

First Quarter 2010

Statistical Supplement

Unum Group
Statistical Supplement First Quarter 2010

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(dollars in millions, except share data and where noted)
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 15 for a discussion of non-GAAP financial measures and significant transactions and events.

N.M. = not a meaningful percentage

Unum Group Financial Highlights

	Three Months Ended		Year Ended		
	<u>3/31/2010</u>	<u>3/31/2009</u>	<u>12/31/2009</u>	<u>12/31/2008</u>	<u>12/31/2007</u>
Financial Results					
Premium Income	\$ 1,863.2	\$ 1,872.8	\$ 7,475.5	\$ 7,783.3	\$ 7,901.1
Segment Operating Revenue	\$ 2,536.0	\$ 2,513.5	\$ 10,079.3	\$ 10,448.2	\$ 10,585.1
Net Realized Investment Gain (Loss)	<u>25.6</u>	<u>(64.6)</u>	<u>11.7</u>	<u>(465.9)</u>	<u>(65.2)</u>
Revenue	<u>\$ 2,561.6</u>	<u>\$ 2,448.9</u>	<u>\$ 10,091.0</u>	<u>\$ 9,982.3</u>	<u>\$ 10,519.9</u>
Income from Continuing Operations	\$ 229.8	\$ 164.9	\$ 852.6	\$ 553.2	\$ 672.4
Income from Discontinued Operations, net of tax	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>6.9</u>
Net Income	<u>\$ 229.8</u>	<u>\$ 164.9</u>	<u>\$ 852.6</u>	<u>\$ 553.2</u>	<u>\$ 679.3</u>
Assets	\$ 54,997.2	\$ 49,179.5	\$ 54,477.0	\$ 49,417.4	\$ 52,701.9
Stockholders' Equity	\$ 8,780.2	\$ 6,422.6	\$ 8,500.1	\$ 6,397.9	\$ 8,039.9

2010

- First quarter 2010 results include a non-cash tax charge of \$10.2 million to reflect the impact of a tax law change.

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.

Unum Group Financial Highlights

	Three Months Ended		Year Ended		
	<u>3/31/2010</u>	<u>3/31/2009</u>	<u>12/31/2009</u>	<u>12/31/2008</u>	<u>12/31/2007</u>
Per Common Share Information					
Assuming Dilution:					
Income from Continuing Operations	\$ 0.69	\$ 0.50	\$ 2.57	\$ 1.62	\$ 1.89
Income from Discontinued Operations, net of tax	-	-	-	-	0.02
Net Income	<u>\$ 0.69</u>	<u>\$ 0.50</u>	<u>\$ 2.57</u>	<u>\$ 1.62</u>	<u>\$ 1.91</u>
Basic:					
Income from Continuing Operations	\$ 0.69	\$ 0.50	\$ 2.57	\$ 1.62	\$ 1.90
Income from Discontinued Operations, net of tax	-	-	-	-	0.02
Net Income	<u>\$ 0.69</u>	<u>\$ 0.50</u>	<u>\$ 2.57</u>	<u>\$ 1.62</u>	<u>\$ 1.92</u>
Dividends Paid	\$ 0.0825	\$ 0.0750	\$ 0.315	\$ 0.300	\$ 0.300
Book Value per Share:					
As Reported	\$ 26.38	\$ 19.39	\$ 25.62	\$ 19.32	\$ 22.28
Excluding Net Unrealized Gain (Loss) on Securities and Net Gain on Cash Flow Hedges	\$ 23.81	\$ 20.86	\$ 23.36	\$ 20.45	\$ 20.79
Excluding Total Accumulated Other Comprehensive Income (Loss) (AOCI)	\$ 25.17	\$ 22.65	\$ 24.59	\$ 22.22	\$ 20.99
Price (UNM closing price on last trading day of period)	\$ 24.77	\$ 12.50	\$ 19.52	\$ 18.60	\$ 23.79

See page 4 of this statistical supplement for detail on the components of AOCI excluded from Total Stockholders' Equity in computing the book value per share measures listed above. Total Stockholders' Equity, AOCI, Net Unrealized Gain on Securities and Net Gain on Cash Flow Hedges at December 31, 2007 are \$8,039.9 million, \$463.5 million, \$356.1 million, and \$182.5 million, respectively.

