

Horace Mann Educators Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/H7F782C20F2BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: H7F782C20F2BEN

Abstracts

Horace Mann Educators Corp. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Horace Mann Educators Corp. and its competitors. This provides our Clients with a clear understanding of Horace Mann Educators Corp. position in the Industry.

The report contains detailed information about Horace Mann Educators Corp. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Horace Mann Educators Corp.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Horace Mann Educators Corp. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and

company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Horace Mann Educators Corp. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Horace Mann Educators Corp. business.

About Horace Mann Educators Corp.

Horace Mann Educators Corporation, through its subsidiaries, markets and underwrites personal lines of property and casualty insurance, retirement annuities, and life insurance in the United States of America. The company markets its products primarily to K-12 teachers, administrators, and other employees of public schools and their families.

The company's principal insurance subsidiaries are Horace Mann Life Insurance Company (HMLIC), Horace Mann Insurance Company (HMIC), and Teachers Insurance Company (TIC), each of which is an Illinois corporation; Horace Mann Property & Casualty Insurance Company (HMPCIC), a California corporation; and Horace Mann Lloyds (HM Lloyds), an insurance company domiciled in Texas.

Segments

The company primarily operates in three segments: Property and Casualty Insurance; Annuity Products; and Life Insurance.

Property and Casualty Segment

The Property and Casualty segment primarily offers private passenger automobile insurance products. It insures primarily residential homes. The company has programs in a majority of states to provide higher-risk automobile and homeowners coverages, with third-party vendors underwriting and bearing the risk of such insurance.

Annuity Segment

The Annuity segment markets tax-qualified annuities utilizing both fixed account only and combination contracts. The combination contract allows the contractholder to allocate funds to both fixed and variable alternatives. Under the fixed account option, both the principal and a rate of return are guaranteed.

The Goal Planning Annuity (GPA) offers educators a variable annuity product with a fixed interest account option and two optional riders that enhance the death benefit feature of the product. Expanding Horizon is a fixed interest rate annuity contract for more conservative investors. This product offers educators a competitive rate of interest on their retirement dollars and the choice of bonuses to optimize their benefits at retirement. Also, the company added additional investment options to its variable annuity products. This included lifecycle funds, with assets allocated among multiple investment classes with in each fund based on its specific target date.

As of December 31, 2009, the company's 56 variable account options included funds managed by various companies in the mutual fund industry, such as Wilshire, Fidelity, JPMorgan, T. Rowe Price, Neuberger Berman, AllianceBernstein, Rainier, Davis, Credit Suisse, BlackRock, Goldman Sachs, Dreyfus, Franklin Templeton, Ariel, Wells Fargo, Royce, Lord Abbett, Putnam and Delaware, offering the company's customers multiple investment options to address their personal investment objectives and risk tolerance.

The company has entered into a third-party vendor agreement with American Funds Distributors, Inc. (AFD) to market their retail mutual funds. In addition to retail mutual funds accounts, the company's agents can also offer a 529 college savings program and Coverdell Education Savings Accounts utilizing AFD funds. It has also expanded its product offerings to include fixed indexed annuities and single premium immediate annuities through additional marketing alliances. Third-party vendors underwrite these accounts or contracts and the company receives commissions on the sales of these products.

Life Segment

The Life segment offers individual life insurance products. It offers Life by Design, a branded life insurance product to address the financial planning needs of educators. The Life by Design portfolio features new individual and joint whole life, and individual and joint term products, including 10-, 20-, and 30-year level term policies. In 2009, the company introduced a new discount for educator customers to improve the competitiveness of its life product portfolio. Its traditional term, whole life and group life business in force consists of approximately 145,000 policies. The company has programs to offer long-term care policies, variable universal life policies and fixed interest rate universal life insurance with three third-party vendors underwriting such insurance. Under these programs, the third-party vendors underwrite and bear the risk of these insurance policies and the company receives a commission on the sale of that business.

Competition

The company competes in its target market with national providers of personal automobile, homeowners and life insurance, such as State Farm, Allstate, Farmers, and Nationwide. It also competes for automobile business with other companies, such as GEICO, Progressive, and USAA. The company also competes with national providers of annuities to educators, including Variable Annuity Life Insurance Company (VALIC), a subsidiary of AIG; ING US Financial Services; The Hartford Financial Services Group, Inc.; MetLife; and Security Benefit. For independent agents distributing the Company's 403(b) tax-qualified annuity products, Life Insurance Company of the Southwest, a subsidiary of National Life Insurance Company, is a major competitor.

History

Horace Mann Educators Corporation was founded in 1945.

