



# First Quarter 2008 Statistical Supplement

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**Unum Group**  
**Statistical Supplement First Quarter 2008**

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(dollars in millions, except share data)  
Interim Results are Unaudited

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Throughout this supplement, segment operating results exclude income taxes and realized investment gains and losses.

See "Notes to Statistical Supplement" on page 16 for a discussion of non-GAAP financial measures.

N.M. = not a meaningful percentage

## Unum Group Financial Highlights

	Three Months Ended		Year Ended		
	<u>3/31/2008</u>	<u>3/31/2007</u>	<u>12/31/2007</u>	<u>12/31/2006</u>	<u>12/31/2005</u>
<b>Financial Results</b>					
Premium Income	\$ 1,950.5	\$ 1,944.0	\$ 7,901.1	\$ 7,948.2	\$ 7,815.6
Segment Operating Revenue	\$ 2,609.1	\$ 2,604.3	\$ 10,585.1	\$ 10,533.1	\$ 10,266.0
Net Realized Investment Gain (Loss)	(68.5)	(3.7)	(65.2)	2.2	(6.7)
Revenue	<u>\$ 2,540.6</u>	<u>\$ 2,600.6</u>	<u>\$ 10,519.9</u>	<u>\$ 10,535.3</u>	<u>\$ 10,259.3</u>
Income from Continuing Operations	\$ 163.1	\$ 171.4	\$ 672.4	\$ 403.6	\$ 504.0
Income from Discontinued Operations, net of tax	-	6.9	6.9	7.4	9.6
Net Income	<u>\$ 163.1</u>	<u>\$ 178.3</u>	<u>\$ 679.3</u>	<u>\$ 411.0</u>	<u>\$ 513.6</u>
Assets	\$ 52,069.2	\$ 52,483.1	\$ 52,701.9	\$ 52,977.8	\$ 51,977.4
Stockholders' Equity	\$ 7,638.4	\$ 7,376.6	\$ 8,039.9	\$ 7,718.8	\$ 7,363.9

### 2007

- Full year 2007 results include a claim reassessment charge of \$53.0 million before tax, or \$34.5 million after tax.
- Full year 2007 results include costs related to early retirement of debt of \$58.8 million before tax, or \$38.3 million after tax.

### 2006

- Full year 2006 results include claim reassessment charges of \$411.4 million before tax, or \$267.4 million after tax.
- Full year 2006 results include costs related to early retirement of debt of \$25.8 million before tax, or \$16.9 million after tax.
- Full year 2006 results include broker compensation settlement expenses of \$18.5 million before tax, or \$12.7 million after tax.
- Full year 2006 results include income of \$2.6 million before tax, or \$3.9 million after tax, attributable to the receipt of interest and tax refunds on prior year tax items in excess of what was previously provided.
- Full year 2006 results include an income tax benefit of approximately \$91.9 million primarily as the result of group relief benefits obtained from the use of net operating losses in a foreign jurisdiction in which our businesses operate.

### 2005

- Full year 2005 results include a claim reassessment charge of \$75.0 million before tax, or \$51.6 million after tax.
- Full year 2005 results include a gain on the sale of the U.K. Netherlands branch of \$5.7 million before tax, or \$4.0 million after tax.
- Full year 2005 results include an income tax benefit of \$42.8 million related to the reduction of income tax liabilities.

## Unum Group Financial Highlights

	Three Months Ended		Year Ended		
	<u>3/31/2008</u>	<u>3/31/2007</u>	<u>12/31/2007</u>	<u>12/31/2006</u>	<u>12/31/2005</u>
<b>Per Common Share Information</b>					
Assuming Dilution:					
Income from Continuing Operations	\$ 0.46	\$ 0.49	\$ 1.89	\$ 1.21	\$ 1.61
Income from Discontinued Operations, net of tax	-	0.02	0.02	0.02	0.03
Net Income	<u>\$ 0.46</u>	<u>\$ 0.51</u>	<u>\$ 1.91</u>	<u>\$ 1.23</u>	<u>\$ 1.64</u>
Basic:					
Income from Continuing Operations	\$ 0.47	\$ 0.50	\$ 1.90	\$ 1.25	\$ 1.71
Income from Discontinued Operations, net of tax	-	0.02	0.02	0.02	0.03
Net Income	<u>\$ 0.47</u>	<u>\$ 0.52</u>	<u>\$ 1.92</u>	<u>\$ 1.27</u>	<u>\$ 1.74</u>
Dividends Paid	\$ 0.075	\$ 0.075	\$ 0.300	\$ 0.300	\$ 0.300
Book Value	\$ 22.06	\$ 21.52	\$ 22.28	\$ 22.53	\$ 24.66
Price (UNM closing price on last trading day of period)	\$ 22.01	\$ 23.03	\$ 23.79	\$ 20.78	\$ 22.75

## Unum Group Consolidated Statements of Income

	Three Months Ended		Year Ended		
	3/31/2008	3/31/2007	12/31/2007	12/31/2006	12/31/2005
<b>Revenue</b>					
Premium Income	\$ 1,950.5	\$ 1,944.0	\$ 7,901.1	\$ 7,948.2	\$ 7,815.6
Net Investment Income	591.4	589.5	2,409.9	2,320.6	2,188.3
Net Realized Investment Gain (Loss)	(68.5)	(3.7)	(65.2)	2.2	(6.7)
Other Income	67.2	70.8	274.1	264.3	262.1
<b>Total Revenue</b>	<u>2,540.6</u>	<u>2,600.6</u>	<u>10,519.9</u>	<u>10,535.3</u>	<u>10,259.3</u>
<b>Benefits and Expenses</b>					
Benefits and Change in Reserves for Future Benefits	1,656.9	1,729.3	6,988.2	7,577.2	7,083.2
Commissions	218.9	213.0	841.1	819.0	804.7
Interest and Debt Expense - Non-recourse Debt	11.9	2.0	15.7	1.3	-
Interest and Debt Expense - All Other Debt	32.0	43.9	167.4	190.5	208.0
Cost Related to Early Retirement of Debt	-	2.4	58.8	25.8	-
Deferral of Acquisition Costs	(145.6)	(138.1)	(556.3)	(528.2)	(519.4)
Amortization of Deferred Acquisition Costs	130.0	116.6	480.4	478.6	463.7
Other Expenses	391.8	371.6	1,527.4	1,505.7	1,525.2
<b>Total Benefits and Expenses</b>	<u>2,295.9</u>	<u>2,340.7</u>	<u>9,522.7</u>	<u>10,069.9</u>	<u>9,565.4</u>
<b>Income from Continuing Operations Before Income Taxes</b>	244.7	259.9	997.2	465.4	693.9
<b>Income Taxes</b>	81.6	88.5	324.8	61.8	189.9
<b>Income from Continuing Operations</b>	163.1	171.4	672.4	403.6	504.0
<b>Income from Discontinued Operations, net of tax</b>	-	6.9	6.9	7.4	9.6
<b>Net Income</b>	<u>\$ 163.1</u>	<u>\$ 178.3</u>	<u>\$ 679.3</u>	<u>\$ 411.0</u>	<u>\$ 513.6</u>
<b>Average Number of Shares Outstanding</b>					
Basic	350,719,560	341,207,999	352,969,131	324,654,923	295,776,405
Dilutive Securities:					
Purchase Contracts	-	3,787,038	1,672,949	8,153,001	14,297,834
Options and Nonvested Stock Awards	746,261	1,385,222	1,134,373	1,553,820	2,438,404
Assuming Dilution	<u>351,465,821</u>	<u>346,380,259</u>	<u>355,776,453</u>	<u>334,361,744</u>	<u>312,512,643</u>
<b>Actual Number of Shares Outstanding</b>	346,293,186	342,802,960	360,893,475	342,627,521	298,557,764

## Unum Group Sales Data

	Three Months Ended			Year Ended		
	3/31/2008	3/31/2007	% Change	12/31/2007	12/31/2006	12/31/2005
<b>Unum US Segment</b>						
<b>Fully Insured Products</b>						
Group Long-term Disability	\$ 36.1	\$ 25.5	41.6 %	\$ 177.7	\$ 208.5	\$ 180.4
Group Short-term Disability	13.4	15.2	(11.8)	64.7	74.1	74.8
Group Life	27.1	20.1	34.8	134.0	149.8	157.8
Accidental Death & Dismemberment	2.9	2.0	45.0	13.8	13.7	14.7
Individual Disability - Recently Issued	16.5	14.5	13.8	59.7	55.4	53.8
Group Long-term Care	8.8	6.1	44.3	32.8	25.1	21.1
Individual Long-term Care	2.7	2.1	28.6	9.9	11.0	13.0
Voluntary Benefits	66.2	49.4	34.0	138.4	134.2	130.2
<b>Total Fully Insured Products</b>	<b>173.7</b>	<b>134.9</b>	<b>28.8</b>	<b>631.0</b>	<b>671.8</b>	<b>645.8</b>
<b>Administrative Services Only (ASO) Products</b>						
Group Long-term Disability	-	-	-	1.6	3.7	1.8
Group Short-term Disability	1.2	0.7	71.4	5.6	10.0	5.8
<b>Total ASO Products</b>	<b>1.2</b>	<b>0.7</b>	<b>71.4</b>	<b>7.2</b>	<b>13.7</b>	<b>7.6</b>
<b>Unum US Segment</b>	<b>174.9</b>	<b>135.6</b>	<b>29.0</b>	<b>638.2</b>	<b>685.5</b>	<b>653.4</b>
<b>Unum UK Segment</b>						
Group Long-term Disability	14.8	16.3	(9.2)	84.4	79.1	91.2
Group Life	2.1	2.8	(25.0)	13.2	16.5	33.0
Individual Disability	1.8	1.7	5.9	7.8	5.5	8.1
<b>Unum UK Segment</b>	<b>18.7</b>	<b>20.8</b>	<b>(10.1)</b>	<b>105.4</b>	<b>101.1</b>	<b>132.3</b>
<b>Colonial Life Segment</b>						
Accident, Sickness, and Disability	43.9	42.8	2.6	211.3	194.4	176.8
Life	13.5	14.3	(5.6)	66.7	66.6	60.6
Cancer and Critical Illness	10.3	10.5	(1.9)	56.9	54.1	49.0
<b>Colonial Life Segment</b>	<b>67.7</b>	<b>67.6</b>	<b>0.1</b>	<b>334.9</b>	<b>315.1</b>	<b>286.4</b>
<b>Individual Disability - Closed Block Segment</b>	<b>0.5</b>	<b>0.9</b>	<b>(44.4)</b>	<b>3.0</b>	<b>4.4</b>	<b>6.5</b>
<b>Total Sales</b>	<b>\$ 261.8</b>	<b>\$ 224.9</b>	<b>16.4</b>	<b>\$ 1,081.5</b>	<b>\$ 1,106.1</b>	<b>\$ 1,078.6</b>

