance Company
Property Damage Interaction Factors**

PolicyAge / Score	0	1	2	3	4	5	6	7	8	9+
781 +	1.000	1.000	0.985	0.990	1.000	1.000	1.000	1.000	1.000	1.000
769 to 780	1.000	1.000	0.985	0.990	1.000	1.000	1.000	1.000	1.000	1.000
759 to 768	1.000	1.000	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000
749 to 758	1.000	1.000	0.985	0.990	1.000	1.000	1.000	1.000	1.000	1.000
740 to 748	1.000	1.000	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000
727 to 739	1.000	1.000	0.985	0.990	1.000	1.000	1.000	1.000	1.000	1.000
722 to 726	1.000	1.000	0.985	0.990	1.000	1.000	1.000	1.000	1.000	1.000
718 to 721	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
713 to 717	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
705 to 712	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
696 to 704	1.000	1.000	1.000	0.990	1.000	1.000	1.000	1.000	1.000	1.000
688 to 695	1.000	1.000	1.000	0.990	1.000	1.000	1.000	1.000	1.000	1.000
677 to 687	1.000	1.020	1.000	0.990	1.000	1.000	1.000	1.000	1.000	1.000
666 to 676	1.000	1.020	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000
653 to 665	1.112	1.081	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000
638 to 652	1.112	1.081	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000
616 to 637	1.112	1.081	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000
588 to 615	1.112	1.081	1.000	0.990	1.000	1.000	1.000	1.000	1.000	1.000
550 to 587	1.112	1.081	1.000	0.990	1.000	1.000	1.000	1.000	1.000	1.000
Below 550	1.112	1.081	1.000	1.015	1.000	1.000	1.000	1.000	1.000	1.000
No Hit	1.112	1.081	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
No Score	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
No Permission	1.112	1.081	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Inexp / DriverAge	Y	N
Age 16 & Below	0.810	1.000
17	0.810	1.000
18	0.810	1.000
19	0.810	1.000
20	0.810	1.000
21	0.810	1.000
22	0.810	1.000
23 to 24	0.810	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	0.950
17	1.000	0.950
18	1.000	0.950
19	1.000	0.950
20	1.000	0.950
21	1.000	0.900
22	1.000	0.876
23 to 24	1.000	0.893
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

**Horace Mann Property and Casualty Insurance Company
Medical Payment Interaction Factors**

Inexp / DriverAge	N	Y
Age 16 & Below	1.000	0.705
17	1.000	0.705
18	1.000	0.705
19	1.000	0.812
20	1.000	0.855
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	0.900
17	1.000	0.900
18	1.000	0.900
19	1.000	0.900
20	1.000	0.900
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

Gender / Marital	F	M
Married	1.000	1.000
Single	1.000	0.815

**Horace Mann Property and Casualty Insurance Company
Collision Interaction Factors**

Youth / DriverAge	N	Y
Age 16 & Below	1.000	0.870
17	1.000	0.870
18	1.000	0.870
19	1.000	0.870
20	1.000	0.870
21	1.000	0.870
22	1.000	0.925
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

Gender / DriverAge	F	M
Age 16 & Below	1.000	1.076
17	1.000	1.075
18	1.000	1.076
19	1.000	1.076
20	1.000	1.075
21	1.000	1.077
22	1.000	1.077
23 to 24	1.000	1.077
25 to 29	1.000	1.019
30 to 34	1.000	1.016
35 to 39	1.000	1.011
40 to 44	1.000	1.005
45 to 49	1.000	1.002
50 to 54	1.000	1.000
55 to 59	1.000	0.998
60 to 64	1.000	0.996
65 to 69	1.000	0.993
70	1.000	0.969
71	1.000	0.969
72	1.000	0.969
73	1.000	0.969
74	1.000	0.971
75	1.000	0.975
76	1.000	0.979
77	1.000	0.983
78	1.000	0.989
79	1.000	0.993
80	1.000	0.998
Age 81 to 82	1.000	1.002
Age 83 to 84	1.000	1.003
Age 85 to 89	1.000	1.001
Age 90 & Above	1.000	1.009

