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HORACE MANN EDUCATORS CORP /DE/
Form 8-K
October 28, 2003

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K
CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report: October 27, 2003

HORACE MANN EDUCATORS CORPORATION
(Exact name of registrant as specified in its charter)

Delaware	1-10890	37-0911756
(State of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

1 Horace Mann Plaza, Springfield, Illinois 62715-0001
(Address of principal executive offices, including zip code)

Registrant's telephone number, including area code: 217-789-2500

Forward-looking Information

Statements included in the accompanying press release that state Horace Mann Educators Corporation's (the "Company") or its management's intentions, hopes, beliefs, expectations or predictions of future events or the Company's future financial performance are forward-looking statements and involve known and unknown risks, uncertainties and other factors. It is important to note that the Company's actual results could differ materially from those projected in such forward-looking statements. Information concerning factors that could cause actual results to differ materially from those in forward-looking statements is contained from time to time in the Company's public filings with the Securities and Exchange Commission.

Item 7: Financial Statements and Exhibits

(c) Exhibits.

99.1 Press release dated October 27, 2003 regarding guidance on

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financial results for the year ended December 31, 2003.
99.2 Horace Mann Educators Corporation October 28, 2003 Conference
Call Prepared Remarks of Louis G. Lower II, President and Chief
Executive Officer; Peter H. Heckman, Executive Vice President and
Chief Financial Officer; and Douglas W. Reynolds, Executive Vice
President, Property & Casualty.

Item 9: Regulation FD Disclosure

Attached hereto as Exhibit 99.1 is a press release issued by the
Registrant on October 27, 2003. Attached as Exhibit 99.2 are prepared remarks
made during a conference call with analysts, held on October 28, 2003, by Louis
G. Lower II, President and Chief Executive Officer; Peter H. Heckman, Executive
Vice President and Chief Financial Officer; and Douglas W. Reynolds, Executive
Vice President, Property & Casualty.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the
registrant has duly caused this report to be signed on its behalf by the
undersigned hereunto duly authorized.

HORACE MANN EDUCATORS CORPORATION

By: /s/ Bret A. Conklin

Name: Bret A. Conklin
Title: Senior Vice President & Controller
(Principal Accounting Officer)

Date: October 28, 2003