## Unum Group Consolidated Balance Sheets

	March 31, 2008	December 31,	
		2007	2006
<b>Assets</b>			
Investments			
Fixed Maturity Securities	\$ 35,327.2	\$ 35,814.7	\$ 35,055.5
Mortgage Loans	1,087.9	1,068.9	944.0
Real Estate	18.7	18.2	17.9
Policy Loans	2,622.1	2,617.7	3,429.5
Other Long-term Investments	196.9	213.9	222.5
Short-term Investments	1,395.3	1,486.8	648.4
<b>Total Investments</b>	<b>40,648.1</b>	<b>41,220.2</b>	<b>40,317.8</b>
Cash and Bank Deposits	84.8	199.1	121.3
Accounts and Premiums Receivable	1,953.7	1,914.7	2,057.1
Reinsurance Recoverable	5,143.8	5,160.0	5,512.2
Accrued Investment Income	606.9	592.3	646.8
Deferred Acquisition Costs	2,397.5	2,381.9	2,983.1
Goodwill	204.3	204.3	204.1
Other Assets	1,011.4	1,009.2	994.6
Other Assets - Discontinued Operations	-	-	112.3
Separate Account Assets	18.7	20.2	28.5
<b>Total Assets</b>	<b>\$ 52,069.2</b>	<b>\$ 52,701.9</b>	<b>\$ 52,977.8</b>
<b>Liabilities</b>			
Policy and Contract Benefits	\$ 1,940.2	\$ 1,979.7	\$ 2,220.4
Reserves for Future Policy and Contract Benefits	35,793.0	35,828.0	35,689.4
Unearned Premiums	543.7	523.1	520.1
Other Policyholders' Funds	1,799.9	1,821.2	2,019.1
Income Tax	342.5	400.3	611.7
Short-term Debt	175.0	175.0	-
Long-term Debt - Non-recourse	895.0	912.5	130.0
Long-term Debt - All Other	1,602.7	1,602.7	2,529.6
Other Liabilities	1,320.1	1,399.3	1,481.2
Other Liabilities - Discontinued Operations	-	-	29.0
Separate Account Liabilities	18.7	20.2	28.5
<b>Total Liabilities</b>	<b>44,430.8</b>	<b>44,662.0</b>	<b>45,259.0</b>
<b>Stockholders' Equity</b>			
Common Stock	36.3	36.3	34.4
Additional Paid-in Capital	2,522.8	2,516.9	2,200.0
Accumulated Other Comprehensive Income	269.7	463.5	612.8
Retained Earnings	5,213.8	5,077.4	4,925.8
Treasury Stock	(404.2)	(54.2)	(54.2)
<b>Total Stockholders' Equity</b>	<b>7,638.4</b>	<b>8,039.9</b>	<b>7,718.8</b>
<b>Total Liabilities and Stockholders' Equity</b>	<b>\$ 52,069.2</b>	<b>\$ 52,701.9</b>	<b>\$ 52,977.8</b>

## Unum Group Deferred Acquisition Costs by Segment

	<u>Unum US</u>	<u>Unum UK</u>	<u>Colonial Life</u>	<u>Consolidated</u>
<b>Balances at December 31, 2005</b>	\$ 2,201.2	\$ 142.5	\$ 569.6	\$ 2,913.3
Capitalized	306.2	34.4	187.6	528.2
Amortized	(302.2)	(32.0)	(144.4)	(478.6)
Foreign Currency	-	20.2	-	20.2
<b>Balances at December 31, 2006</b>	<u>2,205.2</u>	<u>165.1</u>	<u>612.8</u>	<u>2,983.1</u>
Cumulative Effect of SOP 05-1	(589.8)	(88.3)	-	(678.1)
Capitalized	304.2	41.2	210.9	556.3
Amortized	(277.1)	(49.4)	(153.9)	(480.4)
Foreign Currency	-	1.0	-	1.0
<b>Balances at December 31, 2007</b>	<u>1,642.5</u>	<u>69.6</u>	<u>669.8</u>	<u>2,381.9</u>
Capitalized	81.1	8.6	55.9	145.6
Amortized	(81.7)	(7.4)	(40.9)	(130.0)
<b>Balances at March 31, 2008</b>	<u><u>\$ 1,641.9</u></u>	<u><u>\$ 70.8</u></u>	<u><u>\$ 684.8</u></u>	<u><u>\$ 2,397.5</u></u>



**Unum Group Balance Sheets by Segment - March 31, 2008**

	<b>Unum US</b>				<b>Unum UK</b>	<b>Colonial Life</b>	<b>Individual Disability - Closed Block</b>	<b>Corporate and Other</b>	<b>Consolidated</b>
	<b>Group Disability</b>	<b>Group Life and Accidental Death &amp; Dismemberment</b>	<b>Supplemental and Voluntary</b>	<b>Total Unum US</b>					
<b>Assets</b>									
Investments	\$ 9,953.0	\$ 2,107.4	\$ 6,048.0	\$ 18,108.4	\$ 3,453.2	\$ 1,664.7	\$ 12,015.7	\$ 5,406.1	\$ 40,648.1
Deferred Acquisition Costs	140.6	96.2	1,405.1	1,641.9	70.8	684.8	-	-	2,397.5
Goodwill	2.5	-	187.5	190.0	14.3	-	-	-	204.3
All Other	725.9	95.3	380.5	1,201.7	501.1	203.7	2,891.1	4,021.7	8,819.3
<b>Total Assets</b>	<b>\$ 10,822.0</b>	<b>\$ 2,298.9</b>	<b>\$ 8,021.1</b>	<b>\$ 21,142.0</b>	<b>\$ 4,039.4</b>	<b>\$ 2,553.2</b>	<b>\$ 14,906.8</b>	<b>\$ 9,427.8</b>	<b>\$ 52,069.2</b>
<b>Liabilities</b>									
Reserves and Policyholder Benefits	\$ 8,901.9	\$ 1,494.5	\$ 5,286.6	\$ 15,683.0	\$ 2,812.4	\$ 1,483.9	\$ 12,508.2	\$ 7,589.3	\$ 40,076.8
Debt	-	-	-	-	-	-	-	2,672.7	2,672.7
All Other	151.7	(1.6)	469.3	619.4	167.7	169.7	101.7	622.8	1,681.3
<b>Total Liabilities</b>	<b>9,053.6</b>	<b>1,492.9</b>	<b>5,755.9</b>	<b>16,302.4</b>	<b>2,980.1</b>	<b>1,653.6</b>	<b>12,609.9</b>	<b>10,884.8</b>	<b>44,430.8</b>
Other Allocated Stockholders' Equity	1,953.7	810.6	1,984.3	4,748.6	962.0	890.9	2,126.7	(1,433.6)	7,294.6
Unrealized Gain/Loss on Securities	(185.3)	(4.6)	280.9	91.0	97.3	8.7	170.2	(23.4)	343.8
<b>Total Allocated Stockholders' Equity</b>	<b>1,768.4</b>	<b>806.0</b>	<b>2,265.2</b>	<b>4,839.6</b>	<b>1,059.3</b>	<b>899.6</b>	<b>2,296.9</b>	<b>(1,457.0)</b>	<b>7,638.4</b>
<b>Total Liabilities and Allocated Stockholders' Equity</b>	<b>\$ 10,822.0</b>	<b>\$ 2,298.9</b>	<b>\$ 8,021.1</b>	<b>\$ 21,142.0</b>	<b>\$ 4,039.4</b>	<b>\$ 2,553.2</b>	<b>\$ 14,906.8</b>	<b>\$ 9,427.8</b>	<b>\$ 52,069.2</b>

Allocated stockholders' equity is determined on the basis of an internal allocation formula that reflects the volume and risk components of the business and aligns with the Company's target capital levels for regulatory and rating agency purposes. This formula is modified periodically to recognize changes in the views of capital requirements.

**Unum Group Balance Sheets by Segment - December 31, 2007**

	<b>Unum US</b>				<b>Unum UK</b>	<b>Colonial Life</b>	<b>Individual Disability - Closed Block</b>	<b>Corporate and Other</b>	<b>Consolidated</b>
	<b>Group Disability</b>	<b>Group Life and Accidental Death &amp; Dismemberment</b>	<b>Supplemental and Voluntary</b>	<b>Total Unum US</b>					
<b>Assets</b>									
Investments	\$ 10,040.2	\$ 2,144.9	\$ 5,911.9	\$ 18,097.0	\$ 3,423.6	\$ 1,658.0	\$ 12,147.3	\$ 5,894.3	\$ 41,220.2
Deferred Acquisition Costs	145.6	100.4	1,396.5	1,642.5	69.6	669.8	-	-	2,381.9
Goodwill	2.5	-	187.5	190.0	14.3	-	-	-	204.3
All Other	724.5	102.1	378.0	1,204.6	509.0	190.7	3,097.1	3,894.1	8,895.5
<b>Total Assets</b>	<b>\$ 10,912.8</b>	<b>\$ 2,347.4</b>	<b>\$ 7,873.9</b>	<b>\$ 21,134.1</b>	<b>\$ 4,016.5</b>	<b>\$ 2,518.5</b>	<b>\$ 15,244.4</b>	<b>\$ 9,788.4</b>	<b>\$ 52,701.9</b>
<b>Liabilities</b>									
Reserves and Policyholder Benefits	\$ 8,836.9	\$ 1,514.0	\$ 5,171.1	\$ 15,522.0	\$ 2,867.1	\$ 1,464.5	\$ 12,679.9	\$ 7,618.5	\$ 40,152.0
Debt	-	-	-	-	-	-	-	2,690.2	2,690.2
All Other	211.7	10.7	472.1	694.5	167.2	162.3	76.2	719.6	1,819.8
<b>Total Liabilities</b>	<b>9,048.6</b>	<b>1,524.7</b>	<b>5,643.2</b>	<b>16,216.5</b>	<b>3,034.3</b>	<b>1,626.8</b>	<b>12,756.1</b>	<b>11,028.3</b>	<b>44,662.0</b>
Other Allocated Stockholders' Equity	1,932.5	799.0	1,945.9	4,677.4	899.5	868.1	2,322.8	(1,266.5)	7,501.3
Unrealized Gain/Loss on Securities	(68.3)	23.7	284.8	240.2	82.7	23.6	165.5	26.6	538.6
<b>Total Allocated Stockholders' Equity</b>	<b>1,864.2</b>	<b>822.7</b>	<b>2,230.7</b>	<b>4,917.6</b>	<b>982.2</b>	<b>891.7</b>	<b>2,488.3</b>	<b>(1,239.9)</b>	<b>8,039.9</b>
<b>Total Liabilities and Allocated Stockholders' Equity</b>	<b>\$ 10,912.8</b>	<b>\$ 2,347.4</b>	<b>\$ 7,873.9</b>	<b>\$ 21,134.1</b>	<b>\$ 4,016.5</b>	<b>\$ 2,518.5</b>	<b>\$ 15,244.4</b>	<b>\$ 9,788.4</b>	<b>\$ 52,701.9</b>

Allocated stockholders' equity is determined on the basis of an internal allocation formula that reflects the volume and risk components of the business and aligns with the Company's target capital levels for regulatory and rating agency purposes. This formula is modified periodically to recognize changes in the views of capital requirements.