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

Contents

RESEARCH METHODOLOGY

DISCLAIMER

1. HORACE MANN EDUCATORS CORP. COMPANY PROFILE

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

2. HORACE MANN EDUCATORS CORP. BUSINESS OVERVIEW

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

3. HORACE MANN EDUCATORS CORP. SWOT ANALYSIS

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

4. HORACE MANN EDUCATORS CORP. FINANCIAL ANALYSIS

- 4.1. Financial Statements
 - 4.1.1. Income Statement
 - 4.1.2. Balance Sheet
 - 4.1.3. Cash Flow
- 4.2. Financial Ratios
 - 4.2.1. Profitability
 - 4.2.2. Margin Analysis

- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

5. HORACE MANN EDUCATORS CORP. COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. Horace Mann Educators Corp. Direct Competitors
- 5.2. Comparison of Horace Mann Educators Corp. and Direct Competitors Financial Ratios
- 5.3. Comparison of Horace Mann Educators Corp. and Direct Competitors Stock Charts
- 5.4. Horace Mann Educators Corp. Industry Analysis
 - 5.4.1. Industry Snapshot
 - 5.4.2. Horace Mann Educators Corp. Industry Position Analysis

6. HORACE MANN EDUCATORS CORP. NEWS & EVENTS

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

7. HORACE MANN EDUCATORS CORP. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. HORACE MANN EDUCATORS CORP. ENHANCED SWOT ANALYSIS²

9. UNITED STATES PESTEL ANALYSIS²

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors
- 9.5. Environmental Factors

9.6. Legal Factors

10. HORACE MANN EDUCATORS CORP. IFE, EFE, IE MATRICES²

10.1. Internal Factor Evaluation Matrix

10.2. External Factor Evaluation Matrix

10.3. Internal External Matrix

11. HORACE MANN EDUCATORS CORP. PORTER FIVE FORCES ANALYSIS²

12. HORACE MANN EDUCATORS CORP. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Horace Mann Educators Corp. Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit

Profit Margin Chart

Operating Margin Chart

Return on Equity (ROE) Chart

Return on Assets (ROA) Chart

Debt to Equity Chart

Current Ratio Chart

Horace Mann Educators Corp. 1-year Stock Charts

Horace Mann Educators Corp. 5-year Stock Charts

Horace Mann Educators Corp. vs. Main Indexes 1-year Stock Chart

Horace Mann Educators Corp. vs. Direct Competitors 1-year Stock Charts

Horace Mann Educators Corp. Article Density Chart

1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.

The complete financial data is available for publicly traded companies.

List Of Tables

LIST OF TABLES

Horace Mann Educators Corp. Key Facts
Profitability
Management Effectiveness
Income Statement Key Figures
Balance Sheet Key Figures
Cash Flow Statement Key Figures
Financial Performance Abbreviation Guide
Horace Mann Educators Corp. Key Executives
Horace Mann Educators Corp. Major Shareholders
Horace Mann Educators Corp. History
Horace Mann Educators Corp. Products
Revenues by Segment
Revenues by Region
Horace Mann Educators Corp. Offices and Representations
Horace Mann Educators Corp. SWOT Analysis
Yearly Income Statement Including Trends
Income Statement Latest 4 Quarters Including Trends
Yearly Balance Sheet Including Trends
Balance Sheet Latest 4 Quarters Including Trends
Yearly Cash Flow Including Trends
Cash Flow Latest 4 Quarters Including Trends
Horace Mann Educators Corp. Profitability Ratios
Margin Analysis Ratios
Asset Turnover Ratios
Credit Ratios
Long-Term Solvency Ratios
Financial Ratios Growth Over Prior Year
Horace Mann Educators Corp. Capital Market Snapshot
Horace Mann Educators Corp. Direct Competitors Key Facts
Direct Competitors Profitability Ratios
Direct Competitors Margin Analysis Ratios
Direct Competitors Asset Turnover Ratios
Direct Competitors Credit Ratios
Direct Competitors Long-Term Solvency Ratios
Industry Statistics

Horace Mann Educators Corp. Industry Position
Company vs. Industry Income Statement Analysis
Company vs. Industry Balance Sheet Analysis
Company vs. Industry Cash Flow Analysis
Company vs. Industry Ratios Comparison
Horace Mann Educators Corp. Consensus Recommendations¹
Analyst Recommendation Summary¹
Price Target Summary¹
Experts Recommendation Trends¹
Revenue Estimates Analysis¹
Earnings Estimates Analysis¹
Historical Surprises¹
Revenue Estimates Trend¹
Earnings Estimates Trend¹
Revenue Revisions¹

ANALYSIS FEATURES

SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

Porter Five Forces Analysis

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

VRIO Analysis

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

I would like to order

Product name: Horace Mann Educators Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/H7F782C20F2BEN.html>

Price: US\$ 499.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

info@marketpublishers.com

Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/H7F782C20F2BEN.html>