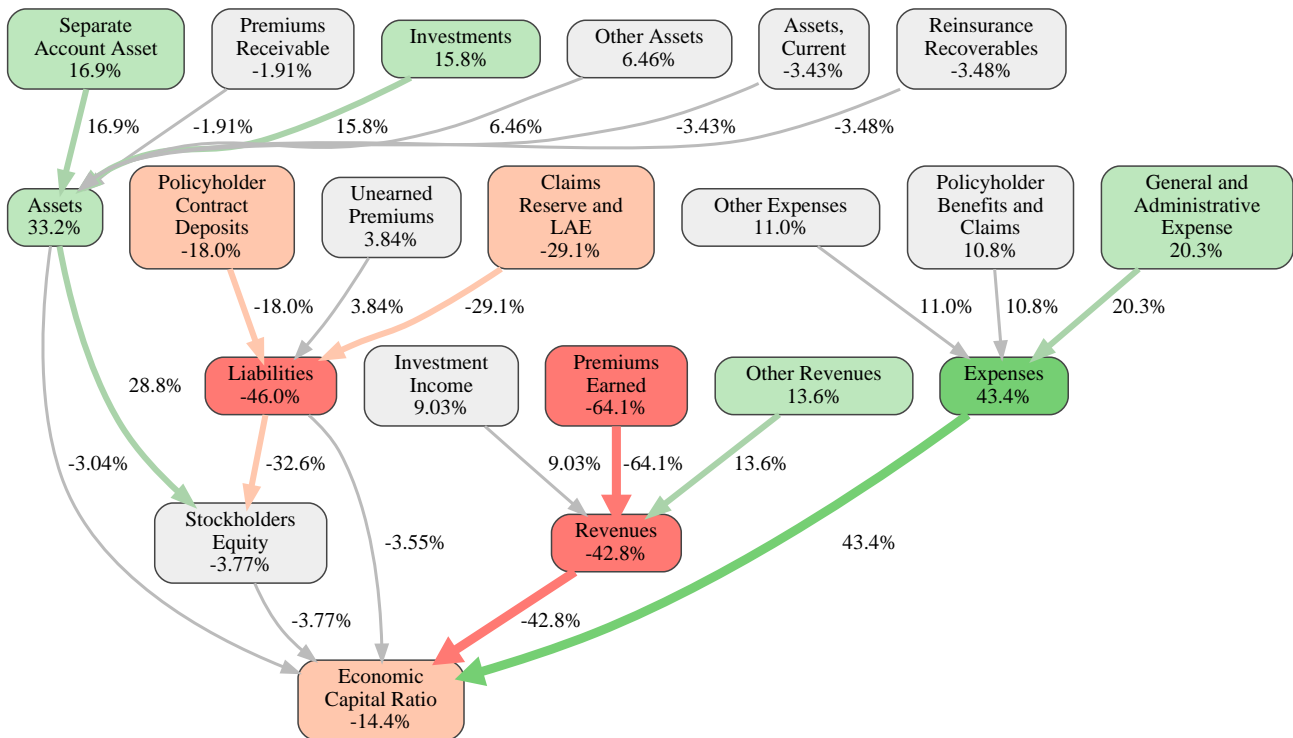




NON-LIFE INSURANCE 2022

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 43% points. The greatest weakness of Horace Mann Educators Corp De is the variable Premiums Earned, reducing the Economic Capital Ratio by 64% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 14% points below the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	441,300
Claims Reserve and LAE	7,003,700
Deferred Acquisition Costs Amortization	94,700
Deferred Policy Acquisition Costs	248,000
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	188,900
Investment Income	411,500
Investments	7,449,500
Liabilities Current	0
Long Term Debt	253,600
Other Assets	2,615,200
Other Compr. Net Income	-74,600
Other Expenses	474,900
Other Liabilities	1,623,100
Other Net Income	0
Other Revenues	918,600
Policyholder Benefits and Claims	617,700
Policyholder Contract Deposits	3,441,000
Premiums Earned	0
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	3,441,000
Unearned Premiums	255,100

Output Variable	Value in 1000 USD
Assets	14,383,900
Liabilities	12,576,500
Expenses	1,187,300
Revenues	1,330,100
Stockholders Equity	1,807,400
Net Income	142,800
Comprehensive Net Income	68,200
Economic Capital Ratio	12%