## Unum Group Financial Results by Segment

	Three Months Ended			Year Ended		
	3/31/2008	3/31/2007	% Change	12/31/2007	12/31/2006	% Change
<b>Premium Income</b>						
Unum US	\$ 1,230.4	\$ 1,244.9	(1.2) %	\$ 5,014.0	\$ 5,196.0	(3.5) %
Unum UK	240.6	222.3	8.2	968.3	842.8	14.9
Colonial Life	240.4	223.4	7.6	907.2	842.1	7.7
Individual Disability - Closed Block	238.4	252.3	(5.5)	1,009.9	1,062.8	(5.0)
Other	0.7	1.1	(36.4)	1.7	4.5	(62.2)
	<u>1,950.5</u>	<u>1,944.0</u>	0.3	<u>7,901.1</u>	<u>7,948.2</u>	(0.6)
<b>Net Investment Income</b>						
Unum US	279.1	276.9	0.8	1,129.9	1,063.1	6.3
Unum UK	45.3	45.8	(1.1)	200.4	174.6	14.8
Colonial Life	25.9	24.4	6.1	99.9	93.6	6.7
Individual Disability - Closed Block	190.7	204.6	(6.8)	827.2	828.7	(0.2)
Other	25.9	28.1	(7.8)	108.4	113.2	(4.2)
Corporate	24.5	9.7	152.6	44.1	47.4	(7.0)
	<u>591.4</u>	<u>589.5</u>	0.3	<u>2,409.9</u>	<u>2,320.6</u>	3.8
<b>Other Income</b>						
Unum US	32.6	34.7	(6.1)	135.7	108.5	25.1
Unum UK	0.2	1.7	(88.2)	3.1	0.1	N.M.
Colonial Life	0.1	0.3	(66.7)	0.9	1.1	(18.2)
Individual Disability - Closed Block	24.1	25.3	(4.7)	103.7	105.1	(1.3)
Other	8.0	8.2	(2.4)	28.5	33.8	(15.7)
Corporate	2.2	0.6	N.M.	2.2	15.7	(86.0)
	<u>67.2</u>	<u>70.8</u>	(5.1)	<u>274.1</u>	<u>264.3</u>	3.7
<b>Total Operating Revenue</b>						
Unum US	1,542.1	1,556.5	(0.9)	6,279.6	6,367.6	(1.4)
Unum UK	286.1	269.8	6.0	1,171.8	1,017.5	15.2
Colonial Life	266.4	248.1	7.4	1,008.0	936.8	7.6
Individual Disability - Closed Block	453.2	482.2	(6.0)	1,940.8	1,996.6	(2.8)
Other	34.6	37.4	(7.5)	138.6	151.5	(8.5)
Corporate	26.7	10.3	159.2	46.3	63.1	(26.6)
	<u>2,609.1</u>	<u>2,604.3</u>	0.2	<u>10,585.1</u>	<u>10,533.1</u>	0.5

## Unum Group Financial Results by Segment

	Three Months Ended			Year Ended		
	3/31/2008	3/31/2007	% Change	12/31/2007	12/31/2006	% Change
<b>Benefits and Expenses</b>						
Unum US	\$ 1,379.4	\$ 1,414.1	(2.5) %	\$ 5,714.0	\$ 6,271.9	(8.9) %
Unum UK	199.0	194.7	2.2	833.0	759.7	9.6
Colonial Life	199.0	188.5	5.6	762.2	738.1	3.3
Individual Disability - Closed Block	439.5	459.7	(4.4)	1,822.9	1,925.3	(5.3)
Other	30.7	33.8	(9.2)	121.1	127.1	(4.7)
Corporate	48.3	49.9	(3.2)	269.5	247.8	8.8
	<u>2,295.9</u>	<u>2,340.7</u>	(1.9)	<u>9,522.7</u>	<u>10,069.9</u>	(5.4)
<b>Income (Loss) from Continuing Operations Before Income Taxes and Net Realized Investment Gain (Loss)</b>						
Unum US	162.7	142.4	14.3	565.6	95.7	N.M.
Unum UK	87.1	75.1	16.0	338.8	257.8	31.4
Colonial Life	67.4	59.6	13.1	245.8	198.7	23.7
Individual Disability - Closed Block	13.7	22.5	(39.1)	117.9	71.3	65.4
Other	3.9	3.6	8.3	17.5	24.4	(28.3)
Corporate	(21.6)	(39.6)	45.5	(223.2)	(184.7)	(20.8)
	<u>313.2</u>	<u>263.6</u>	18.8	<u>1,062.4</u>	<u>463.2</u>	129.4
<b>Income Taxes</b>	<u>105.4</u>	<u>89.0</u>	18.4	<u>346.8</u>	<u>61.1</u>	N.M.
<b>Income from Continuing Operations Before Net Realized Investment Gain (Loss)</b>	207.8	174.6	19.0	715.6	402.1	78.0
<b>Net Realized Investment Gain (Loss)</b>	(68.5)	(3.7)	N.M.	(65.2)	2.2	N.M.
<b>Tax Expense (Benefit) on Net Realized Investment Gain (Loss)</b>	(23.8)	(0.5)	N.M.	(22.0)	0.7	N.M.
<b>Income from Discontinued Operations, net of tax</b>	<u>-</u>	<u>6.9</u>	(100.0)	<u>6.9</u>	<u>7.4</u>	(6.8)
<b>Net Income</b>	<u>\$ 163.1</u>	<u>\$ 178.3</u>	(8.5)	<u>\$ 679.3</u>	<u>\$ 411.0</u>	65.3

See "Notes to Statistical Supplement" on page 16 for additional information.

### Unum Group Quarterly Historical Financial Results by Segment

	<u>3/31/08</u>	<u>12/31/07</u>	<u>9/30/07</u>	<u>6/30/07</u>	<u>3/31/07</u>	<u>12/31/06</u>	<u>9/30/06</u>	<u>6/30/06</u>	<u>3/31/06</u>
<b>Premium Income</b>									
Unum US	\$ 1,230.4	\$ 1,248.1	\$ 1,255.3	\$ 1,265.7	\$ 1,244.9	\$ 1,302.0	\$ 1,278.6	\$ 1,311.6	\$ 1,303.8
Unum UK	240.6	251.4	247.6	247.0	222.3	231.0	219.7	200.7	191.4
Colonial Life	240.4	232.0	227.0	224.8	223.4	217.2	212.8	209.5	202.6
Individual Disability - Closed Block	238.4	252.2	256.0	249.4	252.3	269.8	257.8	264.2	271.0
Other	0.7	0.2	0.6	(0.2)	1.1	2.0	0.1	1.2	1.2
	<u>1,950.5</u>	<u>1,983.9</u>	<u>1,986.5</u>	<u>1,986.7</u>	<u>1,944.0</u>	<u>2,022.0</u>	<u>1,969.0</u>	<u>1,987.2</u>	<u>1,970.0</u>
<b>Net Investment Income</b>									
Unum US	279.1	283.0	283.1	286.9	276.9	284.6	261.9	258.9	257.7
Unum UK	45.3	57.3	47.4	49.9	45.8	50.9	45.8	39.9	38.0
Colonial Life	25.9	25.6	25.0	24.9	24.4	24.0	23.6	23.4	22.6
Individual Disability - Closed Block	190.7	205.6	213.6	203.4	204.6	205.5	207.0	214.0	202.2
Other	25.9	28.7	24.7	26.9	28.1	28.1	28.0	28.4	28.7
Corporate	24.5	19.2	9.4	5.8	9.7	8.3	12.5	12.0	14.6
	<u>591.4</u>	<u>619.4</u>	<u>603.2</u>	<u>597.8</u>	<u>589.5</u>	<u>601.4</u>	<u>578.8</u>	<u>576.6</u>	<u>563.8</u>
<b>Other Income</b>									
Unum US	32.6	33.7	32.8	34.5	34.7	27.7	27.3	28.1	25.4
Unum UK	0.2	0.4	0.7	0.3	1.7	0.1	-	(0.1)	0.1
Colonial Life	0.1	-	0.3	0.3	0.3	0.2	0.2	0.4	0.3
Individual Disability - Closed Block	24.1	25.1	27.5	25.8	25.3	29.4	25.5	23.9	26.3
Other	8.0	6.3	4.9	9.1	8.2	8.8	8.3	8.4	8.3
Corporate	2.2	0.5	0.4	0.7	0.6	5.8	3.5	3.0	3.4
	<u>67.2</u>	<u>66.0</u>	<u>66.6</u>	<u>70.7</u>	<u>70.8</u>	<u>72.0</u>	<u>64.8</u>	<u>63.7</u>	<u>63.8</u>
<b>Total Operating Revenue</b>									
Unum US	1,542.1	1,564.8	1,571.2	1,587.1	1,556.5	1,614.3	1,567.8	1,598.6	1,586.9
Unum UK	286.1	309.1	295.7	297.2	269.8	282.0	265.5	240.5	229.5
Colonial Life	266.4	257.6	252.3	250.0	248.1	241.4	236.6	233.3	225.5
Individual Disability - Closed Block	453.2	482.9	497.1	478.6	482.2	504.7	490.3	502.1	499.5
Other	34.6	35.2	30.2	35.8	37.4	38.9	36.4	38.0	38.2
Corporate	26.7	19.7	9.8	6.5	10.3	14.1	16.0	15.0	18.0
	<u>2,609.1</u>	<u>2,669.3</u>	<u>2,656.3</u>	<u>2,655.2</u>	<u>2,604.3</u>	<u>2,695.4</u>	<u>2,612.6</u>	<u>2,627.5</u>	<u>2,597.6</u>

**Unum Group Quarterly Historical Financial Results by Segment**

	<u>3/31/08</u>	<u>12/31/07</u>	<u>9/30/07</u>	<u>6/30/07</u>	<u>3/31/07</u>	<u>12/31/06</u>	<u>9/30/06</u>	<u>6/30/06</u>	<u>3/31/06</u>
<b>Benefits and Expenses</b>									
Unum US	\$ 1,379.4	\$ 1,398.2	\$ 1,406.9	\$ 1,494.8	\$ 1,414.1	\$ 1,478.4	\$ 1,741.0	\$ 1,494.1	\$ 1,558.4
Unum UK	199.0	224.1	194.7	219.5	194.7	200.2	200.0	184.4	175.1
Colonial Life	199.0	198.8	189.8	185.1	188.5	190.9	184.5	183.4	179.3
Individual Disability - Closed Block	439.5	459.5	467.7	436.0	459.7	476.0	495.6	468.9	484.8
Other	30.7	28.9	26.6	31.8	33.8	32.5	28.6	32.6	33.4
Corporate	48.3	108.6	45.5	65.5	49.9	52.5	65.1	68.7	61.5
	<u>2,295.9</u>	<u>2,418.1</u>	<u>2,331.2</u>	<u>2,432.7</u>	<u>2,340.7</u>	<u>2,430.5</u>	<u>2,714.8</u>	<u>2,432.1</u>	<u>2,492.5</u>
<b>Income (Loss) from Continuing Operations Before Income Taxes and Net Realized Investment Gain (Loss)</b>									
Unum US	162.7	166.6	164.3	92.3	142.4	135.9	(173.2)	104.5	28.5
Unum UK	87.1	85.0	101.0	77.7	75.1	81.8	65.5	56.1	54.4
Colonial Life	67.4	58.8	62.5	64.9	59.6	50.5	52.1	49.9	46.2
Individual Disability - Closed Block	13.7	23.4	29.4	42.6	22.5	28.7	(5.3)	33.2	14.7
Other	3.9	6.3	3.6	4.0	3.6	6.4	7.8	5.4	4.8
Corporate	(21.6)	(88.9)	(35.7)	(59.0)	(39.6)	(38.4)	(49.1)	(53.7)	(43.5)
	<u>313.2</u>	<u>251.2</u>	<u>325.1</u>	<u>222.5</u>	<u>263.6</u>	<u>264.9</u>	<u>(102.2)</u>	<u>195.4</u>	<u>105.1</u>
<b>Income Taxes (Benefit)</b>	<u>105.4</u>	<u>74.2</u>	<u>108.1</u>	<u>75.5</u>	<u>89.0</u>	<u>(8.8)</u>	<u>(33.8)</u>	<u>68.5</u>	<u>35.2</u>
<b>Income (Loss) from Continuing Operations Before Net Realized Investment Gain (Loss)</b>	207.8	177.0	217.0	147.0	174.6	273.7	(68.4)	126.9	69.9
<b>Net Realized Investment Gain (Loss)</b>	(68.5)	(25.8)	(46.1)	10.4	(3.7)	0.7	4.8	(5.8)	2.5
<b>Tax Expense (Benefit) on Net Realized Investment Gain (Loss)</b>	(23.8)	(9.3)	(16.1)	3.9	(0.5)	0.2	1.7	(2.2)	1.0
<b>Income from Discontinued Operations, net of tax</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>6.9</u>	<u>1.9</u>	<u>1.6</u>	<u>1.9</u>	<u>2.0</u>
<b>Net Income (Loss)</b>	<u>\$ 163.1</u>	<u>\$ 160.5</u>	<u>\$ 187.0</u>	<u>\$ 153.5</u>	<u>\$ 178.3</u>	<u>\$ 276.1</u>	<u>\$ (63.7)</u>	<u>\$ 125.2</u>	<u>\$ 73.4</u>
<b>Per Common Share - Assuming Dilution</b>									
Income (Loss) from Continuing Operations	\$ 0.46	\$ 0.44	\$ 0.52	\$ 0.43	\$ 0.49	\$ 0.79	\$ (0.19)	\$ 0.37	\$ 0.22
Income from Discontinued Operations, net of tax	-	-	-	-	0.02	0.01	-	0.01	0.01
<b>Net Income (Loss)</b>	<u>\$ 0.46</u>	<u>\$ 0.44</u>	<u>\$ 0.52</u>	<u>\$ 0.43</u>	<u>\$ 0.51</u>	<u>\$ 0.80</u>	<u>\$ (0.19)</u>	<u>\$ 0.38</u>	<u>\$ 0.23</u>

See "Notes to Statistical Supplement" on page 16 for additional information.