Unum Group Consolidated Statements of Income

	Three Months Ended		Year Ended		
	3/31/2010	3/31/2009	12/31/2009	12/31/2008	12/31/2007
Revenue					
Premium Income	\$ 1,863.2	\$ 1,872.8	\$ 7,475.5	\$ 7,783.3	\$ 7,901.1
Net Investment Income	613.0	573.7	2,346.6	2,389.0	2,409.9
Net Realized Investment Gain (Loss)	25.6	(64.6)	11.7	(465.9)	(65.2)
Other Income	59.8	67.0	257.2	275.9	274.1
Total Revenue	<u>2,561.6</u>	<u>2,448.9</u>	<u>10,091.0</u>	<u>9,982.3</u>	<u>10,519.9</u>
Benefits and Expenses					
Benefits and Change in Reserves for Future Benefits	1,568.9	1,575.7	6,291.6	6,626.4	6,988.2
Commissions	218.3	216.2	837.1	853.3	841.1
Interest and Debt Expense - Non-recourse Debt	3.1	6.6	17.6	39.3	15.8
Interest and Debt Expense - All Other Debt	30.3	26.0	107.8	117.0	167.3
Cost Related to Early Retirement of Debt	-	-	-	0.4	58.8
Deferral of Acquisition Costs	(154.9)	(153.6)	(593.6)	(590.9)	(556.3)
Amortization of Deferred Acquisition Costs	141.2	131.8	526.2	519.1	480.4
Other Expenses	393.5	395.6	1,612.0	1,593.7	1,527.4
Total Benefits and Expenses	<u>2,200.4</u>	<u>2,198.3</u>	<u>8,798.7</u>	<u>9,158.3</u>	<u>9,522.7</u>
Income from Continuing Operations Before Income Taxes	361.2	250.6	1,292.3	824.0	997.2
Income Taxes	<u>131.4</u>	<u>85.7</u>	<u>439.7</u>	<u>270.8</u>	<u>324.8</u>
Income from Continuing Operations	229.8	164.9	852.6	553.2	672.4
Income from Discontinued Operations, net of tax	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>6.9</u>
Net Income	<u>\$ 229.8</u>	<u>\$ 164.9</u>	<u>\$ 852.6</u>	<u>\$ 553.2</u>	<u>\$ 679.3</u>
Average Number of Shares Outstanding					
Basic	332,270,218	330,804,808	331,266,247	341,022,792	352,969,131
Dilutive Securities:					
Purchase Contracts	-	-	-	-	1,672,949
Options and Other Nonvested Stock Awards	1,254,490	159,706	869,934	537,505	1,134,373
Assuming Dilution	<u>333,524,708</u>	<u>330,964,514</u>	<u>332,136,181</u>	<u>341,560,297</u>	<u>355,776,453</u>
Actual Number of Shares Outstanding	332,775,452	331,207,527	331,809,247	331,120,345	360,893,475

Unum Group Sales Data

	Three Months Ended			Year Ended		
	<u>3/31/2010</u>	<u>3/31/2009</u>	<u>% Change</u>	<u>12/31/2009</u>	<u>12/31/2008</u>	<u>12/31/2007</u>
Unum US Segment						
Fully Insured Products	\$ 163.7	\$ 180.3	(9.2) %	\$ 709.2	\$ 701.5	\$ 631.0
Administrative Services Only (ASO) Products	0.6	0.7	(14.3)	7.7	7.2	7.2
Total Unum US Segment	<u>164.3</u>	<u>181.0</u>	(9.2)	<u>716.9</u>	<u>708.7</u>	<u>638.2</u>
Unum UK Segment	24.2	19.6	23.5	123.2	99.5	105.4
Colonial Life Segment	73.3	67.6	8.4	343.8	340.2	334.9
Individual Disability - Closed Block Segment	<u>0.2</u>	<u>0.4</u>	(50.0)	<u>1.5</u>	<u>2.4</u>	<u>3.0</u>
Total Sales	<u>\$ 262.0</u>	<u>\$ 268.6</u>	(2.5)	<u>\$ 1,185.4</u>	<u>\$ 1,150.8</u>	<u>\$ 1,081.5</u>

