





NON-LIFE INSURANCE 2023

Horace Mann Educators Corp De
Rank 56 of 74



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 47% 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 -17%, being 7.6% points below the market average of -9.6%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	328,700
Claims Reserve and LAE	7,553,100
Deferred Acquisition Costs Amortization	98,700
Deferred Policy Acquisition Costs	433,100
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	239,500
Investment Income	344,400
Investments	6,587,600
Liabilities Current	0
Long Term Debt	249,000
Other Assets	3,065,600
Other Compr. Net Income	-646,200
Other Expenses	525,200
Other Liabilities	1,500,000
Other Net Income	0
Other Revenues	1,038,500
Policyholder Benefits and Claims	761,600
Policyholder Contract Deposits	2,792,300
Premiums Earned	0
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	2,792,300
Unearned Premiums	264,200

Output Variable	Value in 1000 USD
Assets	13,446,800
Liabilities	12,358,600
Expenses	1,385,500
Revenues	1,382,900
Stockholders Equity	1,088,200
Net Income	-2,600
Comprehensive Net Income	-648,800
Economic Capital Ratio	-17%