

Via Facsimile and U.S. Mail
Mail Stop 6010

January 5, 2009

Mr. Peter H. Heckman
Chief Financial Officer
Horace Mann Educators Corporation
1 Horace Mann Plaza
Springfield, Illinois 62715-0001

Re: Horace Mann Educators Corporation
Form 10-K for the Year Ended December 31, 2007
Filed February 28, 2008
Form 10-Q for the Quarterly Period Ended June 30, 2008
File No. 001-10890
Filed August 8, 2008

Dear Mr. Heckman:

We have completed our review of your Form 10-K and of your Form 10-Q and have no further comments at this time.

Sincerely,

Gus Rodriguez
Accounting Branch Chief