## Unum Group Financial Results for Unum US Segment

	Three Months Ended		Year Ended		
	3/31/2008	3/31/2007	12/31/2007	12/31/2006	12/31/2005
<b>Operating Revenue</b>					
Premium Income	\$ 1,230.4	\$ 1,244.9	\$ 5,014.0	\$ 5,196.0	\$ 5,229.0
Net Investment Income	279.1	276.9	1,129.9	1,063.1	998.2
Other Income	32.6	34.7	135.7	108.5	108.6
<b>Total Operating Revenue</b>	<u>1,542.1</u>	<u>1,556.5</u>	<u>6,279.6</u>	<u>6,367.6</u>	<u>6,335.8</u>
<b>Benefits and Expenses</b>					
Benefits and Change in Reserves for Future Benefits	989.9	1,046.0	4,246.4	4,752.1	4,419.3
Commissions	132.2	129.5	501.5	505.2	501.6
Deferral of Acquisition Costs	(81.1)	(76.5)	(304.2)	(306.2)	(311.9)
Amortization of Deferred Acquisition Costs	81.7	66.4	277.1	302.2	306.9
Other Expenses	256.7	248.7	993.2	1,018.6	1,032.2
<b>Total Benefits and Expenses</b>	<u>1,379.4</u>	<u>1,414.1</u>	<u>5,714.0</u>	<u>6,271.9</u>	<u>5,948.1</u>
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses</b>	<u>\$ 162.7</u>	<u>\$ 142.4</u>	<u>\$ 565.6</u>	<u>\$ 95.7</u>	<u>\$ 387.7</u>
<b>Operating Ratios</b>					
Benefit Ratio	80.5 %	84.0 %	84.7 %	91.5 %	84.5 %
Other Expense Ratio	20.9 %	20.0 %	19.8 %	19.6 %	19.7 %
Before-tax Profit Margin	13.2 %	11.4 %	11.3 %	1.8 %	7.4 %
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses, as Reported</b>	\$ 162.7	\$ 142.4	\$ 565.6	\$ 95.7	\$ 387.7
Settlement Agreements Claim Reassessment - Reserve Charge	-	-	(76.5)	(349.2)	(29.6)
Settlement Agreements Claim Reassessment - Other Expense Charge	-	-	10.3	(15.0)	(11.1)
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses, as Adjusted</b>	<u>\$ 162.7</u>	<u>\$ 142.4</u>	<u>\$ 631.8</u>	<u>\$ 459.9</u>	<u>\$ 428.4</u>
<b>Operating Ratios, as Adjusted</b>					
Benefit Ratio	80.5 %	84.0 %	83.2 %	84.7 %	83.9 %
Other Expense Ratio	20.9 %	20.0 %	20.0 %	19.3 %	19.5 %
Before-tax Profit Margin	13.2 %	11.4 %	12.6 %	8.9 %	8.2 %

See "Notes to Statistical Supplement" on page 16 for additional information.

## Unum Group Financial Results for Unum US Group Disability

	Three Months Ended		Year Ended		
	3/31/2008	3/31/2007	12/31/2007	12/31/2006	12/31/2005
<b>Operating Revenue</b>					
Premium Income					
Group Long-term Disability	\$ 459.4	\$ 471.4	\$ 1,895.7	\$ 1,953.3	\$ 1,961.6
Group Short-term Disability	109.0	118.7	485.6	530.2	566.3
Total Premium Income	568.4	590.1	2,381.3	2,483.5	2,527.9
Net Investment Income	154.0	155.3	636.0	621.9	605.7
Other Income	24.4	24.7	100.2	82.3	80.3
<b>Total Operating Revenue</b>	<b>746.8</b>	<b>770.1</b>	<b>3,117.5</b>	<b>3,187.7</b>	<b>3,213.9</b>
<b>Benefits and Expenses</b>					
Benefits and Change in Reserves for Future Benefits	517.4	551.1	2,277.4	2,702.5	2,397.7
Commissions	42.8	45.4	167.7	175.8	175.1
Deferral of Acquisition Costs	(14.4)	(15.5)	(60.4)	(64.5)	(64.6)
Amortization of Deferred Acquisition Costs	19.4	16.6	66.2	86.4	92.2
Other Expenses	143.0	143.8	561.6	588.6	582.5
<b>Total Benefits and Expenses</b>	<b>708.2</b>	<b>741.4</b>	<b>3,012.5</b>	<b>3,488.8</b>	<b>3,182.9</b>
<b>Operating Income (Loss) Before Income Taxes and Net Realized Investment Gains and Losses</b>	<b>\$ 38.6</b>	<b>\$ 28.7</b>	<b>\$ 105.0</b>	<b>\$ (301.1)</b>	<b>\$ 31.0</b>
<b>Operating Ratios</b>					
Benefit Ratio	91.0 %	93.4 %	95.6 %	108.8 %	94.8 %
Other Expense Ratio	25.2 %	24.4 %	23.6 %	23.7 %	23.0 %
Before-tax Profit (Loss) Margin	6.8 %	4.9 %	4.4 %	(12.1)%	1.2 %
Premium Persistency:					
Group Long-term Disability	87.6 %	84.6 %	85.1 %	87.8 %	84.8 %
Group Short-term Disability	82.4 %	75.1 %	74.0 %	85.6 %	79.6 %
Case Persistency:					
Group Long-term Disability	88.8 %	87.6 %	88.4 %	87.4 %	87.2 %
Group Short-term Disability	87.3 %	85.8 %	87.4 %	86.2 %	85.6 %



### Unum Group Financial Results for Unum US Group Disability - Continued

	Three Months Ended		Year Ended		
	<u>3/31/2008</u>	<u>3/31/2007</u>	<u>12/31/2007</u>	<u>12/31/2006</u>	<u>12/31/2005</u>
<b>Operating Income (Loss) Before Income Taxes and Net Realized Investment Gains and Losses, as Reported</b>	\$ 38.6	\$ 28.7	\$ 105.0	\$ (301.1)	\$ 31.0
Settlement Agreements Claim Reassessment - Reserve Charge	-	-	(76.5)	(349.2)	(27.3)
Settlement Agreements Claim Reassessment - Other Expense Charge	-	-	10.3	(15.0)	(10.1)
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses, as Adjusted</b>	<u>\$ 38.6</u>	<u>\$ 28.7</u>	<u>\$ 171.2</u>	<u>\$ 63.1</u>	<u>\$ 68.4</u>
<b>Operating Ratios, as Adjusted</b>					
Benefit Ratio	91.0 %	93.4 %	92.4 %	94.8 %	93.8 %
Other Expense Ratio	25.2 %	24.4 %	24.0 %	23.1 %	22.6 %
Before-tax Profit Margin	6.8 %	4.9 %	7.2 %	2.5 %	2.7 %

See "Notes to Statistical Supplement" on page 16 for additional information.

## Unum Group Financial Results for Unum US Group Life and Accidental Death and Dismemberment

	Three Months Ended		Year Ended		
	3/31/2008	3/31/2007	12/31/2007	12/31/2006	12/31/2005
<b>Operating Revenue</b>					
Premium Income					
Group Life	\$ 261.4	\$ 280.8	\$ 1,107.4	\$ 1,248.1	\$ 1,306.8
Accidental Death & Dismemberment	31.0	32.4	131.0	151.6	156.4
Total Premium Income	292.4	313.2	1,238.4	1,399.7	1,463.2
Net Investment Income	31.3	34.4	134.9	141.3	151.9
Other Income	0.5	0.6	2.4	-	2.0
<b>Total Operating Revenue</b>	<b>324.2</b>	<b>348.2</b>	<b>1,375.7</b>	<b>1,541.0</b>	<b>1,617.1</b>
<b>Benefits and Expenses</b>					
Benefits and Change in Reserves for Future Benefits	199.3	235.4	901.6	1,067.3	1,111.9
Commissions	21.6	22.6	88.7	90.1	97.8
Deferral of Acquisition Costs	(9.6)	(9.1)	(36.1)	(37.7)	(42.7)
Amortization of Deferred Acquisition Costs	13.7	9.3	39.4	65.0	73.0
Other Expenses	43.8	40.6	164.9	178.3	188.3
<b>Total Benefits and Expenses</b>	<b>268.8</b>	<b>298.8</b>	<b>1,158.5</b>	<b>1,363.0</b>	<b>1,428.3</b>
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses</b>	<b>\$ 55.4</b>	<b>\$ 49.4</b>	<b>\$ 217.2</b>	<b>\$ 178.0</b>	<b>\$ 188.8</b>
<b>Operating Ratios</b>					
Benefit Ratio	68.2 %	75.2 %	72.8 %	76.3 %	76.0 %
Other Expense Ratio	15.0 %	13.0 %	13.3 %	12.7 %	12.9 %
Before-tax Profit Margin	18.9 %	15.8 %	17.5 %	12.7 %	12.9 %
Premium Persistency:					
Group Life	84.3 %	78.1 %	78.8 %	81.2 %	78.3 %
Accidental Death & Dismemberment	86.3 %	78.7 %	80.8 %	82.8 %	76.9 %
Case Persistency:					
Group Life	87.7 %	85.7 %	87.7 %	86.9 %	86.3 %
Accidental Death & Dismemberment	88.3 %	86.5 %	88.0 %	87.0 %	86.4 %

## Unum Group Financial Results for Unum US Supplemental and Voluntary

	Three Months Ended		Year Ended		
	3/31/2008	3/31/2007	12/31/2007	12/31/2006	12/31/2005
<b>Operating Revenue</b>					
Premium Income					
Individual Disability - Recently Issued	\$ 118.2	\$ 113.7	\$ 456.7	\$ 438.5	\$ 425.1
Long-term Care	141.3	128.7	532.9	492.4	473.2
Voluntary Benefits	110.1	99.2	404.7	381.9	339.6
Total Premium Income	369.6	341.6	1,394.3	1,312.8	1,237.9
Net Investment Income	93.8	87.2	359.0	299.9	240.6
Other Income	7.7	9.4	33.1	26.2	26.3
<b>Total Operating Revenue</b>	<b>471.1</b>	<b>438.2</b>	<b>1,786.4</b>	<b>1,638.9</b>	<b>1,504.8</b>
<b>Benefits and Expenses</b>					
Benefits and Change in Reserves for Future Benefits	273.2	259.5	1,067.4	982.3	909.7
Commissions	67.8	61.5	245.1	239.3	228.7
Deferral of Acquisition Costs	(57.1)	(51.9)	(207.7)	(204.0)	(204.6)
Amortization of Deferred Acquisition Costs	48.6	40.5	171.5	150.8	141.7
Other Expenses	69.9	64.3	266.7	251.7	261.4
<b>Total Benefits and Expenses</b>	<b>402.4</b>	<b>373.9</b>	<b>1,543.0</b>	<b>1,420.1</b>	<b>1,336.9</b>
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses</b>	<b>\$ 68.7</b>	<b>\$ 64.3</b>	<b>\$ 243.4</b>	<b>\$ 218.8</b>	<b>\$ 167.9</b>
<b>Operating Ratios</b>					
Benefit Ratios					
Individual Disability - Recently Issued	52.6 %	57.2 %	56.7 %	58.0 %	57.5 %
Long-term Care	104.3 %	104.7 %	106.0 %	99.2 %	93.0 %
Voluntary Benefits	57.8 %	60.3 %	60.1 %	62.7 %	66.3 %
Other Expense Ratio	18.9 %	18.8 %	19.1 %	19.2 %	21.1 %
Before-tax Profit Margin	18.6 %	18.8 %	17.5 %	16.7 %	13.6 %
<b>Interest Adjusted Loss Ratios</b>					
Individual Disability - Recently Issued	36.6 %	42.1 %	40.8 %	43.5 %	44.4 %
Long-term Care	74.7 %	76.6 %	77.7 %	73.1 %	70.9 %

