



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE
UNUM INSURANCE COMPANY

NAIC Group Code 0565 (Current) 0565 (Prior) NAIC Company Code 67601 Employer's ID Number 04-2381280
Organized under the Laws of MAINE, State of Domicile or Port of Entry ME
Country of Domicile United States of America
Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies [ ]
Incorporated/Organized 08/06/1965 Commenced Business 02/18/1966
Statutory Home Office 2211 CONGRESS STREET, PORTLAND, ME, US 04122
Main Administrative Office 1 FOUNTAIN SQUARE, CHATTANOOGA, TN, US 37402-1330
Mail Address 1 FOUNTAIN SQUARE, CHATTANOOGA, TN, US 37402-1330
Primary Location of Books and Records 2211 CONGRESS STREET, PORTLAND, ME, US 04122
Internet Website Address www.unum.com
Statutory Statement Contact CHRISTINE CURRENS, ccurrens2@unum.com, 423-294-4860

OFFICERS

Chairman, President and Chief Executive Officer MICHAEL QUINN SIMONDS
Executive Vice President, Chief Information and Digital Officer PUNEET BHASIN
Senior Vice President, Global Financial Planning and Analysis DANIEL JASON WAXENBERG
Vice President, Treasurer BENJAMIN SETH KATZ
Vice President, Managing Counsel and Corporate Secretary JEAN PAUL JULLIENNE
Executive Vice President, Finance STEVEN ANDREW ZABEL
Executive Vice President, General Counsel LISA GONZALEZ IGLESIAS
Senior Vice President, Chief Accounting Officer WALTER LYNN RICE, JR. #
Senior Vice President, Chief Actuary and Appointed Actuary SCOTT ALLAN CARTER

DIRECTORS OR TRUSTEES

MICHAEL QUINN SIMONDS, PUNEET BHASIN, LISA GONZALEZ IGLESIAS, MARTHA DAVIES LEIPER, CHRISTOPHER WALLACE PYNE, STEVEN ANDREW ZABEL, DANIEL JASON WAXENBERG

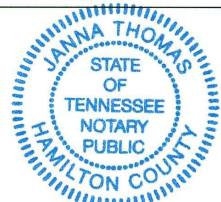
State of Tennessee SS
County of Hamilton

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Signatures of MICHAEL QUINN SIMONDS, JEAN PAUL JULLIENNE, BENJAMIN SETH KATZ
MICHAEL QUINN SIMONDS, Chairman, President and Chief Executive Officer
JEAN PAUL JULLIENNE, Vice President, Managing Counsel and Corporate Secretary
BENJAMIN SETH KATZ, Vice President, Treasurer

Subscribed and sworn to before me this 15 day of February 2023
a. Is this an original filing? Yes [X] No [ ]
b. If no,
1. State the amendment number .....
2. Date filed .....
3. Number of pages attached .....

Janna Thomas
My Commission Expires: September 24, 2023



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	81,853,002		81,853,002	70,593,737
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....				
3.2 Other than first liens .....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances) .....				
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....				
4.3 Properties held for sale (less \$ encumbrances) .....				
5. Cash (\$ ..... (2,554,793) , Schedule E - Part 1), cash equivalents (\$ ..... 17,353,064 , Schedule E - Part 2) and short-term investments (\$ ..... 0 , Schedule DA) .....	14,798,271		14,798,271	19,002,996
6. Contract loans (including \$ ..... premium notes) .....				
7. Derivatives (Schedule DB) .....				
8. Other invested assets (Schedule BA) .....	1,400,574		1,400,574	1,394,291
9. Receivables for securities .....				
10. Securities lending reinvested collateral assets (Schedule DL) .....				
11. Aggregate write-ins for invested assets .....				
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	98,051,847		98,051,847	90,991,024
13. Title plants less \$ ..... charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	578,235		578,235	521,623
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	21,485,202	1,731,145	19,754,057	14,729,637
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....				
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....				
16.2 Funds held by or deposited with reinsured companies .....				
16.3 Other amounts receivable under reinsurance contracts .....	169,143		169,143	418,577
17. Amounts receivable relating to uninsured plans .....	19,965		19,965	15,901
18.1 Current federal and foreign income tax recoverable and interest thereon ....	703,554		703,554	0
18.2 Net deferred tax asset .....	2,876,910		2,876,910	875,133
19. Guaranty funds receivable or on deposit .....	99,994		99,994	55,945
20. Electronic data processing equipment and software .....				
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....				
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....	8,933,339		8,933,339	6,561,679
24. Health care (\$ ..... ) and other amounts receivable .....	415,867	415,867	0	0
25. Aggregate write-ins for other than invested assets .....	712,677		712,677	915,587
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	134,046,734	2,147,013	131,899,721	115,085,107
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	1,981,950		1,981,950	2,812,282
28. Total (Lines 26 and 27)	136,028,684	2,147,013	133,881,671	117,897,389
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Receivable for investment income .....	0		0	30
2502. TPA receivables .....	682,959		682,959	875,189
2503. Other miscellaneous assets .....	29,718		29,718	40,368
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	712,677		712,677	915,587

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ .....0 (Exh. 5, Line 999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....		
2. Aggregate reserve for accident and health contracts (including \$ .....0 Modco Reserve) .....	2,655,250	1,071,190
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ .....0 Modco Reserve) .....	5,015,354	5,046,879
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....		
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	19,373,141	14,775,703
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... Modco) .....		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) .....		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ .....0 discount; including \$ .....2,076,951 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	2,076,951	1,449,199
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ ..... is for medical loss ratio rebate per the Public Health Service Act .....		
9.3 Other amounts payable on reinsurance, including \$ .....0 assumed and \$ .....283,981 ceded .....	283,981	527,652
9.4 Interest maintenance reserve (IMR, Line 6) .....	2,579,550	2,884,143
10. Commissions to agents due or accrued-life and annuity contracts \$ .....76,607 accident and health \$ .....4,978,057 and deposit-type contract funds \$ .....0 .....	5,054,664	4,467,677
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....		
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... accrued for expense allowances recognized in reserves, net of reinsured allowances) .....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....	3,005,570	3,260,634
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....	0	1,194,336
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by reporting entity as agent or trustee .....	53,057	386,121
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		
19. Remittances and items not allocated .....	2,438,959	2,509,403
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....		
22. Borrowed money \$ ..... and interest thereon \$ .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	726,590	633,843
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....		
24.04 Payable to parent, subsidiaries and affiliates .....		
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....		
24.08 Derivatives .....		
24.09 Payable for securities .....		
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	3,553,280	2,661,199
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	46,816,346	40,867,979
27. From Separate Accounts Statement .....	1,981,950	2,812,282
28. Total liabilities (Lines 26 and 27) .....	48,798,297	43,680,261
29. Common capital stock .....	2,500,000	2,500,000
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....		
32. Surplus notes .....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	48,800,000	48,800,000
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	33,783,375	22,917,128
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ .....0 in Separate Accounts Statement) .....	82,583,375	71,717,128
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	85,083,375	74,217,128
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	133,881,671	117,897,389
<b>DETAILS OF WRITE-INS</b>		
2501. Other amounts payable to reinsurers .....	2,872,056	2,596,773
2502. Missing claimant's liability .....	334,340	64,426
2503. Miscellaneous accounts payable .....	346,884	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	3,553,280	2,661,199
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....		
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**SUMMARY OF OPERATIONS**

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....	218,115,763	140,743,693
2. Considerations for supplementary contracts with life contingencies .....		
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	3,006,624	2,479,356
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	304,469	276,623
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	85,130	94,952
7. Reserve adjustments on reinsurance ceded .....		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	21,830	25,900
8.2 Charges and fees for deposit-type contracts .....		
8.3 Aggregate write-ins for miscellaneous income .....	2,229	0
9. Total (Lines 1 to 8.3) .....	221,536,046	143,620,525
10. Death benefits .....		
11. Matured endowments (excluding guaranteed annual pure endowments) .....		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....		
13. Disability benefits and benefits under accident and health contracts .....	70,092,820	45,956,282
14. Coupons, guaranteed annual pure endowments and similar benefits .....		
15. Surrender benefits and withdrawals for life contracts .....		
16. Group conversions .....		
17. Interest and adjustments on contract or deposit-type contract funds .....	239,337	269,195
18. Payments on supplementary contracts with life contingencies .....		
19. Increase in aggregate reserves for life and accident and health contracts .....	1,584,059	1,064,602
20. Totals (Lines 10 to 19) .....	71,916,217	47,290,080
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	39,639,584	25,002,068
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....		
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6) .....	48,813,571	25,687,639
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	7,842,903	5,635,964
25. Increase in loading on deferred and uncollected premiums .....		
26. Net transfers to or (from) Separate Accounts net of reinsurance .....		
27. Aggregate write-ins for deductions .....	9,175	586
28. Totals (Lines 20 to 27) .....	168,221,450	103,616,337
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	53,314,595	40,004,187
30. Dividends to policyholders and refunds to members .....		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	53,314,595	40,004,187
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	13,040,939	8,366,428
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	40,273,656	31,637,759
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ ..... 1 (excluding taxes of \$ .....(33) transferred to the IMR) .....	(1)	62
35. Net income (Line 33 plus Line 34) .....	40,273,655	31,637,821
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	74,217,128	48,923,542
37. Net income (Line 35) .....	40,273,655	31,637,821
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ ..... 1,319 .....	4,964	6,535
39. Change in net unrealized foreign exchange capital gain (loss) .....		
40. Change in net deferred income tax .....	1,856,110	431,980
41. Change in nonadmitted assets .....	424,264	(1,908,956)
42. Change in liability for reinsurance in unauthorized and certified companies .....		
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....		
44. Change in asset valuation reserve .....	(92,747)	(73,795)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1) .....		
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....		
47. Other changes in surplus in Separate Accounts Statement .....		
48. Change in surplus notes .....		
49. Cumulative effect of changes in accounting principles .....		
50. Capital changes:		
50.1 Paid in .....		
50.2 Transferred from surplus (Stock Dividend) .....		
50.3 Transferred to surplus .....		
51. Surplus adjustment:		
51.1 Paid in .....		
51.2 Transferred to capital (Stock Dividend) .....		
51.3 Transferred from capital .....		
51.4 Change in surplus as a result of reinsurance .....		
52. Dividends to stockholders .....	(31,600,000)	(4,800,000)
53. Aggregate write-ins for gains and losses in surplus .....		
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	10,866,247	25,293,586
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	85,083,375	74,217,128
<b>DETAILS OF WRITE-INS</b>		
08.301. Other miscellaneous income .....	2,229	0
08.302. ....		
08.303. ....		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) .....	2,229	0
2701. Fines and penalties paid to regulatory authorities .....	9,175	507
2702. Miscellaneous expenses .....	0	79
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....	9,175	586
5301. ....		
5302. ....		
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	214,141,372	131,597,273
2. Net investment income .....	2,486,417	2,333,796
3. Miscellaneous income .....	358,624	(133,443)
4. Total (Lines 1 through 3) .....	216,986,413	133,797,626
5. Benefit and loss related payments .....	65,746,225	41,884,606
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	93,253,693	50,080,657
8. Dividends paid to policyholders .....		
9. Federal and foreign income taxes paid (recovered) net of \$ 59,514 tax on capital gains (losses) .....	14,938,797	7,369,711
10. Total (Lines 5 through 9) .....	173,938,715	99,334,974
11. Net cash from operations (Line 4 minus Line 10) .....	43,047,698	34,462,652
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	556,305	7,064,430
12.2 Stocks .....		
12.3 Mortgage loans .....		
12.4 Real estate .....		
12.5 Other invested assets .....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	464,144	6,468
12.7 Miscellaneous proceeds .....	0	79
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	1,020,449	7,070,977
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	11,816,245	21,910,210
13.2 Stocks .....		
13.3 Mortgage loans .....		
13.4 Real estate .....		
13.5 Other invested assets .....		
13.6 Miscellaneous applications .....		
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	11,816,245	21,910,210
14. Net increase (decrease) in contract loans and premium notes .....		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(10,795,796)	(14,839,233)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....		
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(263,690)	(265,729)
16.5 Dividends to stockholders .....	31,600,000	4,800,000
16.6 Other cash provided (applied) .....	(4,592,937)	(5,756,851)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(36,456,627)	(10,822,580)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(4,204,725)	8,800,840
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	19,002,996	10,202,156
19.2 End of year (Line 18 plus Line 19.1) .....	14,798,271	19,002,996

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY**

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts .....	218,115,763					218,115,763			
2. Considerations for supplementary contracts with life contingencies .....		XXX	XXX			XXX	XXX		XXX
3. Net investment income .....	3,006,624			34,258	104,783	2,867,583			
4. Amortization of Interest Maintenance Reserve (IMR) .....	304,469			3,469	10,611	290,389			
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							XXX		
6. Commissions and expense allowances on reinsurance ceded .....	85,130	21,179		62,781	1,170		XXX		
7. Reserve adjustments on reinsurance ceded .....							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	21,830			21,830			XXX		
8.2 Charges and fees for deposit-type contracts .....						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income .....	2,229			1,013		1,217			
9. Totals (Lines 1 to 8.3) .....	221,536,046	21,179		123,351	116,564	221,274,952			
10. Death benefits .....						XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments) .....						XXX	XXX		
12. Annuity benefits .....		XXX	XXX			XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts .....	70,092,820					70,092,820	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits .....							XXX		
15. Surrender benefits and withdrawals for life contracts .....						XXX	XXX		
16. Group conversions .....							XXX		
17. Interest and adjustments on contract or deposit-type contract funds .....	239,337			57,571	174,594	7,173	XXX		
18. Payments on supplementary contracts with life contingencies .....						XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts .....	1,584,059					1,584,059	XXX		
20. Totals (Lines 10 to 19) .....	71,916,217			57,571	174,594	71,684,052	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	39,639,584	21,179		84,611	1,170	39,532,624			XXX
22. Commissions and expense allowances on reinsurance assumed .....							XXX		
23. General insurance expenses and fraternal expenses .....	48,813,571					48,813,571			
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	7,842,903	18,637		28,831	100	7,795,335			
25. Increase in loading on deferred and uncollected premiums .....							XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance .....							XXX		
27. Aggregate write-ins for deductions .....	9,175	120		206	1	8,848			
28. Totals (Lines 20 to 27) .....	168,221,450	39,936		171,220	175,865	167,834,430			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	53,314,595	(18,757)		(47,869)	(59,301)	53,440,522			
30. Dividends to policyholders and refunds to members .....							XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	53,314,595	(18,757)		(47,869)	(59,301)	53,440,522			
32. Federal income taxes incurred (excluding tax on capital gains) .....	13,040,939	(4,588)		(11,709)	(14,505)	13,071,741			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	40,273,656	(14,169)		(36,160)	(44,796)	40,368,781			
34. Policies/certificates in force end of year .....	963,497	2,393		59	334	960,711	XXX		
<b>DETAILS OF WRITE-INS</b>									
08.301. Other miscellaneous income .....	2,229			1,013		1,217			
08.302. ....									
08.303. Summary of remaining write-ins for Line 8.3 from overflow page .....									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	2,229			1,013		1,217			
2701. Fines and penalties paid to regulatory authorities .....	9,175	120		206	1	8,848			
2702. ....									
2703. ....									
2798. Summary of remaining write-ins for Line 27 from overflow page .....									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	9,175	120		206	1	8,848			

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)**

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income												
4. Amortization of Interest Maintenance Reserve (IMR)												
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	21,179		17,596			3,583						
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income												
9. Totals (Lines 1 to 8.3)	21,179		17,596			3,583						
10. Death benefits												
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts												
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts												
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds												
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts												
20. Totals (Lines 10 to 19)												
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	21,179		17,596			3,583						XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses												
24. Insurance taxes, licenses and fees, excluding federal income taxes	18,637		2,317			16,319						
25. Increase in loading on deferred and uncollected premiums												
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	120		13			107						
28. Totals (Lines 20 to 27)	39,936		19,926			20,009						
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(18,757)		(2,330)			(16,427)						
30. Dividends to policyholders and refunds to members												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(18,757)		(2,330)			(16,427)						
32. Federal income taxes incurred (excluding tax on capital gains)	(4,588)		(570)			(4,018)						
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(14,169)		(1,760)			(12,409)						
34. Policies/certificates in force end of year	2,393		309			2,084						
<b>DETAILS OF WRITE-INS</b>												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)												
2701. Fines and penalties paid to regulatory authorities	120		13			107						
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	120		13			107						

(a) Include premium amounts for preneed plans included in Line 1  
(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.  
(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. Considerations for supplementary contracts with life contingencies									
3. Net investment income									
4. Amortization of Interest Maintenance Reserve (IMR)									
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded									
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income									
9. Totals (Lines 1 to 8.3)									
10. Death benefits									
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts									
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds									
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts									
20. Totals (Lines 10 to 19)									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)									XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses									
24. Insurance taxes, licenses and fees, excluding federal income taxes									
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)									
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)									
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)									
32. Federal income taxes incurred (excluding tax on capital gains)									
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)									
34. Policies/certificates in force end of year									
<b>DETAILS OF WRITE-INS</b>									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)									
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)									

**NONE**

(a) Includes the following amounts for FEGLI/SGLI: Line 1 ..... , Line 10 ..... , Line 16 ..... , Line 23 ..... , Line 24 .....

(b) Include premium amounts for preneed plans included in Line 1 .....

