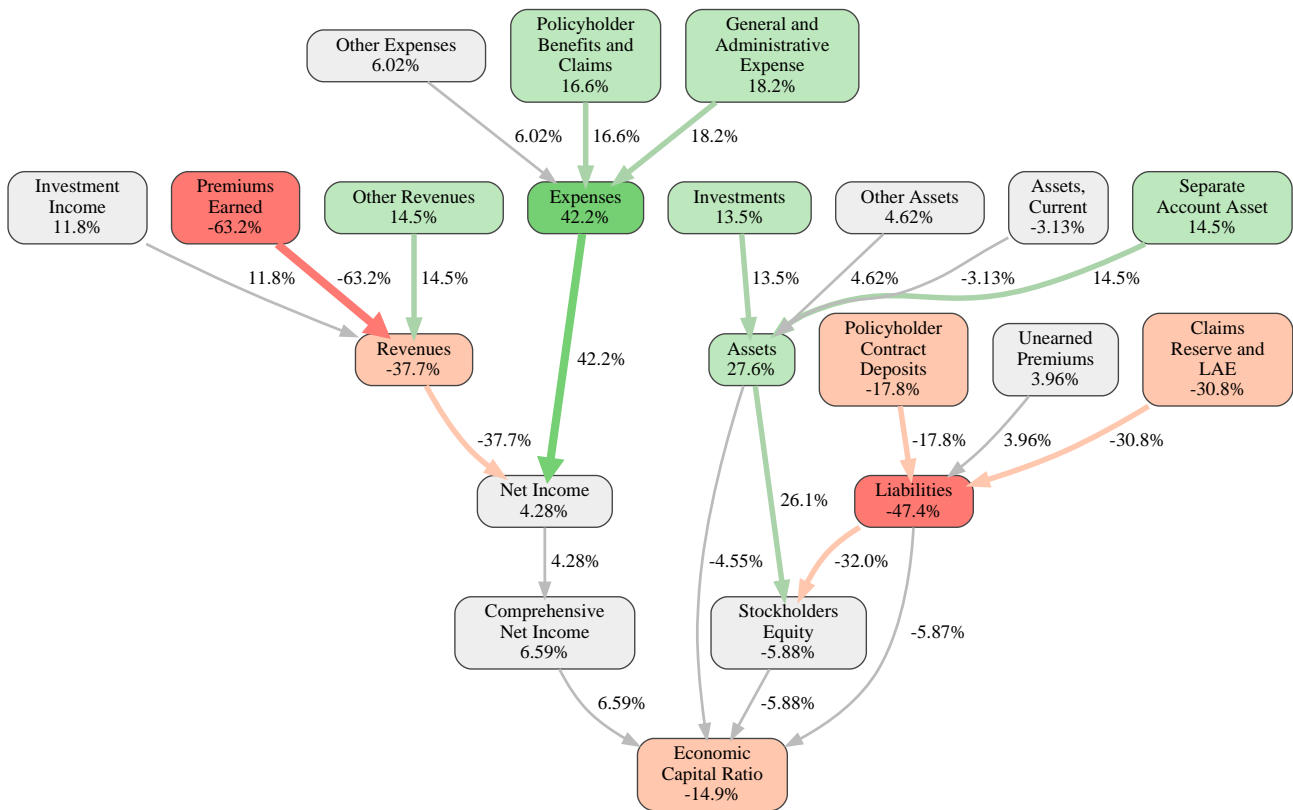




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Horace Mann Educators Corp De
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The relative strengths and weaknesses of Horace Mann Educators Corp De are analyzed with respect to the market average, including all of its competitors. We analyzed 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 42% points. The greatest weakness of Horace Mann Educators Corp De is the variable Premiums Earned, reducing the Economic Capital Ratio by 63% points.

The company's Economic Capital Ratio, given in the ranking table, is 20%, being 15% points below the market average of 35%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	443,165
Claims Reserve and LAE	6,884,077
Deferred Acquisition Costs Amortization	99,909
Deferred Policy Acquisition Costs	229,828
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	201,914
Investment Income	355,307
Investments	7,262,234
Liabilities Current	0
Long Term Debt	302,323
Other Assets	2,443,249
Other Compr. Net Income	135,439
Other Expenses	508,326
Other Liabilities	1,339,422
Other Net Income	0
Other Revenues	955,134
Policyholder Benefits and Claims	568,891
Policyholder Contract Deposits	2,891,423
Premiums Earned	0
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	2,891,423
Unearned Premiums	264,489

Output Variable	Value in 1000 USD
Assets	13,471,813
Liabilities	11,681,734
Expenses	1,177,126
Revenues	1,310,441
Stockholders Equity	1,790,079
Net Income	133,315
Comprehensive Net Income	268,754
Economic Capital Ratio	20%