## Unum Group Financial Results for Unum US Supplemental and Voluntary - Continued

	Three Months Ended		Year Ended		
	<u>3/31/2008</u>	<u>3/31/2007</u>	<u>12/31/2007</u>	<u>12/31/2006</u>	<u>12/31/2005</u>
Premium Persistency:					
Individual Disability - Recently Issued	90.7 %	90.8 %	90.6 %	90.5 %	89.6 %
Long-term Care	95.2 %	95.0 %	95.4 %	95.3 %	95.8 %
Voluntary Benefits	80.1 %	78.9 %	79.4 %	80.9 %	81.1 %
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses, as Reported</b>	<b>\$ 68.7</b>	<b>\$ 64.3</b>	<b>\$ 243.4</b>	<b>\$ 218.8</b>	<b>\$ 167.9</b>
Settlement Agreements Claim Reassessment - Reserve Charge	-	-	-	-	(2.3)
Settlement Agreements Claim Reassessment - Other Expense Charge	-	-	-	-	(1.0)
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses, as Adjusted</b>	<b><u>\$ 68.7</u></b>	<b><u>\$ 64.3</u></b>	<b><u>\$ 243.4</u></b>	<b><u>\$ 218.8</u></b>	<b><u>\$ 171.2</u></b>
<b>Operating Ratios, as Adjusted</b>					
Benefit Ratios					
Individual Disability - Recently Issued	52.6 %	57.2 %	56.7 %	58.0 %	57.0 %
Long-term Care	104.3 %	104.7 %	106.0 %	99.2 %	93.0 %
Voluntary Benefits	57.8 %	60.3 %	60.1 %	62.7 %	66.3 %
Other Expense Ratio	18.9 %	18.8 %	19.1 %	19.2 %	21.0 %
Before-tax Profit Margin	18.6 %	18.8 %	17.5 %	16.7 %	13.8 %
<b>Interest Adjusted Loss Ratios, as Adjusted</b>					
Individual Disability - Recently Issued	36.6 %	42.1 %	40.8 %	43.5 %	43.8 %
Long-term Care	74.7 %	76.6 %	77.7 %	73.1 %	70.9 %

See "Notes to Statistical Supplement" on page 16 for additional information.

### Unum Group Financial Results for Unum UK Segment

	Three Months Ended		Year Ended		
	3/31/2008	3/31/2007	12/31/2007	12/31/2006	12/31/2005
<b>Operating Revenue</b>					
Premium Income					
Group Long-term Disability	\$ 185.0	\$ 174.6	\$ 752.6	\$ 638.9	\$ 582.9
Group Life	45.5	38.7	177.4	171.0	164.1
Individual Disability	10.1	9.0	38.3	32.9	38.3
Total Premium Income	<u>240.6</u>	<u>222.3</u>	<u>968.3</u>	<u>842.8</u>	<u>785.3</u>
Net Investment Income	45.3	45.8	200.4	174.6	154.2
Other Income	0.2	1.7	3.1	0.1	6.1
<b>Total Operating Revenue</b>	<u>286.1</u>	<u>269.8</u>	<u>1,171.8</u>	<u>1,017.5</u>	<u>945.6</u>
<b>Benefits and Expenses</b>					
Benefits and Change in Reserves for Future Benefits	137.8	135.8	574.3	553.5	545.8
Commissions	17.1	15.4	67.0	49.7	56.4
Deferral of Acquisition Costs	(8.6)	(9.3)	(41.2)	(34.4)	(34.1)
Amortization of Deferred Acquisition Costs	7.4	11.9	49.4	32.0	21.6
Other Expenses	45.3	40.9	183.5	158.9	168.2
<b>Total Benefits and Expenses</b>	<u>199.0</u>	<u>194.7</u>	<u>833.0</u>	<u>759.7</u>	<u>757.9</u>
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses</b>	<u>\$ 87.1</u>	<u>\$ 75.1</u>	<u>\$ 338.8</u>	<u>\$ 257.8</u>	<u>\$ 187.7</u>
<b>Operating Ratios</b>					
Benefit Ratio	57.3 %	61.1 %	59.3 %	65.7 %	69.5 %
Other Expense Ratio	18.8 %	18.4 %	19.0 %	18.9 %	21.4 %
Before-tax Profit Margin	36.2 %	33.8 %	35.0 %	30.6 %	23.9 %
Premium Persistency:					
Group Long-term Disability	84.5 %	89.6 %	88.0 %	90.4 %	94.2 %
Group Life	84.3 %	72.6 %	70.5 %	69.1 %	86.3 %
Individual Disability	90.6 %	90.1 %	89.4 %	88.2 %	88.4 %
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses, as Reported</b>	<u>\$ 87.1</u>	<u>\$ 75.1</u>	<u>\$ 338.8</u>	<u>\$ 257.8</u>	<u>\$ 187.7</u>
Gain on Sale of Netherlands Branch	-	-	-	-	5.7
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses, as Adjusted</b>	<u>\$ 87.1</u>	<u>\$ 75.1</u>	<u>\$ 338.8</u>	<u>\$ 257.8</u>	<u>\$ 182.0</u>
<b>Operating Ratio, as Adjusted</b>					
Before-tax Profit Margin	36.2 %	33.8 %	35.0 %	30.6 %	23.2 %

See "Notes to Statistical Supplement" on page 16 for additional information.

## Unum Group Financial Results for Colonial Life Segment

	Three Months Ended		Year Ended		
	<u>3/31/2008</u>	<u>3/31/2007</u>	<u>12/31/2007</u>	<u>12/31/2006</u>	<u>12/31/2005</u>
<b>Operating Revenue</b>					
Premium Income					
Accident, Sickness, and Disability	\$ 149.5	\$ 139.7	\$ 566.6	\$ 533.3	\$ 508.9
Life	38.5	35.6	143.5	130.5	114.0
Cancer and Critical Illness	52.4	48.1	197.1	178.3	164.1
Total Premium Income	<u>240.4</u>	<u>223.4</u>	<u>907.2</u>	<u>842.1</u>	<u>787.0</u>
Net Investment Income	25.9	24.4	99.9	93.6	96.0
Other Income	0.1	0.3	0.9	1.1	4.4
<b>Total Operating Revenue</b>	<u>266.4</u>	<u>248.1</u>	<u>1,008.0</u>	<u>936.8</u>	<u>887.4</u>
<b>Benefits and Expenses</b>					
Benefits and Change in Reserves for Future Benefits	113.5	110.0	437.8	441.4	433.2
Commissions	53.1	49.4	201.6	184.9	170.7
Deferral of Acquisition Costs	(55.9)	(52.3)	(210.9)	(187.6)	(173.4)
Amortization of Deferred Acquisition Costs	40.9	38.3	153.9	144.4	134.7
Other Expenses	47.4	43.1	179.8	155.0	154.1
<b>Total Benefits and Expenses</b>	<u>199.0</u>	<u>188.5</u>	<u>762.2</u>	<u>738.1</u>	<u>719.3</u>
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses</b>	<u>\$ 67.4</u>	<u>\$ 59.6</u>	<u>\$ 245.8</u>	<u>\$ 198.7</u>	<u>\$ 168.1</u>
<b>Operating Ratios</b>					
Benefit Ratio	47.2 %	49.2 %	48.3 %	52.4 %	55.0 %
Other Expense Ratio	19.7 %	19.3 %	19.8 %	18.4 %	19.6 %
Before-tax Profit Margin	28.0 %	26.7 %	27.1 %	23.6 %	21.4 %
Premium Persistency:					
Accident, Sickness, and Disability	76.0 %	75.6 %	75.9 %	74.9 %	75.3 %
Life	84.5 %	83.2 %	83.8 %	84.2 %	84.1 %
Cancer and Critical Illness	83.8 %	83.6 %	84.1 %	82.3 %	83.2 %

## Unum Group Financial Results for Individual Disability - Closed Block Segment

	Three Months Ended		Year Ended		
	3/31/2008	3/31/2007	12/31/2007	12/31/2006	12/31/2005
<b>Operating Revenue</b>					
Premium Income	\$ 238.4	\$ 252.3	\$ 1,009.9	\$ 1,062.8	\$ 1,011.7
Net Investment Income	190.7	204.6	827.2	828.7	770.0
Other Income	24.1	25.3	103.7	105.1	95.2
<b>Total Operating Revenue</b>	<u>453.2</u>	<u>482.2</u>	<u>1,940.8</u>	<u>1,996.6</u>	<u>1,876.9</u>
<b>Benefits and Expenses</b>					
Benefits and Change in Reserves for Future Benefits	387.5	405.9	1,614.5	1,709.7	1,562.7
Commissions	16.1	18.0	69.1	76.2	74.9
Other Expenses	35.9	35.8	139.3	139.4	159.4
<b>Total Benefits and Expenses</b>	<u>439.5</u>	<u>459.7</u>	<u>1,822.9</u>	<u>1,925.3</u>	<u>1,797.0</u>
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses</b>	<u>\$ 13.7</u>	<u>\$ 22.5</u>	<u>\$ 117.9</u>	<u>\$ 71.3</u>	<u>\$ 79.9</u>
<b>Operating Ratios</b>					
Interest Adjusted Loss Ratio	90.1 %	93.9 %	91.4 %	97.3 %	89.3 %
Premium Persistency	94.1 %	94.5 %	94.3 %	94.4 %	94.5 %
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses, as Reported</b>	\$ 13.7	\$ 22.5	\$ 117.9	\$ 71.3	\$ 79.9
Settlement Agreements Claim Reassessment - Reserve Charge	-	-	10.7	(47.2)	(23.1)
Settlement Agreements Claim Reassessment - Other Expense Charge	-	-	2.5	-	(11.2)
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses, as Adjusted</b>	<u>\$ 13.7</u>	<u>\$ 22.5</u>	<u>\$ 104.7</u>	<u>\$ 118.5</u>	<u>\$ 114.2</u>
<b>Interest Adjusted Loss Ratio, as Adjusted</b>	90.1 %	93.9 %	92.5 %	92.9 %	87.3 %

See "Notes to Statistical Supplement" on page 16 for additional information.

