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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020
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 (Street and Number), PORTLAND, ME, US 04122 (City or Town, State, Country and Zip Code)

Main Administrative Office 1 FOUNTAIN SQUARE (Street and Number)
CHATTANOOGA, TN, US 37402-1330 (City or Town, State, Country and Zip Code), 423-294-1011 (Area Code) (Telephone Number)

Mail Address 1 FOUNTAIN SQUARE (Street and Number or P.O. Box), CHATTANOOGA, TN, US 37402-1330 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 2211 CONGRESS STREET (Street and Number)
PORTLAND, ME, US 04122 (City or Town, State, Country and Zip Code), 207-575-2211 (Area Code) (Telephone Number)

Internet Website Address www.unum.com

Statutory Statement Contact JONATHAN SANFORD (Name), 423-294-1882 (Area Code) (Telephone Number)
jsanford@unum.com (E-mail Address), 423-287-8597 (FAX Number)

OFFICERS

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

DIRECTORS OR TRUSTEES

MICHAEL QUINN SIMONDS	LISA GONZALEZ IGLESIAS	STEVEN ANDREW ZABEL
PUNEET BHASIN	MARYLOU RYAN MURPHY	DANIEL JASON WAXENBERG #
	CHRISTOPHER WALLACE PYNE #	

State of Tennessee
County of Hamilton SS:

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.

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 2021

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
Janna Thomas
My Commission Expires: September 24, 2023

JANNA THOMAS STATE OF TENNESSEE NOTARY PUBLIC HAMILTON COUNTY

ASSETS

		Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1.	Bonds (Schedule D)	55,698,757		55,698,757	56,120,204
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 ($ 3,959,621 , Schedule E - Part 1), cash equivalents ($ 6,242,535 , Schedule E - Part 2) and short-term investments ($ 0 , Schedule DA)	10,202,156		10,202,156	2,148,210
6.	Contract loans (including $ ..... premium notes)				
7.	Derivatives (Schedule DB)				
8.	Other invested assets (Schedule BA)	1,386,019		1,386,019	1,395,480
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)	67,286,932		67,286,932	59,663,894
13.	Title plants less $ ..... charged off (for Title insurers only)				
14.	Investment income due and accrued	431,728		431,728	486,588
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	6,426,581	480,385	5,946,196	2,524,053
	15.2 Deferred premiums and 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	164,362		164,362	230,791
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	591,876	146,167	445,709	28,130
19.	Guaranty funds receivable or on deposit	39,929		39,929	22,739
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	1,445,325		1,445,325	1,093,808
24.	Health care ($ 0) and other amounts receivable	35,769	35,769	0	0
25.	Aggregate write-ins for other than invested assets	682,738		682,738	855,639
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	77,105,239	662,321	76,442,918	64,905,642
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	2,600,752		2,600,752	2,364,408
28.	Total (Lines 26 and 27)	79,705,991	662,321	79,043,670	67,270,050
	DETAILS OF WRITE-INS				
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	33		33	0
2502.	TPA receivables	502,789		502,789	769,251
2503.	Other tax receivables	179,916		179,916	86,389
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	682,738		682,738	855,639

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Aggregate reserve for life contracts $ ..... (Exh. 5, Line 9999999) less $ ..... included in Line 6.3 (including $ ..... Modco Reserve)		
2.	Aggregate reserve for accident and health contracts (including $ 0 Modco Reserve)	6,588	1,703
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $ 0 Modco Reserve)	5,048,016	5,014,207
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)	10,963,950	3,856,772
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 $ 139,139 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	139,139	35,647
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 $ 263,125 ceded	263,125	271,898
	9.4 Interest maintenance reserve (IMR, Line 6)	3,160,766	3,401,171
10.	Commissions to agents due or accrued-life and annuity contracts $ 0 accident and health $ 1,401,021 and deposit-type contract funds $ 70,426	1,471,447	575,809
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)	1,797,172	1,029,983
15.1	Current federal and foreign income taxes, including $ (126,891) on realized capital gains (losses)	197,602	21,984
15.2	Net deferred tax liability		
16.	Unearned investment income		
17.	Amounts withheld or retained by reporting entity as agent or trustee		
18.	Amounts held for agents' account, including $ ..... agents' credit balances		
19.	Remittances and items not allocated	1,477,499	727,347
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)	560,048	529,424
	24.02 Reinsurance in unauthorized and certified ($ 0) companies	0	83,371
	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	2,434,024	2,099,427
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)	27,519,376	17,648,743
27.	From Separate Accounts Statement	2,600,752	2,364,408
28.	Total liabilities (Lines 26 and 27)	30,120,128	20,013,151
29.	Common capital stock	2,500,000	2,500,000
30.	Preferred capital stock		
31.	Aggregate write-ins for other than special surplus funds	0	126,415
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)	(2,376,458)	(4,169,516)
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)	46,423,542	44,756,899
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55)	48,923,542	47,256,899
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	79,043,670	67,270,050
	DETAILS OF WRITE-INS		
2501.	Other amounts payable to reinsurers	2,401,076	2,098,191
2502.	Missing claimant's liability	32,948	1,236
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,434,024	2,099,427
3101.	Deferred gain on reinsurance transactions	0	126,415
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)	0	126,415
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)		

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)	48,025,119	21,521,427
2.	Considerations for supplementary contracts with life contingencies		
3.	Net investment income (Exhibit of Net Investment Income, Line 17)	2,130,935	2,185,741
4.	Amortization of Interest Maintenance Reserve (IMR, Line 5)	240,423	241,312
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)	702,997	889,885
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	22,861	31,074
	8.2 Charges and fees for deposit-type contracts		
	8.3 Aggregate write-ins for miscellaneous income	0	78,298
9.	Total (Lines 1 to 8.3)	51,122,336	24,947,737
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	20,889,539	9,175,115
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	260,179	264,187
18.	Payments on supplementary contracts with life contingencies		
19.	Increase in aggregate reserves for life and accident and health contracts	4,885	1,703
20.	Totals (Lines 10 to 19)	21,154,603	9,441,005
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	11,256,984	4,387,046
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)	12,932,136	7,573,974
24.	Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	3,591,358	2,381,562
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	74,132	5,583
28.	Totals (Lines 20 to 27)	49,009,213	23,789,169
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	2,113,122	1,158,568
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)	2,113,122	1,158,568
32.	Federal and foreign income taxes incurred (excluding tax on capital gains)	277,474	130,612
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)	1,835,648	1,027,956
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $ (7,299) (excluding taxes of $ 5 transferred to the IMR)	7,299	(9,198)
35.	Net income (Line 33 plus Line 34)	1,842,947	1,018,758
	CAPITAL AND SURPLUS ACCOUNT		
36.	Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	47,256,899	46,916,758
37.	Net income (Line 35)	1,842,947	1,018,758
38.	Change in net unrealized capital gains (losses) less capital gains tax of $ (1,987)	(7,474)	(9,318)
39.	Change in net unrealized foreign exchange capital gain (loss)		
40.	Change in net deferred income tax	(334)	21,433
41.	Change in nonadmitted assets	(94,826)	(337,025)
42.	Change in liability for reinsurance in unauthorized and certified companies	83,371	(6,662)
43.	Change in reserve on account of change in valuation basis, (increase) or decrease		
44.	Change in asset valuation reserve	(30,624)	(28,459)
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	(126,416)	(318,586)
52.	Dividends to stockholders		
53.	Aggregate write-ins for gains and losses in surplus		
54.	Net change in capital and surplus for the year (Lines 37 through 53)	1,666,643	340,140
55.	Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	48,923,542	47,256,899
	DETAILS OF WRITE-INS		
08.301.	Miscellaneous income	0	78,298
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)	0	78,298
2701.	Miscellaneous expenses	73,875	5,345
2702.	Fines and penalties paid to regulatory authorities	257	238
2703.			
2798.	Summary of remaining write-ins for Line 27 from overflow page		
2799.	Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	74,132	5,583
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)		

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	44,226,082	19,737,484
2.	Net investment income	2,122,141	2,118,390
3.	Miscellaneous income	591,999	582,458
4.	Total (Lines 1 through 3)	46,940,223	22,438,331
5.	Benefit and loss related payments	13,793,253	6,340,102
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	25,348,700	12,646,109
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $ (9,941) tax on capital gains (losses)	94,562	67,254
10.	Total (Lines 5 through 9)	39,236,515	19,053,466
11.	Net cash from operations (Line 4 minus Line 10)	7,703,708	3,384,866
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	5,705,454	2,495,440
	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	9,892	8,830
	12.7 Miscellaneous proceeds	0	1,759
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	5,715,346	2,506,029
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	5,230,250	2,000,000
	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)	5,230,250	2,000,000
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)	485,096	506,029
	Cash from Financing and Miscellaneous Sources		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes		
	16.2 Capital and paid in surplus, less treasury stock		
	16.3 Borrowed funds	0	(1,000,000)
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	(224,252)	(534,311)
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	89,393	(338,465)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(134,858)	(1,872,776)
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	8,053,946	2,018,118
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	2,148,210	130,092
	19.2 End of year (Line 18 plus Line 19.1)	10,202,156	2,148,210