Inexp / DriverAge	N	Y
Age 16 & Below	1.000	0.706
17	1.000	0.706
18	1.000	0.706
19	1.000	0.709
20	1.000	0.727
21	1.000	0.758
22	1.000	0.790
23 to 24	1.000	0.832
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

**Horace Mann Property and Casualty Insurance Company
Collision Interaction Factors**

Claims 1000+ / DriverAge	0	1	2	3
Age 16 & Below	1.000	0.875	0.878	0.927
17	1.000	0.886	0.895	0.857
18	1.000	0.895	0.894	0.917
19	1.000	0.904	0.897	0.916
20	1.000	0.912	0.910	0.913
21	1.000	0.922	0.928	0.856
22	1.000	0.935	0.945	0.951
23 to 24	1.000	0.948	0.954	0.954
25 to 29	1.000	0.953	0.958	0.951
30 to 34	1.000	0.961	0.964	0.944
35 to 39	1.000	0.970	0.969	0.965
40 to 44	1.000	0.979	0.983	0.992
45 to 49	1.000	0.990	0.989	0.980
50 to 54	1.000	1.000	1.000	1.000
55 to 59	1.000	1.010	1.015	1.000
60 to 64	1.000	1.019	1.020	1.000
65 to 69	1.000	1.018	1.019	1.000
70	1.000	1.021	1.025	1.000
71	1.000	1.019	1.024	1.000
72	1.000	1.016	1.014	1.000
73	1.000	1.014	1.011	1.000
74	1.000	1.014	1.021	1.000
75	1.000	1.015	1.025	1.000
76	1.000	1.018	1.028	1.000
77	1.000	1.017	1.022	1.000
78	1.000	1.014	1.008	1.000
79	1.000	1.019	1.004	1.000
80	1.000	1.018	1.019	1.000
Age 81 to 82	1.000	1.020	1.016	1.000
Age 83 to 84	1.000	1.018	1.021	1.000
Age 85 to 89	1.000	1.021	1.012	1.000
Age 90 & Above	1.000	1.023	1.040	1.000

PolicyAge / Score	0	1	2	3	4	5	6	7	8	9+
781 +	0.958	0.958	0.972	0.986	1.000	1.000	1.000	1.000	1.000	1.000
769 to 780	0.950	0.950	0.964	0.978	0.990	1.000	1.000	1.000	1.000	1.000
759 to 768	0.958	0.958	0.970	0.983	0.990	1.000	1.000	1.000	1.000	1.000
749 to 758	0.966	0.966	0.976	0.983	0.990	1.000	1.000	1.000	1.000	1.000
740 to 748	0.975	0.975	0.982	0.983	0.990	1.000	1.000	1.000	1.000	1.000
727 to 739	0.983	0.983	0.988	0.988	1.000	1.000	1.000	1.000	1.000	1.000
722 to 726	0.991	0.991	0.994	0.994	1.000	1.000	1.000	1.000	1.000	1.000
718 to 721	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
713 to 717	1.009	1.009	1.006	1.006	1.000	1.000	1.000	1.000	1.000	1.000
705 to 712	1.017	1.017	1.012	1.012	1.000	1.000	1.000	1.000	1.000	1.000
696 to 704	1.026	1.026	1.019	1.019	1.000	1.000	1.000	1.000	1.000	1.000
688 to 695	1.035	1.035	1.025	1.025	1.000	1.000	1.000	1.000	1.000	1.000
677 to 687	1.044	1.044	1.031	1.031	1.000	1.000	1.000	1.000	1.000	1.000
666 to 676	1.053	1.053	1.037	1.037	1.000	1.000	1.000	1.000	1.000	1.000
653 to 665	1.062	1.062	1.044	1.044	1.000	1.000	1.000	1.000	1.000	1.000
638 to 652	1.071	1.071	1.050	1.050	1.000	1.000	1.000	1.000	1.000	1.000
616 to 637	1.080	1.080	1.057	1.057	1.000	1.000	1.000	1.000	1.000	1.000
588 to 615	1.089	1.089	1.063	1.063	1.000	1.000	1.000	1.000	1.000	1.000
550 to 587	1.099	1.099	1.070	1.070	1.000	1.000	1.000	1.000	1.000	1.000
Below 550	1.108	1.108	1.076	1.076	1.000	1.000	1.000	1.000	1.000	1.000
No Hit	1.108	1.108	1.076	1.076	1.000	1.000	1.000	1.000	1.000	1.000
No Score	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
No Permission	1.108	1.108	1.076	1.076	1.000	1.000	1.000	1.000	1.000	1.000

