

Edgar Filing: HORACE MANN EDUCATORS CORP /DE/ - Form 8-K

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