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

(d) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)



**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts .....							
2. Considerations for supplementary contracts with life contingencies .....		XXX	XXX	XXX	XXX		XXX
3. Net investment income .....	34,258	34,258					
4. Amortization of Interest Maintenance Reserve (IMR) .....	3,469	3,469					
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							
6. Commissions and expense allowances on reinsurance ceded .....	62,781	62,781					
7. Reserve adjustments on reinsurance ceded .....							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	21,830	21,830					
8.2 Charges and fees for deposit-type contracts .....							
8.3 Aggregate write-ins for miscellaneous income .....	1,013	1,013					
9. Totals (Lines 1 to 8.3) .....	123,351	123,351					
10. Death benefits .....							
11. Matured endowments (excluding guaranteed annual pure endowments) .....							
12. Annuity benefits .....							
13. Disability benefits and benefits under accident and health contracts .....							
14. Coupons, guaranteed annual pure endowments and similar benefits .....							
15. Surrender benefits and withdrawals for life contracts .....							
16. Group conversions .....							
17. Interest and adjustments on contract or deposit-type contract funds .....	57,571	57,571					
18. Payments on supplementary contracts with life contingencies .....							
19. Increase in aggregate reserves for life and accident and health contracts .....							
20. Totals (Lines 10 to 19) .....	57,571	57,571					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	84,611	84,611					
22. Commissions and expense allowances on reinsurance assumed .....							
23. General insurance expenses .....							
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	28,831	28,831					
25. Increase in loading on deferred and uncollected premiums .....							
26. Net transfers to or (from) Separate Accounts net of reinsurance .....							
27. Aggregate write-ins for deductions .....	206	206					
28. Totals (Lines 20 to 27) .....	171,220	171,220					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(47,869)	(47,869)					
30. Dividends to policyholders and refunds to members .....							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(47,869)	(47,869)					
32. Federal income taxes incurred (excluding tax on capital gains) .....	(11,709)	(11,709)					
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	(36,160)	(36,160)					
34. Policies/certificates in force end of year .....	59	59					
<b>DETAILS OF WRITE-INS</b>							
08.301. Other miscellaneous income .....	1,013	1,013					
08.302. ....							
08.303. ....							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	1,013	1,013					
2701. Fines and penalties paid to regulatory authorities .....	206	206					
2702. ....							
2703. ....							
2798. Summary of remaining write-ins for Line 27 from overflow page .....							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	206	206					

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts .....							
2. Considerations for supplementary contracts with life contingencies .....		XXX	XXX	XXX	XXX		XXX
3. Net investment income .....	104,783	104,783					
4. Amortization of Interest Maintenance Reserve (IMR) .....	10,611	10,611					
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							
6. Commissions and expense allowances on reinsurance ceded .....	1,170	1,170					
7. Reserve adjustments on reinsurance ceded .....							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....							
8.2 Charges and fees for deposit-type contracts .....							
8.3 Aggregate write-ins for miscellaneous income .....							
9. Totals (Lines 1 to 8.3) .....	116,564	116,564					
10. Death benefits .....							
11. Matured endowments (excluding guaranteed annual pure endowments) .....							
12. Annuity benefits .....							
13. Disability benefits and benefits under accident and health contracts .....							
14. Coupons, guaranteed annual pure endowments and similar benefits .....							
15. Surrender benefits and withdrawals for life contracts .....							
16. Group conversions .....							
17. Interest and adjustments on contract or deposit-type contract funds .....	174,594	174,594					
18. Payments on supplementary contracts with life contingencies .....							
19. Increase in aggregate reserves for life and accident and health contracts .....							
20. Totals (Lines 10 to 19) .....	174,594	174,594					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	1,170	1,170					
22. Commissions and expense allowances on reinsurance assumed .....							
23. General insurance expenses .....							
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	100	100					
25. Increase in loading on deferred and uncollected premiums .....							
26. Net transfers to or (from) Separate Accounts net of reinsurance .....							
27. Aggregate write-ins for deductions .....	1	1					
28. Totals (Lines 20 to 27) .....	175,865	175,865					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(59,301)	(59,301)					
30. Dividends to policyholders and refunds to members .....							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(59,301)	(59,301)					
32. Federal income taxes incurred (excluding tax on capital gains) .....	(14,505)	(14,505)					
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	(44,796)	(44,796)					
34. Policies/certificates in force end of year .....	334	334					
<b>DETAILS OF WRITE-INS</b>							
08.301. ....							
08.302. ....							
08.303. ....							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....							
2701. Fines and penalties paid to regulatory authorities .....	1	1					
2702. ....							
2703. ....							
2798. Summary of remaining write-ins for Line 27 from overflow page .....							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	1	1					

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts .....	218,115,763										26,388,223		191,727,540
2. Considerations for supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income .....	2,867,583										572,362		2,295,221
4. Amortization of Interest Maintenance Reserve (IMR) .....	290,389										57,961		232,428
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....													
6. Commissions and expense allowances on reinsurance ceded .....													
7. Reserve adjustments on reinsurance ceded .....													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....													
8.2 Charges and fees for deposit-type contracts .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income .....	1,217										1,217		
9. Totals (Lines 1 to 8.3) .....	221,274,952										27,019,763		194,255,189
10. Death benefits .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments) .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts .....	70,092,820										19,610,941		50,481,879
14. Coupons, guaranteed annual pure endowments and similar benefits .....													
15. Surrender benefits and withdrawals for life contracts .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions .....													
17. Interest and adjustments on contract or deposit-type contract funds .....	7,173												7,173
18. Payments on supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts .....	1,584,059										667,285		916,775
20. Totals (Lines 10 to 19) .....	71,684,052										20,278,226		51,405,826
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	39,532,624										1,285,058		38,247,565
22. Commissions and expense allowances on reinsurance assumed .....													
23. General insurance expenses .....	48,813,571										5,905,595		42,907,976
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	7,795,335										943,100		6,852,235
25. Increase in loading on deferred and uncollected premiums .....													
26. Net transfers to or (from) Separate Accounts net of reinsurance .....													
27. Aggregate write-ins for deductions .....	8,848										1,356		7,492
28. Totals (Lines 20 to 27) .....	167,834,430										28,413,335		139,421,095
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28) .....	53,440,522										(1,393,572)		54,834,094
30. Dividends to policyholders and refunds to members .....													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	53,440,522										(1,393,572)		54,834,094
32. Federal income taxes incurred (excluding tax on capital gains) .....	13,071,741										(340,873)		13,412,614
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	40,368,781										(1,052,699)		41,421,480
34. Policies/certificates in force end of year .....	960,711										80,545		880,166
<b>DETAILS OF WRITE-INS</b>													
08.301. Other miscellaneous income .....	1,217										1,217		
08.302. ....													
08.303. ....													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....													
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	1,217										1,217		
2701. Fines and penalties paid to regulatory authorities .....	8,848										1,356		7,492
2702. ....													
2703. ....													
2798. Summary of remaining write-ins for Line 27 from overflow page .....													
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	8,848										1,356		7,492

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

Analysis of Increase in Reserves During the Year - Individual Life Insurance

**NONE**

Analysis of Increase in Reserves During the Year - Group Life Insurance

**NONE**

Analysis of Increase in Reserves During the Year - Individual Annuities

**NONE**

Analysis of Increase in Reserves During the Year - Group Annuities

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**EXHIBIT OF NET INVESTMENT INCOME**

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds .....	(a) ..... 94,641	..... 94,641
1.1 Bonds exempt from U.S. tax .....	(a) .....	.....
1.2 Other bonds (unaffiliated) .....	(a) ..... 2,507,141	..... 2,557,123
1.3 Bonds of affiliates .....	(a) .....	.....
2.1 Preferred stocks (unaffiliated) .....	(b) .....	.....
2.11 Preferred stocks of affiliates .....	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	.....	.....
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans .....	(c) .....	.....
4. Real estate .....	(d) .....	.....
5. Contract loans .....	.....	.....
6. Cash, cash equivalents and short-term investments .....	(e) ..... 465,141	..... 471,771
7. Derivative instruments .....	(f) .....	.....
8. Other invested assets .....	..... 48,010	..... 48,010
9. Aggregate write-ins for investment income .....	..... 153	..... 153
10. Total gross investment income .....	3,115,086	3,171,698
11. Investment expenses .....		(g) ..... 160,910
12. Investment taxes, licenses and fees, excluding federal income taxes .....		(g) ..... 3,959
13. Interest expense .....		(h) .....
14. Depreciation on real estate and other invested assets .....		(i) .....
15. Aggregate write-ins for deductions from investment income .....		..... 205
16. Total deductions (Lines 11 through 15) .....		..... 165,074
17. Net investment income (Line 10 minus Line 16) .....		3,006,624
<b>DETAILS OF WRITE-INS</b>		
0901. Sec Lending Inv Income .....	..... 513	..... 513
0902. Misc Inv Income .....	..... (360)	..... (360)
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	..... 153	..... 153
1501. Other Inv Exp Incurred .....		..... 205
1502. ....		.....
1503. ....		.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....		.....
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....		..... 205

- (a) Includes \$ .....25,554 accrual of discount less \$ .....26,230 amortization of premium and less \$ ..... 12,127 paid for accrued interest on purchases.
- (b) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued dividends on purchases.
- (c) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.
- (d) Includes \$ ..... for company's occupancy of its own buildings; and excludes \$ ..... interest on encumbrances.
- (e) Includes \$ .....464,301 accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.
- (f) Includes \$ ..... accrual of discount less \$ ..... amortization of premium.
- (g) Includes \$ ..... investment expenses and \$ ..... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ ..... interest on surplus notes and \$ ..... interest on capital notes.
- (i) Includes \$ ..... depreciation on real estate and \$ ..... depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds .....					
1.1 Bonds exempt from U.S. tax .....					
1.2 Other bonds (unaffiliated) .....					
1.3 Bonds of affiliates .....					
2.1 Preferred stocks (unaffiliated) .....					
2.11 Preferred stocks of affiliates .....					
2.2 Common stocks (unaffiliated) .....					
2.21 Common stocks of affiliates .....					
3. Mortgage loans .....					
4. Real estate .....					
5. Contract loans .....					
6. Cash, cash equivalents and short-term investments .....	(157)		(157)		
7. Derivative instruments .....					
8. Other invested assets .....				6,283	
9. Aggregate write-ins for capital gains (losses) .....					
10. Total capital gains (losses) .....	(157)		(157)	6,283	
<b>DETAILS OF WRITE-INS</b>					
0901. ....					
0902. ....					
0903. ....					
0998. Summary of remaining write-ins for Line 9 from overflow page .....					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....					

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

	Insurance											11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health					
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other			
<b>FIRST YEAR (other than single)</b>													
1. Uncollected .....													
2. Deferred and accrued .....													
3. Deferred, accrued and uncollected:													
3.1 Direct .....													
3.2 Reinsurance assumed .....													
3.3 Reinsurance ceded .....													
3.4 Net (Line 1 + Line 2) .....													
4. Advance .....													
5. Line 3.4 - Line 4 .....													
6. Collected during year:													
6.1 Direct .....													
6.2 Reinsurance assumed .....													
6.3 Reinsurance ceded .....													
6.4 Net .....													
7. Line 5 + Line 6.4 .....													
8. Prior year (uncollected + deferred and accrued - advance) .....													
9. First year premiums and considerations:													
9.1 Direct .....													
9.2 Reinsurance assumed .....													
9.3 Reinsurance ceded .....													
9.4 Net (Line 7 - Line 8) .....													
<b>SINGLE</b>													
10. Single premiums and considerations:													
10.1 Direct .....													
10.2 Reinsurance assumed .....													
10.3 Reinsurance ceded .....													
10.4 Net .....													
<b>RENEWAL</b>													
11. Uncollected .....	21,485,202									21,485,202			
12. Deferred and accrued .....													
13. Deferred, accrued and uncollected:													
13.1 Direct .....	21,605,479		120,277							21,485,202			
13.2 Reinsurance assumed .....													
13.3 Reinsurance ceded .....	120,277		120,277										
13.4 Net (Line 11 + Line 12) .....	21,485,202									21,485,202			
14. Advance .....	2,076,951									2,076,951			
15. Line 13.4 - Line 14 .....	19,408,252									19,408,252			
16. Collected during year:													
16.1 Direct .....	216,016,635		1,875,262							214,141,372			
16.2 Reinsurance assumed .....													
16.3 Reinsurance ceded .....	1,875,262		1,875,262										
16.4 Net .....	214,141,372									214,141,372			
17. Line 15 + Line 16.4 .....	233,549,624									233,549,624			
18. Prior year (uncollected + deferred and accrued - advance) .....	15,433,861									15,433,861			
19. Renewal premiums and considerations:													
19.1 Direct .....	220,012,261		1,896,498							218,115,763			
19.2 Reinsurance assumed .....													
19.3 Reinsurance ceded .....	1,896,498		1,896,498										
19.4 Net (Line 17 - Line 18) .....	218,115,763									218,115,763			
<b>TOTAL</b>													
20. Total premiums and annuity considerations:													
20.1 Direct .....	220,012,261		1,896,498							218,115,763			
20.2 Reinsurance assumed .....													
20.3 Reinsurance ceded .....	1,896,498		1,896,498										
20.4 Net (Lines 9.4 + 10.4 + 19.4) .....	218,115,763									218,115,763			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**EXHIBIT - 1 PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)**

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)	
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>												
21. To pay renewal premiums .....												
22. All other .....												
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>												
23. First year (other than single):												
23.1 Reinsurance ceded .....												
23.2 Reinsurance assumed .....												
23.3 Net ceded less assumed .....												
24. Single:												
24.1 Reinsurance ceded .....												
24.2 Reinsurance assumed .....												
24.3 Net ceded less assumed .....												
25. Renewal:												
25.1 Reinsurance ceded .....	85,130		21,179	62,781			1,170					
25.2 Reinsurance assumed .....												
25.3 Net ceded less assumed .....	85,130		21,179	62,781			1,170					
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....	85,130		21,179	62,781			1,170					
26.2 Reinsurance assumed (Page 6, Line 22) .....												
26.3 Net ceded less assumed .....	85,130		21,179	62,781			1,170					
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single) .....												
28. Single .....												
29. Renewal .....	39,553,802		21,179					39,532,624				
30. Deposit-type contract funds .....	85,781			84,611			1,170					
31. Totals (to agree with Page 6, Line 21)	39,639,584		21,179	84,611			1,170	39,532,624				

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		3 Cost Containment	3 All Other				
1. Rent			359,146				359,146
2. Salaries and wages		9,306	38,505,931		102,050		38,617,286
3.11 Contributions for benefit plans for employees		2,040	2,853,251		13,755		2,869,046
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans							
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare		0	133,895		90		133,985
3.32 Other agent welfare							
4.1 Legal fees and expenses			122,513		1,029		123,543
4.2 Medical examination fees			59				59
4.3 Inspection report fees							
4.4 Fees of public accountants and consulting actuaries			185,866		1,264		187,130
4.5 Expense of investigation and settlement of policy claims		17,885					17,885
5.1 Traveling expenses		10	791,889		2,352		794,251
5.2 Advertising		0	410,194		119		410,313
5.3 Postage, express, telegraph and telephone		21	604,500		183		604,704
5.4 Printing and stationery		5	178,398		24		178,427
5.5 Cost or depreciation of furniture and equipment			94,090		164		94,254
5.6 Rental of equipment			1,337,461		14,333		1,351,794
5.7 Cost or depreciation of EDP equipment and software			515,188		81		515,268
6.1 Books and periodicals		1	132,015		14,163		146,180
6.2 Bureau and association fees		9	48,423		337		48,769
6.3 Insurance, except on real estate			131,728		991		132,719
6.4 Miscellaneous losses			43,094		0		43,094
6.5 Collection and bank service charges			32,902		209		33,111
6.6 Sundry general expenses		15	371,691		853		372,559
6.7 Group service and administration fees			156,073				156,073
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance							
7.2 Agents' balances charged off (less \$ recovered)							
7.3 Agency conferences other than local meetings			9,035				9,035
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses							
9.2 Investment expenses not included elsewhere							
9.3 Aggregate write-ins for expenses		1,099	1,765,839		8,913		1,775,851
10. General expenses incurred		30,391	48,783,180		160,910	(b)	(a) 48,974,482
11. General expenses unpaid Dec. 31, prior year							
12. General expenses unpaid Dec. 31, current year							
13. Amounts receivable relating to uninsured plans, prior year			15,901				15,901
14. Amounts receivable relating to uninsured plans, current year			19,965				19,965
15. General expenses paid during year (Lines 10+11-12-13+14)		30,391	48,787,245		160,910		48,978,546
<b>DETAILS OF WRITE-INS</b>							
09.301. Repairs & Maintenance			634,604		1,215		635,819
09.302. Fees for Outsourcing Services		1,099	1,131,235		7,698		1,140,032
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)		1,099	1,765,839		8,913		1,775,851

(a) Includes management fees of \$ 48,112,472 to affiliates and \$ to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$ ; 2. Institutional \$ ; 3. Recreational and Health \$ ; 4. Educational \$ ; 5. Religious \$ ; 6. Membership \$ ; 7. Other \$ ; 8. Total \$

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes						
2. State insurance department licenses and fees	42,710	1,156,980				1,199,690
3. State taxes on premiums	(397)	4,286,123				4,285,726
4. Other state taxes, including \$ for employee benefits	2,588	69,929				72,517
5. U.S. Social Security taxes		1,737,914		3,959		1,741,873
6. All other taxes	2,668	544,389				547,056
7. Taxes, licenses and fees incurred	47,568	7,795,335		3,959		7,846,862
8. Taxes, licenses and fees unpaid Dec. 31, prior year	80,334	3,180,300				3,260,634
9. Taxes, licenses and fees unpaid Dec. 31, current year	18,229	2,987,341				3,005,570
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	109,673	7,988,294		3,959		8,101,925