## Unum Group Financial Results for Other Segment

	Three Months Ended		Year Ended		
	3/31/2008	3/31/2007	12/31/2007	12/31/2006	12/31/2005
<b>Operating Revenue</b>					
Premium Income	\$ 0.7	\$ 1.1	\$ 1.7	\$ 4.5	\$ 2.6
Net Investment Income	25.9	28.1	108.4	113.2	120.5
Other Income	8.0	8.2	28.5	33.8	36.0
<b>Total Operating Revenue</b>	<u>34.6</u>	<u>37.4</u>	<u>138.6</u>	<u>151.5</u>	<u>159.1</u>
<b>Benefits and Expenses</b>					
Benefits and Change in Reserves for Future Benefits	28.2	31.6	115.2	120.5	122.2
Commissions	0.4	0.7	1.9	3.0	1.1
Amortization of Deferred Acquisition Costs	-	-	-	-	0.5
Other Expenses	2.1	1.5	4.0	3.6	5.3
<b>Total Benefits and Expenses</b>	<u>30.7</u>	<u>33.8</u>	<u>121.1</u>	<u>127.1</u>	<u>129.1</u>
<b>Operating Income Before Income Taxes and Net Realized Investment Gains and Losses</b>	<u>\$ 3.9</u>	<u>\$ 3.6</u>	<u>\$ 17.5</u>	<u>\$ 24.4</u>	<u>\$ 30.0</u>



## Unum Group Financial Results for Corporate Segment

	Three Months Ended		Year Ended		
	3/31/2008	3/31/2007	12/31/2007	12/31/2006	12/31/2005
<b>Operating Revenue</b>					
Net Investment Income	\$ 24.5	\$ 9.7	\$ 44.1	\$ 47.4	\$ 49.4
Other Income	2.2	0.6	2.2	15.7	11.8
<b>Total Operating Revenue</b>	<u>26.7</u>	<u>10.3</u>	<u>46.3</u>	<u>63.1</u>	<u>61.2</u>
<b>Benefits and Expenses</b>					
Interest and Debt Expense - Non-recourse Debt	11.9	2.0	15.7	1.3	-
Interest and Debt Expense - All Other Debt	32.0	43.9	167.4	190.5	208.0
Cost Related to Early Retirement of Debt	-	2.4	58.8	25.8	-
Unallocated Expenses	4.4	1.6	27.6	30.2	6.0
<b>Total Benefits and Expenses</b>	<u>48.3</u>	<u>49.9</u>	<u>269.5</u>	<u>247.8</u>	<u>214.0</u>
<b>Operating Loss Before Income Taxes and Net Realized Investment Gains and Losses</b>	<u>\$ (21.6)</u>	<u>\$ (39.6)</u>	<u>\$ (223.2)</u>	<u>\$ (184.7)</u>	<u>\$ (152.8)</u>
<b>Operating Loss Before Income Taxes and Net Realized Investment Gains and Losses, as Reported</b>	\$ (21.6)	\$ (39.6)	\$ (223.2)	\$ (184.7)	\$ (152.8)
Broker Compensation Settlement	-	-	-	(18.5)	-
Interest on Federal Income Tax Refund	-	-	-	2.6	-
Cost Related to Early Retirement of Debt	-	-	(58.8)	(25.8)	-
<b>Operating Loss Before Income Taxes and Net Realized Investment Gains and Losses, as Adjusted</b>	<u>\$ (21.6)</u>	<u>\$ (39.6)</u>	<u>\$ (164.4)</u>	<u>\$ (143.0)</u>	<u>\$ (152.8)</u>

See "Notes to Statistical Supplement" on page 16 for additional information.

**Unum Group Reserves**

**March 31, 2008**

	Policy Reserves		Gross Claim Reserves			Total	Total Reinsurance Ceded	Total Net
		%	Incurred	IBNR	%			
Group Disability	\$ -	- %	\$ 7,769.5	\$ 591.4	33.7 %	\$ 8,360.9	\$ 89.1	\$ 8,271.8
Group Life and Accidental Death & Dismemberment	73.5	0.6	747.5	169.1	3.7	990.1	1.9	988.2
Individual Disability - Recently Issued	465.7	3.8	841.4	73.0	3.7	1,380.1	79.5	1,300.6
Long-term Care	2,581.9	20.9	259.0	33.4	1.2	2,874.3	51.6	2,822.7
Voluntary Benefits	871.2	7.1	19.5	35.4	0.2	926.1	15.3	910.8
<b>Unum US Segment</b>	<b>3,992.3</b>	<b>32.4</b>	<b>9,636.9</b>	<b>902.3</b>	<b>42.5</b>	<b>14,531.5</b>	<b>237.4</b>	<b>14,294.1</b>
<b>Unum UK Segment</b>	<b>30.6</b>	<b>0.3</b>	<b>2,443.8</b>	<b>269.1</b>	<b>10.9</b>	<b>2,743.5</b>	<b>149.3</b>	<b>2,594.2</b>
<b>Colonial Life Segment</b>	<b>1,110.4</b>	<b>9.0</b>	<b>240.8</b>	<b>102.0</b>	<b>1.4</b>	<b>1,453.2</b>	<b>33.0</b>	<b>1,420.2</b>
<b>Individual Disability - Closed Block Segment</b>	<b>1,629.0</b>	<b>13.2</b>	<b>10,035.4</b>	<b>390.6</b>	<b>42.0</b>	<b>12,055.0</b>	<b>1,373.2</b>	<b>10,681.8</b>
<b>Other Segment</b>	<b>5,550.4</b>	<b>45.1</b>	<b>507.2</b>	<b>292.2</b>	<b>3.2</b>	<b>6,349.8</b>	<b>4,805.7</b>	<b>1,544.1</b>
<b>Subtotal, Excluding Unrealized Adjustment</b>	<b>\$ 12,312.7</b>	<b>100.0 %</b>	<b>\$ 22,864.1</b>	<b>\$ 1,956.2</b>	<b>100.0 %</b>	<b>\$ 37,133.0</b>	<b>\$ 6,598.6</b>	<b>30,534.4</b>
<b>Adjustment to Reserves for Unrealized Investment Gains</b>								<b>600.2</b>
<b>Consolidated</b>								<b>\$ 31,134.6</b>

The decrease in the Unum US segment IBNR from December 31, 2007 is due to a slight decline in insured lives in the group disability, group life, and accidental death and dismemberment lines of business.

The increase in Unum US Policy Reserves from December 31, 2007 is primarily due to growth in the active life reserves for the Unum US long-term care line of business.

**Unum Group Reserves**

December 31, 2007

	Policy Reserves		Gross Claim Reserves			Total	Total Reinsurance Ceded	Total Net
		%	Incurred	IBNR	%			
Group Disability	\$ -	- %	\$ 7,770.4	\$ 596.9	33.8 %	\$ 8,367.3	\$ 92.9	\$ 8,274.4
Group Life and Accidental Death & Dismemberment	73.9	0.6	772.4	178.5	3.8	1,024.8	3.4	1,021.4
Individual Disability - Recently Issued	458.4	3.8	822.4	72.5	3.6	1,353.3	79.4	1,273.9
Long-term Care	2,478.2	20.4	244.3	32.6	1.1	2,755.1	52.6	2,702.5
Voluntary Benefits	853.1	7.0	19.1	35.0	0.2	907.2	14.6	892.6
<b>Unum US Segment</b>	<b>3,863.6</b>	<b>31.8</b>	<b>9,628.6</b>	<b>915.5</b>	<b>42.5</b>	<b>14,407.7</b>	<b>242.9</b>	<b>14,164.8</b>
<b>Unum UK Segment</b>	<b>30.7</b>	<b>0.2</b>	<b>2,420.4</b>	<b>268.8</b>	<b>10.8</b>	<b>2,719.9</b>	<b>149.3</b>	<b>2,570.6</b>
<b>Colonial Life Segment</b>	<b>1,091.7</b>	<b>9.0</b>	<b>239.9</b>	<b>104.1</b>	<b>1.4</b>	<b>1,435.7</b>	<b>33.4</b>	<b>1,402.3</b>
<b>Individual Disability - Closed Block Segment</b>	<b>1,657.2</b>	<b>13.6</b>	<b>10,013.8</b>	<b>391.7</b>	<b>42.0</b>	<b>12,062.7</b>	<b>1,374.4</b>	<b>10,688.3</b>
<b>Other Segment</b>	<b>5,515.2</b>	<b>45.4</b>	<b>518.3</b>	<b>288.9</b>	<b>3.3</b>	<b>6,322.4</b>	<b>4,770.8</b>	<b>1,551.6</b>
<b>Subtotal, Excluding Unrealized Adjustment</b>	<b>\$ 12,158.4</b>	<b>100.0 %</b>	<b>\$ 22,821.0</b>	<b>\$ 1,969.0</b>	<b>100.0 %</b>	<b>\$ 36,948.4</b>	<b>\$ 6,570.8</b>	<b>30,377.6</b>
<b>Adjustment to Reserves for Unrealized Investment Gains</b>								<b>859.3</b>
<b>Consolidated</b>								<b>\$ 31,236.9</b>

## Unum Group Investment Fact Sheet at March 31, 2008

<b>Bonds (Fair Value)</b>	<b>3/31/2008</b>		<b>Selected Statistics</b>	<b>3/31/08</b>	<b>12/31/07</b>
Public (1)	\$ 21,724.2	62.1 %	Portfolio Yield (2)	6.70 %	6.66 %
Asset-backed Securities	326.1	0.9	Average Duration	7.81	8.07
Residential Mortgage-backed Securities	3,898.1	11.2	Average Credit Quality	A	A
Commercial Mortgage-backed Securities	4.1	-			
Private Placements	3,736.8	10.7			
High Yield	1,970.1	5.6			
Government Securities	3,267.6	9.4			
Municipal Securities	44.3	0.1			
Total	\$ 34,971.3	100.0 %			
<b>Quality Ratings of Bonds</b>					
	<b>Book Value</b>	<b>Fair Value</b>	<b>Schedule BA and Non-Current</b>		
Aaa	22.9 %	23.4 %	Total Non-Current Investments	\$ 4.0	\$ 2.6
Aa	8.4	8.3	Total Schedule BA Assets	\$ 94.8	\$ 102.9
A	25.5	25.6			
Baa	37.0	37.1			
Below Baa	6.2	5.6			
Total	100.0 %	100.0 %			

(1) Includes \$31.1 million of collateralized debt obligations.

(2) Bond equivalent yield is a book value and duration weighted average of the yield on the fixed income securities in the portfolio.

**Unum Group Investment Fact Sheet at March 31, 2008**

**Fixed Maturity Bonds - By Industry Classification - Unrealized Gain/Loss**

<b>Classification</b>	<b>Fair Value</b>	<b>Net Unrealized Gain (Loss)</b>	<b>Fair Value of Bonds with Gross Unrealized Loss</b>	<b>Gross Unrealized Loss</b>	<b>Fair Value of Bonds with Gross Unrealized Gain</b>	<b>Gross Unrealized Gain</b>
Basic Industry	\$ 2,114.7	\$ (10.1)	\$ 994.2	\$ 91.2	\$ 1,120.5	\$ 81.1
Canadian	282.6	64.5	-	-	282.6	64.5
Capital Goods	2,761.3	52.4	1,102.8	85.2	1,658.5	137.6
Communications	2,166.5	(6.0)	1,059.1	118.1	1,107.4	112.1
Consumer Cyclical	1,506.4	(41.1)	868.8	92.8	637.6	51.7
Consumer Non-Cyclical	4,031.2	67.4	1,714.5	96.6	2,316.7	164.0
Energy (Oil & Gas)	2,432.0	179.6	554.3	31.3	1,877.7	210.9
Financial Institutions	3,370.9	(180.6)	2,590.1	227.6	780.8	47.0
Mortgage/Asset-Backed	4,228.3	241.9	344.8	12.5	3,883.5	254.4
Sovereigns	1,102.7	74.7	253.9	3.9	848.8	78.6
Technology	611.7	1.6	313.8	22.2	297.9	23.8
Transportation	973.5	43.1	333.4	24.7	640.1	67.8
U.S. Government Agencies and Municipalities	2,398.8	57.9	1,166.2	138.4	1,232.6	196.3
Utilities	6,990.7	65.0	3,666.6	222.9	3,324.1	287.9
<b>Total</b>	<b>\$ 34,971.3</b>	<b>\$ 610.3</b>	<b>\$ 14,962.5</b>	<b>\$ 1,167.4</b>	<b>\$ 20,008.8</b>	<b>\$ 1,777.7</b>