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	48,025,119					48,025,119			
2. Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3. Net investment income	2,130,935			321,056	1,052,877	757,002			
4. Amortization of Interest Maintenance Reserve (IMR)	240,423			36,223	118,791	85,409			
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	702,997	150,491		551,216	1,290		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	22,861			22,861			XXX		
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income									
9. Totals (Lines 1 to 8.3)	51,122,336	150,491		931,357	1,172,958	48,867,530			
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	20,889,539					20,889,539	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	260,179			60,315	197,746	2,118	XXX		
18. Payments on supplementary contracts with life contingencies						XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	4,885					4,885	XXX		
20. Totals (Lines 10 to 19)	21,154,603			60,315	197,746	20,896,542	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	11,256,984	24,075		574,079	1,290	10,657,539			XXX
22. Commissions and expense allowances on reinsurance assumed							XXX		
23. General insurance expenses and fraternal expenses	12,932,136					12,932,136			
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,591,358	124,431		84,720	300	3,381,907			
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	74,132	21		73,878		232			
28. Totals (Lines 20 to 27)	49,009,213	148,527		792,992	199,336	47,868,357			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	2,113,123	1,964		138,364	973,622	999,173			
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)	2,113,123	1,964		138,364	973,622	999,173			
32. Federal income taxes incurred (excluding tax on capital gains)	277,474	258		18,169	127,846	131,201			
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)	1,835,649	1,706		120,195	845,776	867,972			
34. Policies/certificates in force end of year	237,346	2,658		67	364	234,257	XXX		
DETAILS OF WRITE-INS									
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. Miscellaneous expenses	73,873			73,856		17			
2702. Fines and penalties	258	21		21		216			
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	74,132	21		73,878		232			

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE [b]

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (c)	11 Other Individual Life	12 YRT Mortality Risk Only
1. Premiums for life contracts [a]												
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	150,491		146,959			3,532						
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)	150,491		146,959			3,532						
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)	24,075		20,543			3,532						XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses												
24. Insurance taxes, licenses and fees, excluding federal income taxes	124,431		13,104			111,327						
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	21		21									
28. Totals (Lines 20 to 27)	148,528		33,668			114,859						
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,964		113,291			(111,327)						
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)	1,964		113,291			(111,327)						
32. Federal income taxes incurred (excluding tax on capital gains)	258		14,876			(14,618)						
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)	1,706		98,414			(96,709)						
34. Policies/certificates in force end of year	2,658		353			2,305						
DETAILS OF WRITE-INS												
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	21		21									
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)	21		21									

(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.)

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE [c]

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life (d)	8 Other Group Life (a)	9 YRT Mortality Risk Only
1. Premiums for life contracts [b]									
2. Considerations for supplementary contracts with life contingencies	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									
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									
DETAILS OF WRITE-INS									
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.)

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES [(a)]

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1. Premiums for individual annuity contracts							
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	321,056	321,056					
4. Amortization of Interest Maintenance Reserve (IMR)	36,223	36,223					
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded	551,216	551,216					
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	22,861	22,861					
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income							
9. Totals (Lines 1 to 8.3)	931,357	931,357					
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	60,315	60,315					
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)	60,315	60,315					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	574,079	574,079					
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses							
24. Insurance taxes, licenses and fees, excluding federal income taxes	84,720	84,720					
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	73,877	73,877					
28. Totals (Lines 20 to 27)	792,992	792,992					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	138,365	138,365					
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)	138,365	138,365					
32. Federal income taxes incurred (excluding tax on capital gains)	18,169	18,169					
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)	120,196	120,196					
34. Policies/certificates in force end of year	67	67					
DETAILS OF WRITE-INS							
08.301. Miscellaneous income							
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. Miscellaneous expense	73,856	73,856					
2702. Fines and penalties	21	21					
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	73,877	73,877					

(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 which columns are affected.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES [(a)]

		1	Deferred				6	7
		Total	2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1.	Premiums for group annuity contracts							
2.	Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3.	Net investment income	1,052,877	1,052,877					
4.	Amortization of Interest Maintenance Reserve (IMR)	118,791	118,791					
5.	Separate Accounts net gain from operations excluding unrealized gains or losses							
6.	Commissions and expense allowances on reinsurance ceded	1,290	1,290					
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)	1,172,958	1,172,958					
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	197,746	197,746					
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)	197,746	197,746					
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,290	1,290					
22.	Commissions and expense allowances on reinsurance assumed							
23.	General insurance expenses							
24.	Insurance taxes, licenses and fees, excluding federal income taxes	300	300					
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)	199,336	199,336					
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	973,622	973,622					
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)	973,622	973,622					
32.	Federal income taxes incurred (excluding tax on capital gains)	127,846	127,846					
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)	845,776	845,776					
34.	Policies/certificates in force end of year	364	364					
	DETAILS OF WRITE-INS							
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)							

(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 OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Premiums for accident and health contracts	48,025,119										7,001		48,018,118
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	757,002										6,523		750,479
4. Amortization of Interest Maintenance Reserve (IMR)	85,409										736		84,673
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													
9. Totals (Lines 1 to 8.3)	48,867,530										14,260		48,853,270
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	20,889,539												20,889,539
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	2,118												2,118
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	4,885												4,885
20. Totals (Lines 10 to 19)	20,896,542												20,896,542
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	10,657,539										1,831		10,655,708
22. Commissions and expense allowances on reinsurance assumed													
23. General insurance expenses	12,932,136												12,932,136
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,381,907												3,381,907
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	232										17		216
28. Totals (Lines 20 to 27)	47,868,357										1,848		47,866,509
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	999,173										12,412		986,761
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)	999,173										12,412		986,761
32. Federal income taxes incurred (excluding tax on capital gains)	131,201										1,630		129,571
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)	867,972										10,783		857,189
34. Policies/certificates in force end of year	234,257												234,257
DETAILS OF WRITE-INS													
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. Miscellaneous expense	17										17		
2702. Fines and penalties	216												216
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page													
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	232										17		216

(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

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 128,769	128,777
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 2,113,486	2,097,805
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) 9,885	9,885
7	Derivative instruments	(f)	
8.	Other invested assets	41,878	41,878
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	2,294,018	2,278,345
11.	Investment expenses		(g) 105,758
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 2,219
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		39,432
16.	Total deductions (Lines 11 through 15)		147,410
17.	Net investment income (Line 10 minus Line 16)		2,130,935
	DETAILS OF WRITE-INS		
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)		
1501.	Contract Loans		39,185
1502.	Misc		247
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		39,432

(a) Includes $ 66,111 accrual of discount less $ 12,355 amortization of premium and less $ ..... 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 $ 9,869 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 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 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		23	23		
7.	Derivative instruments					
8.	Other invested assets				(9,461)	
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)		23	23	(9,461)	
	DETAILS OF WRITE-INS					
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)					

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

		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)
FIRST YEAR (other than single)												
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)												
SINGLE												
10. Single premiums and considerations:												
10.1 Direct												
10.2 Reinsurance assumed												
10.3 Reinsurance ceded												
10.4 Net												
RENEWAL												
11. Uncollected	6,426,581							6,426,581				
12. Deferred and accrued												
13. Deferred, accrued and uncollected:												
13.1 Direct	6,525,042		98,461					6,426,581				
13.2 Reinsurance assumed												
13.3 Reinsurance ceded	98,461		98,461									
13.4 Net (Line 11 + Line 12)	6,426,581							6,426,581				
14. Advance	139,139							139,139				
15. Line 13.4 - Line 14	6,287,442							6,287,442				
16. Collected during year:												
16.1 Direct	46,334,876		2,108,794					44,226,082				
16.2 Reinsurance assumed												
16.3 Reinsurance ceded	2,108,794		2,108,794									
16.4 Net	44,226,082							44,226,082				
17. Line 15 + Line 16.4	50,513,524							50,513,524				
18. Prior year (uncollected + deferred and accrued - advance)	2,488,406							2,488,406				
19. Renewal premiums and considerations:												
19.1 Direct	50,099,169		2,074,050					48,025,119				
19.2 Reinsurance assumed												
19.3 Reinsurance ceded	2,074,050		2,074,050									
19.4 Net (Line 17 - Line 18)	48,025,119							48,025,119				
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct	50,099,169		2,074,050					48,025,119				
20.2 Reinsurance assumed												
20.3 Reinsurance ceded	2,074,050		2,074,050									
20.4 Net (Lines 9.4 + 10.4 + 19.4)	48,025,119							48,025,119				

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)
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums												
22. All other												
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
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	702,997		150,491	551,216			1,290					
25.2 Reinsurance assumed												
25.3 Net ceded less assumed	702,997		150,491	551,216			1,290					
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	702,997		150,491	551,216			1,290					
26.2 Reinsurance assumed (Page 6, Line 22)												
26.3 Net ceded less assumed	702,997		150,491	551,216			1,290					
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)												
28. Single												
29. Renewal	10,681,614		24,075					10,657,539				
30. Deposit-type contract funds	575,370			574,079			1,290					
31. Totals (to agree with Page 6, Line 21)	11,256,984		24,075	574,079			1,290	10,657,539				