NumOperators / NumVehicles	1	2	3	4+
1	0.937	1.000	0.962	0.962
2	1.000	1.000	1.000	1.000
3+	1.000	1.000	1.000	1.000

**Horace Mann Property and Casualty Insurance Company
Collision Interaction Factors**

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	1.142	1.121	1.101	1.076	1.058	1.040	1.017	1.000	0.977	0.980	0.975	0.945	0.915	0.900	0.883	0.864	0.857	0.840	0.811	0.821	1.000	1.000	0.821	
17	1.134	1.118	1.097	1.077	1.059	1.035	1.015	1.000	0.982	0.985	0.978	0.947	0.914	0.897	0.880	0.870	0.858	0.841	0.824	0.817	1.000	1.000	0.817	
18	1.135	1.117	1.101	1.080	1.066	1.040	1.019	1.000	0.984	0.985	0.978	0.948	0.914	0.896	0.877	0.865	0.852	0.841	0.825	0.813	1.000	1.000	0.813	
19	1.129	1.117	1.087	1.072	1.050	1.034	1.010	1.000	0.977	0.977	0.970	0.940	0.907	0.888	0.873	0.860	0.848	0.830	0.817	0.809	1.000	1.000	0.809	
20	1.137	1.116	1.096	1.080	1.055	1.035	1.017	1.000	0.982	0.982	0.974	0.943	0.908	0.896	0.876	0.868	0.850	0.829	0.821	0.812	1.000	1.000	0.812	
21	1.139	1.113	1.096	1.077	1.058	1.035	1.021	1.000	0.979	0.978	0.969	0.938	0.903	0.888	0.869	0.864	0.846	0.827	0.815	0.803	1.000	1.000	0.803	
22	1.138	1.118	1.098	1.075	1.060	1.040	1.019	1.000	0.979	0.980	0.975	0.947	0.920	0.885	0.866	0.856	0.838	0.830	0.811	0.803	1.000	1.000	0.803	
23 to 24	1.149	1.130	1.105	1.086	1.065	1.047	1.025	1.000	0.980	0.980	0.971	0.940	0.905	0.870	0.858	0.843	0.834	0.826	0.808	0.796	1.000	1.000	0.796	
25 to 29	1.107	1.099	1.079	1.064	1.048	1.032	1.016	1.000	0.986	0.998	0.998	0.979	0.950	0.917	0.904	0.893	0.881	0.872	0.858	0.850	1.000	1.000	0.850	
30 to 34	1.049	1.043	1.033	1.026	1.017	1.014	1.005	1.000	0.994	0.997	0.995	0.976	0.972	0.966	0.960	0.956	0.953	0.949	0.945	0.942	1.000	1.000	0.942	
35 to 39	1.051	1.036	1.031	1.025	1.018	1.012	1.005	1.000	0.995	1.002	1.002	0.978	0.971	0.968	0.963	0.957	0.953	0.949	0.945	0.941	1.000	1.000	0.941	
40 to 44	1.042	1.033	1.029	1.022	1.015	1.011	1.005	1.000	0.994	0.997	0.995	0.979	0.974	0.969	0.964	0.959	0.955	0.951	0.946	0.943	1.000	1.000	0.943	
45 to 49	1.039	1.033	1.028	1.022	1.015	1.012	1.005	1.000	0.995	0.997	0.995	0.978	0.974	0.967	0.961	0.958	0.952	0.950	0.943	0.938	1.000	1.000	0.938	
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	1.001	1.000	0.999	0.999	0.998	0.999	0.998	1.000	0.998	0.999	0.999	0.719	0.720	0.999
60 to 64	0.998	0.999	0.999	0.998	0.998	1.001	1.000	1.000	1.001	1.004	1.000	0.999	0.998	0.999	0.998	1.002	1.000	1.002	1.002	1.001	0.720	0.720	1.001	