**Gross Unrealized Loss on Fixed Maturity Bonds By Length of Time in Unrealized Loss Position**

<b>Category</b>	<b>Investment-Grade</b>		<b>Below-Investment-Grade</b>	
	<b>Fair Value</b>	<b>Gross Unrealized Loss</b>	<b>Fair Value</b>	<b>Gross Unrealized Loss</b>
Less than 91 days	\$ 2,900.4	\$ 110.7	\$ 209.6	\$ 7.9
91 through 180 days	536.5	23.5	173.9	8.1
181 through 270 days	480.3	29.7	152.7	22.5
271 days to 1 year	1,474.6	85.3	312.5	30.4
Greater than 1 year	8,209.0	709.9	513.0	139.4
<b>Total</b>	<b>\$ 13,600.8</b>	<b>\$ 959.1</b>	<b>\$ 1,361.7</b>	<b>\$ 208.3</b>

**Unum Group Investment Fact Sheet at March 31, 2008**

**Asset and Mortgage-Backed Securities Portfolio at March 31, 2008**

	<u>Book Value</u>	<u>Fair Value</u>		<u>% of Total Bond Fair Value</u>	<u>Average Rating</u>
<b>Asset-Backed Securities</b>					
Credit Cards	\$ 328.0	\$ 320.5	7.6 %	0.9 %	AAA
Rate Reduction Bonds	4.7	4.6	0.1	-	AAA
Home Equity	1.5	1.0	-	-	A3
Collateralized Debt Obligations	-	-	-	-	-
<b>Total</b>	<u>334.2</u>	<u>326.1</u>	<u>7.7</u>	<u>0.9</u>	AAA
<b>Residential Mortgage-Backed Securities</b>					
Agency CMOs	3,618.0	3,871.5	91.6	11.1	AAA
Whole Loans	24.8	21.1	0.5	0.1	AAA
Alt-A	5.2	5.5	0.1	-	AAA
Subprime	-	-	-	-	-
Collateralized Debt Obligations	-	-	-	-	-
<b>Total</b>	<u>3,648.0</u>	<u>3,898.1</u>	<u>92.2</u>	<u>11.2</u>	AAA
<b>Commercial Mortgage-Backed Securities</b>	<u>4.2</u>	<u>4.1</u>	<u>0.1</u>	<u>-</u>	AA1
<b>Total</b>	<u>\$ 3,986.4</u>	<u>\$ 4,228.3</u>	<u>100.0 %</u>	<u>12.1 %</u>	AAA

## Unum Group Statutory Capital and Surplus

	<u>As of March 31, 2008</u>			<u>As of</u> <u>December 31, 2007</u>
	<u>Capital and Surplus</u>	<u>AVR</u>	<u>Capital and Surplus + AVR</u>	<u>Capital and Surplus + AVR</u>
<b>Traditional U.S. Life Insurance Companies</b>				
Provident Life and Accident	\$ 430.2	\$ 68.2	\$ 498.4	\$ 503.2
Unum Life of America	1,474.8	134.2	1,609.0	1,622.3
Paul Revere Life (1)	473.2	38.9	512.1	496.6
Colonial Life & Accident	367.2	21.2	388.4	388.9
Provident Life and Casualty	108.2	3.2	111.4	101.9
First Unum Life	187.2	10.2	197.4	193.8
Paul Revere Variable (1)	104.6	1.1	105.7	115.1
<i>(1) Capital and Surplus of Paul Revere Variable is included in Paul Revere Life</i>				
<b>Special Purpose Reinsurance Vehicles</b>				
Tailwind Reinsurance Company	\$ 123.1	\$ 0.2	\$ 123.3	\$ 125.2
Northwind Reinsurance Company	1,209.1	0.9	1,210.0	1,254.5
UnumProvident International Ltd.	349.3	-	349.3	369.5

## Unum Group Statutory Operating Results

	Three Months Ended March 31					
	Net Gain (Loss) from Operations After Tax		Net Realized Investment Gain (Loss) After Tax and Transfers to IMR		Net Income (Loss)	
	2008	2007	2008	2007	2008	2007
Provident Life and Accident	\$ 22.8	\$ 28.8	\$ (1.2)	\$ (3.2)	\$ 21.6	\$ 25.6
Unum Life of America	60.2	57.3	(21.5)	(48.8)	38.7	8.5
Paul Revere Life	29.1	25.8	2.9	2.5	32.0	28.3
Colonial Life & Accident	21.7	20.4	-	(0.1)	21.7	20.3
Provident Life and Casualty	7.7	4.0	-	-	7.7	4.0
First Unum Life	5.5	5.3	(3.0)	(0.2)	2.5	5.1
Paul Revere Variable	1.4	1.8	-	-	1.4	1.8
<b>Total - Traditional U.S. Life Insurance Companies</b>	<b>\$ 148.4</b>	<b>\$ 143.4</b>	<b>\$ (22.8)</b>	<b>\$ (49.8)</b>	<b>\$ 125.6</b>	<b>\$ 93.6</b>
Tailwind Reinsurance Company	\$ 6.2	\$ 8.4	\$ -	\$ -	\$ 6.2	\$ 8.4
Northwind Reinsurance Company	10.4	-	-	-	10.4	-
UnumProvident International Ltd.	(19.0)	9.0	(0.3)	(0.2)	(19.3)	8.8
<b>Total - Special Purpose Reinsurance Vehicles</b>	<b>\$ (2.4)</b>	<b>\$ 17.4</b>	<b>\$ (0.3)</b>	<b>\$ (0.2)</b>	<b>\$ (2.7)</b>	<b>\$ 17.2</b>

Note: Statutory results for our domestic insurers are reported in conformity with statutory accounting principles as prescribed by the National Association of Insurance Commissioners and adopted by the applicable state laws. For UnumProvident International Ltd., results are reported in conformity with accounting principles as prescribed by applicable Bermuda laws.



**Unum Life Insurance Company of America - Statutory Basis  
Group Accident and Health Statutory Claim Reserves and Liabilities, Net of Ceded  
On Claims Incurred Prior to January 1**

	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>
Reserve Balance from Prior Year End	\$ 6,904.6	\$ 6,686.6	\$ 5,192.8	\$ 5,146.1
Reserves Ceded Each January 1 for Prior Year Incurrals	-	-	-	(453.4)
Reinsurance Recapture	-	-	891.4	-
Other Adjustments to Beginning Balance (see Schedule H)	-	46.4	15.9	(5.7)
Reserve Balance January 1 (a)	<u>6,904.6</u>	<u>6,733.0</u>	<u>6,100.1</u>	<u>4,687.0</u>
Paid on Prior Year Claims	(397.2)	(437.4)	(395.9)	(356.0)
Interest Earned on Reserves	111.0	108.3	102.1	78.7
Incurred on Prior Year Claims	(33.7)	8.7	45.6	49.8
Reserve Charges Incurred for Settlement Agreements	-	-	68.4	-
Reserve Balance March 31	<u><u>\$ 6,584.7</u></u>	<u><u>\$ 6,412.6</u></u>	<u><u>\$ 5,920.3</u></u>	<u><u>\$ 4,459.5</u></u>
Reserve Balance March 31		\$ 6,412.6	\$ 5,920.3	\$ 4,459.5
Paid on Prior Year Claims		(398.4)	(348.3)	(298.7)
Interest Earned on Reserves		104.5	99.3	74.6
Incurred on Prior Year Claims		2.1	51.4	1.0
Reserve Charges Incurred for Settlement Agreements		77.3	-	-
Reserve Balance June 30		<u><u>\$ 6,198.1</u></u>	<u><u>\$ 5,722.7</u></u>	<u><u>\$ 4,236.4</u></u>
Reserve Balance June 30		\$ 6,198.1	\$ 5,722.7	\$ 4,236.4
Paid on Prior Year Claims		(355.9)	(350.6)	(261.5)
Interest Earned on Reserves		94.6	97.6	71.5
Incurred on Prior Year Claims		(18.3)	(11.9)	(17.1)
Reserve Charges Incurred for Settlement Agreements		-	246.0	13.7
Reserve Balance September 30		<u><u>\$ 5,918.5</u></u>	<u><u>\$ 5,703.8</u></u>	<u><u>\$ 4,043.0</u></u>
Reserve Balance September 30		\$ 5,918.5	\$ 5,703.8	\$ 4,043.0
Paid on Prior Year Claims		(296.2)	(314.5)	(229.8)
Interest Earned on Reserves		89.5	94.5	68.9
Incurred on Prior Year Claims		4.9	2.7	0.3
Reserve Balance December 31 on Prior Year Claims		<u>5,716.7</u>	<u>5,486.5</u>	<u>3,882.4</u>
Reserve Balance December 31 on Current Year Claims		<u>1,187.9</u>	<u>1,200.1</u>	<u>1,310.4</u>
Reserve Balance December 31 on Total Claims Incurred (b)		<u><u>\$ 6,904.6</u></u>	<u><u>\$ 6,686.6</u></u>	<u><u>\$ 5,192.8</u></u>

(a) balances to Schedule H Part 3 Line 3.2 Column 2

(b) balances to Schedule H Part 2 Line C.1 Column 2

**Reconciliation to Unum Life Insurance Company of America - Statutory Basis  
Schedule H Part 3 for Group Accident and Health**

	<u>2007</u>	<u>2006</u>	<u>2005</u>
Paid on Prior Year Existing Claims - Full Year <i>(balances to Schedule H Part 3 Line 1.1 Column 2)</i>	\$ 1,487.9	\$ 1,409.2	\$ 1,146.0
Incurred on Prior Year Claims - Full Year	\$ 74.7	\$ 402.1	\$ 47.7
Interest Earned on Reserves - Full Year	396.9	393.5	293.7
Incurred on Prior Year Claims - Full Year, Excluding Interest Earned <i>(balances to Schedule H Part 3 Line 3.3 Column 2)</i>	<u>\$ 471.6</u>	<u>\$ 795.6</u>	<u>\$ 341.4</u>

Note: Group A&H for Unum Life Insurance Company of America includes group long- and short-term disability, group accidental death & dismemberment, and group voluntary disability, cancer, and critical illness products reported in our Unum US segment as well as the reinsurance pools reported in our Other segment.

## **Notes to Statistical Supplement**

### **Non-GAAP Financial Measures**

We analyze our Company's performance using non-GAAP financial measures which exclude certain items and the related tax thereon from net income. We believe operating income or loss excluding realized investment gains and losses, which are recurring, is a better performance measure and a better indicator of the profitability and underlying trends in our business. Realized investment gains and losses are dependent on market conditions and general economic events and are not necessarily related to decisions regarding our Company's underlying business. We also believe that the exclusion of certain other items specified and presented in the reconciliations on the segment financial results pages throughout this supplement enhances the understanding and comparability of our Company's performance and the underlying fundamentals in our operations, but this exclusion is not an indication that similar items may not recur.

### **2008 Significant Transactions and Events**

#### *Stock Repurchase Agreement*

During 2007 our board of directors authorized the repurchase of up to \$700.0 million of Unum Group's common stock. During January 2008, we repurchased approximately 14.0 million shares for \$350.0 million, using an accelerated share repurchase agreement. Under the terms of the repurchase agreement, we may receive, or be required to pay, a price adjustment based on the volume weighted average price of our common stock during the term of the agreement. Any price adjustment payable to us will be settled in shares of our common stock. Any price adjustment we are required to pay will be settled, at our option, in either cash or common stock. A 30 percent partial acceleration of the agreement, 4.2 million shares, occurred on March 26, 2008 and settled on March 28, 2008, with the price adjustment resulting in the delivery to us of approximately 0.5 million additional shares of our common stock. We expect the price adjustment on the remaining 9.8 million shares to settle on or before the completion of the agreement in May 2008.

#### *Financing*

During the first three months of 2008, we made principal payments of \$15.0 million and \$2.5 million on our senior secured non-recourse variable rate notes which were issued by Northwind Holdings, LLC and Tailwind Holdings, LLC, respectively.