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6	7
	1	Accident and Health		4			
		2	3	All Other Lines of			
	Life	Cost Containment	All Other	Business	Investment	Fraternal	Total
1. Rent			545,845		163		546,008
2. Salaries and wages			7,724,578		65,058		7,789,636
3.11 Contributions for benefit plans for employees			1,474,738		10,683		1,485,421
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			49,085		39		49,124
3.32 Other agent welfare							
4.1 Legal fees and expenses			45,311		1,099		46,410
4.2 Medical examination fees			23,867				23,867
4.3 Inspection report fees			24				24
4.4 Fees of public accountants and consulting actuaries			44,383		257		44,640
4.5 Expense of investigation and settlement of policy claims			234,799				234,799
5.1 Traveling expenses			65,944		298		66,242
5.2 Advertising			44,824				44,824
5.3 Postage, express, telegraph and telephone			197,499		621		198,120
5.4 Printing and stationery			45,861		22		45,883
5.5 Cost or depreciation of furniture and equipment			68,908		107		69,016
5.6 Rental of equipment			432,096		12,093		444,189
5.7 Cost or depreciation of EDP equipment and software			414,120		663		414,784
6.1 Books and periodicals			60,714		7,873		68,587
6.2 Bureau and association fees			24,604		262		24,867
6.3 Insurance, except on real estate			38,910		8		38,918
6.4 Miscellaneous losses			114,656				114,656
6.5 Collection and bank service charges			67,812		171		67,983
6.6 Sundry general expenses			211,489		1,090		212,579
6.7 Group service and administration fees			46,992				46,992
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			852				852
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			954,226		5,248		959,474
10. General expenses incurred			12,932,136		105,758	(b)	(a) 13,037,895
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							
14. Amounts receivable relating to uninsured plans, current year							
15. General expenses paid during year (Lines 10+11-12-13+14)			12,932,136		105,758		13,037,895
DETAILS OF WRITE-INS							
09.301. Repairs and Maintenance			305,132		1,487		306,619
09.302. Fees for Outsourcing Services			649,094		3,761		652,855
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)			954,226		5,248		959,474

(a) Includes management fees of $ 13,022,936 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	5	6
	1	2	3			
	Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1. Real estate taxes						
2. State insurance department licenses and fees	162,847	676,078				838,925
3. State taxes on premiums	43,355	2,199,566				2,242,922
4. Other state taxes, including $ for employee benefits	174	745				919
5. U.S. Social Security taxes		433,264		2,219		435,483
6. All other taxes	3,075	72,253				75,328
7. Taxes, licenses and fees incurred	209,451	3,381,907		2,219		3,593,577
8. Taxes, licenses and fees unpaid Dec. 31, prior year	275,361	754,622				1,029,983
9. Taxes, licenses and fees unpaid Dec. 31, current year	104,813	1,692,359				1,797,172
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	380,000	2,444,170		2,219		2,826,388

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	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)		
DETAILS OF WRITE-INS		
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

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total [a]	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
LIFE INSURANCE:					
0100001. 1958 CSO 3.00% CRVM ANB IPC (1981 - 1988)	1,731		1,731		
0100002. 1958 CSO 3.00% MCRVM ANB IPC (1979 - 1983)	551,644		551,644		
0100003. 1958 CSO 4.00% MCRVM ANB IPC (1978 - 1980)	381,709		381,709		
0100004. 1958 CSO 4.50%/3.00% MCRVM ANB IPC (1981 - 1986)	208,545		208,545		
0100005. 1958 CSO 4.50% MCRVM ANB IPC (1981 - 1988)	1,645,763		1,645,763		
0100006. 1958 CET 4.50% NLP ANB IPC (1981 - 1984)	5,245		5,245		
0100007. 1958 CSO 5.50% CRVM ALB (1984 - 1987)	3,868,112		3,868,112		
0100008. 1980 CSO 4.50% CRVM ALB (1996 - 1998)	18,728,037		18,728,037		
0100009. 1980 CSO 4.50% MCRVM ANB IPC (1993 - 1997)	226,399		226,399		
0100010. 1980 CET 4.50% NLP ANB IPC (1993 - 1997)	274,047		274,047		
0100011. 1980 CSO 5.00% CRVM ALB (1987 - 1997)	19,134,040		19,134,040		
0100012. 1980 CET 5.00% NLP ANB IPC (1983 - 1992)	386,970		386,970		
0100013. 1980 CSO 5.50% CRVM ALB (1987 - 1997)	19,738,210		19,738,210		
0100014. 1980 CSO 5.50% MCRVM ANB IPC (1983 - 1992)	827,024		827,024		
0100015. 1980 CET 5.50% NLP ANB IPC (1983 - 1992)	1,407,470		1,407,470		
0100016. Unearned Premium	248		248		
0199997. Totals (Gross)	67,385,195		67,385,195		
0199998. Reinsurance ceded	67,385,195		67,385,195		
0199999. Life Insurance: Totals (Net)					
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)		XXX		XXX	
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:					
0300001. 71 IAM @ 7.50% IMM (1981 and prior)	11,193		8,587		2,606
0300002. 71 IAM @ 9.25% IMM (1986)	225,779		173,630		52,149
0300003. 71 IAM @ 11.00% IMM (1985)	90,242		69,892		20,350
0300004. 71 IAM @ 11.25% IMM (1983-1984)	33,978		26,068		7,910
0300005. 71 IAM @ 13.25% IMM (1982)	26,036		20,697		5,339
0300006. 83'a @ 6.25% IMM (1998)	356,745		273,695		83,050
0300007. 83'a @ 6.50% IMM (1994)	286,788		220,024		66,764
0300008. 83'a @ 6.75% IMM (1996-1997)	634,872		487,076		147,796
0300009. 83'a @ 7.00% IMM (1993)	515,132		395,207		119,925
0300010. 83'a @ 7.25% IMM (1995)	134,472		103,167		31,305
0300011. 83'a @ 7.75% IMM (1992)	524,834		402,652		122,182
0300012. 83'a @ 8.00% IMM (1987)	172,679		132,480		40,199
0300013. 83'a @ 8.25% IMM (1990-1991)	369,372		283,382		85,990
0300014. 83'a @ 8.75% IMM (1988-1989)	412,638		319,452		93,186
0300015. Annuity 2000 @ 4.00% IMM (2013)	259,446		199,047		60,399
0300016. Annuity 2000 @ 4.50% IMM (2014)	297,709		228,402		69,307
0300017. Annuity 2000 @ 5.00% IMM (2010-2012)	323,680		248,328		75,352
0300018. Annuity 2000 @ 5.25% IMM (2005-2006)	39,184		30,062		9,122
0300019. Annuity 2000 @ 5.50% IMM (2004,2007-2009)	190,639		146,258		44,381
0300020. Annuity 2000 @ 6.00% IMM (2003)	12,697		9,741		2,956
0300021. Annuity 2000 @ 6.75% IMM (2001)	93,287		71,570		21,717
0300022. Annuity 2000 @ 7.00% IMM (2000)	232,779		178,588		54,191
0300023. 2012 IAR @ 2.50% IMM (2018)	14,117		10,830		3,287
0300024. 2012 IAR @ 2.75% IMM (2019)	662,477		508,252		154,225
0300025. 2012 AIR @ 3.00% IMM (2017-2019)	91,940		70,536		21,404
0300026. 2012 AIR @ 3.50% IMM (2015-2016)	65,785		50,470		15,315
0300027. 2012 AIR @ 3.75% IMM (2015-2016)	277,310		212,753		64,557
0300028. 2012 AIR @ 4.00% IMM (2015-2016)	171,987		131,948		40,039
0399997. Totals (Gross)	6,527,797		5,012,794		1,515,003
0399998. Reinsurance ceded	6,527,797		5,012,794		1,515,003
0399999. SCWLC: Totals (Net)					
ACCIDENTAL DEATH BENEFITS:					
0400001. 59 ADB 58 CSO 3%	1,345		1,345		
0499997. Totals (Gross)	1,345		1,345		
0499998. Reinsurance ceded	1,345		1,345		
0499999. Accidental Death Benefits: Totals (Net)					
DISABILITY-ACTIVE LIVES:					
0500001. 52 INTERCO DISA (Period 2) 58 CSO 3%	11,850		11,850		
0599997. Totals (Gross)	11,850		11,850		
0599998. Reinsurance ceded	11,850		11,850		
0599999. Disability-Active Lives: Totals (Net)					
DISABILITY-DISABLED LIVES:					
0600001. 52 INTERCO DISA 3-1/2%	1,035,867		1,035,867		
0699997. Totals (Gross)	1,035,867		1,035,867		
0699998. Reinsurance ceded	1,035,867		1,035,867		
0699999. Disability-Disabled Lives: Totals (Net)					
MISCELLANEOUS RESERVES:					
0700001. For excess of valuation net premiums over corresponding gross premiums on respective policies computed according to the standard of valuation required	1,364,163		1,364,163		
0700002. For non-deduction of deferred fractional premiums or return of premiums at the death of the insured	23,235		23,235		
0700003. For surrender values in excess of reserves otherwise required and carried in this schedule	1,135,253		1,135,253		
0799997. Totals (Gross)	2,522,651		2,522,651		
0799998. Reinsurance ceded	2,522,651		2,522,651		
0799999. Miscellaneous Reserves: Totals (Net)					
9999999. Totals (Net) - Page 3, Line 1					

(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.