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
<b>DETAILS OF WRITE-INS</b>		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY  
**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total (a)	Industrial	Ordinary	Credit (Group and Individual)	Group
<b>LIFE INSURANCE:</b>					
0100001. 1958 CSO 3.00% CRVM ANB IPC (1981 - 1988) .....	619		619		
0100002. 1958 CSO 3.00% MCRVM ANB IPC (1979 - 1983) .....	720,807		720,807		
0100003. 1958 CSO 4.00% MCRVM ANB IPC (1978 - 1980) .....	283,970		283,970		
0100004. 1958 CSO 4.50%/3.00% MCRVM ANB IPC (1981 - 1986) .....	177,724		177,724		
0100005. 1958 CSO 4.50% MCRVM ANB IPC (1981 - 1988) .....	1,223,222		1,223,222		
0100006. 1958 CET 4.50% NLP ANB IPC (1981 - 1984) .....	3,503		3,503		
0100007. 1958 CSO 5.50% CRVM ALB (1984 - 1987) .....	3,587,443		3,587,443		
0100008. 1980 CSO 4.50% CRVM ALB (1996 - 1998) .....	19,449,727		19,449,727		
0100009. 1980 CSO 4.50% MCRVM ANB IPC (1993 - 1997) .....	209,188		209,188		
0100010. 1980 CET 4.50% NLP ANB IPC (1993 - 1997) .....	285,488		285,488		
0100011. 1980 CSO 5.00% CRVM ALB (1987 - 1997) .....	18,934,301		18,934,301		
0100012. 1980 CET 5.00% NLP ANB IPC (1983 - 1992) .....	264,733		264,733		
0100013. 1980 CSO 5.50% CRVM ALB (1987 - 1997) .....	19,966,606		19,966,606		
0100014. 1980 CSO 5.50% MCRVM ANB IPC (1983 - 1992) .....	851,003		851,003		
0100015. 1980 CET 5.50% NLP ANB IPC (1983 - 1992) .....	1,185,293		1,185,293		
0100016. Unearned Premium .....	225		225		
0199997. Totals (Gross)	67,143,850		67,143,850		
0199998. Reinsurance ceded	67,143,850		67,143,850		
0199999. Life Insurance: Totals (Net)	0		0		
<b>ANNUITIES (excluding supplementary contracts with life contingencies):</b>					
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)		XXX		XXX	
<b>SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:</b>					
0300001. 71 IAM @ 7.50% IMM (1981 and prior) .....	8,341		6,399		1,942
0300002. 71 IAM @ 9.25% IMM (1986) .....	199,123		152,767		46,356
0300003. 71 IAM @ 11.00% IMM (1985) .....	68,485		53,135		15,350
0300004. 71 IAM @ 11.25% IMM (1983-1984) .....	11,627		8,920		2,707
0300005. 71 IAM @ 13.25% IMM (1982) .....	16,487		12,649		3,838
0300006. 83'a @ 6.25% IMM (1998) .....	275,069		211,033		64,036
0300007. 83'a @ 6.50% IMM (1994) .....	130,711		100,282		30,429
0300008. 83'a @ 6.75% IMM (1996-1997) .....	542,890		416,505		126,385
0300009. 83'a @ 7.00% IMM (1993) .....	444,315		340,876		103,439
0300010. 83'a @ 7.25% IMM (1995) .....	73,545		56,423		17,122
0300011. 83'a @ 7.75% IMM (1992) .....	361,598		277,418		84,180
0300012. 83'a @ 8.00% IMM (1987) .....	147,804		113,395		34,409
0300013. 83'a @ 8.25% IMM (1990-1991) .....	306,456		235,113		71,343
0300014. 83'a @ 8.75% IMM (1988-1989) .....	336,809		260,320		76,489
0300015. Annuity 2000 @ 4.00% IMM (2013) .....	244,167		187,325		56,842
0300016. Annuity 2000 @ 4.50% IMM (2014) .....	212,120		162,738		49,382
0300017. Annuity 2000 @ 5.00% IMM (2010-2012) .....	332,482		255,080		77,402
0300018. Annuity 2000 @ 5.25% IMM (2005-2006) .....	35,619		27,327		8,292
0300019. Annuity 2000 @ 5.50% IMM (2004,2007-2009) .....	137,126		105,203		31,923
0300020. Annuity 2000 @ 6.00% IMM (2003) .....	11,286		8,659		2,627
0300021. Annuity 2000 @ 6.75% IMM (2001) .....	78,923		60,550		18,373
0300022. Annuity 2000 @ 7.00% IMM (2000) .....	228,259		175,120		53,139
0300023. 2012 IAR @ 2.75% IMM (2019) .....	647,239		496,562		150,677
0300024. 2012 AIR @ 3.00% IMM (2017-2019) .....	108,755		83,437		25,318
0300025. 2012 AIR @ 3.50% IMM (2015-2016) .....	62,517		47,963		14,554
0300026. 2012 AIR @ 3.75% IMM (2015-2016) .....	259,712		199,251		60,461
0300027. 2012 AIR @ 4.00% IMM (2015-2016) .....	131,694		101,036		30,658
0399997. Totals (Gross)	5,413,159		4,155,486		1,257,673
0399998. Reinsurance ceded	5,413,159		4,155,486		1,257,673
0399999. SCWLC: Totals (Net)	0		0		
<b>ACCIDENTAL DEATH BENEFITS:</b>					
0400001. 59 ADB 58 CSO 3% .....	1,103		1,103		
0499997. Totals (Gross)	1,103		1,103		
0499998. Reinsurance ceded	1,103		1,103		
0499999. Accidental Death Benefits: Totals (Net)	0		0		
<b>DISABILITY-ACTIVE LIVES:</b>					
0500001. 52 INTERCO DISA (Period 2) 58 CSO 3% .....	5,894		5,894		
0599997. Totals (Gross)	5,894		5,894		
0599998. Reinsurance ceded	5,894		5,894		
0599999. Disability-Active Lives: Totals (Net)	0		0		
<b>DISABILITY-DISABLED LIVES:</b>					
0600001. 52 INTERCO DISA 3-1/2% .....	866,807		866,807		
0699997. Totals (Gross)	866,807		866,807		
0699998. Reinsurance ceded	866,807		866,807		
0699999. Disability-Disabled Lives: Totals (Net)	0		0		
<b>MISCELLANEOUS RESERVES:</b>					
0700001. For excess of valuation net premiums over corresponding gross premiums on respective policies computed according to the standard of valuation required .....	835,814		835,814		
0700002. For non-deduction of deferred fractional premiums or return of premiums at the death of the insured .....	32,256		32,256		
0700003. For surrender values in excess of reserves otherwise required and carried in this schedule .....	880,247		880,247		
0799997. Totals (Gross)	1,748,317		1,748,317		
0799998. Reinsurance ceded	1,748,317		1,748,317		
0799999. Miscellaneous Reserves: Totals (Net)	0		0		
9999999. Totals (Net) - Page 3, Line 1	0		0		

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$ ..... ; Annuities \$ ..... ; Supplementary Contracts with Life Contingencies \$ ..... ; Accidental Death Benefits \$ ..... ; Disability - Active Lives \$ ..... ; Disability - Disabled Lives \$ ..... ; Miscellaneous Reserves \$ .....

**EXHIBIT 5 - INTERROGATORIES**

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [ ] No [ X ]
- 1.2 If not, state which kind is issued.  
 Non-Participating ..... Yes [ ] No [ X ]
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [ ] No [ X ]
- 2.2 If not, state which kind is issued.  
 Non- Participating ..... Yes [ X ] No [ ]
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [ X ] No [ ]  
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? ..... Yes [ ] No [ X ]  
 If so, state:  
 4.1 Amount of insurance? ..... \$ .....  
 4.2 Amount of reserve? ..... \$ .....  
 4.3 Basis of reserve:  
 .....  
 4.4 Basis of regular assessments:  
 .....  
 4.5 Basis of special assessments:  
 .....  
 4.6 Assessments collected during the year ..... \$ .....
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.  
 .....
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? ..... Yes [ ] No [ X ]  
 6.1 If so, state the amount of reserve on such contracts on the basis actually held:..... \$ .....  
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: ..... \$ .....  
 Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements ..... \$ .....  
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:  
 .....  
 7.3 State the amount of reserves established for this business: ..... \$ .....  
 7.4 Identify where the reserves are reported in the blank:  
 .....
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: ..... \$ .....  
 8.2 State the amount of reserves established for this business: ..... \$ .....  
 8.3 Identify where the reserves are reported in the blank:  
 .....
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: ..... \$ .....  
 9.2 State the amount of reserves established for this business: ..... \$ .....  
 9.3 Identify where the reserves are reported in the blank:  
 .....

**EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR**

1	Valuation Basis		4
Description of Valuation Class	2 Changed From	3 Changed To	Increase in Actuarial Reserve Due to Change
NONE			
9999999 - Total (Column 4, only)			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS (a)**

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
<b>ACTIVE LIFE RESERVE</b>													
1. Unearned premium reserves .....	158,701												158,701
2. Additional contract reserves (b) .....	811,125												811,125
3. Additional actuarial reserves-Asset/Liability analysis .....													
4. Reserve for future contingent benefits .....													
5. Reserve for rate credits .....													
6. Aggregate write-ins for reserves .....													
7. Totals (Gross) .....	969,826												969,826
8. Reinsurance ceded .....													
9. Totals (Net) .....	969,826												969,826
<b>CLAIM RESERVE</b>													
10. Present value of amounts not yet due on claims .....	1,685,424										1,685,424		
11. Additional actuarial reserves-Asset/Liability analysis .....													
12. Reserve for future contingent benefits .....													
13. Aggregate write-ins for reserves .....													
14. Totals (Gross) .....	1,685,424										1,685,424		
15. Reinsurance ceded .....													
16. Totals (Net) .....	1,685,424										1,685,424		
17. TOTAL (Net) .....	2,655,250										1,685,424		969,826
18. TABULAR FUND INTEREST .....	62,073										33,795		28,278
<b>DETAILS OF WRITE-INS</b>													
0601. ....													
0602. ....													
0603. ....													
0698. Summary of remaining write-ins for Line 6 from overflow page .....													
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above) .....													
1301. ....													
1302. ....													
1303. ....													
1398. Summary of remaining write-ins for Line 13 from overflow page .....													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....													

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....  
 (b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods. ....

EXHIBIT 6 – ATTACHMENT

(a) RESERVE BASIS, INTEREST RATES AND METHODS – EXHIBIT 6, LINE 2

(1) Critical Illness Policies

Method

Two-year preliminary term. Additional reserves are mid-terminal.

Basis

Morbidity and lapse rates are based on pricing assumptions. The interest rate is the whole life rate for the issue year determined according to the Standard Valuation Law. Mortality rates are based on the 2017 CSO Mortality Table for 2020 to current year issues.

(2) Hospital Indemnity Policies

Method

Two year preliminary term method. All additional reserves are mid-terminal.

Basis

Morbidity and lapse rates are based on pricing assumptions. The interest rate is the whole life rate for the issue year determined according to the Standard Valuation Law. Mortality rates are based on the 2017 CSO Mortality Table for policies issued in 2020 to current year issues.

(b) RESERVE BASIS, INTEREST RATES AND METHODS – EXHIBIT 6, LINE 10

(1) Loss of Time Benefits

(i) Group Policies:

For Leave related products reserve are calculated using a completion method based on total Unum Group experience for Short Term Disability products. Allocation to company is based on pro rata share of benefits paid.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**EXHIBIT 7 - DEPOSIT TYPE CONTRACTS**

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....	408,505,291			2,708,517		405,796,774
2. Deposits received during the year .....	2,544,061			16,667		2,527,394
3. Investment earnings credited to the account .....	13,452,888			116,450		13,336,438
4. Other net change in reserves .....	700,395			700,395		
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....	32,764,085			486,588		32,277,497
8. Other net transfers to or (from) Separate Accounts .....						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a) .....	392,438,549			3,055,440		389,383,109
10. Reinsurance balance at the beginning of the year .....	(403,458,411)			(2,693,331)		(400,765,080)
11. Net change in reinsurance assumed .....						
12. Net change in reinsurance ceded .....	(16,035,216)			330,168		(16,365,384)
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	(387,423,195)			(3,023,499)		(384,399,696)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	5,015,354			31,941		4,983,413

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2) ..... \$ .....
2. Reported as Annuities Certain (captured in column 3) ..... \$ .....
3. Reported as Supplemental Contracts (captured in column 4) ..... \$ .....
4. Reported as Dividend Accumulations or Refunds (captured in column 5) ..... \$ .....
5. Reported as Premium or Other Deposit Funds (captured in column 6) ..... \$ .....
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) . \$ .....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 1 - Liability End of Current Year**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct .....											
1.2 Reinsurance assumed .....											
1.3 Reinsurance ceded .....											
1.4 Net .....											
2. In course of settlement:											
2.1 Resisted .....											
2.11 Direct .....											
2.12 Reinsurance assumed .....											
2.13 Reinsurance ceded .....											
2.14 Net .....			(b)	(b)		(b)	(b)				
2.2 Other .....											
2.21 Direct .....	6,370,048		559,336						5,810,712		
2.22 Reinsurance assumed .....											
2.23 Reinsurance ceded .....	559,336		559,336								
2.24 Net .....	5,810,712		(b)	(b)		(b)	(b)		(b) 5,810,712	(b)	(b)
3. Incurred but unreported:											
3.1 Direct .....	13,851,988		289,560						13,562,429		
3.2 Reinsurance assumed .....											
3.3 Reinsurance ceded .....	289,560		289,560								
3.4 Net .....	13,562,429		(b)	(b)		(b)	(b)		(b) 13,562,429	(b)	(b)
4. TOTALS .....											
4.1 Direct .....	20,222,036		848,895						19,373,141		
4.2 Reinsurance assumed .....											
4.3 Reinsurance ceded .....	848,895		848,895								
4.4 Net .....	19,373,141	(a)	(a)				(a)		19,373,141		

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ ..... in Column 2, \$ ..... in Column 3 and \$ ..... in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ ..... Individual Annuities \$ ....., Credit Life (Group and Individual) \$ ....., and Group Life \$ ....., are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ ..... 1,685,424 Credit (Group and Individual) Accident and Health \$ ....., and Other Accident and Health \$ ..... are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct .....	69,459,581		3,964,199						65,495,382		
1.2 Reinsurance assumed .....											
1.3 Reinsurance ceded .....	3,964,199		3,964,199								
1.4 Net .....	(d) 65,495,382								65,495,382		
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	20,222,036		848,895						19,373,141		
2.2 Reinsurance assumed .....											
2.3 Reinsurance ceded .....	848,895		848,895								
2.4 Net .....	19,373,141								19,373,141		
3. Amounts recoverable from reinsurers December 31, current year .....											
4. Liability December 31, prior year:											
4.1 Direct .....	16,066,977		1,291,274						14,775,703		
4.2 Reinsurance assumed .....											
4.3 Reinsurance ceded .....	1,291,274		1,291,274								
4.4 Net .....	14,775,703								14,775,703		
5. Amounts recoverable from reinsurers December 31, prior year .....											
6. Incurred Benefits											
6.1 Direct .....	73,614,640		3,521,820						70,092,820		
6.2 Reinsurance assumed .....											
6.3 Reinsurance ceded .....	3,521,820		3,521,820								
6.4 Net .....	70,092,820								70,092,820		

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... in Line 1.1, \$ ..... in Line 1.4.  
 \$ ..... in Line 6.1, and \$ ..... in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... 26,074 in Line 1.1, \$ ..... 0 in Line 1.4.  
 \$ ..... 26,074 in Line 6.1, and \$ ..... 0 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... in Line 1.1, \$ ..... in Line 1.4.  
 \$ ..... in Line 6.1, and \$ ..... in Line 6.4.

(d) Includes \$ ..... 0 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**EXHIBIT OF NON-ADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			
2.2 Common stocks .....			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale .....			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			
6. Contract loans .....			
7. Derivatives (Schedule DB) .....			
8. Other invested assets (Schedule BA) .....			
9. Receivables for securities .....			
10. Securities lending reinvested collateral assets (Schedule DL) .....			
11. Aggregate write-ins for invested assets .....			
12. Subtotals, cash and invested assets (Lines 1 to 11) .....			
13. Title plants (for Title insurers only) .....			
14. Investment income due and accrued .....			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....	1,731,145	2,153,423	422,278
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			
15.3 Accrued retrospective premiums and contracts subject to redetermination .....			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....			
16.2 Funds held by or deposited with reinsured companies .....			
16.3 Other amounts receivable under reinsurance contracts .....			
17. Amounts receivable relating to uninsured plans .....			
18.1 Current federal and foreign income tax recoverable and interest thereon .....			
18.2 Net deferred tax asset .....	0	146,986	146,986
19. Guaranty funds receivable or on deposit .....			
20. Electronic data processing equipment and software .....			
21. Furniture and equipment, including health care delivery assets .....			
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			
23. Receivables from parent, subsidiaries and affiliates .....			
24. Health care and other amounts receivable .....	415,867	270,868	(144,999)
25. Aggregate write-ins for other than invested assets .....			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	2,147,013	2,571,277	424,264
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27)	2,147,013	2,571,277	424,264
<b>DETAILS OF WRITE-INS</b>			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. ....			
2502. ....			
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)			



## NOTES TO FINANCIAL STATEMENTS

### 1. Summary of Significant Accounting Policies and Going Concern

#### A. Accounting Practices

The financial statements of Unum Insurance Company (the Company) have been completed in accordance with Statutory Accounting Principles (SAP) prescribed in the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual. The Maine Bureau of Insurance (the Bureau) has adopted no accounting practices that differ materially from SAP.