### **2007 Significant Transactions and Events**

#### *Revised Claim Reassessment Reserve Estimate*

In the second quarter of 2007, we increased our provision for the estimated cost of the claim reassessment process \$53.0 million before tax and \$34.5 million after tax based on changes in our emerging experience for the number of decisions being overturned and the average cost per reassessed claim. The claim reassessment process was implemented as a result of the settlement agreements we entered into with various state insurance regulators in 2004 and 2005.

### *Disposition*

During the first quarter of 2007, we closed the sale of our wholly-owned subsidiary GENEX Services, Inc. (GENEX). Financial results for GENEX are reported as discontinued operations. The after-tax gain recognized on the sale was \$6.2 million.

### *Financing*

The scheduled remarketing of the senior note element of the adjustable conversion-rate equity security units (units) issued in May 2004 occurred in February 2007, as stipulated by the terms of the original offering, and we reset the interest rate on \$300.0 million of senior notes due May 15, 2009 to 5.859%. We purchased \$150.0 million of the senior notes in the remarketing which were subsequently retired. The associated write-off of deferred debt costs decreased first quarter of 2007 income by \$2.4 million before tax, or \$1.6 million after tax. In May 2007, we settled the purchase contract element of the units by issuing 17.7 million shares of common stock. We received proceeds of approximately \$300.0 million from the transaction.

During the second quarter of 2007, we purchased \$34.5 million aggregate principal amount of our outstanding 6.85% notes due 2015. The costs associated with this debt reduction decreased our second quarter 2007 income approximately \$0.8 million before tax, or \$0.6 million after tax.

In the fourth quarter of 2007, we purchased and retired \$17.5 million of our outstanding 6.75% notes scheduled to mature in 2028. Pursuant to a cash tender offer, we tendered \$23.5 million aggregate principal amount of the 7.405% junior subordinated debt securities due 2038; \$99.9 million aggregate principal amount of the 7.625% notes due 2011; \$210.5 million aggregate principal amount of the 7.375% notes due 2032; and \$66.1 million aggregate principal amount of the 6.75% notes due 2028. We also called and retired all \$150.0 million principal amount of our outstanding 7.25% notes scheduled to mature in 2032. The costs associated with this debt reduction decreased our fourth quarter 2007 income approximately \$55.6 million before tax, or \$36.1 million after tax.

In October 2007, Northwind Holdings, LLC issued \$800.0 million of senior secured notes in a private placement. Interest on the notes is variable based upon the three month London Interbank Offered Rate (LIBOR) plus a margin. None of Unum Group or any other affiliate of Northwind Holdings, LLC is an obligor or guarantor on the notes.

During 2007, we made principal payments of \$17.5 million on our senior secured notes due 2036 which were issued by Tailwind Holdings, LLC.

### *Accounting Principle Changes*

Effective January 1, 2007, we adopted Statement of Position 05-1 (SOP 05-1), *Accounting by Insurance Enterprises for Deferred Acquisition Costs in Connection With Modifications or Exchanges of Insurance Contracts*. SOP 05-1 provides guidance on accounting by insurance enterprises for deferred acquisition costs on internal replacements of insurance and investment contracts other than those specifically described in Statement of Financial Accounting Standards No. 97, *Accounting and Reporting by Insurance Enterprises for Certain Long-Duration Contracts and for Realized Gains and Losses from the Sale of*

*Investments.* The cumulative effect of applying the provisions of SOP 05-1 decreased our 2007 opening balance of retained earnings \$445.2 million.

Effective January 1, 2007, we adopted Financial Accounting Standards Board Interpretation No. 48 (FIN 48), *Accounting for Uncertainty in Income Taxes, an interpretation of FASB Statement No. 109 (SFAS 109)*. FIN 48 clarifies the accounting for uncertainty in income taxes recognized in an enterprise's financial statements in accordance with SFAS 109. Additionally, FIN 48 provides guidance on derecognition, classification, interest and penalties, accounting in interim periods, disclosure, and transition. The cumulative effect of applying the provisions of FIN 48 increased our 2007 opening balance of retained earnings \$22.7 million.

### **2006 Significant Transactions and Events**

#### *Revised Claim Reassessment Reserve Estimate*

In the first quarter of 2006, we completed an analysis of our assumptions related to the reserves we established for the claim reassessment process. Our analysis was based on preliminary data as of the end of the first quarter of 2006, when actual results to date were considered credible enough to enable us to update our initial expectations of costs related to the reassessment process. We concluded that a change in our initial assumptions, primarily related to the number of claimants for whom payments will continue because the claimant remains eligible for disability payments, was warranted. We based our conclusion and our revised estimate on the information that existed at that time, which was the actual cost related to approximately 20 percent of the projected ultimate total number of claims expected to be reassessed. The characteristics, profile, and cost of those initial 20 percent of claims were more statistically credible than the information on which we based the initial charges in 2004 and 2005. Based on our analysis, in the first quarter of 2006 we recorded a charge of \$86.0 million before tax, or \$55.9 million after tax, to reflect our then current estimate of future obligations for benefit costs for claims reopened in the reassessment. The first quarter charge decreased before-tax operating results for our Unum US group disability line of business \$72.8 million and our Individual Disability – Closed Block segment \$13.2 million.

In the third quarter of 2006 we increased our provision for the cost of the reassessment process \$325.4 million before tax and \$211.5 million after tax based on changes in our emerging experience for the number of decisions being overturned by the reassessment process and the average cost per reassessed claim. The revised third quarter estimate was based on the cost of approximately 55 percent of the projected ultimate total number of claims expected to be reassessed. The third quarter charge was comprised of \$310.4 million to reflect our revised estimate of future obligations for benefit costs for claims reopened in the reassessment and \$15.0 million for additional incremental direct claim reassessment operating expenses because of the additional time then estimated to complete the process. Our best estimate of \$310.4 million for the reopened claims assumed that the nature and characteristics of the approximately 45 percent remaining claims estimated to be reassessed at that time would be similar to the average profile of the 55 percent already reviewed at that time. The third quarter charge decreased before-tax operating results for our Unum US group disability line of business \$291.4 million and our Individual Disability – Closed Block segment \$34.0 million.

### *Broker Compensation Settlement*

In June 2004, we received a subpoena from the Office of the New York Attorney General (NYAG) requesting documents and information relating to compensation arrangements between insurance brokers or intermediaries and our subsidiaries. In November 2006, we entered into a settlement agreement with the NYAG in the form of an assurance of discontinuance that provided for a national restitution fund of \$15.5 million, a fine of \$1.9 million, and certain other expenses approximating \$1.1 million.

### *Income Tax*

In the fourth quarter of 2006, we recorded income of \$2.6 million before tax and approximately \$3.9 million after tax attributable to the receipt of interest and tax refunds on prior year tax items in excess of what was previously provided. Additionally, in the fourth quarter of 2006 we recognized an income tax benefit of approximately \$91.9 million as the result of the reversal of tax liabilities related primarily to group relief benefits recognized from the use of net operating losses in a foreign jurisdiction in which our businesses operate.

### *Financing*

In the second quarter of 2006, pursuant to a cash tender offer, we purchased \$50.0 million of our outstanding 7.405% junior subordinated debt securities due 2038 and \$250.0 million aggregate principal amount of our outstanding 7.625% notes due 2011. The cost of the cash tender offer decreased second quarter 2006 income by \$17.8 million before tax, or \$11.6 million after tax. In the fourth quarter of 2006, we purchased \$32.0 million of our outstanding 6.850% notes due 2015 on the open market. The cost of the debt purchase decreased fourth quarter 2006 income by \$2.7 million before tax, or \$1.9 million after tax.

The scheduled remarketing of the senior note element of the units issued in May 2003 occurred in February 2006, as stipulated by the terms of the original offering, and we reset the interest rate on \$575.0 million of senior notes due May 15, 2008 to 5.997%. We purchased \$400.0 million of the senior notes in the remarketing which were subsequently retired. The associated write-off of deferred debt costs decreased first quarter of 2006 income by \$5.3 million before tax, or \$3.4 million after tax. In May 2006, we settled the purchase contract element of the units by issuing 43.3 million shares of common stock. We received proceeds of approximately \$575.0 million from the transaction.

In November 2006, Tailwind Holdings, LLC issued \$130.0 million of senior, secured notes in a private placement. Interest on the notes is variable based upon LIBOR plus a margin. None of Unum Group or any other affiliate of Tailwind Holdings, LLC is an obligor or guarantor on the notes.

### *Accounting Principle Changes*

Effective January 1, 2006, we adopted Statement of Financial Accounting Standards No. 123 (revised 2004) (SFAS 123(R)), *Share-Based Payment*. SFAS 123(R) focuses primarily on accounting for transactions in which an entity obtains employee

service in exchange for share-based payments. The adoption of SFAS 123(R) did not have a material effect on our financial position or results of operations.

Effective December 31, 2006, we adopted the provisions of Statement of Financial Accounting Standards No. 158 (SFAS 158), *Employers' Accounting for Defined Benefit Pension and Other Postretirement Plans*. SFAS 158 requires an employer to recognize the overfunded or underfunded status of a defined benefit pension and other postretirement plans as an asset or liability in its balance sheet and to recognize changes in that funded status through comprehensive income. Also, under SFAS 158, defined benefit pension and other postretirement plan assets and obligations are to be measured as of the date of the employer's fiscal year-end. The adoption of SFAS 158, which resulted in an \$84.1 million decrease in accumulated other comprehensive income in stockholders' equity, had no effect on our results of operations.

### **2005 Significant Transactions and Events**

#### *California Settlement Agreement and Amendment of the Multistate Market Conduct Examination Settlement Agreements*

In the third quarter of 2005, certain of our U.S. insurance subsidiaries entered into a settlement agreement with the California Department of Insurance (DOI), in connection with a market conduct examination and investigation of the subsidiaries' disability claims handling practices. The California DOI had chosen not to join the 2004 multistate settlement agreements our insurance subsidiaries entered into with state insurance regulators of 48 states upon conclusion of a multistate market conduct examination that became effective on December 21, 2004. As part of the settlement with the California DOI, we paid a civil penalty of \$8.0 million and agreed to change certain practices and policy provisions related to our California business. The settlement also incorporated claims handling practices previously covered by the multistate settlement agreements and included certain additional claim handling changes.

Based on the settlement agreement and related matters, in the third quarter of 2005 we recorded a charge of \$75.0 million before tax, or \$51.6 million after tax, comprised of four elements: \$14.3 million of incremental direct operating expenses to conduct the reassessment process; \$37.3 million for benefit costs and reserves from claims reopened from the reassessment; \$15.4 million for additional benefit costs and reserves for claims already incurred and currently in inventory that are anticipated as a result of the claim process changes being implemented; and the \$8.0 million civil penalty. The charge decreased before-tax operating results for the Unum US segment group disability line of business and supplemental and voluntary lines of business \$37.4 million and \$3.3 million, respectively, and the Individual Disability – Closed Block segment \$34.3 million.

#### *Income Tax*

In the third quarter of 2005, we recognized an income tax benefit of approximately \$10.8 million related to the finalization of income tax reviews of our U.K. subsidiaries.

In April 2005, the Internal Revenue Service (IRS) completed its examination of tax years 1999 through 2001 and issued its revenue agent's report (RAR). Income tax liabilities of approximately \$32.0 million that related primarily to interest on the timing of expense deductions were released in the first quarter of 2005, all of which was reflected as a reduction to income tax expense.

### *Disposition*

During the third quarter of 2005, our wholly-owned subsidiary, Unum Limited, completed the sale of its Netherlands branch. The gain on the sale was approximately \$5.7 million before tax and \$4.0 million after tax.

### *Closed Block Reinsurance Recapture*

During the third quarter of 2005, we recaptured a closed block of individual disability business. The recaptured business included approximately \$1.6 billion in invested assets and \$185.0 million of annual premium. The effective date of the recapture was August 8, 2005. The underlying operating results of the reinsurance contract, prior to recapture, were reflected in other income. The recapture therefore did not have a material impact on operating income for our Individual Disability – Closed Block segment.