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.

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

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS [a]

		1	Comprehensive		4	5	6	7	8	9	10	11	12	13
			2	3										
		Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
	ACTIVE LIFE RESERVE													
1.	Unearned premium reserves	6,588												6,588
2.	Additional contract reserves (b)													
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)	6,588												6,588
8.	Reinsurance ceded													
9.	Totals (Net)	6,588												6,588
	CLAIM RESERVE													
10.	Present value of amounts not yet due on claims													
11.	Additional actuarial reserves-Asset/Liability analysis													
12.	Reserve for future contingent benefits													
13.	Aggregate write-ins for reserves													
14.	Totals (Gross)													
15.	Reinsurance ceded													
16.	Totals (Net)													
17.	TOTAL (Net)	6,588												6,588
18.	TABULAR FUND INTEREST													
	DETAILS OF WRITE-INS													
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.

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

NONE

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	425,715,554			1,861,899		423,853,655
2. Deposits received during the year	3,251,432			3,750		3,247,682
3. Investment earnings credited to the account	14,810,342			55,872		14,754,469
4. Other net change in reserves	61,522			61,522		
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	24,493,883			308,789		24,185,094
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)	419,344,966			1,674,254		417,670,712
10. Reinsurance balance at the beginning of the year	(420,701,347)			(1,850,535)		(418,850,812)
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded	(6,404,397)			(191,428)		(6,212,969)
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(414,296,950)			(1,659,107)		(412,637,843)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	5,048,016			15,147		5,032,869

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	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	3,237,874		1,146,747						2,091,127		
2.22 Reinsurance assumed											
2.23 Reinsurance ceded	1,146,747		1,146,747								
2.24 Net	2,091,127		(b)	(b)		(b)	(b)		(b) 2,091,127	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	9,188,763		315,940						8,872,823		
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	315,940		315,940								
3.4 Net	8,872,823		(b)	(b)		(b)	(b)		(b) 8,872,823	(b)	(b)
4. TOTALS 4.1 Direct	12,426,637		1,462,687						10,963,950		
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	1,462,687		1,462,687								
4.4 Net	10,963,950	(a)	(a)				(a)		10,963,950		

(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 $ ..... Credit (Group and Individual) Accident and Health $ ..... , and Other Accident and Health $ ..... are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements During the Year:											
1.1 Direct	15,660,915		1,878,553						13,782,361		
1.2 Reinsurance assumed											
1.3 Reinsurance ceded	1,878,553		1,878,553								
1.4 Net	(d) 13,782,361								13,782,361		
2. Liability December 31, current year from Part 1:											
2.1 Direct	12,426,637		1,462,687						10,963,950		
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	1,462,687		1,462,687								
2.4 Net	10,963,950								10,963,950		
3. Amounts recoverable from reinsurers December 31, current year											
4. Liability December 31, prior year:											
4.1 Direct	4,299,655		442,883						3,856,772		
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	442,883		442,883								
4.4 Net	3,856,772								3,856,772		
5. Amounts recoverable from reinsurers December 31, prior year											
6. Incurred Benefits											
6.1 Direct	23,787,897		2,898,358						20,889,539		
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	2,898,358		2,898,358								
6.4 Net	20,889,539								20,889,539		

(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 $ 14,202 in Line 1.1, $ 0 in Line 1.4.
$ 14,202 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.

EXHIBIT OF NON-ADMITTED ASSETS

		1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 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	480,385	0	(480,385)
	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	146,167	562,093	415,926
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	35,769	5,402	(30,368)
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)	662,321	567,495	(94,826)
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28.	Total (Lines 26 and 27)	662,321	567,495	(94,826)
	DETAILS OF WRITE-INS			
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.

	SSAP #	F/S Page	F/S Line #	12/31/2020	12/31/2019
NET INCOME					
(1) The Company's state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	$ 1,842,947	$ 1,018,758
(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	$ 1,842,947	$ 1,018,758
SURPLUS					
(5) The Company's state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	$48,923,542	$47,256,899
(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	$48,923,542	$47,256,899

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 either amortized cost or the lower of amortized cost or fair value. Amortization of mortgage-backed and asset-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) Not applicable

(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 securities were obtained from broker dealer survey values and internal estimates.

(2) Not applicable

(3) Not applicable

(4) As of December 31, 2020, the Company had no impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has 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).

(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.

NOTES TO FINANCIAL STATEMENTS

- 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 pledged securities with a statement value of $470,720 at December 31, 2020. These securities are reported as an asset and included in "Bonds." As of December 31, 2020, the Company did not hold any cash collateral from its securities lending program.

(3) Collateral Received

a. Aggregate Amount Collateral Received

	Fair Value
1. Securities Lending	
(a) Open	$ —
(b) 30 Days or less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Sub-Total	—
(g) Securities Received	544,719
(h) Total Collateral Received	$ 544,719
2. Dollar Repurchase Agreement	
(a) Open	$ —
(b) 30 Days or less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Sub-Total	—
(g) Securities Received	—
(h) Total Collateral Received	$ —

b. As of December 31, 2020 and 2019, the Company did not hold any cash collateral from its securities lending program. The Company has not sold or re-pledged any securities collateral received from securities lending transactions.

NOTES TO FINANCIAL STATEMENTS

c. The Company receives cash and securities collateral in an amount in excess of the fair value of the securities loaned under its securities lending agreements and reinvests the cash into cash equivalents.

(4) Not applicable

(5) Not applicable

(6) At December 31, 2020, the Company held securities with a fair value of $544,719 as collateral under its securities lending agreements. The Company is not permitted to sell or re-pledge these securities.

(7) Not applicable

F. Not applicable

G. Not applicable

H. Not applicable

I. Not applicable

J. Not applicable

K. Not applicable

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

	Gross (Admitted & Nonadmitted) Restricted						
	December 31, 2020					6	7
	1	2	3	4	5		
Restricted Asset Category	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	470,720	—	—	—	470,720	—	470,720
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	2,535,144	—	—	—	2,535,144	2,531,533	3,611
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	$ 3,005,864	$ —	$ —	$ —	$ 3,005,864	$ 2,531,533	$ 474,331

(a) Subset of column 1

(b) Subset of column 3

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	December 31, 2020			
	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	—	470,720	0.6	0.6
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	—	2,535,144	3.2	3.2
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	$ —	$ 3,005,864	3.8 %	3.8 %

(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

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.

B. The Company did not exclude any amounts from investment income due and accrued as of December 31, 2020.

NOTES TO FINANCIAL STATEMENTS

8. Derivative Instruments

Not applicable

9. Income Taxes

A. During 2019, the Company completed an implementation of a new investment accounting software which provides better detail on specific investment deferred tax assets. As a result, the Company refined the investment deferred tax asset, separating the amount into underlying components. This change resulted in the Company recording an increase in the admitted deferred tax asset of $28,130 as of December 31, 2019.

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

1.

	December 31, 2020			December 31, 2019			Change		
	1	2	3	4	5	6	7	8	9
			(Col 1 + 2)			(Col 4 + 5)	(Col 1 - 4)	(Col 2 - 5)	(Col 7 + 8)
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross Deferred Tax Assets	842,540	27,321	869,861	704,944	169,717	874,661	137,596	(142,396)	(4,800)
(b) Statutory Valuation Allowance Adjustment	—	—	—	—	—	—	—	—	—
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	842,540	27,321	869,861	704,944	169,717	874,661	137,596	(142,396)	(4,800)
(d) Deferred Tax Assets Nonadmitted	146,167	—	146,167	562,093	—	562,093	(415,926)	—	(415,926)
(e) Subtotal Net Admitted Deferred Tax Assets (1c - 1d)	696,373	27,321	723,694	142,851	169,717	312,568	553,522	(142,396)	411,126
(f) Deferred Tax Liabilities	12,478	265,507	277,985	7,715	276,723	284,438	4,763	(11,216)	(6,453)
(g) Net Admitted Deferred Tax Assets (1e - 1f)	683,895	(238,186)	445,709	135,136	(107,006)	28,130	548,759	(131,180)	417,579

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

2.

	December 31, 2020			December 31, 2019			Change		
	1	2	3	4	5	6	7	8	9
			(Col 1 + 2)			(Col 4 + 5)	(Col 1 - 4)	(Col 2 - 5)	(Col 7 + 8)
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid in Prior Years Recoverable through Loss Carrybacks	—	12	12	—	28,130	28,130	—	(28,118)	(28,118)
(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)	445,697	—	445,697	—	—	—	445,697	—	445,697
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	445,697	—	445,697	—	—	—	445,697	—	445,697
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	7,271,675	XXX	XXX	7,084,315	XXX	XXX	187,360
(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	250,676	27,309	277,985	142,851	141,587	284,438	107,825	(114,278)	(6,453)
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	696,373	27,321	723,694	142,851	169,717	312,568	553,522	(142,396)	411,126

3.