65 to 69	1.037	1.032	1.026	1.022	1.015	1.013	1.007	1.000	0.995	1.000	1.000	0.981	0.973	0.970	0.966	0.959	0.954	0.951	0.948	0.942	0.748	0.748	0.942	
70	1.039	1.032	1.027	1.020	1.012	1.011	1.003	1.000	0.994	0.993	0.984	0.979	0.975	0.971	0.963	0.959	0.954	0.944	0.939	0.942	0.749	0.749	0.942	
71	1.037	1.029	1.024	1.017	1.012	1.007	1.003	1.000	0.989	0.994	0.995	0.977	0.973	0.968	0.955	0.956	0.950	0.944	0.935	0.938	0.748	0.748	0.938	
72	1.038	1.031	1.025	1.019	1.011	1.011	1.002	1.000	0.991	0.994	0.995	0.977	0.973	0.967	0.956	0.961	0.951	0.947	0.937	0.937	0.748	0.748	0.937	
73	1.039	1.031	1.025	1.020	1.011	1.008	1.001	1.000	0.990	0.991	0.989	0.976	0.972	0.965	0.958	0.956	0.951	0.948	0.941	0.940	0.749	0.749	0.940	
74	1.040	1.033	1.029	1.021	1.013	1.009	1.004	1.000	0.993	0.992	0.989	0.977	0.973	0.968	0.960	0.953	0.952	0.940	0.944	0.945	0.750	0.750	0.945	
75	1.043	1.037	1.030	1.022	1.015	1.015	1.010	1.000	0.998	1.005	1.007	0.982	0.976	0.969	0.958	0.953	0.953	0.940	0.941	0.944	0.752	0.751	0.944	
76	1.045	1.036	1.029	1.024	1.017	1.020	1.013	1.000	0.996	1.000	1.000	0.974	0.972	0.972	0.952	0.956	0.954	0.946	0.940	0.949	0.753	0.754	0.949	
77	1.045	1.036	1.027	1.024	1.020	1.016	1.008	1.000	0.996	0.998	0.991	0.973	0.975	0.973	0.962	0.953	0.943	0.950	0.943	0.949	0.753	0.754	0.949	
78	1.048	1.037	1.031	1.024	1.023	1.015	1.009	1.000	0.995	1.000	1.000	0.980	0.973	0.970	0.970	0.951	0.943	0.957	0.943	0.935	0.756	0.756	0.935	
79	1.048	1.037	1.031	1.023	1.025	1.014	1.010	1.000	1.000	1.005	1.000	0.977	0.974	0.962	0.969	0.957	0.941	0.959	0.942	0.934	0.755	0.755	0.934	
80	1.042	1.031	1.026	1.019	1.020	1.015	1.006	1.000	0.998	1.000	1.000	0.971	0.973	0.953	0.960	0.953	0.933	0.933	0.951	0.919	0.752	0.751	0.919	
Age 81 to 82	1.040	1.033	1.022	1.020	1.017	1.018	1.004	1.000	0.983	0.990	0.990	0.967	0.970	0.955	0.971	0.958	0.947	0.933	0.938	0.909	0.750	0.750	0.909	
Age 83 to 84	1.036	1.028	1.014	1.016	1.014	1.012	1.002	1.000	0.976	0.985	0.985	0.970	0.962	0.966	0.933	0.921	0.930	0.935	0.945	0.904	0.747	0.747	0.904	
Age 85 to 89	1.042	1.027	1.022	1.024	1.006	1.004	1.012	1.000	0.982	0.985	0.985	0.978	0.978	0.966	0.959	0.942	0.935	0.932	0.943	0.969	0.752	0.751	0.969	
Age 90 & Above	1.044	1.013	1.028	1.035	1.024	1.000	1.010	1.000	0.984	0.986	0.978	0.953	0.950	0.970	0.948	0.937	0.931	0.960	0.940	0.908	0.753	0.753	0.908	