	<u>SSAP #</u>	<u>F/S Page</u>	<u>F/S Line #</u>	<u>12/31/2022</u>	<u>12/31/2021</u>
<u>NET INCOME</u>					
(1) The Company's state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$40,273,655	\$31,637,821
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP				—	—
(3) State Permitted Practices that are an increase/ (decrease) from NAIC SAP				—	—
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$40,273,655</u>	<u>\$31,637,821</u>
<u>SURPLUS</u>					
(5) The Company's state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$85,083,375	\$74,217,128
(6) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP				—	—
(7) State Permitted Practices that are an increase/ (decrease) from NAIC SAP				—	—
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$85,083,375</u>	<u>\$74,217,128</u>

#### B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with SAP requires management to make estimates and assumptions that affect amounts reported in the financial statements and accompanying notes. Such estimates and assumptions could change in the future as more information becomes known, particularly when considering the risks and uncertainties associated with the coronavirus disease 2019 (COVID-19), which could impact the amounts reported and disclosed herein.

#### C. Accounting Policy

Life and accident and health premiums are recognized as revenue when due from policyholders. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

The Company uses the following accounting policies:

- (1) Short-term investments and cash equivalents are carried at cost.
- (2) Long-term bonds classified as issuer obligations are generally carried at amortized cost unless they have a NAIC designation of 6, in which case they are stated at the lower of amortized cost or fair value. Issuer obligations are amortized using the interest method.
- (3) Not applicable
- (4) Not applicable
- (5) Not applicable
- (6) Loan-backed and structured securities are stated at amortized cost. Amortization of mortgage-backed securities considers the estimated timing and amount of prepayments of the underlying loans at the date of purchase. Actual prepayment experience is periodically reviewed with significant changes in estimated cash flows from the original purchase assumptions accounted for using the retrospective method.

## NOTES TO FINANCIAL STATEMENTS

(7) Not applicable

(8) Investments in joint ventures, partnerships, and limited liability entities are carried at values based on the underlying audited GAAP equity of the investee.

(9) Not applicable

(10) The Company considers anticipated investment income in its review of reserves for potential premium deficiencies.

(11) Liabilities for losses and loss/claim adjustment expenses for accident and health contracts are estimated using statistical claim development models and tabular reserves employing assumptions concerning mortality and morbidity as well as appropriate discount rates for accident and health business.

(12) Not applicable

(13) Not applicable

### D. Going Concern

After evaluating the Company's ability to continue as a going concern, management was not aware of any conditions or events which raised substantial doubts concerning the Company's ability to continue as a going concern as of the date these financial statements were issued.

### 2. Accounting Changes and Corrections of Errors

Not applicable

### 3. Business Combinations and Goodwill

Not applicable

### 4. Discontinued Operations

Not applicable

### 5. Investments

A. Not applicable

B. Not applicable

C. Not applicable

### D. Loan-Backed Securities

(1) Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from broker dealer survey values and internal estimates.

(2) Not applicable

(3) Not applicable

## NOTES TO FINANCIAL STATEMENTS

(4) As of December 31, 2022, impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment had not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains) were as follows:

a. The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 642,104
2. 12 months or longer	\$ —
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	\$ 12,235,338
2. 12 months or longer	\$ —

(5) In determining when a decline in fair value below amortized cost of a security is other than temporary, the Company evaluates the following factors:

- Whether the Company expects to recover the entire amortized cost basis of the security.
- Whether the Company intends to sell the security or will be required to sell the security before the recovery of its amortized cost basis.
- Whether the security is current as to principal and interest payments.
- The significance of the decline in value.
- The time period during which there has been a significant decline in value.
- Current and future business prospects and trends of earnings.
- The valuation of the security's underlying collateral.
- Relevant industry conditions and trends relative to their historical cycles.
- Market conditions.
- Rating agency and governmental actions.
- Bid and offering prices and the level of trading activity.
- Adverse changes in estimated cash flows for securitized investments.
- Changes in fair value subsequent to the balance sheet date.
- Any other key measures for the related security.

The Company evaluates available information, including the factors noted above, both positive and negative, in reaching its conclusions. In particular, the Company also considers the strength of the issuer's balance sheet, its debt obligations and near term funding requirements, cash flow and liquidity, the profitability of its core businesses, the availability of marketable assets which could be sold to increase liquidity, its industry fundamentals and regulatory environment, and its access to capital markets. Although all available and applicable factors are considered in the analysis, the expectation of recovering the entire amortized cost basis of the security, whether the Company intends to sell the security, whether it is more likely than not the Company will be required to sell the security before recovery of its amortized cost, and whether the security is current on principal and interest payments are the most critical factors in determining whether impairments are other than temporary. The significance of the decline in value and the length of time during which there has been a significant decline are also important factors, but the Company does not record an impairment loss based solely on these two factors, since often other factors will impact the evaluation of a security.

While determining other-than-temporary impairments is a judgmental area, the Company utilizes a formal, well-defined, and disciplined process to monitor and evaluate its investments, supported by issuer specific research and documentation as of the end of each period. The process results in a thorough evaluation of problem investments and the recording of realized losses on a timely basis for investments determined to have an other-than-temporary impairment.

### E. Dollar Repurchase Agreements and/or Securities Lending Agreements

- (1) For repurchase agreements, the Company requires the counterparty to post a minimum cash collateral amount of 102 percent of the fair value of securities purchased under the repurchase agreements. For securities lending agreements, the Company requires a minimum collateral amount of 102 percent of the fair value of the securities loaned. Cash collateral received is invested in cash equivalents, and the offsetting collateral liability is reported as a miscellaneous liability. In the event securities are received as collateral, the Company is not permitted to sell or re-pledge them.
- (2) The Company has a securities lending program whereby it had no pledged securities at December 31, 2022. In the case securities are pledged, these securities are reported as an asset and included in "Bonds." The Company did not hold a liability as of December 31, 2022 for cash collateral as none had been received from its securities lending program. In the case any cash collateral is held, it is reported as a liability as "Payable for securities lending." The liability is satisfied when the Company returns the cash to the counterparty and the borrowed security is returned to the Company.
- (3) Not applicable
- (4) Not applicable

## NOTES TO FINANCIAL STATEMENTS

(5) Not applicable

(6) As of December 31, 2022, the Company did not hold any collateral under its securities lending agreements. In the case securities are held as collateral, the Company is not permitted to sell or re-pledge those securities.

(7) Not applicable

F. Not applicable

G. Not applicable

H. Not applicable

I. Not applicable

J. Not applicable

K. Not applicable

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	December 31, 2022					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Collateral held under security lending agreements	—	—	—	—	—	—	—
c. Subject to repurchase agreements	—	—	—	—	—	—	—
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—
g. Placed under option contracts	—	—	—	—	—	—	—
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—
i. FHLB Capital Stock	—	—	—	—	—	—	—
j. On deposit with states	2,542,696	—	—	—	2,542,696	2,538,862	3,834
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—
n. Other restricted assets	—	—	—	—	—	—	—
o. Total Restricted Assets (Sum of a through n)	\$ 2,542,696	\$ —	\$ —	\$ —	\$ 2,542,696	\$ 2,538,862	\$ 3,834

(a) Subset of column 1

(b) Subset of column 3

## NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	December 31, 2022			
	8	9	10	11
	Percentage			
	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	— %	— %
b. Collateral held under security lending agreements	—	—	—	—
c. Subject to repurchase agreements	—	—	—	—
d. Subject to reverse repurchase agreements	—	—	—	—
e. Subject to dollar repurchase agreements	—	—	—	—
f. Subject to dollar reverse repurchase agreements	—	—	—	—
g. Placed under option contracts	—	—	—	—
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—
i. FHLB Capital Stock	—	—	—	—
j. On deposit with states	—	2,542,696	1.9	1.9
k. On deposit with other regulatory bodies	—	—	—	—
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—
m. Pledged as collateral not captured in other categories	—	—	—	—
n. Other restricted assets	—	—	—	—
o. Total Restricted Assets (Sum of a through n)	\$ —	\$ 2,542,696	1.9 %	1.9 %

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

(2) Not applicable

(3) Not applicable

(4) Not applicable

M. Not applicable

N. Not applicable

O. Not applicable

P. Not applicable

Q. Not applicable

R. Not applicable

**6. Joint Ventures, Partnerships and Limited Liability Companies**

- A. The Company had no investments in joint ventures, partnerships, or limited liability companies that exceed 10 percent of its admitted assets.
- B. The Company did not recognize any impairment write-down for its investments in joint ventures, partnerships, and limited liability companies during the statement periods.

**7. Investment Income**

- A. The Company does not accrue investment income on bonds where collection of interest is uncertain. All investment income due and accrued amounts that are over 90 days past due are excluded from surplus in accordance with SSAP 34.
- B. The Company did not exclude any amounts from investment income due and accrued as of December 31, 2022.

## NOTES TO FINANCIAL STATEMENTS

### 8. Derivative Instruments

Not applicable

### 9. Income Taxes

- A. On August 16, 2022, the Inflation Reduction Act (IRA) was signed into law and includes certain corporate tax provisions. Impacts to the Company include the enactment of a corporate alternative minimum tax (CAMT), applicable to tax years beginning after December 31, 2022. The CAMT imposes a new 15 percent minimum tax on adjusted financial statement income (AFSI) on corporations that have average AFSI over \$1.0 billion in any prior three-year period, starting with years 2020 to 2022 and is determined on an affiliated group basis. We anticipate that the affiliated group of which the Company is a member will be an applicable corporation as early as 2023. The Company has not determined, as of December 31, 2022, if it will be subject to the CAMT in 2023. The fourth quarter 2022 financial statements do not include an estimated impact of the CAMT because a reasonable estimate cannot be made.

The Components of the net deferred tax assets liabilities and change from the prior year are comprised of the following:

	December 31, 2022			December 31, 2021			Change		
	1 Ordinary	2 Capital	3 (Col 1 + 2) Total	4 Ordinary	5 Capital	6 (Col 4 + 5) Total	7 (Col 1 - 4) Ordinary	8 (Col 2 - 5) Capital	9 (Col 7 + 8) Total
(a) Gross Deferred Tax Assets	4,825,877	30,943	4,856,820	1,260,537	28,259	1,288,796	3,565,340	2,684	3,568,024
(b) Statutory Valuation Allowance Adjustment	—	—	—	—	—	—	—	—	—
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	4,825,877	30,943	4,856,820	1,260,537	28,259	1,288,796	3,565,340	2,684	3,568,024
(d) Deferred Tax Assets Nonadmitted	—	—	—	146,986	—	146,986	(146,986)	—	(146,986)
(e) Subtotal Net Admitted Deferred Tax Assets (1c - 1d)	4,825,877	30,943	4,856,820	1,113,551	28,259	1,141,810	3,712,326	2,684	3,715,010
(f) Deferred Tax Liabilities	1,739,537	240,373	1,979,910	13,355	253,322	266,677	1,726,182	(12,949)	1,713,233
(g) Net Admitted Deferred Tax Assets (1e - 1f)	3,086,340	(209,430)	2,876,910	1,100,196	(225,063)	875,133	1,986,144	15,633	2,001,777

## NOTES TO FINANCIAL STATEMENTS

The deferred tax asset admitted under each component of SSAP No. 101 is shown below:

	December 31, 2022			December 31, 2021			Change		
	1 Ordinary	2 Capital	3 (Col 1 + 2) Total	4 Ordinary	5 Capital	6 (Col 4 + 5) Total	7 (Col 1 - 4) Ordinary	8 (Col 2 - 5) Capital	9 (Col 7 + 8) Total
<b>Admission Calculation Components</b>									
<b>SSAP No. 101</b>									
(a) Federal Income Taxes Paid in Prior Years Recoverable through Loss Carrybacks	4,072,443	11	4,072,454	799,955	13	799,968	3,272,488	(2)	3,272,486
(b) Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding the Amount of Deferred Tax Assets from 2(a) Above) After Application of the Threshold Limitation (the Lesser of 2(b)1 and 2(b)2 Below)	245,169	—	245,169	75,165	—	75,165	170,004	—	170,004
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	245,169	—	245,169	75,165	—	75,165	170,004	—	170,004
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	12,330,970	XXX	XXX	11,001,299	XXX	XXX	1,329,671
(c) Adjusted Gross Deferred Tax Assets (Excluding the Amount of Deferred Tax Assets from 2(a) and 2(b) Above) Offset by Gross Deferred Tax Liabilities	508,265	30,932	539,197	238,431	28,246	266,677	269,834	2,686	272,520
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No. 101									
Total 2(a) + 2(b) + 2(c)	4,825,877	30,943	4,856,820	1,113,551	28,259	1,141,810	3,712,326	2,684	3,715,010

	2022	2021
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	1,452.6 %	1,788.5 %
(b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b)2 Above	\$ 82,206,465	\$ 73,341,995

#### 4. Impact of Tax Planning Strategies

(a) The Company did not use tax planning strategies in 2022 or 2021 to admit existing deferred tax assets.

(b) Do the Company's tax-planning strategies include the use of reinsurance? Yes [ ] No [X]

#### B. Not applicable

C. The components of income tax incurred and the net deferred tax assets (liabilities) are shown below. Prior year amounts have been reclassified to conform to the current year presentation.

	Year Ended December 31		
	2022	2021	Change
1. Current Income Tax			
(a) Federal	\$ 13,032,768	\$ 8,364,588	\$ 4,668,180
(b) Foreign	—	—	—
(c) Subtotal (1a + 1b)	13,032,768	8,364,588	4,668,180
(d) Federal Income Tax Expense (Benefit) on Net Capital Gains (Losses)	(32)	60,697	(60,729)
(e) Utilization of Capital Loss Carryforwards	—	—	—
(f) Other	8,171	(58,840)	67,011
(g) Federal Income Tax Incurred (1c + 1d + 1e + 1f)	<u>\$ 13,040,907</u>	<u>\$ 8,366,445</u>	<u>\$ 4,674,462</u>

The Company includes prior year tax amounts net of tax loss contingencies in Line 1(f) - Other in the table above.

## NOTES TO FINANCIAL STATEMENTS

	December 31		
	2022	2021	Change
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of Unpaid Losses	\$ 72,884	\$ 39,401	\$ 33,483
(2) Unearned Premium Reserve	127,965	63,095	64,870
(3) Policyholder Reserves	—	—	—
(4) Investments	3,705	6,136	(2,431)
(5) Deferred Acquisition Costs	621,681	632,653	(10,972)
(6) Policyholder Dividends Accrual	—	—	—
(7) Fixed Assets	—	—	—
(8) Compensation and Benefits Accrual	—	—	—
(9) Pension Accrual	—	—	—
(10) Receivables - Nonadmitted	363,540	452,219	(88,679)
(11) Net Operating Loss Carryforward	—	—	—
(12) Tax Credit Carryforward	—	—	—
(13) Other	3,636,102	67,033	3,569,069
(99) Subtotal (sum of 2a1 through 2a13)	4,825,877	1,260,537	3,565,340
(b) Statutory Valuation Allowance Adjustment	—	—	—
(c) Nonadmitted	—	146,986	(146,986)
(d) Admitted Ordinary Deferred Tax Assets (2a99 - 2b - 2c)	4,825,877	1,113,551	3,712,326
(e) Capital			
(1) Investments	30,943	28,259	2,684
(2) Net Capital Loss Carryforward	—	—	—
(3) Real Estate	—	—	—
(4) Other	—	—	—
(99) Subtotal (2e1 + 2e2 + 2e3 + 2e4)	30,943	28,259	2,684
(f) Statutory Valuation Allowance Adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted Capital Deferred Tax Assets (2e99 - 2f - 2g)	30,943	28,259	2,684
(i) Admitted Deferred Tax Assets (2d + 2h)	4,856,820	1,141,810	3,715,010
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	2,163	1,607	556
(2) Fixed Assets	—	—	—
(3) Deferred and Uncollected Premium	—	—	—
(4) Policyholder Reserves	—	—	—
(5) Other	1,737,374	11,748	1,725,626
(99) Subtotal (3a1 + 3a2 + 3a3 + 3a4 + 3a5)	1,739,537	13,355	1,726,182
(b) Capital			
(1) Investments	240,373	253,322	(12,949)
(2) Real Estate	—	—	—
(3) Other	—	—	—
(99) Subtotal (3b1 + 3b2 + 3b3)	240,373	253,322	(12,949)
(c) Deferred Tax Liabilities (3a99 + 3b99)	1,979,910	266,677	1,713,233
4. Net Deferred Tax Assets (2i - 3c)	\$ 2,876,910	\$ 875,133	\$ 2,001,777



## NOTES TO FINANCIAL STATEMENTS

- D. The provision for federal income tax incurred differs from the amount obtained by applying the federal statutory rate of 21 percent to pre-tax net income, as shown below. Prior year amounts have been reclassified to conform to the current year presentation.