	2020	2019
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	2070.1 %	2,178.9 %
(b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b)2 Above	$ 48,477,833	$ 47,228,769

NOTES TO FINANCIAL STATEMENTS

4. Impact of Tax Planning Strategies

(a) The Company did not use tax planning strategies in 2020 or 2019 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:

	Year Ended December 31		
	2020	2019	Change
1. Current Income Tax			
(a) Federal	$ 276,264	$ 131,023	$ 145,241
(b) Foreign	—	—	—
(c) Subtotal	276,264	131,023	145,241
(d) Federal Income Tax Expense (Benefit) on Net Capital Gains (Losses)	639	11,376	(10,737)
(e) Utilization of Capital Loss Carryforwards	—	—	—
(f) Other	(6,723)	(830)	(5,893)
(g) Federal Income Tax Incurred	$ 270,180	$ 141,569	$ 128,611

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		
	2020	2019	Change
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of Unpaid Losses	$ 34,659	$ 11,650	$ 23,009
(2) Unearned Premium Reserve	6,120	—	6,120
(3) Policyholder Reserves	—	—	—
(4) Investments	8,550	11,020	(2,470)
(5) Deferred Acquisition Costs	678,534	661,463	17,071
(6) Policyholder Dividends Accrual	—	—	—
(7) Fixed Assets	—	—	—
(8) Compensation and Benefits Accrual	—	—	—
(9) Pension Accrual	—	—	—
(10) Receivables - Nonadmitted	100,881	—	100,881
(11) Net Operating Loss Carryforward	—	—	—
(12) Tax Credit Carryforward	—	—	—
(13) Other (including items < 5% of total ordinary tax assets)	13,796	20,811	(7,015)
(99) Subtotal	842,540	704,944	137,596
(b) Statutory Valuation Allowance Adjustment	—	—	—
(c) Nonadmitted	146,167	562,093	(415,926)
(d) Admitted Ordinary Deferred Tax Assets (2a99 - 2b - 2c)	696,373	142,851	553,522
(e) Capital			
(1) Investments	27,321	169,717	(142,396)
(2) Net Capital Loss Carryforward	—	—	—
(3) Real Estate	—	—	—
(4) Other (including items < 5% of total capital tax assets)	—	—	—
(99) Subtotal	27,321	169,717	(142,396)
(f) Statutory Valuation Allowance Adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted Capital Deferred Tax Assets (2e99 - 2f - 2g)	27,321	169,717	(142,396)
(i) Admitted Deferred Tax Assets (2d + 2h)	723,694	312,568	411,126
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	4,093	2,897	1,196
(2) Fixed Assets	—	—	—
(3) Deferred and Uncollected Premium	—	—	—
(4) Policyholder Reserves	—	—	—
(5) Other			—
(a) Guaranty Fund Assessments	8,385	4,775	3,610
(b) Other (including items < 5% of total ordinary tax liabilities)	—	43	(43)
(99) Subtotal	12,478	7,715	4,763
(b) Capital			
(1) Investments	265,507	276,723	(11,216)
(2) Real Estate	—	—	—
(3) Other (including items < 5% of total capital tax liabilities)	—	—	—
(99) Subtotal	265,507	276,723	(11,216)
(c) Deferred Tax Liabilities (3a99 + 3b99)	277,985	284,438	(6,453)
4. Net Deferred Tax Assets (2i - 3c)	$ 445,709	$ 28,130	$ 417,579

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 current year presentation.

	Year Ended December 31			
	2020		2019	
Provision Computed at Statutory Rate	$ 443,757	21.0 %	$ 243,668	21.0 %
Amortization of Reinsurance Gains	(26,547)	(1.3)	(66,903)	(5.8)
Interest Maintenance Reserve	(50,485)	(2.4)	(50,676)	(4.4)
Nonadmitted Assets	(107,258)	(5.1)	1,031	0.1
Other	9,060	0.5	(9,461)	(0.8)
Total	$ 268,527	12.7 %	$ 117,659	10.1 %
Federal Income Tax Incurred	$ 270,180	12.8 %	$ 141,569	12.2 %
Tax Effect of Unrealized Gains (Losses)	(1,987)	(0.1)	(2,477)	(0.2)
Change in Net Deferred Income Tax	334	—	(21,433)	(1.9)
Total Statutory Income Tax	$ 268,527	12.7 %	$ 117,659	10.1 %

E. As of December 31, 2020 and 2019, the tax related balances due to Unum Group were $197,602 and $21,984 respectively.

Income tax expense for 2020, 2019, and 2018 that is available for recoupment in the event of future net losses is as follows:

Year	Ordinary	Capital	Total
2020	$ —	$ —	$ —
2019	—	3,444	3,444
2018	—	9,497	9,497
Total	$ —	$ 12,941	$ 12,941

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 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 years subsequent to 2014 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.

NOTES TO FINANCIAL STATEMENTS

B. The short-term, intercompany lending activities of the Company are listed below:

Borrowing Entity	Lending Entity	Date Borrowed	Amount Borrowed	Date Repaid	Interest Paid
The Company	Unum Group	08/21/19	$ 1,500,000	08/27/19	$ 570
		04/25/19	1,000,000	05/29/19	2,503
		03/28/19	1,500,000	04/26/19	3,263
		03/27/19	1,000,000	03/28/19	69
		02/26/19	1,500,000	03/27/19	3,214
		02/11/19	1,000,000	02/26/19	1,096
		01/29/19	2,000,000	02/11/19	1,899
		01/14/19	2,000,000	01/29/19	2,217

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.

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

NOTES TO FINANCIAL STATEMENTS

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. During 2020 and 2019, the Company paid no dividends.

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) reduced by cumulative unrealized losses was $1,977 as of December 31, 2020.

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 $29,922 at December 31, 2020. 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 2020, 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, 2020
a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	$ 22,739
b. Decreases current year:	
Premium tax offset applied	4,407
c. Increases current year:	
Change in cost estimate	21,597
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	$ 39,929

(3) Not applicable

NOTES TO FINANCIAL STATEMENTS

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 Unum Group's compliance with applicable insurance and other laws and regulations. Contingent liabilities that might arise from such litigation incurred in the normal course of business are not deemed likely to materially adversely affect the Company's financial position or results of operations in a period, depending on its results of operations for the particular period.

Given the complexity and scope of Unum 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 where noted in connection with specific matters. It is possible that the Company's results of operations or cash flows in a particular period could be materially affected by an ultimate unfavorable outcome of pending litigation or regulatory matters depending, in part, on the Company's results of operations or cash flows for the particular period. Unum Group believes, however, that the ultimate outcome of all pending litigation and regulatory matters, after consideration of applicable reserves and rights to indemnification, should not have a material adverse effect on the Company's financial position.

Miscellaneous Matters

Unum Group's U.S. insurance subsidiaries 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. The domestic regulators of Unum Group's U.S. insurance subsidiaries, including the Company, have conducted, and recently concluded, coordinated routine risk based financial examinations as of December 31, 2018. No material findings were identified related to the Company.

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. At December 31, 2020, securities loaned to third parties had a fair value of $529,023. When applicable, 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 has pledged securities with a statement value of $470,720 as of December 31, 2020. At December 31, 2019, the Company did not have pledged securities. These securities are reported as an asset and included in "Bonds." As of December 31, 2020 and December 31, 2019, the Company did not hold any cash collateral from its securities lending program. The cash collateral is generally reported as a liability as "Payable for securities lending." The liability is normally satisfied when the Company returns the cash to the counterparty and the borrowed security is returned to the Company.

The Company does 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.

NOTES TO FINANCIAL STATEMENTS

(6) Not applicable

(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, 2020.

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, 2020 are as follows:

	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at Fair Value					
Separate account assets	$ 2,600,752	$ —	$ —	$ —	$ 2,600,752

b. Not applicable

There were no transfers between levels during the year ended December 31, 2020.

(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. Certain prior year amounts have been reclassified to conform to current year presentation.

December 31, 2020

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	$ 64,205,989	$ 55,698,757	$ 12,167,050	$ 51,927,724	$ 111,215	$ —	$ —
Other Invested Assets	1,386,019	1,386,019	—	—	—	1,386,019	—
Separate Accounts	2,600,752	2,600,752	2,600,752	—	—	—	—

December 31, 2019

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	$ 60,927,240	$ 56,120,204	$ 8,918,880	$ 52,008,360	$ —	$ —	$ —
Other Invested Assets	1,395,480	1,395,480	—	—	—	1,395,480	—
Separate Accounts	2,364,408	2,364,408	2,364,408	—	—	—	—

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 common stocks with fair values determined by a national stock exchange.

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

NOTES TO FINANCIAL STATEMENTS

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.

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 2020, the Company has applied valuation techniques on a consistent basis to similar assets and liabilities and consistent with those techniques used at year end 2019.

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

- Broker 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.

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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.