**Horace Mann Property and Casualty Insurance Company
Comprehensive Interaction Factors**

Gender / DriverAge	F	M
Age 16 & Below	1.000	1.012
17	1.000	1.012
18	1.000	1.012
19	1.000	1.012
20	1.000	1.012
21	1.000	1.011
22	1.000	1.011
23 to 24	1.000	0.954
25 to 29	1.000	0.953
30 to 34	1.000	0.952
35 to 39	1.000	0.953
40 to 44	1.000	0.954
45 to 49	1.000	0.981
50 to 54	1.000	1.000
55 to 59	1.000	1.019
60 to 64	1.000	1.039
65 to 69	1.000	1.063
70	1.000	1.099
71	1.000	1.099
72	1.000	1.100
73	1.000	1.101
74	1.000	1.100
75	1.000	1.100
76	1.000	1.101
77	1.000	1.103
78	1.000	1.107
79	1.000	1.108
80	1.000	1.106
Age 81 to 82	1.000	1.106
Age 83 to 84	1.000	1.108
Age 85 to 89	1.000	1.105
Age 90 & Above	1.000	1.099

Marital / Score	Single	Married
781 +	1.000	1.000
769 to 780	1.000	1.000
759 to 768	1.000	1.000
749 to 758	1.000	1.000
740 to 748	1.000	1.000
727 to 739	1.000	1.000
722 to 726	1.000	1.000
718 to 721	1.000	1.000
713 to 717	1.011	1.000
705 to 712	1.021	1.000
696 to 704	1.032	1.000
688 to 695	1.038	1.000
677 to 687	1.043	1.000
666 to 676	1.048	1.000
653 to 665	1.054	1.000
638 to 652	1.060	1.000
616 to 637	1.066	1.000
588 to 615	1.073	1.000
550 to 587	1.084	1.000
Below 550	1.091	1.000
No Hit	1.091	1.000
No Score	1.000	1.000
No Permission	1.091	1.000

NumVehicles / AgeofVehicle	1	2	3+
Age 0	1.000	1.010	1.002
1	1.000	1.000	1.000
2	1.000	0.951	0.959
3	1.000	0.950	0.968
4	1.000	0.950	0.975
5	1.000	0.950	0.998
6	1.000	0.950	1.007
7	1.000	0.950	1.017
8	1.000	0.950	1.028
9	1.000	0.950	1.038
10	1.000	0.950	1.035
11	1.000	0.950	1.025
12	1.000	0.950	1.024
13	1.000	0.950	1.006
14+	1.000	0.950	0.992