	Year Ended December 31			
	2022		2021	
Provision Computed at Statutory Rate	\$ 11,196,058	21.0 %	\$ 8,400,895	21.0 %
Other	(9,942)	—	(464,693)	(1.1)
Total	\$ 11,186,116	21.0 %	\$ 7,936,202	19.9 %
Federal Income Tax Incurred	\$ 13,040,907	24.5 %	\$ 8,366,445	20.9 %
Tax Effect of Unrealized Gains (Losses)	1,319	—	1,737	—
Change in Net Deferred Income Tax	(1,856,110)	(3.5)	(431,980)	(1.0)
Total Statutory Income Tax	\$ 11,186,116	21.0 %	\$ 7,936,202	19.9 %

- E. As of December 31, 2022 and 2021, the tax related balances due (to) from Unum Group were \$703,554 and \$(1,194,336), respectively.

Income tax expense for 2022, 2021, and 2020 that is available for recoupment in the event of future net losses is as follows:

Year	Ordinary	Capital	Total
2022	\$ 13,032,768	\$ —	\$ 13,032,768
2021	8,372,238	61,218	8,433,456
2020	—	639	639
Total	\$ 21,405,006	\$ 61,857	\$ 21,466,863

- F. The Company's federal income tax return is consolidated with the following entities:

Unum Group (ultimate parent company), Unum Life Insurance Company of America, First Unum Life Insurance Company, Northwind Reinsurance Company, Colonial Life & Accident Insurance Company, Provident Life and Accident Insurance Company, Provident Life and Casualty Insurance Company, The Paul Revere Life Insurance Company, Duncanson & Holt, Inc., Fairwind Insurance Company, H&J Capital, LLC, Starmount Life Insurance Company, Starmount Insurance Agency, Inc., AlwaysCare Benefits, Inc., Starmount Managed Dental of California, Inc., and LeaveLogic, Inc.

The Company is party to a written tax sharing agreement with the consolidated group members listed above. The agreement provides that the portion of the consolidated tax liability allocated to the Company is based on its separate return tax liability. Under the agreement, additional tax benefits are allocated to the Company for its portion of net operating losses and tax credit carryforwards in the year they are used by the consolidated group.

Tax year 2017 and tax years subsequent to 2018 remain subject to examination by tax authorities in the U.S.

- G. The Company does not anticipate a significant increase to a loss contingency for income taxes in the next 12 months.

H. Not applicable

I. Not applicable

### 10. Information Concerning Parent, Subsidiaries, Affiliates, and Other Related Parties

- A. Nature of the Relationship: Unum Insurance Company, a wholly-owned subsidiary of Unum Group. See Schedule Y - Part 1 for a complete listing of affiliates.
- B. On September 15 and December 20, 2022, the Company paid ordinary common stock dividends in cash to Unum Group of \$16,000,000 and \$15,600,000, respectively. On December 20, 2021, the Company paid an ordinary common stock dividend in cash to Unum Group of \$4,800,000.
- C. Not applicable
- D. Amounts reported on pages 2 and 3 herein as receivables from or payables to parent, subsidiaries, and affiliates result from normal, ongoing business processes and are settled in full on a monthly basis.
- E. The Company receives from its affiliates certain administrative, investment, and actuarial services, the cost of which was negotiated in an arm's-length transaction.

## NOTES TO FINANCIAL STATEMENTS

F. Not applicable

G. All outstanding shares of the Company are owned by Unum Group, a non-insurance holding company incorporated in Delaware. Various other affiliates are under the ownership of Unum Group, but all transactions between affiliates are arm's-length in nature and do not result in the operating results or financial position of the Company being significantly different from those that would have been obtained if the enterprises were autonomous.

H. Not applicable

I. Not applicable

J. Not applicable

K. Not applicable

L. Not applicable

M. Not applicable

N. Not applicable

O. Not applicable

### 11. Debt

Not applicable

### 12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Not applicable

B. Not applicable

C. Not applicable

D. Not applicable

E. Not applicable

F. Not applicable

G. The Company purchases services from its affiliates in accordance with an intercompany cost sharing arrangement. There is no material obligation on the part of the Company beyond the amounts paid as part of the cost of services purchased.

H. Not applicable

I. Not applicable

### 13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

A. The Company has 500,000 shares authorized, issued and outstanding. Par value is \$5 per share.

B. The Company has no preferred stock outstanding.

C. The maximum amount of dividends which can be paid to shareholders by Maine domiciled insurance companies without prior approval by the Bureau is subject to restrictions relating to (i) the greater of 10 percent of an insurer's surplus as regards policyholders as of the preceding year end or the net gain from operations of the preceding year, (ii) dividends being declared within five years after any acquisition of control of a domestic insurer or its ultimate controlling person (unless approved by a number of continuing directors equal to a majority of the directors in office immediately preceding that acquisition of control), and (iii) payment not being made entirely from unassigned funds, where 50 percent of the net of unrealized capital gains and unrealized capital losses, reduced, but not to less than zero, by that portion of the asset valuation reserve attributable to equity investments, must be excluded from the calculation of unassigned funds.

D. On September 15 and December 20, 2022, the Company paid ordinary common stock dividends in cash to Unum Group of \$16,000,000 and \$15,600,000, respectively. On December 20, 2021, the Company paid an ordinary common stock dividend in cash to Unum Group of \$4,800,000.

## NOTES TO FINANCIAL STATEMENTS

- E. The portion of the Company's profits that may be payable as ordinary dividends to its stockholders is a function of the dividend restriction previously noted.
- F. Not applicable
- G. Not applicable
- H. Not applicable
- I. Not applicable
- J. The Company's unassigned funds (surplus) represented by cumulative unrealized gains was \$9,522 as of December 31, 2022.
- K. Not applicable
- L. Not applicable
- M. Not applicable

### 14. Liabilities, Contingencies and Assessments

- A. Not applicable

B. Assessments

- (1) The Company accrues in its financial statements estimates of guaranty fund assessments based on known insolvencies and historical Company state participation levels. A corresponding receivable is recorded for amounts estimated to be recoverable through future state premium tax offsets. Based on notifications the Company has received regarding the insolvency of various external companies, the Company recognized a liability in previous years, the balance of which is \$93,751 at December 31, 2022. The Company cannot determine the periods over which the assessments are expected to be paid.
- (2) The change in the guaranty asset balance summarized below reflects estimated premium tax offsets of new insolvencies accrued for during 2022, revised estimated premium tax offsets for existing insolvencies based on revised estimated cost information provided by the National Organization of Life and Health Guaranty Associations, and an adjustment for premium tax offsets used.

Rollforward of Related Asset	December 31, 2022
a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$ 55,946
b. Decreases current year:	
Premium tax offset applied	3,506
c. Increases current year:	
Change in cost estimate	47,555
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	\$ 99,995

- (3) Not applicable

- C. Not applicable

- D. The Company had no claims related extra contractual obligation losses or bad faith losses stemming from lawsuits.

- E. Not applicable

- F. Unum Group and its insurance subsidiaries, including the Company (collectively, the Group), are defendants in a number of litigation matters that have arisen in the normal course of business, including the matters discussed below. Further, state insurance regulatory authorities and other federal and state authorities regularly make inquiries and conduct investigations concerning the Group's compliance with applicable insurance and other laws and regulations. Given the complexity and scope of the Group's litigation and regulatory matters, it is not possible to predict the ultimate outcome of all pending investigations or legal proceedings or provide reasonable estimates of potential losses, except if noted in connection with specific matters.

In some of these matters, no specified amount is sought. In others, very large or indeterminate amounts, including punitive and treble damages, are asserted. There is a wide variation of pleading practice permitted in the United States courts with respect to requests for monetary damages, including some courts in which no specified amount is required and others which allow the plaintiff to state only that the amount sought is sufficient to invoke the jurisdiction of that court. Further, some jurisdictions permit plaintiffs to allege damages well in excess of reasonably possible verdicts. Based on extensive experience and that of others in the industry with respect to litigating or resolving claims through settlement over an extended period of time, the Group

## NOTES TO FINANCIAL STATEMENTS

believes that the monetary damages asserted in a lawsuit or claim bear little relation to the merits of the case, or the likely disposition value. Therefore, the specific monetary relief sought is not stated. Unless indicated otherwise in the descriptions below, reserves have not been established for litigation and contingencies. An estimated loss is accrued when it is both probable that a liability has been incurred and the amount of the loss can be reasonably estimated.

### *Claim Handling Matters*

The Company, in the ordinary course of its business, is engaged in claim litigation where disputes arise as a result of a denial or termination of benefits. Most typically these lawsuits are filed on behalf of a single claimant or policyholder, and in some of these individual actions punitive damages are sought, such as claims alleging bad faith in the handling of insurance claims. For its general claim litigation, the Company maintains reserves based on experience to satisfy judgments and settlements in the normal course. Management expects that the ultimate liability, if any, with respect to general claim litigation, after consideration of the reserves maintained, will not be material to the financial condition of the Company. Nevertheless, given the inherent unpredictability of litigation, it is possible that an adverse outcome in certain claim litigation involving punitive damages could, from time to time, have a material adverse effect on the Company's results of operations in a period, depending on the results of operations of the Company for the particular period. The Company is unable to estimate the range of reasonably possible punitive losses.

From time to time class action allegations are pursued, where the claimant or policyholder purports to represent a larger number of individuals who are similarly situated. Since each insurance claim is evaluated based on its own merits, there is rarely a single act or series of actions, which can properly be addressed by a class action. Nevertheless, these cases are monitored closely, and the Company defends itself appropriately where these allegations are made.

### *Miscellaneous Matters*

Insurance companies within the Group, including the Company, are examined periodically by their states of domicile and by other states in which they are licensed to conduct business. The domestic examinations have traditionally emphasized financial matters from the perspective of protection of policyholders, but they can and have covered other subjects that an examining state may be interested in reviewing, such as market conduct issues, reserve adequacy, sales practices, advertising materials, licensing and appointing of agents and brokers, underwriting, data security and identification and handling of unclaimed property.

#### **15. Leases**

The Company is not involved in any material lease agreements.

#### **16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk**

Not applicable

#### **17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

A. Not applicable

B. Transfer and Servicing of Financial Assets

(1) Securities are loaned to brokers on a short-term basis during the normal course of business. For loaned securities, Company policies require that a minimum of 102 percent of the fair value of the securities loaned be maintained as collateral.

Generally, cash is received as collateral under these agreements. In the event that securities are received as collateral, they are restricted from general use by the Company. The Company is provided a degree of access to the assets permitting admission under SSAP No. 4.

(2) Not applicable

(3) Not applicable

(4) Not applicable

(5) The Company has a securities lending program whereby it did not pledge any securities as of December 31, 2022 or December 31, 2021. When securities are pledged they are reported as an asset and included in "Bonds." As of December 31, 2022 and 2021, the Company did not hold any cash collateral from its securities lending program. Cash collateral is generally reported as a liability as "Payable for securities lending", which would typically be satisfied when the Company returned the cash to the counterparty and the borrowed security was returned to the Company.

If the Company held securities as collateral, it would not record a liability for securities received as collateral from its securities lending program because it is not permitted to sell or re-pledge those securities. See Note 5 for further detail of the Company's securities lending transactions.

(6) Not applicable

## NOTES TO FINANCIAL STATEMENTS

(7) Not applicable

C. Not applicable

### 18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not applicable

### 19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

There were no direct premiums written through managing general agents and third party administrators for the year ending December 31, 2022.

### 20. Fair Value Measurements

The fair values of the Company's financial instruments are categorized into a three-level classification. The lowest level input that is significant to the fair value measurement of a financial instrument is used to categorize the instrument and reflects the judgment of management. The valuation criterion for each level is summarized as follows:

- Level 1 - Inputs are unadjusted and represent quoted prices in active markets for identical assets or liabilities at the measurement date.
- Level 2 - Inputs (other than quoted prices included in Level 1) are either directly or indirectly observable for the asset or liability through correlation with market data at the measurement date and for the duration of the instrument's anticipated life. Level 2 inputs include, for example, indicative prices obtained from brokers or pricing services validated to other observable market data and quoted prices for similar assets or liabilities.
- Level 3 - Inputs reflect the Company's best estimate of what market participants would use in pricing the asset or liability at the measurement date. Financial assets and liabilities categorized as Level 3 are generally based on prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. The inputs reflect the Company's estimates about the assumptions that market participants would use in pricing the instrument in a current period transaction.

See section C for further discussion of the Company's valuation methods and techniques.

A.

(1) Fair value measurements for assets carried at fair value at December 31, 2022 are as follows:

	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at Fair Value					
Separate account assets	\$ 1,981,950	\$ —	\$ —	\$ —	\$ 1,981,950

b. Not applicable

There were no transfers between levels during the year ended December 31, 2022.

(2) Not applicable

(3) For fair value measurements of financial instruments that are transferred between levels, the Company reflects the transfers using the fair value at the beginning of the reporting period.

(4) Not applicable

(5) Not applicable

B. Not applicable

## NOTES TO FINANCIAL STATEMENTS

- C. Presented as follows are the fair values, admitted values and categorization by input level of financial instruments held at the reporting date. The admitted values of financial instruments such as cash and cash equivalents, accounts receivable, accrued investment income, and short-term payables approximate fair value due to the short-term nature of the instruments. As such, these financial instruments are not included in the following charts.

December 31, 2022							
Type of Financial Instrument	Aggregate Fair Value	Admitted Values	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Admitted Assets							
Bonds	\$ 72,660,952	\$ 81,853,002	\$ 8,764,460	\$ 63,896,492	\$ —	\$ —	\$ —
Other Invested Assets	1,400,574	1,400,574	—	—	—	1,400,574	—
Separate Accounts	1,981,950	1,981,950	1,981,950	—	—	—	—
December 31, 2021							
Type of Financial Instrument	Aggregate Fair Value	Admitted Values	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Admitted Assets							
Bonds	\$ 75,788,072	\$ 70,593,737	\$ 6,091,120	\$ 69,696,952	\$ —	\$ —	\$ —
Other Invested Assets	1,394,291	1,394,291	—	—	—	1,394,291	—
Separate Accounts	2,812,282	2,812,282	2,812,282	—	—	—	—

The following methods and assumptions were used in estimating the fair values of the Company's financial instruments.

**Bonds:** Fair values are based on quoted market prices where available. For bonds not actively traded, fair values are estimated using values obtained from independent pricing services. For private placements, the Company either obtains prices from independent third-party brokers to establish valuations for certain of these bonds or uses fair values that are estimated using analyses of similar bonds adjusted for comparability.

**Other Invested Assets:** The Company reports investments in private equity partnerships at its share of the partnerships' net asset value or its equivalent (NAV) based on the underlying audited GAAP equity of the investee. NAV is utilized as a practical expedient for fair value disclosure.

**Separate Accounts:** The Company's separate account investments consist of publicly traded mutual funds with fair values published by the respective investment companies.

Fair values for the Company's insurance contracts other than investment contracts are not required to be disclosed. However, the fair values of liabilities under all insurance contracts are taken into consideration in the Company's overall management of interest rate risk, which minimizes exposure to changing interest rates through the matching of investment maturities with amounts due under insurance contracts.

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date and, therefore, represents an exit price, not an entry price. The exit price objective applies regardless of a reporting entity's intent and/or ability to sell the asset or transfer the liability at the measurement date.

The degree of judgment utilized in measuring the fair value of financial instruments generally correlates to the level of pricing observability. Financial instruments with readily available active quoted prices or for which fair value can be measured from actively quoted prices in active markets generally have more pricing observability and less judgment utilized in measuring fair value. An active market for a financial instrument is a market in which transactions for an asset or a similar asset occur with sufficient frequency and volume to provide pricing information on an ongoing basis. A quoted price in an active market provides the most reliable evidence of fair value and should be used to measure fair value whenever available. Conversely, financial instruments rarely traded or not quoted have less observability and are measured at fair value using valuation techniques that require more judgment. Pricing observability is generally impacted by a number of factors, including the type of financial instrument, whether the financial instrument is new to the market and not yet established, the characteristics specific to the transaction, and overall market conditions.

Valuation techniques used for assets and liabilities accounted for at fair value are generally categorized into three types. The market approach uses prices and other relevant information from market transactions involving identical or comparable assets or liabilities. The income approach converts future amounts, such as cash flows or earnings, to a single present amount, or a discounted amount. The cost approach is based upon the amount that currently would be required to replace the service capacity of an asset, or the current replacement cost.

## NOTES TO FINANCIAL STATEMENTS

The Company uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available that can be obtained without undue cost and effort. In some cases, a single valuation technique will be appropriate (for example, when valuing an asset or liability using quoted prices in an active market for identical assets or liabilities). In other cases, multiple valuation techniques will be appropriate. If the Company uses multiple valuation techniques to measure fair value, it evaluates and weighs the results, as appropriate, considering the reasonableness of the range indicated by those results. A fair value measurement is the point within that range that is most representative of fair value in the circumstances.

The selection of the valuation method(s) to apply considers the definition of an exit price and depends on the nature of the asset or liability being valued. The Company generally uses valuation techniques consistent with the market approach, and to a lesser extent, the income approach. The Company believes the market approach valuation technique provides more observable data than the income approach, considering the type of investments the Company holds. The Company's fair value measurements could differ significantly based on the valuation technique and available inputs. When using a pricing service, the Company obtains the vendor's pricing documentation to ensure the Company understands their methodologies. The Company periodically reviews and approves the selection of its pricing vendors to ensure the Company is in agreement with their current methodologies. When markets are less active, brokers may rely more on models with inputs based on the information available only to the broker. The Company's internal investment management professionals, which include portfolio managers and analysts, monitor securities priced by brokers and evaluate their prices for reasonableness based on benchmarking to available primary and secondary market information. In weighing a broker quote as an input to fair value, the Company places less reliance on quotes that do not reflect the result of market transactions. The Company also considers the nature of the quote, particularly whether it is a bid or market quote. If prices in an inactive market do not reflect current prices for the same or similar assets, adjustments may be necessary to arrive at fair value. When relevant market data is unavailable, which may be the case during periods of market uncertainty, the income approach can, in suitable circumstances, provide a more appropriate fair value. During 2022, the Company has applied valuation techniques on a consistent basis to similar assets and liabilities and consistent with those techniques used at year end 2021.

