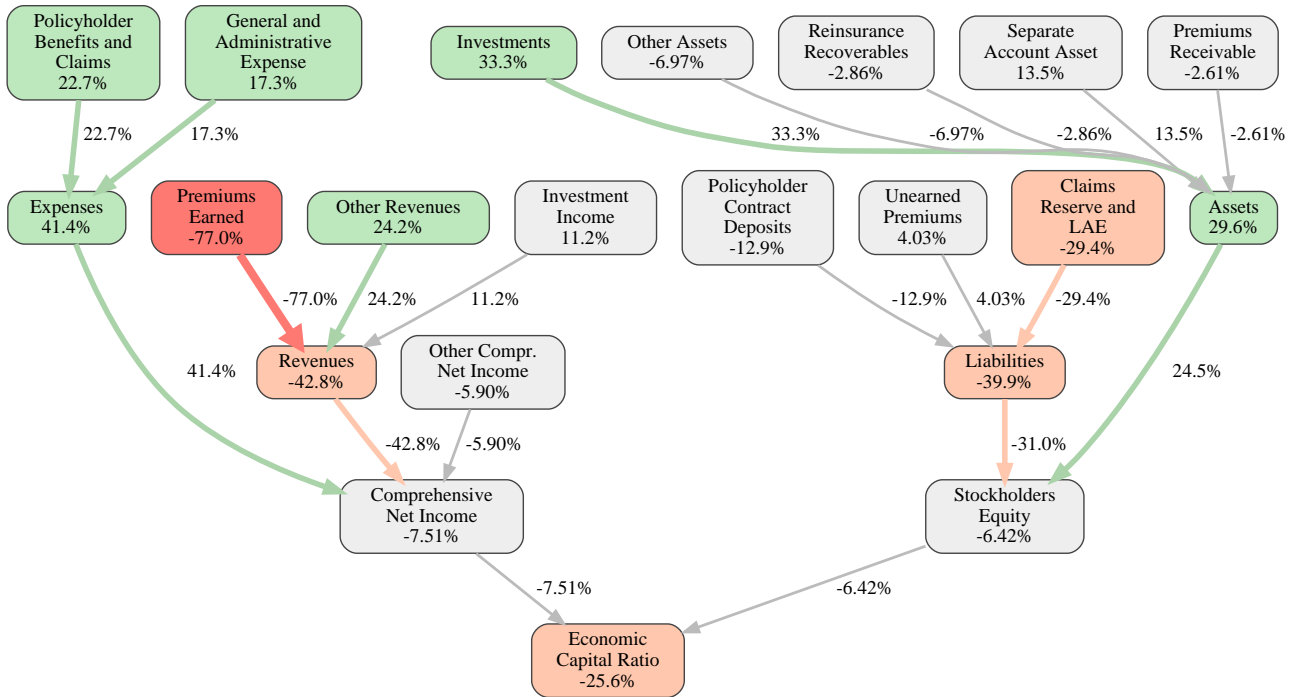




NON-LIFE INSURANCE 2019

Horace Mann Educators Corp De
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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 77% points.

The company's Economic Capital Ratio, given in the ranking table, is 0.54%, being 26% points below the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	422,047
Claims Reserve and LAE	6,107,907
Deferred Acquisition Costs Amortization	109,889
Deferred Policy Acquisition Costs	298,742
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	47,396
Investment Income	363,964
Investments	8,250,677
Liabilities Current	0
Long Term Debt	297,740
Other Assets	11,906
Other Compr. Net Income	-202,204
Other Expenses	425,807
Other Liabilities	1,058,346
Other Net Income	0
Other Revenues	827,635
Policyholder Benefits and Claims	637,560
Policyholder Contract Deposits	2,001,128
Premiums Earned	0
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	2,001,128
Unearned Premiums	276,225

Output Variable	Value in 1000 USD
Assets	11,031,896
Liabilities	9,741,346
Expenses	1,173,256
Revenues	1,191,599
Stockholders Equity	1,290,550
Net Income	18,343
Comprehensive Net Income	-183,861
Economic Capital Ratio	0.54%