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HORACE MANN EDUCATORS CORP /DE/  
Form 8-K  
November 17, 2003

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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: November 14, 2003

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

Delaware  
(State of incorporation)

1-10890  
(Commission File Number)

37-0911756  
(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

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Item 5 Other Events and Regulation FD Disclosure

On November 14, 2003, A.M. Best Company issued a press release announcing downgrades of Horace Mann Educators Corporation's financial strength ratings (to "A-" from "A") and debt ratings (to "bbb-" from "bbb+"). All ratings have been assigned stable outlooks. A copy of the press release is attached as Exhibit 99.1 and is incorporated by reference herein.

Item 7: Financial Statements and Exhibits

- (c) Exhibits.
- 99.1 Press release issued by A.M. Best Company on November 14, 2003 regarding the financial strength and debt ratings of Horace Mann Educators Corporation.

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.

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HORACE MANN EDUCATORS CORPORATION

By: /s/ Bret A. Conklin

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

Date: November 17, 2003