The Company uses observable and unobservable inputs in measuring the fair value of its financial instruments. Inputs that may be used include the following:

- Market maker prices and price levels
- Trade Reporting and Compliance Engine (TRACE) pricing
- Prices obtained from external pricing services
- Benchmark yields (Treasury and interest rate swap curves)
- Transactional data for new issuance and secondary trades
- Security cash flows and structures
- Recent issuance/supply
- Sector and issuer level spreads
- Security credit ratings/maturity/capital structure/optionality
- Corporate actions
- Underlying collateral
- Prepayment speeds/loan performance/delinquencies/weighted average life/seasoning
- Public covenants
- Comparative bond analysis
- Relevant reports issued by analysts and rating agencies
- Audited financial statements

The management of the Company's investment portfolio includes establishing pricing policy and reviewing the reasonableness of sources and inputs used in developing pricing. The Company reviews all prices that vary between multiple pricing vendors by a threshold that is outside of a normal market range for the asset type. In the event the Company receives a vendor's market price that does not appear reasonable based on its market analysis, the Company may challenge the price and request further information about the assumptions and methodologies used by the vendor to price the security. The Company may change the vendor price based on a better data source such as an actual trade. The Company also reviews all prices that did not change from the prior month to ensure that these prices are within the Company's expectations. The overall valuation process for determining fair values may include adjustments to valuations obtained from the Company's pricing sources when they do not represent a valid exit price. These adjustments may be made when, in the Company's judgment and considering its knowledge of the financial conditions and industry in which the issuer operates, certain features of the financial instrument require that an adjustment be made to the value originally obtained from the Company's pricing sources. These features may include the complexity of the financial instrument, the market in which the financial instrument is traded, credit structure, concentration, or liquidity. Additionally, an adjustment to the price derived from a model typically reflects the Company's judgment of the inputs that other participants in the market for the financial instrument being measured at fair value would consider in pricing that same financial instrument. In the event an asset is sold, the Company tests the validity of the fair value determined by its valuation techniques by comparing the selling price to the fair value determined for the asset in the immediately preceding month end reporting period closest to the transaction date.

The parameters and inputs used to validate a price on a security may be adjusted for assumptions about risk and current market conditions on a quarter to quarter basis, as certain features may be more significant drivers of valuation at the time of pricing. Changes to inputs in valuations are not changes to valuation methodologies; rather, the inputs are modified to reflect direct or indirect impacts on asset classes from changes in market conditions.

## NOTES TO FINANCIAL STATEMENTS

Certain of the Company's investments may not have readily determinable market prices and/or observable inputs or may at times be affected by the lack of market liquidity. For these securities, the Company uses internally prepared valuations, including valuations based on estimates of future profitability, to estimate the fair value. Additionally, the Company may obtain prices from independent third-party brokers to aid in establishing valuations for certain of these securities. Key assumptions used to determine fair value for these securities include risk free interest rates, risk premiums, performance of underlying collateral (if any), and other factors involving significant assumptions which may or may not reflect those of an active market.

The Company considers transactions in inactive or disorderly markets to be less representative of fair value. The Company uses all available observable inputs when measuring fair value, but when significant other unobservable inputs and adjustments are necessary, these assets or liabilities are classified as Level 3.

D. Not applicable

E. Investments in private equity partnerships represent funds that are primarily invested in private credit as described below. Distributions received from the investments in private equity partnerships arise from income generated by the underlying investments as well as the liquidation of the underlying investments. There is generally not a public market for these investments.

The following table presents additional information about investments in private equity partnerships, including commitments for additional investments which may or may not be funded:

December 31, 2022			
Investment Category	Net Asset Value (NAV)	Redemption Term / Redemption Notice	Unfunded Commitments
Private credit	\$ 1,400,574	Not redeemable	\$ —
December 31, 2021			
Investment Category	Net Asset Value (NAV)	Redemption Term / Redemption Notice	Unfunded Commitments
Private credit	\$ 1,394,291	Not redeemable	\$ —

Private Credit - The limited partnerships described in this category employ various investment strategies, generally providing direct lending or other forms of debt financing including first-lien, second-lien, mezzanine, and subordinated loans. The limited partnerships have credit exposure to corporates, physical assets, and/or financial assets within a variety of industries (including manufacturing, healthcare, energy, business services, technology, materials, and retail) in North America and, to a lesser extent, outside of North America. The Company estimates these investments will provide distributions over the next 11 years, until all underlying assets are liquidated.

### 21. Other Items

A. Not applicable

B. Not applicable

C. Not applicable

D. Not applicable

E. Not applicable

F. Subprime Mortgage Related Risk Exposure

(1) At December 31, 2022, the Company held no investments with subprime mortgage risk exposure. The Company's definition of subprime mortgages is based primarily on the underlying credit scores of the loans, specifically the FICO score. To ensure proper mitigation of subprime mortgage risk, the Company's investment strategy is to avoid purchasing any investments with subprime exposure. Risk assessment is performed and analyzed prior to the purchase of any mortgage-backed securities to ensure the transaction is in compliance with the Company's policy to avoid subprime mortgage risk exposure.

(2) Not applicable

(3) Not applicable

(4) Not applicable



## NOTES TO FINANCIAL STATEMENTS

### G. Retained Assets

(1) The number and amount of retained asset accounts described below represent payments of life insurance proceeds which are retained by the Company within the general account. These accounts are reported in the annual statement as cash and supplemental contracts without life contingencies. The accountholder has the full and unfettered right to withdraw funds in whole or in part at whatever time he or she wishes, except that, in the event that the amount in the account falls below \$250, a payment is made to the accountholder for the current balance in the account, and the account is closed. Effective June 30, 2022, accountholders were credited interest equal to 0.75 percent which is an increase from the previous 0.25 percent that was applied prior to June 30, 2022. The annual interest compounds on a monthly basis from the date on which the account was created. The retained asset account is not the Company's default method of settling life claims unless the beneficiary has not reached the age of majority at the time the benefit is settled.

(2) Aging of retained asset accounts is as follows:

Aging	In Force			
	December 31, 2022		December 31, 2021	
	Number	Balance	Number	Balance
a. Up to and including 12 Months	1	\$ 16,667	—	\$ —
b. 13 to 24 Months	—	—	1	3,764
c. 25 to 36 Months	1	3,789	—	—
d. 37 to 48 Months	—	—	—	—
e. 49 to 60 Months	—	—	—	—
f. Over 60 Months	1	11,485	1	11,421
g. Total Inforce (a+b+c+d+e+f)	<u>3</u>	<u>\$ 31,941</u>	<u>2</u>	<u>\$ 15,185</u>

(3) Changes in retained asset accounts for the year ended December 31, 2022 are as follows:

	Individual		Group	
	Number	Balance/Amount	Number	Balance/Amount
a. Number/balance of retained asset accounts at the beginning of the year	2	\$ 15,185	—	\$ —
b. Number/amount of retained asset accounts issued/added during the year	1	16,667	—	—
c. Investment earnings credited to retained asset accounts during the year	NA	89	NA	—
d. Fees and other charges assessed to retained asset accounts during the year	NA	—	NA	—
e. Number/amount of retained asset accounts transferred to state unclaimed property funds during the year	—	—	—	—
f. Number/amount of retained asset accounts closed/withdrawn during the year	—	—	—	—
g. Number/balance of retained asset accounts at the end of the year g=a+b+c-d-e-f	<u>3</u>	<u>\$ 31,941</u>	<u>—</u>	<u>\$ —</u>

H. Not applicable

I. Not applicable

### 22. Events Subsequent

Subsequent events were evaluated through the time at which the financial statements were issued on February 23, 2023. The Company is not aware of any events subsequent to December 31, 2022 that could have a material effect on its financial condition.

## NOTES TO FINANCIAL STATEMENTS

### 23. Reinsurance

#### A. Ceded Reinsurance Report

##### *Section 1 - General Interrogatories*

1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10 percent or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes (  )                      No (  )

If yes, give full details.

2. Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10 percent or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

Yes (  )                      No (  )

If yes, give full details.

##### *Section 2 - Ceded Reinsurance Report - Part A*

1. Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes (  )                      No (  )

- a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ \_\_\_\_\_

- b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$ \_\_\_\_\_

2. Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes (  )                      No (  )

If yes, give full details.

##### *Section 3 - Ceded Reinsurance Report - Part B*

1. What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ \_\_\_\_\_

2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes (  )                      No (  )

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$ \_\_\_\_\_

#### B. Uncollectible Reinsurance

Not applicable

#### C. Commutation of Ceded Reinsurance

Not applicable

## NOTES TO FINANCIAL STATEMENTS

### D. Certified Reinsurer Rating Downgrade or Status Subject to Revocation

Not applicable

### E. Not applicable

### F. Not applicable

### G. Not applicable

### H. Reinsurance Credit

1. Not applicable

2. Not applicable

3. Not applicable

4. Not applicable

5. Not applicable

6. Not applicable

### 24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable

### 25. Change in Incurred Losses and Loss Adjustment Expenses

A. As of December 31, 2021, reserves for unpaid claim and claim adjustment expenses attributable to claims incurred on or before that date were \$15,793,842. For the twelve months ended December 31, 2022, \$11,194,553 had been paid for incurred claims and claim adjustment expenses attributable to claims incurred in prior years. As of December 31, 2022, reserves remaining for prior years were \$743,112 as a result of re-estimation of unpaid claims and claim adjustment expenses, principally on accident and health policies. Therefore, there has been a favorable prior year development of \$3,856,177 for the period December 31, 2021 to December 31, 2022, excluding net investment income of \$233,486 earned on invested assets supporting these reserves during the same period. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

B. There were no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

### 26. Intercompany Pooling Arrangements

Not applicable

### 27. Structured Settlements

Not applicable

### 28. Health Care Receivables

Not applicable

### 29. Participating Policies

Not applicable

### 30. Premium Deficiency Reserves

- |   |                   |
|---|-------------------|
| 1. Liability Carried for Premium Deficiency Reserves              | <u>\$0</u>        |
| 2. Date of the Most Recent Evaluation of this Liability           | <u>12/31/2022</u> |
| 3. Was Anticipated Investment Income Utilized in the Calculation? | <u>Yes</u>        |

### 31. Reserves for Life Contracts and Annuity Contracts

(1) Principally, the Company waives deduction of deferred fractional premiums upon death of the insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of legally computed reserves.

## NOTES TO FINANCIAL STATEMENTS

- (2) The extra reserve on annual premium policies subject to an extra premium is one-half the extra annual gross premium. The extra reserve for single premium policies subject to an extra premium is one-half the extra gross single premium. The rating-up in age method and liens are not used by the Company.
- (3) As of December 31, 2022, the Company had no insurance in force for which the gross premiums are less than the net premiums according to the standard valuation required by the State of Maine.
- (4) The tabular interest, tabular less actual reserve released, and tabular cost have each been determined by formula as described in the instructions.
- (5) For the determination of tabular interest on supplemental contracts and dividend accumulations not involving life contingencies, the tabular interest is determined by formula as described in the instructions. Tabular interest on deposit funds other than supplemental contracts and dividend accumulations is determined using actual interest credited and/or accrued to the funds.
- (6) There were no other material reserve changes.

### 32. Analysis of Annuity Actuarial Reserves and Deposit-Type Contract Liabilities by Withdrawal Characteristics

#### A. INDIVIDUAL ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ —	\$ —	\$ —	\$ —	— %
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value	—	—	—	—	—
e. At book value without adjustment (minimal or no charge or adjustment)	—	—	—	—	—
(2) Not subject to discretionary withdrawal	4,155,489	—	1,037,021	5,192,510	100.0
(3) Total (Gross: Direct + Assumed)	4,155,489	—	1,037,021	5,192,510	<u>100.0 %</u>
(4) Reinsurance ceded	4,155,489	—	—	4,155,489	
(5) Total (net) * (3) – (4)	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 1,037,021</u>	<u>\$ 1,037,021</u>	
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	

## NOTES TO FINANCIAL STATEMENTS

### B. GROUP ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ —	\$ —	\$ —	\$ —	— %
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value	—	—	—	—	—
e. At book value without adjustment (minimal or no charge or adjustment)	—	—	—	—	—
(2) Not subject to discretionary withdrawal	1,257,671	—	527,020	1,784,691	100.0
(3) Total (Gross: Direct + Assumed)	1,257,671	—	527,020	1,784,691	<u>100.0 %</u>
(4) Reinsurance ceded	1,257,671	—	—	1,257,671	
(5) Total (net) * (3) – (4)	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 527,020</u>	<u>\$ 527,020</u>	
(6) Amount included in B(1)b above that will move to B(1)e in the year after the statement date:	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	

## NOTES TO FINANCIAL STATEMENTS

### C. DEPOSIT-TYPE CONTRACTS (no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ —	\$ —	\$ —	\$ —	— %
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	396,198	396,198	0.1
d. Total with market value adjustment or at fair value	—	—	396,198	396,198	0.1
e. At book value without adjustment (minimal or no charge or adjustment)	389,383,109	—	—	389,383,109	99.1
(2) Not subject to discretionary withdrawal	3,055,440	—	—	3,055,440	0.8
(3) Total (Gross: Direct + Assumed)	392,438,549	—	396,198	392,834,747	<u>100.0 %</u>
(4) Reinsurance ceded	387,423,195	—	—	387,423,195	
(5) Total (net) * (3) – (4)	<u>\$ 5,015,354</u>	<u>\$ —</u>	<u>\$ 396,198</u>	<u>\$ 5,411,552</u>	
(6) Amount included in C(1)b above that will move to C(1)e in the year after the statement date:	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	

### D. Life & Accident & Health Annual Statement:

	Amount
1. Exhibit 5, Annuities Section, Total (net)	\$ —
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	—
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	5,015,354
4. Subtotal (1+2+3)	<u>5,015,354</u>

### Separate Accounts Annual Statement:

5. Exhibit 3, Line 0299999, Column 2	1,564,041
6. Exhibit 3, Line 0399999, Column 2	—
7. Policyholder Dividend and Coupon Accumulations	—
8. Policyholder Premiums	—
9. Guaranteed Interest Contracts	—
10. Other Contract Deposit Funds	396,198
11. Subtotal (5+6+7+8+9+10)	<u>1,960,239</u>
12. Combined Total (4+11)	<u>\$ 6,975,593</u>

## NOTES TO FINANCIAL STATEMENTS

### 33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value	\$ —	\$ —	\$ —
b. Universal Life	46,307,859	50,314,196	63,668,343
c. Universal Life with Secondary Guarantees	—	—	—
d. Indexed Universal Life	—	—	—
e. Indexed Universal Life with Secondary Guarantees	—	—	—
f. Indexed Life	—	—	—
g. Other Permanent Cash Value Life Insurance	—	2,958,573	3,288,403
h. Variable Life	—	—	—
i. Variable Universal Life	—	—	—
j. Miscellaneous Reserves	765,865	880,247	880,247
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	187,104
b. Accidental Death Benefits	XXX	XXX	1,103
c. Disability - Active Lives	XXX	XXX	5,894
d. Disability - Disabled Lives	XXX	XXX	866,807
e. Miscellaneous Reserves	XXX	XXX	868,069
(3) Total (gross: direct + assumed)	47,073,724	54,153,016	69,765,971
(4) Reinsurance Ceded	47,073,724	54,153,016	69,765,971
(5) Total (net) (3) - (4)	\$ —	\$ —	\$ —

#### B. Separate Account with Guarantees

Not applicable

#### C. Separate Account with Nonguaranteed

Not applicable

#### D. Not applicable

### 34. Premium & Annuity Considerations Deferred and Uncollected

Not applicable

### 35. Separate Accounts

#### A. Separate Account Activity:

- (1) Separate accounts held by the Company represent variable annuity contract funds which the Company invests in pooled investment securities on behalf of the accounts' contract holders.

In accordance with the domiciliary state procedures for approving items within the separate account, the separate account classification of the variable annuity contract funds are supported by Maine Insurance Code 24-A s 2537.

- (2) All assets within the separate account are legally insulated from the general account. The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.
- (3) As discussed in section B below, there are certain guarantees associated with the separate account. As of December 31, 2022, the general account of the Company had a maximum guarantee for separate account liabilities of \$13,263. To compensate the general account for the risk taken, the separate account paid risk charges as follows for the past five years:
- |         |           |
|---------|-----------|
| a. 2022 | \$ 21,830 |
| b. 2021 | \$ 25,900 |
| c. 2020 | \$ 22,861 |
| d. 2019 | \$ 21,940 |
| e. 2018 | \$ 22,880 |

## NOTES TO FINANCIAL STATEMENTS

The general account of the Company did not pay any amounts to contract holders due to separate account guarantees during the years ended December 31, 2018 through 2022.

(4) Not applicable

B. General Nature and Characteristics of Separate Accounts Business:

The variable annuity contract funds held in the separate accounts are of a nonguaranteed return nature. The net investment experience of the separate accounts is credited directly to the contract holder and can be positive or negative. These variable annuities generally provide an incidental death benefit of the greater of account value or premium paid. The separate account also provides a mortality guarantee, such that contract holders that have annuitized are guaranteed they will continue to receive annuity benefits if they live longer than actuarially projected.