**Horace Mann Property and Casualty Insurance Company
Comprehensive Interaction Factors**

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	1.108	1.091	1.070	1.060	1.037	1.025	1.010	1.000	0.988	0.974	0.961	0.954	0.946	0.934	0.927	0.922	0.915	0.902	0.894	0.884	1.000	1.000	0.884
17	1.108	1.091	1.070	1.060	1.037	1.025	1.010	1.000	0.988	0.974	0.961	0.954	0.946	0.934	0.927	0.922	0.915	0.902	0.894	0.884	1.000	1.000	0.884
18	1.108	1.091	1.070	1.060	1.037	1.025	1.010	1.000	0.988	0.974	0.961	0.954	0.946	0.934	0.927	0.922	0.915	0.902	0.894	0.884	1.000	1.000	0.884
19	1.108	1.091	1.070	1.060	1.037	1.025	1.010	1.000	0.988	0.974	0.961	0.954	0.946	0.934	0.927	0.922	0.915	0.902	0.894	0.884	1.000	1.000	0.884
20	1.108	1.091	1.070	1.060	1.037	1.025	1.010	1.000	0.988	0.974	0.961	0.954	0.946	0.934	0.927	0.922	0.915	0.902	0.894	0.884	1.000	1.000	0.884
21	1.111	1.089	1.066	1.059	1.038	1.023	1.013	1.000	0.986	0.973	0.961	0.951	0.946	0.934	0.925	0.920	0.904	0.898	0.888	0.874	1.000	1.000	0.874
22	1.106	1.088	1.063	1.057	1.035	1.023	1.010	1.000	0.990	0.976	0.963	0.948	0.943	0.931	0.925	0.913	0.904	0.901	0.889	0.874	1.000	1.000	0.874
23 to 24	1.050	1.041	1.029	1.027	1.016	1.010	1.000	1.000	0.990	0.986	0.983	0.980	0.980	0.976	0.971	0.972	0.968	0.965	0.963	0.958	1.000	1.000	0.958
25 to 29	1.104	1.086	1.065	1.067	1.038	1.021	1.010	1.000	0.997	0.987	0.984	0.978	0.982	0.977	0.974	0.975	0.975	0.978	0.976	0.975	1.000	1.000	0.975
30 to 34	1.084	1.059	1.030	1.021	1.010	1.009	1.001	1.000	0.998	0.992	0.994	0.990	0.993	0.988	0.985	0.986	0.986	0.988	0.986	0.988	1.000	1.000	0.988
35 to 39	1.033	1.007	1.002	1.003	1.000	1.001	0.999	1.000	1.004	1.000	1.003	1.004	1.007	1.006	1.006	1.009	1.010	1.012	1.016	1.018	1.000	1.000	1.018
40 to 44	1.006	1.000	0.999	0.998	0.998	0.999	0.999	1.000	1.001	1.000	1.002	1.001	1.005	1.001	1.004	1.006	1.006	1.007	1.012	1.011	1.000	1.000	1.011
45 to 49	1.000	1.000	1.000	1.001	0.998	1.000	1.001	1.000	1.001	1.001	1.002	1.002	1.004	1.001	1.002	1.004	1.004	1.005	1.006	1.005	1.000	1.000	1.005
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	1.001	0.998	0.999	1.001	0.997	1.000	0.996	0.994	0.992	0.992	0.992	0.992	0.992
60 to 64	0.998	1.001	0.999	1.002	0.999	1.003	1.000	1.000	1.001	0.998	1.000	0.995	0.997	1.002	0.994	0.998	0.997	0.994	0.994	0.993	0.794	0.794	0.993
65 to 69	1.002	1.006	1.004	1.003	1.002	1.003	1.000	1.000	1.000	0.997	1.000	0.996	0.992	1.000	0.998	0.997	0.989	0.995	0.996	0.991	0.797	0.797	0.991
70	1.010	1.008	1.006	1.004	1.004	1.009	0.997	1.000	0.995	0.997	1.001	0.988	0.997	0.999	0.999	0.995	0.987	0.995	0.988	0.987	0.803	0.804	0.987
71	1.004	1.003	1.001	0.999	1.002	1.001	0.998	1.000	0.986	1.001	0.992	0.986	0.987	0.994	0.982	0.993	0.978	0.985	0.977	0.983	0.800	0.799	0.983
72	1.005	1.008	1.002	1.003	1.002	1.006	0.999	1.000	0.990	1.006	1.001	0.994	0.992	0.996	0.990	0.994	0.985	0.990	0.977	0.987	0.799	0.800	0.987
73	1.008	1.009	1.007	1.006	1.003	1.007	1.000	1.000	0.991	1.007	1.012	1.000	0.996	1.001	0.995	0.993	0.989	0.986	0.982	0.993	0.802	0.802	0.993
74	1.006	1.007	1.007	1.003	1.002	1.000	1.001	1.000	0.993	1.003	0.998	0.998	0.999	0.993	0.995	0.989	0.992	0.985	0.985	1.002	0.802	0.801	1.002
75	1.008	1.011	1.009	1.007	1.006	1.007	1.003	1.000	0.999	1.003	0.998	0.996	1.005	0.995	0.992	0.992	0.995	0.989	0.990	1.005	0.802	0.803	1.005
76	1.014	1.010	1.013	1.011	1.009	1.010	1.009	1.000	1.002	0.998	1.004	0.996	1.006	0.999	0.998	0.998	0.996	1.005	0.994	1.019	0.808	0.807	1.019
77	1.014	1.008	1.006	1.007	1.010	1.007	1.005	1.000	1.001	0.993	1.003	0.993	0.999	0.993	1.002	0.981	0.986	1.003	0.987	1.009	0.808	0.808	1.009
78	1.011	1.007	1.007	1.006	1.010	1.006	1.001	1.000	0.988	0.994	1.002	0.991	0.991	0.993	0.989	0.975	0.973	1.007	0.981	0.997	0.806	0.805	0.997
79	1.012	1.012	1.011	1.006	1.010	1.006	1.009	1.000	0.995	0.988	0.995	0.994	0.992	0.993	0.990	0.994	0.977	1.001	0.975	0.984	0.806	0.805	0.984
80	1.010	1.010	1.009	1.004	1.006	1.008	0.999	1.000	0.990	0.992	0.991	0.985	0.987	0.990	0.991	0.992	0.969	0.989	0.986	0.999	0.803	0.803	0.999
Age 81 to 82	1.006	1.008	1.001	1.003	0.999	1.007	0.994	1.000	0.985	0.987	0.984	0.973	0.987	0.976	0.984	0.976	0.973	0.989	0.995	0.971	0.801	0.800	0.971
Age 83 to 84	1.013	1.010	1.002	1.005	1.006	1.004	1.009	1.000	0.991	0.995	0.991	0.990	0.997	0.997	0.980	0.968	0.972	1.004	1.005	0.963	0.806	0.806	0.963
Age 85 to 89	1.018	1.013	1.009	1.012	1.006	1.005	1.000	1.000	1.011	0.998	0.988	0.998	1.000	1.004	1.003	0.995	0.995	1.013	1.008	1.010	0.810	0.810	1.010
Age 90 & Above	1.031	1.020	1.019	1.021	1.015	1.011	1.000	1.000	0.987	0.986	0.978	0.986	1.004	1.001	0.986	0.979	0.987	1.023	0.985	0.983	0.821	0.820	0.983