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, 2020			
Investment Category	Net Asset Value (NAV)	Redemption Term / Redemption Notice	Unfunded Commitments
Private credit	$ 1,386,019	Not redeemable	$ —

December 31, 2019			
Investment Category	Net Asset Value (NAV)	Redemption Term / Redemption Notice	Unfunded Commitments
Private credit	$ 1,395,480	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 15 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, 2020, 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

NOTES TO FINANCIAL STATEMENTS

(4) Not applicable

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. During 2020, accountholders were credited interest equal to 0.25 percent annual interest compounded 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:

	In Force			
	December 31, 2020		December 31, 2019	
Aging	Number	Balance	Number	Balance
a. Up to and including 12 Months	1	$ 3,754	—	$ —
b. 13 to 24 Months	—	—	—	—
c. 25 to 36 Months	—	—	—	—
d. 37 to 48 Months	—	—	—	—
e. 49 to 60 Months	—	—	—	—
f. Over 60 Months	1	11,393	1	11,364
g. Total Inforce	2	$ 15,147	1	$ 11,364

(3) Changes in retained asset accounts for the year ended December 31, 2020 are as follows:

	Individual		Group	
	Number	Balance/Amount	Number	Balance/Amount
a. Number/balance of retained asset accounts at the beginning of the year	1	$ 11,364	—	$ —
b. Number/amount of retained asset accounts issued/ added during the year	1	3,750	—	—
c. Investment earnings credited to retained asset accounts during the year	NA	33	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	2	$ 15,147	—	$ —

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 22, 2021. The Company is not aware of any events subsequent to December 31, 2020 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 (X)

   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 (X)

   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 (X)

   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 (X)

   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.

   None

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 (X)

   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.

Reinsurance Contract	Effective Date	Type of Reinsurance	Have insured events triggering contract coverage been recognized?
General Re Life Corporation	2009-01-01	SSL/G	Yes

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, 2019, reserves for unpaid claim and claim adjustment expenses attributable to claims incurred on or before that date were $3,856,772. For the twelve months ended December 31, 2020, $2,172,927 had been paid for incurred claims and claim adjustment expenses attributable to claims incurred in prior years. As of December 31, 2020, reserves remaining for prior years were $836,451 as a result of re-estimation of unpaid claims and claim adjustment expenses, principally on individual accident and health policies. Therefore, there has been a favorable prior year development of $847,394 for the period December 31, 2019 to December 31, 2020. 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	$0
2.	Date of the Most Recent Evaluation of this Liability	12/31/2020
3.	Was Anticipated Investment Income Utilized in the Calculation?	Yes

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, 2020, 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	5,012,794	—	1,242,796	6,255,590	100.0
(3) Total (Gross: Direct + Assumed)	5,012,794	—	1,242,796	6,255,590	100.0 %
(4) Reinsurance ceded	5,012,794	—	—	5,012,794	
(5) Total (net) * (3) – (4)	$ —	$ —	$ 1,242,796	$ 1,242,796	
(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:	$ —	$ —	$ —	$ —	

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	1,515,003	—	740,302	2,255,305	100.0
(3) Total (Gross: Direct + Assumed)	1,515,003	—	740,302	2,255,305	100.0 %
(4) Reinsurance ceded	1,515,003	—	—	1,515,003	
(5) Total (net) * (3) – (4)	$ —	$ —	$ 740,302	$ 740,302	
(6) Amount included in B(1)b above that will move to B(1)e in the year after the statement date:	$ —	$ —	$ —	$ —	

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	—	—	520,837	520,837	0.1
d. Total with market value adjustment or at fair value	—	—	520,837	520,837	0.1
e. At book value without adjustment (minimal or no charge or adjustment)	417,670,712	—	—	417,670,712	99.5
(2) Not subject to discretionary withdrawal	1,674,254	—	—	1,674,254	0.4
(3) Total (Gross: Direct + Assumed)	419,344,966	—	520,837	419,865,803	100.0 %
(4) Reinsurance ceded	414,296,950	—	—	414,296,950	
(5) Total (net) * (3) – (4)	$ 5,048,016	$ —	$ 520,837	$ 5,568,853	
(6) Amount included in C(1)b above that will move to C(1)e in the year after the statement date:	$ —	$ —	$ —	$ —	

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	5,048,016
4. Subtotal	5,048,016

Separate Accounts Annual Statement:

5. Exhibit 3, Line 0299999, Column 2	1,983,098
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	520,837
11. Subtotal	2,503,935
12. Combined Total	$ 7,551,951

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	47,237,704	50,522,409	63,523,706
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	—	3,339,806	3,699,956
h. Variable Life	—	—	—
i. Variable Universal Life	—	—	—
j. Miscellaneous Reserves	1,063,082	1,135,253	1,135,253
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	161,533
b. Accidental Death Benefits	XXX	XXX	1,345
c. Disability - Active Lives	XXX	XXX	11,850
d. Disability - Disabled Lives	XXX	XXX	1,035,867
e. Miscellaneous Reserves	XXX	XXX	1,387,399
(3) Total (gross: direct + assumed)	48,300,786	54,997,467	70,956,907
(4) Reinsurance Ceded	48,300,786	54,997,467	70,956,907
(5) Total (net) (3) - (4)	$ —	$ —	$ —

	Account Value	Cash Value	Reserve
B. Separate Account with Guarantees			
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value	$ —	$ —	$ —
b. Universal Life	—	—	—
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	—	—	—
h. Variable Life	—	—	—
i. Variable Universal Life	—	—	—
j. Miscellaneous Reserves	—	—	—
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	—
b. Accidental Death Benefits	XXX	XXX	—
c. Disability - Active Lives	XXX	XXX	—
d. Disability - Disabled Lives	XXX	XXX	—
e. Miscellaneous Reserves	XXX	XXX	—
(3) Total (gross: direct + assumed)	—	—	—
(4) Reinsurance Ceded	—	—	—
(5) Total (net) (3) - (4)	$ —	$ —	$ —

NOTES TO FINANCIAL STATEMENTS

	Account Value	Cash Value	Reserve
C. Separate Account Nonguaranteed			
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value	$ —	$ —	$ —
b. Universal Life	—	—	—
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	—	—	—
h. Variable Life	—	—	—
i. Variable Universal Life	—	—	—
j. Miscellaneous Reserves	—	—	—
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	—
b. Accidental Death Benefits	XXX	XXX	—
c. Disability - Active Lives	XXX	XXX	—
d. Disability - Disabled Lives	XXX	XXX	—
e. Miscellaneous Reserves	XXX	XXX	—
(3) Total (gross: direct + assumed)	—	—	—
(4) Reinsurance Ceded	—	—	—
(5) Total (net) (3) - (4)	$ —	$ —	$ —

D.	Amount
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	$ —
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	—
(3) Exhibit 5, Disability – Active Lives Section, Total (net)	—
(4) Exhibit 5, Disability – Disabled Lives Section, Total (net)	—
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	—
(6) Subtotal	—
Separate Accounts Annual Statement:	
(7) Exhibit 3, Line 0199999, Column 2	—
(8) Exhibit 3, Line 0499999, Column 2	—
(9) Exhibit 3, Line 0599999, Column 2	—
(10) Subtotal (Lines (7) through (9))	—
(11) Combined Total ((6) and (10))	$ —

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' contractholders.

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.

NOTES TO FINANCIAL STATEMENTS

(3) As discussed in section B below, there are certain guarantees associated with the separate account. As of December 31, 2020, the general account of the Company had a maximum guarantee for separate account liabilities of $14,605. To compensate the general account for the risk taken, the separate account paid risk charges as follows for the past five years:

a.	2020	$ 22,861
b.	2019	$ 21,940
c.	2018	$ 22,880
d.	2017	$ 23,180
e.	2016	$ 22,095

The general account of the Company did not pay any amounts to contractholders due to separate account guarantees during the years ended December 31, 2016 through 2020.

(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 contractholder 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 contractholders 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 12/31/20	$ —	$ —	$ —	$ —	$ —
Reserves at 12/31/20					
(2) For accounts with assets at:					
a. Fair value	$ —	$ —	$ —	$ 2,503,935	$ 2,503,935
b. Amortized cost	—	—	—	—	—
c. Total Reserves*	$ —	$ —	$ —	$ 2,503,935	$ 2,503,935
(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	—	—	—	2,503,935	2,503,935
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	—	—	—	2,503,935	2,503,935
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total	$ —	$ —	$ —	$ 2,503,935	$ 2,503,935
* 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)	293,516
c. Net transfers to or (From) Separate Accounts (a) – (b)	(293,516)
(2) Reconciling Adjustments:	
a. Net Contractholder distributions	293,516
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	$ —

36. Loss/Claim Adjustment Expenses

The Company did not have a liability for unpaid accident and health claim adjustment expenses as of December 31, 2020.

The Company incurred and paid $245,507 of claim adjustment expenses during 2020, of which $38,029 of the paid amount was 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 and 2

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 or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

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

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?
N/A

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 [X]

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 the first quarter of 2020, Unum made a few minor adjustments to the Code of Conduct which included hyperlink updates, renamed policies and links, and contact name changes.

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).