## NOTES TO FINANCIAL STATEMENTS

Information regarding the separate account of the Company is as follows:

Index	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for the year ended 12/31/22	\$ —	\$ —	\$ —	\$ —
Reserves at 12/31/22				
(2) For accounts with assets at:				
a. Fair value	\$ —	\$ —	\$ 1,981,950	\$ 1,981,950
b. Amortized cost	—	—	—	—
c. Total Reserves* (a+b)	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 1,981,950</u>	<u>\$ 1,981,950</u>
(3) By withdrawal characteristics:				
a. Subject to discretionary withdrawal				
1. With market value adjustment	\$ —	\$ —	\$ —	\$ —
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	—	—	—
3. At fair value	—	—	1,981,950	1,981,950
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—
5. Subtotal (1+2+3+4)	—	—	1,981,950	1,981,950
b. Not subject to discretionary withdrawal	—	—	—	—
c. Total (a+b)	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 1,981,950</u>	<u>\$ 1,981,950</u>

\* Line 2(c) should equal Line 3(c).

(4) Reserves for Asset Default Risk in Lieu of AVR	\$ —	\$ —	\$ —	\$ —
--	------	------	------	------

### C. Reconciliation of Net Transfers To or (From) Separate Accounts:

(1) a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$ —
b. Transfers from Separate Accounts (Page 4, Line 10)	286,216
c. Net transfers to or (From) Separate Accounts (a) – (b)	<u>(286,216)</u>
(2) Reconciling Adjustments:	
a. Net Contract Holder distributions	<u>286,216</u>
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	<u>\$ —</u>

### 36. Loss/Claim Adjustment Expenses

The Company did not have a liability for unpaid accident and health claim adjustment expenses as of December 31, 2022 or December 31, 2021.

The Company incurred and paid claim adjustment expenses of \$649,105 and \$363,171 during 2022 and 2021, respectively, none of which were attributable to insured or covered events of prior years. The Company did not increase or decrease the provision for insured events of prior years.

The Company took into account estimated anticipated salvage and subrogation in its determination of the liability for unpaid claims/losses. There was no material value to the estimated salvage and subrogation.

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ X ] No [ ]  
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [ X ] No [ ] N/A [ ]
- 1.3 State Regulating? ..... Maine
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ X ] No [ ]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. .... 0000005513
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: .....
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2018
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2018
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 06/30/2020
- 3.4 By what department or departments?  
Maine .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [ X ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ ] No [ ] N/A [ X ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes [ ] No [ X ]  
4.12 renewals? ..... Yes [ ] No [ X ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? ..... Yes [ ] No [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [ X ]
- 6.2 If yes, give full information: .....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... Yes [ ] No [ X ]
- 7.2 If yes,  
7.21 State the percentage of foreign control; ..... %  
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY  
GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.  
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ ] No [ X ]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? ..... Yes [ ] No [ X ]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? ..... Yes [ ] No [ X ] N/A [ ]
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
Ernst & Young LLP  
1110 Market Street, Suite 216  
Chattanooga, TN 37402, USA .....
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:  
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:  
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [ X ] No [ ] N/A [ ]
- 10.6 If the response to 10.5 is no or n/a, please explain  
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Scott Allan Carter, FSA MAAA  
Senior Vice President, Chief Actuary and Appointed Actuary  
2211 Congress Street  
Portland, ME 04122 .....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ ] No [ X ]
- 12.11 Name of real estate holding company ...  
12.12 Number of parcels involved .....  
12.13 Total book/adjusted carrying value ..... \$ .....
- 12.2 If, yes provide explanation:  
.....
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]
- 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
c. Compliance with applicable governmental laws, rules and regulations;  
d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:  
.....
- 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ X ] No [ ]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
In 1Q22, the Code of Conduct was refreshed and included a comprehensive review, leveraging industry best practices and internal expertise. A summary of key updates are as follows:  
  
- Updated, modern and engaging design consistent with Unum's Corporate Brand guidelines and digital accessibility standards  
- Addition of We Are Unum Values and updated message from Rick McKenney, the parent company's President and Chief Executive Officer  
- Integration of Ethical Use of Data Principles  
- New section for our commitment to environmental, social and governance aspects of doing business, and updated language to align our Inclusion and Diversity Strategy  
- Enhanced learning aids and scenarios based on real trends and questions  
- Heightened focus on managers - their additional responsibilities and tips for how to support their employees .....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).  
.....

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY  
GENERAL INTERROGATORIES**

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? ..... Yes [ ] No [ X ]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

**BOARD OF DIRECTORS**

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? ..... Yes [ X ] No [ ]
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... Yes [ X ] No [ ]
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? ..... Yes [ X ] No [ ]

**FINANCIAL**

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$ .....
  - 20.12 To stockholders not officers.....\$ .....
  - 20.13 Trustees, supreme or grand (Fraternal Only) .....\$ .....
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$ .....
  - 20.22 To stockholders not officers.....\$ .....
  - 20.23 Trustees, supreme or grand (Fraternal Only) .....\$ .....
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$ .....
  - 21.22 Borrowed from others.....\$ .....
  - 21.23 Leased from others .....\$ .....
  - 21.24 Other .....\$ .....
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? ..... Yes [ X ] No [ ]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ .....9,479
  - 22.22 Amount paid as expenses .....\$ .....
  - 22.23 Other amounts paid .....\$ .....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [ X ] No [ ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: .....\$ .....0
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? ..... Yes [ ] No [ X ]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

**INVESTMENT**

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [ ] No [ X ]

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

- 25.02 If no, give full and complete information relating thereto  
 All other stock and bonds are held in the Company's custodial accounts at JPMorgan Chase Bank, New York, NY .....
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)  
 See Note 17 for a discussion of the Company's Securities Lending Program .....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. .... \$ .....
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. .... \$ .....
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... Yes  No  N/A
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes  No  N/A
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? ..... Yes  No  N/A
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. .... \$ .....
- 25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... \$ .....
- 25.093 Total payable for securities lending reported on the liability page. .... \$ .....

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). .... Yes  No
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements ..... \$ .....
- 26.22 Subject to reverse repurchase agreements ..... \$ .....
- 26.23 Subject to dollar repurchase agreements ..... \$ .....
- 26.24 Subject to reverse dollar repurchase agreements ..... \$ .....
- 26.25 Placed under option agreements ..... \$ .....
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... \$ .....
- 26.27 FHLB Capital Stock ..... \$ .....
- 26.28 On deposit with states ..... \$ ..... 2,542,696
- 26.29 On deposit with other regulatory bodies ..... \$ .....
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB ..... \$ .....
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ .....
- 26.32 Other ..... \$ .....

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? ..... Yes  No
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes  No  N/A   
 If no, attach a description with this statement.

**LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:**

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? . Yes  No
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 ..... Yes  No
- 27.42 Permitted accounting practice ..... Yes  No
- 27.43 Other accounting guidance ..... Yes  No
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: ..... Yes  No
- The reporting entity has obtained explicit approval from the domiciliary state.
  - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
  - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
  - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? ..... Yes  No
- 28.2 If yes, state the amount thereof at December 31 of the current year. .... \$ .....
29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes  No

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase Bank, N.A. ....	New York, NY .....

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY  
GENERAL INTERROGATORIES**

29.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [  ] No [  ]

29.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Provident Investment Management, LLC .....	A.....
JPMorgan Chase Bank N.A .....	U.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [  ] No [  ]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [  ] No [  ]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
108527 .....	Provident Investment Management, LLC .....			DS.....
	JPMorgan Chase Bank N.A .....	815DZWKVSZ1 1NUHU748 .....		NO.....

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? ..... Yes [  ] No [  ]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		

30.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY  
GENERAL INTERROGATORIES**

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	84,402,364	75,210,315	(9,192,049)
31.2 Preferred stocks .....			
31.3 Totals	84,402,364	75,210,315	(9,192,049)

31.4 Describe the sources or methods utilized in determining the fair values:

Bonds: BVAL, IDC, Comparable, Refinitiv, TRACE and various brokers. For private placement securities, internal estimates may be used based on discounting cash flows at the current market applicable to the yield, credit quality and maturity of the bonds. See Note 20 for further information.

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? ..... Yes [ X ] No [ ]

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? ..... Yes [ ] No [ X ]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
The Company generally obtains a copy of the pricing policy of those brokers used as pricing sources. However, the written pricing policies of all brokers may not be made available for the Company's use. For those securities in which a broker is used as a pricing source, the Company's policy is to analyze and confirm each price to determine whether it is appropriate based on other observable market data. If the price cannot be validated by observable market data, the Company will not use the broker's price to value the security.

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]

33.2 If no, list exceptions:  
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:  
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.  
b. Issuer or obligor is current on all contracted interest and principal payments.  
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.  
Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:  
a. The security was purchased prior to January 1, 2018.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.  
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.  
Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:  
a. The shares were purchased prior to January 1, 2019.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.  
d. The fund only or predominantly holds bonds in its portfolio.  
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.  
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.  
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:  
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.  
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.  
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.  
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.  
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ ] No [ ] N/A [ X ]

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

38.1 Does the reporting entity directly hold cryptocurrencies? ..... Yes [ ] No [ X ]

38.2 If the response to 38.1 is yes, on what schedule are they reported?  
 .....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? ..... Yes [ ] No [ X ]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?  
 39.21 Held directly ..... Yes [ ] No [ ]  
 39.22 Immediately converted to U.S. dollars ..... Yes [ ] No [ ]

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums

**OTHER**

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? ..... \$ ..... 41,365

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid

41.1 Amount of payments for legal expenses, if any? ..... \$ ..... 51,482

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1	2
Name	Amount Paid
Hogan Lovells US LLP .....	23,617

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? ..... \$ ..... 4,488

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1	2
Name	Amount Paid
American Council of Life Insurers .....	3,577



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**GENERAL INTERROGATORIES**

**PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES**

**Life, Accident and Health Companies/Fraternal Benefit Societies:**

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ ] No [ X ]
- 1.2 If yes, indicate premium earned on U.S. business only .....\$ .....
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? .....\$ .....
- 1.31 Reason for excluding:  
.....
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. ....\$ .....
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. ....\$ .....
- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned .....\$ .....
- 1.62 Total incurred claims .....\$ .....
- 1.63 Number of covered lives ..... .....
- All years prior to most current three years
- 1.64 Total premium earned .....\$ .....
- 1.65 Total incurred claims .....\$ .....
- 1.66 Number of covered lives ..... .....
- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned .....\$ .....
- 1.72 Total incurred claims .....\$ .....
- 1.73 Number of covered lives ..... .....
- All years prior to most current three years
- 1.74 Total premium earned .....\$ .....
- 1.75 Total incurred claims .....\$ .....
- 1.76 Number of covered lives ..... .....

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....		
2.2 Premium Denominator .....	218,115,763	140,743,693
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....	5,638,230	2,188,773
2.5 Reserve Denominator .....	22,028,391	15,846,893
2.6 Reserve Ratio (2.4/2.5) .....	0.256	0.138

- 3.1 Does this reporting entity have Separate Accounts? ..... Yes [ X ] No [ ]
- 3.2 If yes, has a Separate Accounts Statement been filed with this Department? ..... Yes [ X ] No [ ] N/A [ ]
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? .....\$ .....0
- 3.4 State the authority under which Separate Accounts are maintained:  
Maine Law .....
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? ..... Yes [ ] No [ X ]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? ..... Yes [ ] No [ X ]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? .....\$ .....
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year: .....\$ .....
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

**GENERAL INTERROGATORIES**

**PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES**

- 5.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. .... \$ .....
- 5.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. .... \$ .....
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [ ] No [ ] N/A [ X ]
- 6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....	.....	.....	.....	.....	.....	.....

- 7. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
  - 7.1 Direct Premium Written ..... \$ ..... 1,721,795
  - 7.2 Total Incurred Claims ..... \$ ..... 3,387,621
  - 7.3 Number of Covered Lives ..... 2,393

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

- 8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ ]

**Life, Accident and Health Companies Only:**

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? ..... Yes [ X ] No [ ]
- 9.2 Net reimbursement of such expenses between reporting entities:
  - 9.21 Paid ..... \$ ..... 48,112,472
  - 9.22 Received ..... \$ ..... 0
- 10.1 Does the reporting entity write any guaranteed interest contracts? ..... Yes [ ] No [ X ]
- 10.2 If yes, what amount pertaining to these lines is included in:
  - 10.21 Page 3, Line 1 ..... \$ .....
  - 10.22 Page 4, Line 1 ..... \$ .....
- 11. For stock reporting entities only:
  - 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: ..... \$ ..... 48,800,000
  - 12. Total dividends paid stockholders since organization of the reporting entity:
    - 12.11 Cash ..... \$ ..... 317,500,000
    - 12.12 Stock ..... \$ ..... 0
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [ ] No [ X ]  
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? ..... Yes [ ] No [ ]
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
 

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium .....	.....	.....	.....
13.32 Paid claims .....	.....	.....	.....
13.33 Claim liability and reserve (beginning of year) .....	.....	.....	.....
13.34 Claim liability and reserve (end of year) .....	.....	.....	.....
13.35 Incurred claims .....	.....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**GENERAL INTERROGATORIES**

**PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES**

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	.....	.....
13.42	\$25,000 - 99,999	.....	.....
13.43	\$100,000 - 249,999	.....	.....
13.44	\$250,000 - 999,999	.....	.....
13.45	\$1,000,000 or more	.....	.....

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools? ..... \$ .....

**Fraternal Benefit Societies Only:**

- 14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? ..... Yes [ ] No [ ]
- 15. How often are meetings of the subordinate branches required to be held?  
.....
- 16. How are the subordinate branches represented in the supreme or governing body?  
.....
- 17. What is the basis of representation in the governing body?  
.....
- 18.1 How often are regular meetings of the governing body held?  
.....
- 18.2 When was the last regular meeting of the governing body held? .....
- 18.3 When and where will the next regular or special meeting of the governing body be held?  
.....
- 18.4 How many members of the governing body attended the last regular meeting? .....
- 18.5 How many of the same were delegates of the subordinate branches? .....
- 19. How are the expenses of the governing body defrayed?  
.....
- 20. When and by whom are the officers and directors elected?  
.....
- 21. What are the qualifications for membership?  
.....
- 22. What are the limiting ages for admission?  
.....
- 23. What is the minimum and maximum insurance that may be issued on any one life?  
.....
- 24. Is a medical examination required before issuing a benefit certificate to applicants? ..... Yes [ ] No [ ]
- 25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? ..... Yes [ ] No [ ]
- 26.1 Are notices of the payments required sent to the members? ..... Yes [ ] No [ ] N/A [ ]
- 26.2 If yes, do the notices state the purpose for which the money is to be used? ..... Yes [ ] No [ ]
- 27. What proportion of first and subsequent year's payments may be used for management expenses?  
27.11 First Year ..... %  
27.12 Subsequent Years ..... %
- 28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? ..... Yes [ ] No [ ]
- 28.2 If so, what amount and for what purpose? ..... \$ .....
- 29.1 Does the reporting entity pay an old age disability benefit? ..... Yes [ ] No [ ]
- 29.2 If yes, at what age does the benefit commence? .....
- 30.1 Has the constitution or have the laws of the reporting entity been amended during the year? ..... Yes [ ] No [ ]
- 30.2 If yes, when?  
.....
- 31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? ..... Yes [ ] No [ ]
- 32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? ..... Yes [ ] No [ ]
- 32.2 If so, was an additional reserve included in Exhibit 5? ..... Yes [ ] No [ ] N/A [ ]
- 32.3 If yes, explain  
.....
- 33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? ..... Yes [ ] No [ ]
- 33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? ..... Yes [ ] No [ ] N/A [ ]
- 34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? ..... Yes [ ] No [ ]
- 35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? ..... Yes [ ] No [ ]
- 35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....	.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**FIVE-YEAR HISTORICAL DATA**

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.  
\$000 omitted for amounts of life insurance

