

SASB Index

Horace Mann reports to the Sustainability Accounting Standards Board (SASB) Standards as part of our efforts to disclose on the topics that are most material to our business. Given our role as a multiline insurance and financial services provider, we are reporting to the standards that most closely align to our businesses: Insurance and Asset Management & Custody Activities.

SASB Code	Accounting Metric	Category	Response/Location
TRANSPARENT INFORMATION AND FAIR ADVICE FOR CUSTOMERS			
FN-IN-270a.1 and FN-AC-270a.2	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product related information to new and returning customers	Quantitative	Material legal proceedings, other than ordinary routine litigation incidental to the business, are disclosed in our Forms 10-K and 10-Q.
FN-IN-270a.2	Complaints-to-claims ratio	Quantitative	As this is not a metric tracked by the National Association of Insurance Commissioners (NAIC), Horace Mann does not collect data for or report on this metric. Customer complaint data is generally available on the NAIC website .
FN-IN-270a.3	Customer retention rate	Quantitative	Q4 2022 Investor Supplement , pages 9, 11 and 14
FN-IN-270a.4 and FN-AC-270a.3	Description of approach to informing customers about products	Discussion and analysis	2022 10-K , Item 1
FN-AC-270a.1	(1) Number and (2) percentage of covered employees with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	Quantitative	During 2022, Horace Mann had no covered employees (zero percent) with a record of investment-related related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings during the reporting period that were reportable on Form U4 in section 14, Form U5 in section 7, Form U6, Form BD, or Form BDW.
EMPLOYEE DIVERSITY AND INCLUSION			
FN-AC-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	Quantitative	Supporting Employees
INCORPORATION OF ESG FACTORS IN INVESTMENT MANAGEMENT			
FN-IN-410a.1	Total invested assets, by industry and asset class	Quantitative	Q4 2022 Financial Supplement , page 17 Investing Responsibly
FN-IN-410a.2 and FN-AC-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	Discussion and analysis	Investing Responsibly ESG Investment Policy Investment and Finance Committee Charter
FN-AC-410a.1	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing, and (3) screening	Quantitative	Investing Responsibly
FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	Discussion and analysis	Investing Responsibly

SASB Code	Accounting Metric	Category	Response/Location
POLICIES DESIGNED TO INCENTIVIZE RESPONSIBLE BEHAVIOR			
FN-IN-410b.1	Net premiums written related to energy efficiency and low carbon technology	Quantitative	Horace Mann does not market commercial insurance products and therefore does not capture premium data based on energy efficiency and low carbon technology.
FN-IN-410b.2	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	Discussion and analysis	HMDrive app Supporting Educators
ENVIRONMENTAL RISK EXPOSURE			
FN-IN-450a.1	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	Quantitative	Q4 2022 Investor Presentation , Page 38
FN-IN-450a.2	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	Quantitative	Horace Mann does not separately identify catastrophe losses by modeled and non-modeled catastrophes as this categorization is not meaningful to our business. The company's exposure to catastrophe losses is discussed in our 2022 10-K , page 19.
FN-IN-450a.3	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	Discussion and Analysis	Managing Climate Risk 2022 10-K , page 19
BUSINESS ETHICS			
FN-AC-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations.	Quantitative	Horace Mann did not sustain any monetary losses in the reporting period as a result of legal proceedings associated with the conduct described. Material legal and regulatory proceedings, other than ordinary routine litigation incidental to the business, are disclosed in our Forms 10-K and 10-Q.
FN-AC-510a.2	Description of whistleblower policies and procedures	Discussion and analysis	Ethical Standards Code of Conduct Governance Documents

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SYSTEMATIC RISK MANAGEMENT			
FN-IN-550a.1	Exposure to derivative instruments by category: (1) total potential exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	Quantitative	2022 10-K , page 110
FN-IN-550a.2	Total fair value of securities lending collateral assets	Quantitative	\$70.2 million
FN-IN-550a.3	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	Discussion and analysis	2022 10-K , page 64
ACTIVITY METRICS			
FN-IN-000.A	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	Quantitative	2021 10-K , pages 5, 9, 10, 11
FN-AC-000.A	(1) Total registered and (2) total unregistered assets under management (AUM)	Quantitative	Including \$0.6 billion in AUM held under a modified coinsurance agreement, Horace Mann had \$2.8 billion in registered and \$2.7 billion in unregistered assets under management at year-end 2022. The company also has \$3.3 billion in assets under administration.
FN-AC-000.B	Total assets under custody and supervision	Quantitative	2022 10-K , page 2