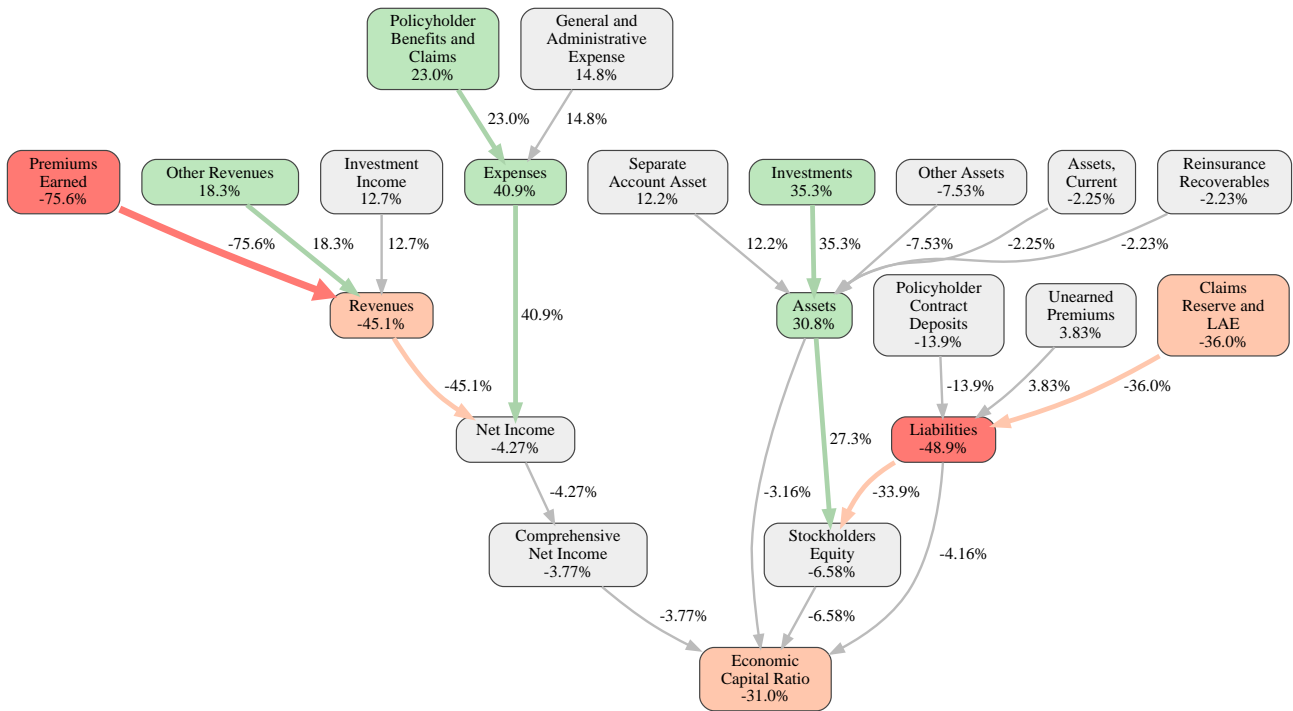




# NON-LIFE INSURANCE 2017

Horace Mann Educators Corp De  
Rank 74 of 80





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The relative strengths and weaknesses of Horace Mann Educators Corp De are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Horace Mann Educators Corp De compared to the market average is the variable Expenses, increasing the Economic Capital Ratio by 41% points. The greatest weakness of Horace Mann Educators Corp De is the variable Premiums Earned, reducing the Economic Capital Ratio by 76% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 31% points below the market average of 44%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	321,874
Claims Reserve and LAE	5,777,857
Deferred Acquisition Costs Amortization	96,732
Deferred Policy Acquisition Costs	267,580
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	47,396
Investment Income	365,309
Investments	7,999,372
Liabilities Current	0
Long Term Debt	247,209
Other Assets	16,670
Other Compr. Net Income	548
Other Expenses	407,409
Other Liabilities	1,087,570
Other Net Income	0
Other Revenues	763,601
Policyholder Benefits and Claims	541,004
Policyholder Contract Deposits	1,923,932
Premiums Earned	0
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	1,923,932
Unearned Premiums	246,274

Output Variable	Value in 1000 USD
Assets	10,576,824
Liabilities	9,282,842
Expenses	1,045,145
Revenues	1,128,910
Stockholders Equity	1,293,982
Net Income	83,765
Comprehensive Net Income	84,313
Economic Capital Ratio	13%