	1 2022	2 2021	3 2020	4 2019	5 2018
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	159,903	166,824	177,104	172,968	182,424
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	16,165	18,353	19,816	35,466	38,826
3. Credit life (Line 21, Col. 6) .....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....					
5. Industrial (Line 21, Col. 2) .....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....					
7. Total (Line 21, Col. 10) .....	176,068	185,177	196,920	208,433	221,250
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....					
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....					
10. Credit life (Line 2, Col. 6) .....					
11. Group (Line 2, Col. 9) .....					
12. Industrial (Line 2, Col. 2) .....					
13. Total (Line 2, Col. 10) .....					
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....					
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....					
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....					
16. Credit life (group and individual) (Line 20.4, Col. 5) .....					
17.1 Group life insurance (Line 20.4, Col. 6) .....					
17.2 Group annuities (Line 20.4, Col. 7) .....					
18.1 A & H-group (Line 20.4, Col. 8) .....	218,115,763	140,743,693	48,025,119	21,521,427	4,791,895
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....					
18.3 A & H-other (Line 20.4, Col. 10) .....					
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....					
20. Total .....	218,115,763	140,743,693	48,025,119	21,521,427	4,791,895
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	131,899,721	115,085,107	76,442,918	64,905,642	60,898,479
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	46,816,346	40,867,979	27,519,376	17,648,743	13,981,721
23. Aggregate life reserves (Page 3, Line 1) .....					
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....					
24. Aggregate A & H reserves (Page 3, Line 2) .....	2,655,250	1,071,190	6,588	1,703	
25. Deposit-type contract funds (Page 3, Line 3) .....	5,015,354	5,046,879	5,048,016	5,014,207	5,286,495
26. Asset valuation reserve (Page 3, Line 24.01) .....	726,590	633,843	560,048	529,424	500,965
27. Capital (Page 3, Lines 29 and 30) .....	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37) .....	82,583,375	71,717,128	46,423,542	44,756,899	44,416,759
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	43,047,698	34,462,652	7,703,708	3,384,866	1,615,426
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	85,809,965	74,850,971	49,483,591	47,786,324	47,417,724
31. Authorized control level risk - based capital .....	5,610,072	4,136,283	2,368,810	2,191,818	2,209,386
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	83.5	77.6	82.8	94.1	97.4
33. Stocks (Lines 2.1 and 2.2) .....					
34. Mortgage loans on real estate(Lines 3.1 and 3.2) .....					
35. Real estate (Lines 4.1, 4.2 and 4.3) .....					
36. Cash, cash equivalents and short-term investments (Line 5) .....	15.1	20.9	15.2	3.6	0.2
37. Contract loans (Line 6) .....					
38. Derivatives (Page 2, Line 7) .....					
39. Other invested assets (Line 8) .....	1.4	1.5	2.1	2.3	2.4
40. Receivables for securities (Line 9) .....					
41. Securities lending reinvested collateral assets (Line 10) .....					
42. Aggregate write-ins for invested assets (Line 11) .....					
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....					
48. Affiliated mortgage loans on real estate .....					
49. All other affiliated .....					
50. Total of above Lines 44 to 49 .....					
51. Total Investment in Parent included in Lines 44 to 49 above.....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	2,147,013	2,571,277	662,321	567,495	230,470
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	133,881,671	117,897,389	79,043,670	67,270,050	62,799,760
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	3,006,624	2,479,356	2,130,935	2,185,741	2,130,235
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....	(1)	62	7,299	(9,198)	4,682
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	4,964	6,535	(7,474)	(9,318)	(2,549)
57. Total of above Lines 54, 55 and 56 .....	3,011,587	2,485,954	2,130,759	2,167,224	2,132,369
<b>Benefits and Reserve Increases (Page 6)</b>					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8) .....					
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) .....	70,092,820	45,956,282	20,889,539	9,175,115	2,395,807
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) .....					
61. Increase in A & H reserves (Line 19, Col. 6) .....	1,584,059	1,064,602	4,885	1,703	
62. Dividends to policyholders and refunds to members (Line 30, Col. 1) .....					
<b>Operating Percentages</b>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0 .....	40.5	35.9	48.9	51.4	57.3
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0 .....	2.6	3.2	3.1	3.6	3.4
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	32.8	33.4	43.5	42.6	50.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....	0.0				
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....	44.1	39.8	56.2	60.9	69.1
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3) .....		XXX	XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3) .....		XXX	XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3) .....	11,937,665	XXX	XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3) .....	15,793,842	XXX	XXX	XXX	XXX
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2) .....					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12) .....	(14,169)	(50,025)	1,706	75,944	336,823
74. Ordinary - individual annuities (Page 6, Col. 4) .....	(36,160)	(111,026)	120,195	58	215,153
75. Ordinary-supplementary contracts .....	XXX	XXX	XXX	XXX	3,919
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7) .....					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9) .....					
78. Group annuities (Page 6, Col. 5) .....	(44,796)	(155,478)	845,776	1,006,992	1,370,467
79. A & H-group (Page 6.5, Col. 3) .....					
80. A & H-credit (Page 6.5, Col. 10) .....					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10) .....	40,368,781	31,954,287	867,972	(55,037)	(714,422)
82. Aggregate of all other lines of business (Page 6, Col. 8) .....					
83. Fraternal (Page 6, Col. 7) .....					
84. Total (Page 6, Col. 1) .....	40,273,656	31,637,759	1,835,649	1,027,957	1,211,940

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [ ] No [ ]  
 If no, please explain: .....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year .....			2,512	185,177						185,177
2. Issued during year .....										
3. Reinsurance assumed .....										
4. Revived during year .....										
5. Increased during year (net) .....				945						945
6. Subtotals, Lines 2 to 5 .....				945						945
7. Additions by dividends during year .....	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases .....										
9. Totals (Lines 1 and 6 to 8) .....			2,512	186,122						186,122
Deductions during year:										
10. Death .....			58	3,983			XXX			3,983
11. Maturity .....			3	35			XXX			35
12. Disability .....							XXX			
13. Expiry .....			11	1,272						1,272
14. Surrender .....			42	3,702						3,702
15. Lapse .....			5	1,061						1,061
16. Conversion .....							XXX	XXX	XXX	
17. Decreased (net) .....										
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....			119	10,054						10,054
21. In force end of year (b) (Line 9 minus Line 20) .....			2,393	176,068						176,068
22. Reinsurance ceded end of year .....	XXX		XXX	176,068	XXX		XXX	XXX		176,068
23. Line 21 minus Line 22 .....	XXX		XXX	0	XXX	(a)	XXX	XXX		0
<b>DETAILS OF WRITE-INS</b>										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page .....										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....										
1901. ....										
1902. ....										
1903. ....										
1998. Summary of remaining write-ins for Line 19 from overflow page .....										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above) .....										

Life, Accident and Health Companies Only:

(a) Group \$ ..... ; Individual \$ .....

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates ..... , Amount \$ .....

Additional accidental death benefits included in life certificates were in amount \$ ..... , Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [ ] No [ ]

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance) (Continued)  
**ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR**

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends .....	XXX		XXX	
25. Other paid-up insurance .....			145	5,860
26. Debit ordinary insurance .....	XXX	XXX		

**ADDITIONAL INFORMATION ON ORDINARY INSURANCE**

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....				
28. Term policies - other .....			57	6,295
29. Other term insurance - decreasing .....	XXX		XXX	
30. Other term insurance .....	XXX		XXX	9,445
31. Totals (Lines 27 to 30) .....			57	15,740
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	
33. Totals, extended term insurance .....	XXX	XXX	179	426
34. Totals, whole life and endowment .....			2,157	159,903
35. Totals (Lines 31 to 34) .....			2,393	176,068

**CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS**

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial .....				
37. Ordinary .....			176,068	
38. Credit Life (Group and Individual) .....				
39. Group .....				
40. Totals (Lines 36 to 39) .....			176,068	

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies .....	XXX		XXX	
42. Number in force end of year if the number under shared group is counted on a pro-rata basis .....		XXX		XXX
43. Federal Employees' Group Life Insurance included in Line 21 .....				
44. Servicemen's Group Life Insurance included in Line 21 .....				
45. Group Permanent Insurance included in Line 21 .....				

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**

46. Amount of additional accidental death benefits in force end of year under ordinary policies .....	660
---	-----

**BASIS OF CALCULATION OF ORDINARY TERM INSURANCE**

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above:
47.1 None .....
47.2 Stated face amount .....

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium .....			446	31,488				
49. Disability Income .....								
50. Extended Benefits .....			XXX	XXX				
51. Other .....								
52. Total .....		(a)	446	(a) 31,488		(a)		(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY

**EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

**SUPPLEMENTARY CONTRACTS**

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year .....		2		
2. Issued during year .....		1		
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....		3		
Deductions during year:				
6. Decreased (net) .....				
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....				
9. In force end of year (line 5 minus line 8) .....		3		
10. Amount on deposit .....		(a) 31,941		(a)
11. Income now payable .....				
12. Amount of income payable .....	(a)	(a)	(a)	(a)

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....				
2. Issued during year .....				
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....				
Deductions during year:				
6. Decreased (net) .....				
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....				
9. In force end of year (line 5 minus line 8) .....				
Income now payable:				
10. Amount of income payable .....		XXX	XXX	(a)
Deferred fully paid:				
11. Account balance .....	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance .....	XXX	(a)	XXX	(a)

NONE

**ACCIDENT AND HEALTH INSURANCE**

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year .....	613,087	145,652,916				
2. Issued during year .....	480,087	93,444,839				
3. Reinsurance assumed .....						
4. Increased during year (net) .....		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....	1,093,174	XXX		XXX		XXX
Deductions during year:						
6. Conversions .....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....	132,463	XXX		XXX		XXX
8. Reinsurance ceded .....		XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....	132,463	XXX		XXX		XXX
10. In force end of year (line 5 minus line 9) .....	960,711	(a) 222,920,968		(a)		(a)

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....	411	
2. Issued during year .....		
3. Reinsurance assumed .....		
4. Increased during year (net) .....		
5. Totals (Lines 1 to 4) .....	411	
Deductions During Year:		
6. Decreased (net) .....	18	
7. Reinsurance ceded .....		
8. Totals (Lines 6 and 7) .....	18	
9. In force end of year (line 5 minus line 8) .....	393	
10. Amount of account balance .....	(a) 4,983,413	(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions.



**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE UNUM INSURANCE COMPANY  
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.	1	Direct Business Only					7
		2	3	4	5	6	
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	L	13,952		4,169,981	4,183,933	
2. Alaska	AK	L			602,940	602,940	
3. Arizona	AZ	L	10,666		4,057,284	4,067,950	11,593
4. Arkansas	AR	L	19,169		12,198,975	12,218,144	
5. California	CA	L	122,773		14,756,859	14,879,631	2,048,149
6. Colorado	CO	L	947		2,292,676	2,293,623	
7. Connecticut	CT	L	43,152		682,345	725,496	44,801
8. Delaware	DE	L	3,251		177,372	180,623	
9. District of Columbia	DC	L	534		643,172	643,706	
10. Florida	FL	L	94,993		7,914,584	8,009,577	34,644
11. Georgia	GA	L	8,416		11,764,485	11,772,901	
12. Hawaii	HI	L	732		137,152	137,884	
13. Idaho	ID	L	4,505		533,988	538,493	
14. Illinois	IL	L	19,713		3,954,427	3,974,140	
15. Indiana	IN	L	22,841		4,179,132	4,201,973	13,432
16. Iowa	IA	L	38,301		1,634,643	1,672,944	
17. Kansas	KS	L	4,416		1,032,156	1,036,572	11,641
18. Kentucky	KY	L	43,158		4,083,004	4,126,162	
19. Louisiana	LA	L	37,446		2,317,334	2,354,780	
20. Maine	ME	L	96,175		5,083,538	5,179,712	31,623
21. Maryland	MD	L	28,127		1,631,324	1,659,451	12,536
22. Massachusetts	MA	L	94,350		28,523,275	28,617,625	7,558
23. Michigan	MI	L	1,806		9,269,991	9,271,797	17,257
24. Minnesota	MN	L	6,952		3,924,935	3,931,887	
25. Mississippi	MS	L	53,806		2,696,008	2,749,814	53,728
26. Missouri	MO	L	43,034		3,251,661	3,294,695	
27. Montana	MT	L	3,521		149,376	152,897	
28. Nebraska	NE	L	1,308		1,410,755	1,412,063	
29. Nevada	NV	L	17,175		649,897	667,072	
30. New Hampshire	NH	L	18,061		1,384,574	1,402,635	
31. New Jersey	NJ	L	118,734		616,602	735,336	7,712
32. New Mexico	NM	L	1,364		364,687	366,051	
33. New York	NY	N	29,289		820,311	849,600	
34. North Carolina	NC	L	118,293		11,479,353	11,597,646	12,536
35. North Dakota	ND	L	1,160		695,658	696,818	
36. Ohio	OH	L	264,161		5,176,725	5,440,886	67,977
37. Oklahoma	OK	L	19,395		2,439,380	2,458,774	41,083
38. Oregon	OR	L			1,955,162	1,955,162	
39. Pennsylvania	PA	L	29,025		4,659,572	4,688,597	33,793
40. Rhode Island	RI	L	12,232		126,869	139,101	
41. South Carolina	SC	L	17,540		2,691,884	2,709,424	
42. South Dakota	SD	L			516,867	516,867	
43. Tennessee	TN	L	91,731		12,410,973	12,502,704	
44. Texas	TX	L	33,344		20,752,725	20,786,069	77,331
45. Utah	UT	L	3,052		2,052,340	2,055,392	
46. Vermont	VT	L	64,069		331,944	396,013	
47. Virginia	VA	L	44,085		5,894,302	5,938,387	
48. Washington	WA	L	4,973		2,943,978	2,948,951	
49. West Virginia	WV	L	7,978		534,409	542,386	
50. Wisconsin	WI	L	5,597		2,479,100	2,484,697	
51. Wyoming	WY	L			70,850	70,850	
52. American Samoa	AS	N					
53. Guam	GU	N			1,144	1,144	
54. Puerto Rico	PR	N			14,505	14,505	
55. U.S. Virgin Islands	VI	N			2,460	2,460	
56. Northern Mariana Islands	MP	N			48	48	
57. Canada	CAN	N			1,633	1,633	
58. Aggregate Other Alien	OT	XXX	2,494		50	2,544	
59. Subtotal	XXX		1,721,795		214,141,372	215,863,167	2,527,394
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	153,467				153,467	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX	1,875,262		214,141,372		216,016,635	2,527,394
96. Plus reinsurance assumed	XXX						
97. Totals (All Business)	XXX	1,875,262		214,141,372		216,016,635	2,527,394
98. Less reinsurance ceded	XXX	1,875,262				1,875,262	2,527,394
99. Totals (All Business) less Reinsurance Ceded	XXX			(c) 214,141,372		214,141,372	
<b>DETAILS OF WRITE-INS</b>							
58001. AUS AUSTRALIA	XXX			13		13	
58002. GBR UNITED KINGDOM	XXX	2,494		37		2,531	
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	2,494		50		2,544	
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

(a) Active Status Counts:

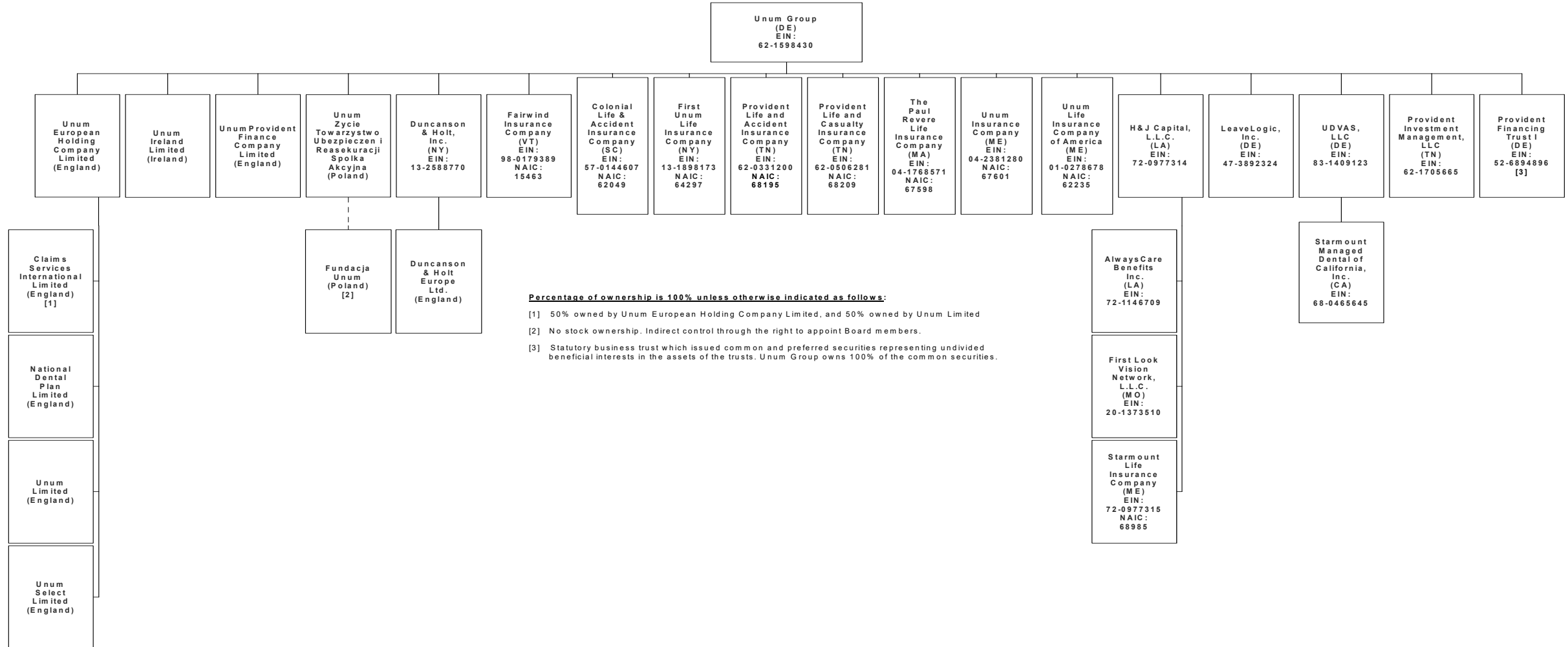
- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 50
- 2. R - Registered - Non-domiciled RRGs.....
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....
- 4. Q - Qualified - Qualified or accredited reinsurer.....
- 5. N - None of the above - Not allowed to write business in the state..... 7

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Individual premiums are allocated according to the policyholder's state of residence based on the mailing address used for billing. Deposit-type funds are allocated based on the account holder's state of residence.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 8, 9, 10.

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 - ORGANIZATIONAL CHART**



**NONE**