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 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 $ 0
- 20.12 To stockholders not officers $ 0
- 20.13 Trustees, supreme or grand (Fraternal Only) $ 0

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 $ 0
- 20.22 To stockholders not officers $ 0
- 20.23 Trustees, supreme or grand (Fraternal Only) $ 0

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 $ 3,006
- 22.22 Amount paid as expenses $ 0
- 22.23 Other amounts paid $ 0

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: $ 1,445,325

INVESTMENT

24.01 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 24.03) Yes [ ] No [X]

24.02 If no, give full and complete information relating thereto
All other stocks and bonds are held in the Company's custodial accounts at JPMorgan Chase Bank, New York, NY

24.03 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

24.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. $ 544,719

24.05 For the reporting entity's securities lending program, report amount of collateral for other programs. $

24.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [X] No [ ] N/A [ ]

24.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [X] No [ ] N/A [ ]

24.08 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [X] No [ ] N/A [ ]

GENERAL INTERROGATORIES

24.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

24.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. $
24.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $
24.093 Total payable for securities lending reported on the liability page. $

25.1 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 24.03). Yes [X] No [ ]

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements $
25.22 Subject to reverse repurchase agreements $
25.23 Subject to dollar repurchase agreements $
25.24 Subject to reverse dollar repurchase agreements $
25.25 Placed under option agreements $
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock $
25.27 FHLB Capital Stock $
25.28 On deposit with states $ 2,535,144
25.29 On deposit with other regulatory bodies $
25.30 Pledged as collateral - excluding collateral pledged to an FHLB $
25.31 Pledged as collateral to FHLB - including assets backing funding agreements $
25.32 Other $

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ] N/A [X]
If no, attach a description with this statement.

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [ ] No [X]

26.4 If the response to 26.3 is YES, does the reporting entity utilize:
26.41 Special accounting provision of SSAP No. 108 Yes [ ] No [ ]
26.42 Permitted accounting practice Yes [ ] No [ ]
26.43 Other accounting guidance Yes [ ] No [ ]

26.5 By responding YES to 26.41 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.

27.1 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 [X]

27.2 If yes, state the amount thereof at December 31 of the current year. $

28. 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 [X] No [ ]

28.01 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

GENERAL INTERROGATORIES

28.02 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)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [ ] No [X]

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

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

28.05 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

28.0597 For those firms/individuals listed in the table for Question 28.05, 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 [X]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [ ] No [X]

28.06 For those firms or individuals listed in the table for 28.05 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 Invesment Management, LLC			OS

29.1 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 [X]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

29.3 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

GENERAL INTERROGATORIES

30. 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	61,937,622	70,444,854	8,507,232
30.2 Preferred stocks			
30.3 Totals	61,937,622	70,444,854	8,507,232

30.4 Describe the sources or methods utilized in determining the fair values:
Bonds: Sources utilized in determining fair value are BVAL and TRACE.

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

31.2 If the answer to 31.1 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 [ ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No [ ]
32.2 If no, list exceptions:

33. 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]

34. 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]

35. 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]

36. 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 36.a - 36.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]

GENERAL INTERROGATORIES

OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 19,330

37.2 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 Name	2 Amount Paid

38.1 Amount of payments for legal expenses, if any? $ 59,763

38.2 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 Name	2 Amount Paid

39.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 2,056

39.2 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 Name	2 Amount Paid
American Council of Life Insurers	1,310

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	48,025,119	21,521,427
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator	10,970,538	3,858,475
2.5	Reserve Denominator	10,970,538	3,858,475
2.6	Reserve Ratio (2.4/2.5)	1.000	1.000

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: $ 0

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

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 [X] N/A [ ]

6.2 If the answer to 6.1 is yes, please provide the following:

1	2	3	4	Assets Supporting Reserve Credit		
				5	6	7
Company Name	NAIC Company Code	Domiciliary Jurisdiction	Reserve Credit	Letters of Credit	Trust Agreements	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 $ 1,934,852

7.2 Total Incurred Claims $ 2,770,836

7.3 Number of Covered Lives 2,658

*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 $ 13,022,936

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 $ 281,100,000

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 [X]

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			

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

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 2020	2 2019	3 2018	4 2017	5 2016
	Life Insurance in Force					
	(Exhibit of Life Insurance)					
1.	Ordinary - whole life and endowment (Line 34, Col. 4)	177,104	172,968	182,424	190,917	203,508
2.	Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	19,816	35,466	38,826	42,502	46,861
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)	196,920	208,433	221,250	233,419	250,368
7.1	Total in force for which VM-20 deterministic/stochastic reserves are calculated					XXX
	New Business Issued					
	(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)					
	Premium Income - Lines of Business					
	(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)	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	48,025,119	21,521,427	4,791,895		
	Balance Sheet (Pages 2 & 3)					
21.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	76,442,918	64,905,642	60,898,479	57,522,094	57,381,218
22.	Total liabilities excluding Separate Accounts business (Page 3, Line 26)	27,519,376	17,648,743	13,981,721	11,429,532	12,382,470
23.	Aggregate life reserves (Page 3, Line 1)					
23.1	Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					XXX
24.	Aggregate A & H reserves (Page 3, Line 2)	6,588	1,703			
25.	Deposit-type contract funds (Page 3, Line 3)	5,048,016	5,014,207	5,286,495	5,971,554	5,841,230
26.	Asset valuation reserve (Page 3, Line 24.01)	560,048	529,424	500,965	509,924	468,900
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)	46,423,542	44,756,899	44,416,759	43,592,562	42,498,748
	Cash Flow (Page 5)					
29.	Net Cash from Operations (Line 11)	7,703,708	3,384,866	1,615,426	1,448,595	1,456,023
	Risk-Based Capital Analysis					
30.	Total adjusted capital	49,483,591	47,786,324	47,417,724	46,602,486	45,467,648
31.	Authorized control level risk - based capital	2,368,810	2,191,818	2,209,386	1,953,039	1,965,569
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
	(Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32.	Bonds (Line 1)	82.8	94.1	97.4	94.1	91.8
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)	15.2	3.6	0.2	3.4	5.6
37.	Contract loans (Line 6)					
38.	Derivatives (Page 2, Line 7)					
39.	Other invested assets (Line 8)	2.1	2.3	2.4	2.5	2.6
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

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2020	2 2019	3 2018	4 2017	5 2016
Investments in Parent, Subsidiaries and Affiliates					
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					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	662,321	567,495	230,470	158,478	293,597
53. Total admitted assets (Page 2, Line 28, Col. 3)	79,043,670	67,270,050	62,799,760	60,003,999	59,484,460
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	2,130,935	2,185,741	2,130,235	2,114,668	2,121,937
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	7,299	(9,198)	4,682	(12,231)	(22,317)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(7,474)	(9,318)	(2,549)	4,278	(8,959)
57. Total of above Lines 54, 55 and 56	2,130,759	2,167,224	2,132,369	2,106,715	2,090,661
Benefits and Reserve Increases (Page 6)					
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)	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)	4,885	1,703			
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)					
Operating Percentages					
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	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	3.1	3.6	3.4	5.0	4.7
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	43.5	42.6	50.0		
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	56.2	60.9	69.1		
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	2,971,349	468,411			
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	3,856,772	1,027,382			
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)					
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2)					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	1,706	75,944	336,823	397,835	396,591
74. Ordinary - individual annuities (Page 6, Col. 4)	120,195	58	215,153	300,111	282,891
75. Ordinary-supplementary contracts	XXX	XXX	3,919	3,149	3,256
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)	845,776	1,006,992	1,370,467	1,166,842	1,185,727
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)	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)	1,835,649	1,027,957	1,211,940	1,867,938	1,868,465

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:

EXHIBIT OF LIFE INSURANCE

($000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
	1	2	3	4	5	6	Number of 7	Number of 8	9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	Total Amount of Insurance
1. In force end of prior year			2,812	208,433						208,433
2. Issued during year										
3. Reinsurance assumed										
4. Revived during year										
5. Increased during year (net)				3						3
6. Subtotals, Lines 2 to 5				3						3
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)			2,812	208,437						208,437
Deductions during year:										
10. Death			45	3,644			XXX			3,644
11. Maturity			3	81			XXX			81
12. Disability							XXX			
13. Expiry			18	1,492						1,492
14. Surrender			80	5,264						5,264
15. Lapse			8	1,036						1,036
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)										
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			154	11,517						11,517
21. In force end of year (b) (Line 9 minus Line 20)			2,658	196,920						196,920
22. Reinsurance ceded end of year	XXX		XXX	196,920	XXX		XXX	XXX		196,920
23. Line 21 minus Line 22	XXX		XXX	0	XXX	(a)	XXX	XXX		0
DETAILS OF WRITE-INS										
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?

.....