Alabama Specified Vehicle List

A. Vehicles with Distinctive Performance Capabilities and/or Luxury Features.

Audi – 200 and V8 Quattro, TT	Lexus – SC430
BMW – Z3, Z4, 700 Series	Mazda – Miata, RX-7, RX-8
Chevrolet –Camaro, Corvette, SSR, Typhoon, Z28	Mercedes Benz – S, CL and SL series
Chrysler – Conquest, Crossfire, Shelby	Mitsubishi – 3000 GT
Datsun – Z, ZX	Nissan –Z, ZX, 350Z
Dodge – Ram SRT-10 Pickup, Shelby, Stealth, Viper	Pontiac –Fiero, Firebird, GTO, Trans Am
Ford – Cobra, 5.0 Mustang, Shelby, Thunderbird	Porsche
Honda – Civic del Sol S and SI, S2000	Subaru –Brat, XT-6
Hummer – H1 & H2	Suzuki –X-90
Isuzu – Amigo	Toyota –MR-2
Land Rover – Range Rover	Volkswagen – GTI, Scirroco

B. Vehicles with Limited Distribution in our Marketplace.

Alfa	Bricklin	GMC - Cyclone	MG	TVR - 2801
Aston Martin	Bugatti	Jaguar	Pantera	
Austin	Citroen	Lamborghini	Peugeot	
Avanti	Delorean	Lancia	Renault - Fuego	
Bentley	Ferrari	Lotus	Rolls Royce	
Bertone	Fiat - Spider, X1/9	Maserati	Triumph	

C. Changes to Specified Vehicle List

Vehicles beginning in 1986 are included only when ISO newly designates them as high, intermediate or sports performance. Within 12 months, of receiving the ISO designation, we will either formally show the vehicle on list “A” or the vehicle will be omitted as a specified vehicle.

Effective: August 1, 2004