

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