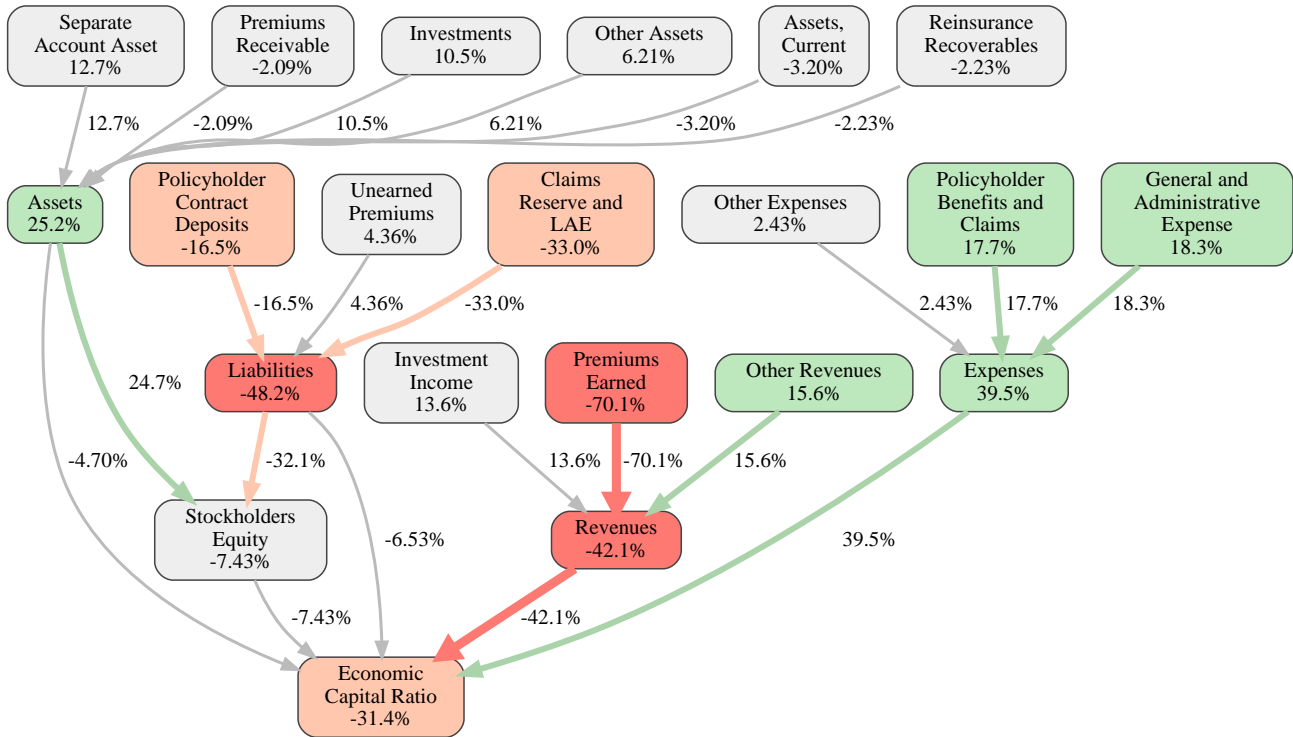




NON-LIFE INSURANCE 2020

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 40% points. The greatest weakness of Horace Mann Educators Corp De is the variable Premiums Earned, reducing the Economic Capital Ratio by 70% points.

The company's Economic Capital Ratio, given in the ranking table, is 22%, being 31% points below the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	474,364
Claims Reserve and LAE	6,677,306
Deferred Acquisition Costs Amortization	109,181
Deferred Policy Acquisition Costs	276,668
General and Administrative Expense	28,025
Insurance Commissions and Fees	0
Intangible Assets	226,296
Investment Income	518,404
Investments	6,639,233
Liabilities Current	0
Long Term Debt	298,025
Other Assets	2,371,674
Other Compr. Net Income	134,925
Other Expenses	523,768
Other Liabilities	1,166,456
Other Net Income	0
Other Revenues	912,081
Policyholder Benefits and Claims	585,068
Policyholder Contract Deposits	2,490,469
Premiums Earned	0
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	2,490,469
Unearned Premiums	279,163

Output Variable	Value in 1000 USD
Assets	12,478,704
Liabilities	10,911,419
Expenses	1,246,042
Revenues	1,430,485
Stockholders Equity	1,567,285
Net Income	184,443
Comprehensive Net Income	319,368
Economic Capital Ratio	22%