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			158	5,923
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
Term Insurance Excluding Extended Term Insurance	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing				
28. Term policies - other			77	8,811
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	10,569
31. Totals (Lines 27 to 30)			77	19,380
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	205	436
34. Totals, whole life and endowment			2,376	177,104
35. Totals (Lines 31 to 34)			2,658	196,920

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			196,920	
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)			196,920	

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 groups 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	760

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

	Industrial		Ordinary		Credit		Group	
Disability Provisions	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 Certifi-cates	8 Amount of Ins rance
48. Waiver of Premium			574	41,075				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	574	(a) 41,075		(a)		(a)

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

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		1		
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)		1		
5. Total (Lines 1 to 4)		2		
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)		2		
10. Amount on deposit		(a) 15,147		(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	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

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	178,508	23,627,815				
2. Issued during year	167,352	24,142,102				
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	345,860	XXX		XXX		XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	111,603	XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	111,603	XXX		XXX		XXX
10. In force end of year (line 5 minus line 9)	234,257	(a) 50,377,288		(a)		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year	440	
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	440	
Deductions During Year:		
6. Decreased (net)	9	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	9	
9. In force end of year (line 5 minus line 8)	431	
10. Amount of account balance	(a) 5,032,869	(a)

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

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

		1	Direct Business Only					
			Life Contracts		4	5	6	7
			2	3				
States, Etc.		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	15,117		1,121,882		1,136,999	
2. Alaska	AK	L			73,136		73,136	
3. Arizona	AZ	L	8,850		1,414,895		1,423,745	22,000
4. Arkansas	AR	L	22,643		305,229		327,872	
5. California	CA	L	129,406		3,249,918		3,379,324	2,393,886
6. Colorado	CO	L	990		436,759		437,749	7,000
7. Connecticut	CT	L	51,077		41,783		92,860	56,452
8. Delaware	DE	L	1,559		67,010		68,570	
9. District of Columbia	DC	L	546		198,302		198,848	
10. Florida	FL	L	121,263		3,091,429		3,212,692	7,721
11. Georgia	GA	L	7,782		3,528,927		3,536,709	
12. Hawaii	HI	L	533		6,503		7,036	
13. Idaho	ID	L	2,733		165,391		168,125	
14. Illinois	IL	L	28,013		1,254,667		1,282,680	
15. Indiana	IN	L	23,547		1,284,741		1,308,288	7,000
16. Iowa	IA	L	46,438		58,838		105,276	
17. Kansas	KS	L	6,833		67,858		74,692	5,417
18. Kentucky	KY	L	47,413		2,543,484		2,590,898	
19. Louisiana	LA	L	42,351		582,366		624,717	12,000
20. Maine	ME	L	101,791		40,012		141,803	2,000
21. Maryland	MD	L	37,448		286,975		324,423	7,000
22. Massachusetts	MA	L	119,848		754,018		873,866	55,524
23. Michigan	MI	L	3,284		2,138,778		2,142,062	
24. Minnesota	MN	L	12,469		1,024,075		1,036,543	
25. Mississippi	MS	L	69,071		134,501		203,571	30,000
26. Missouri	MO	L	49,362		763,016		812,379	
27. Montana	MT	L	3,505		5,002		8,508	
28. Nebraska	NE	L	1,269		415,592		416,861	
29. Nevada	NV	L	19,040		36,703		55,743	
30. New Hampshire	NH	L	30,425		89,391		119,816	
31. New Jersey	NJ	L	136,791		84,758		221,549	6,910
32. New Mexico	NM	L	1,168		32,843		34,011	
33. New York	NY	N	32,773		69,784		102,557	
34. North Carolina	NC	L	130,929		3,848,788		3,979,717	34,009
35. North Dakota	ND	L	1,257		145,252		146,509	
36. Ohio	OH	L	296,938		612,550		909,488	452,388
37. Oklahoma	OK	L	21,672		256,542		278,213	1,996
38. Oregon	OR	L	563		798,080		798,642	
39. Pennsylvania	PA	L	39,405		666,850		706,256	16,931
40. Rhode Island	RI	L	13,774		6,500		20,274	
41. South Carolina	SC	L	18,399		527,948		546,347	
42. South Dakota	SD	L			229,680		229,680	
43. Tennessee	TN	L	94,217		4,645,487		4,739,704	9,029
44. Texas	TX	L	34,622		4,801,106		4,835,728	120,420
45. Utah	UT	L	3,893		337,230		341,123	
46. Vermont	VT	L	36,942		1,945		38,887	
47. Virginia	VA	L	49,642		583,072		632,713	
48. Washington	WA	L	5,002		678,899		683,901	
49. West Virginia	WV	L	8,551		280,884		289,435	
50. Wisconsin	WI	L	1,566		425,169		426,735	
51. Wyoming	WY	L			7,072		7,072	
52. American Samoa	AS	N						
53. Guam	GU	N			40		40	
54. Puerto Rico	PR	N			3,892		3,892	
55. U.S. Virgin Islands	VI	N			529		529	
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	N						
58. Aggregate Other Alien	OT	XXX	2,142				2,142	
59. Subtotal		XXX	1,934,852		44,226,082		46,160,934	3,247,682
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	173,942				173,942	
94. Aggregate or other amounts not allocable by State		XXX						
95. Totals (Direct Business)		XXX	2,108,794		44,226,082		46,334,876	3,247,682
96. Plus reinsurance assumed		XXX						
97 Totals (All Business)		XXX	2,108,794		44,226,082		46,334,876	3,247,682
98. Less reinsurance ceded		XXX	2,108,794				2,108,794	3,247,682
99. Totals (All Business) less Reinsurance Ceded		XXX			(c) 44,226,082		44,226,082	
DETAILS OF WRITE-INS								
58001. GBR UNITED KINGDOM		XXX	2,142				2,142	
58002.		XXX						
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	2,142				2,142	
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:

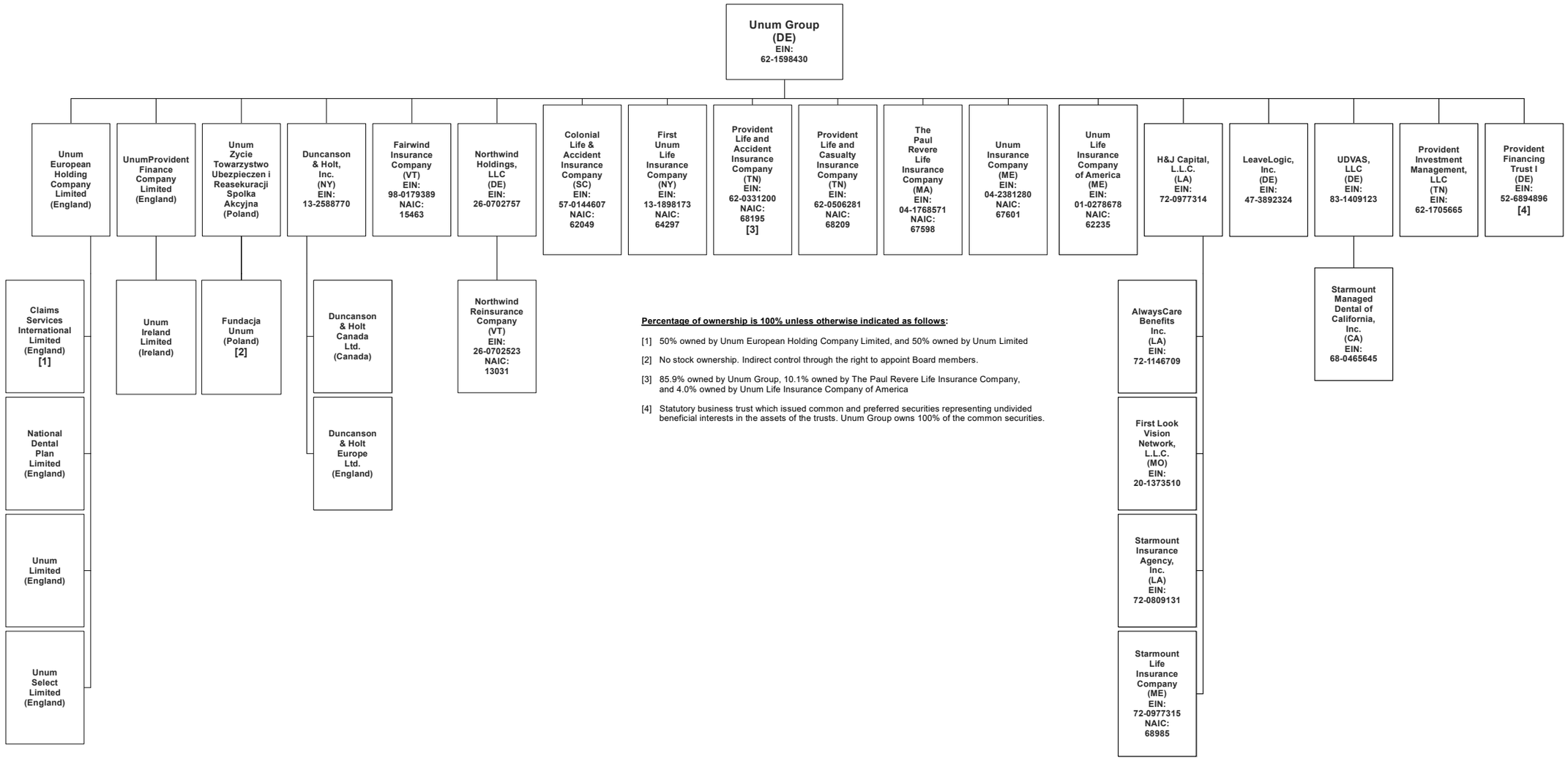
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 50
R - Registered - Non-domiciled RRGs
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state
Q - Qualified - Qualified or accredited reinsurer
N - None of the above - Not allowed to write business 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, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

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



Percentage of ownership is 100% unless otherwise indicated as follows:

[1] 50% owned by Unum European Holding Company Limited, and 50% owned by Unum Limited

[2] No stock ownership. Indirect control through the right to appoint Board members.

[3] 85.9% owned by Unum Group, 10.1% owned by The Paul Revere Life Insurance Company, and 4.0% owned by Unum Life Insurance Company of America

[4] Statutory business trust which issued common and preferred securities representing undivided beneficial interests in the assets of the trusts. Unum Group owns 100% of the common securities.

OVERFLOW PAGE FOR WRITE-INS