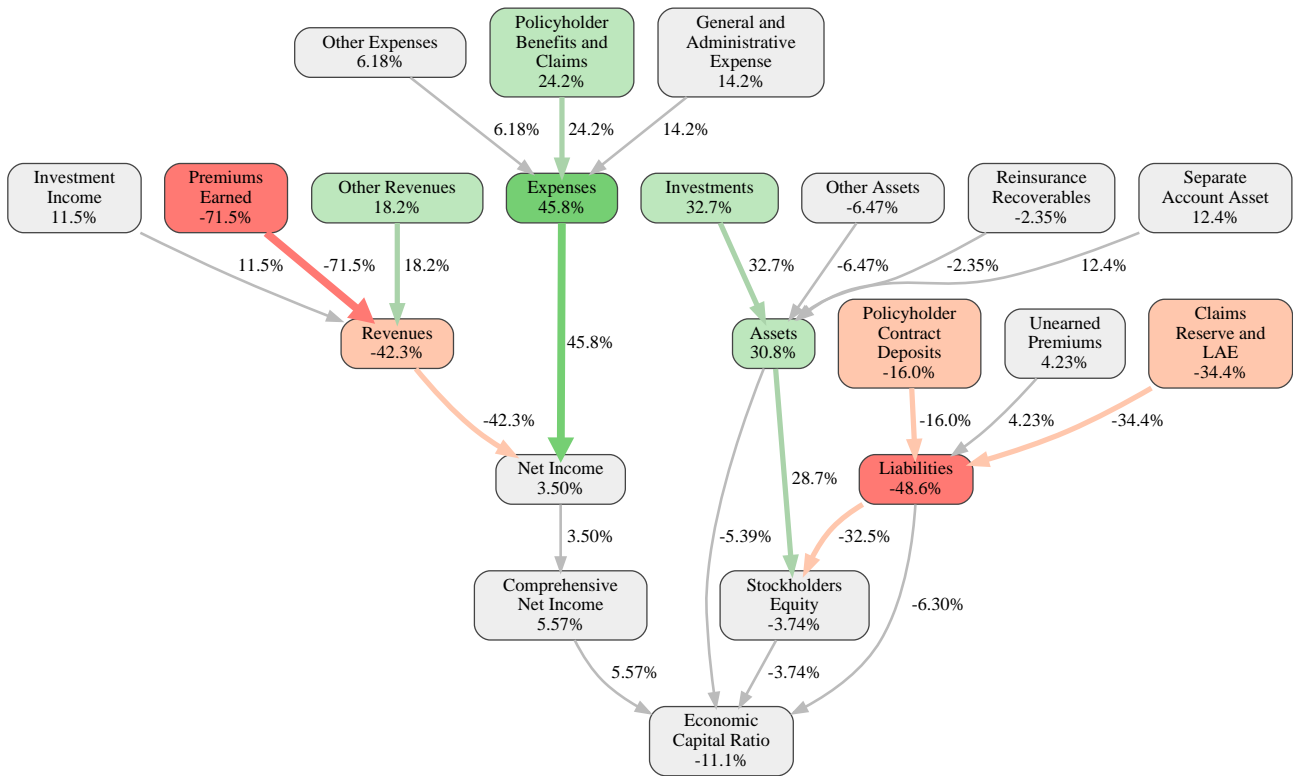




NON-LIFE INSURANCE 2018

Horace Mann Educators Corp De
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NON-LIFE INSURANCE 2018

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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 46% points. The greatest weakness of Horace Mann Educators Corp De is the variable Premiums Earned, reducing the Economic Capital Ratio by 71% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 11% points below the market average of 32%.

| Input Variable | Value in 1000 USD |
|---|-------------------|
| Assets, Current | 0 |
| Assets, Non-Current | 381,182 |
| Claims Reserve and LAE | 5,921,484 |
| Deferred Acquisition Costs Amortization | 102,185 |
| Deferred Policy Acquisition Costs | 257,826 |
| General and Administrative Expense | 0 |
| Insurance Commissions and Fees | 0 |
| Intangible Assets | 47,396 |
| Investment Income | 370,224 |
| Investments | 8,352,348 |
| Liabilities Current | 0 |
| Long Term Debt | 297,469 |
| Other Assets | 7,627 |
| Other Compr. Net Income | 75,139 |
| Other Expenses | 317,600 |
| Other Liabilities | 1,065,314 |
| Other Net Income | 0 |
| Other Revenues | 801,326 |
| Policyholder Benefits and Claims | 582,306 |
| Policyholder Contract Deposits | 2,151,961 |
| Premiums Earned | 0 |
| Premiums Receivable | 0 |
| Reinsurance Payable | 0 |
| Reinsurance Recoverables | 0 |
| Separate Account Asset | 2,151,961 |
| Unearned Premiums | 260,539 |

| Output Variable | Value in 1000 USD |
|--------------------------|-------------------|
| Assets | 11,198,340 |
| Liabilities | 9,696,767 |
| Expenses | 1,002,091 |
| Revenues | 1,171,550 |
| Stockholders Equity | 1,501,573 |
| Net Income | 169,459 |
| Comprehensive Net Income | 244,598 |
| Economic Capital Ratio | 21% |