Unum Group Sales Data for Unum US Segment

	Three Months Ended			Year Ended		
	3/31/2010	3/31/2009	% Change	12/31/2009	12/31/2008	12/31/2007
Sales by Product						
Fully Insured Products						
Group Disability, Group Life, and AD&D						
Group Long-term Disability	\$ 27.6	\$ 31.7	(12.9) %	\$ 182.1	\$ 190.3	\$ 177.7
Group Short-term Disability	14.3	15.9	(10.1)	83.9	71.5	64.7
Group Life	28.5	31.8	(10.4)	184.9	165.4	134.0
AD&D	3.5	2.9	20.7	18.7	17.2	13.8
Subtotal	<u>73.9</u>	<u>82.3</u>	(10.2)	<u>469.6</u>	<u>444.4</u>	<u>390.2</u>
Supplemental and Voluntary						
Individual Disability - Recently Issued	9.6	15.7	(38.9)	51.6	57.9	59.7
Group Long-term Care	5.4	7.0	(22.9)	22.4	32.2	32.8
Individual Long-term Care	-	1.5	(100.0)	3.7	8.4	9.9
Voluntary Benefits	74.8	73.8	1.4	161.9	158.6	138.4
Subtotal	<u>89.8</u>	<u>98.0</u>	(8.4)	<u>239.6</u>	<u>257.1</u>	<u>240.8</u>
Total Fully Insured Products	163.7	180.3	(9.2)	709.2	701.5	631.0
ASO Products	<u>0.6</u>	<u>0.7</u>	(14.3)	<u>7.7</u>	<u>7.2</u>	<u>7.2</u>
Total Sales	<u><u>\$ 164.3</u></u>	<u><u>\$ 181.0</u></u>	(9.2)	<u><u>\$ 716.9</u></u>	<u><u>\$ 708.7</u></u>	<u><u>\$ 638.2</u></u>
Sales by Market Sector						
Group Disability, Group Life, and AD&D						
Core Market (< 2,000 lives)	\$ 53.1	\$ 56.1	(5.3) %	\$ 320.6	\$ 297.2	\$ 240.3
Large Case Market	20.8	26.2	(20.6)	149.0	147.2	149.9
Subtotal	<u>73.9</u>	<u>82.3</u>	(10.2)	<u>469.6</u>	<u>444.4</u>	<u>390.2</u>
Supplemental and Voluntary	89.8	98.0	(8.4)	239.6	257.1	240.8
Total Fully Insured Products	163.7	180.3	(9.2)	709.2	701.5	631.0
ASO Products	<u>0.6</u>	<u>0.7</u>	(14.3)	<u>7.7</u>	<u>7.2</u>	<u>7.2</u>
Total Sales	<u><u>\$ 164.3</u></u>	<u><u>\$ 181.0</u></u>	(9.2)	<u><u>\$ 716.9</u></u>	<u><u>\$ 708.7</u></u>	<u><u>\$ 638.2</u></u>

Unum Group Sales Data for Unum UK Segment

	Three Months Ended			Year Ended		
	3/31/2010	3/31/2009	% Change	12/31/2009	12/31/2008	12/31/2007
Group Long-term Disability	\$ 12.2	\$ 16.3	(25.2) %	\$ 63.8	\$ 72.7	\$ 84.4
Group Life	10.9	2.1	N.M.	53.8	19.6	13.2
Individual Disability	1.1	1.2	(8.3)	5.6	7.2	7.8
Total Sales	\$ 24.2	\$ 19.6	23.5	\$ 123.2	\$ 99.5	\$ 105.4
<i>(in millions of pounds)</i>						
Group Long-term Disability	£ 7.8	£ 11.3	(31.0) %	£ 40.9	£ 39.7	£ 42.1
Group Life	6.9	1.5	N.M.	33.4	10.9	6.6
Individual Disability	0.7	0.8	(12.5)	3.6	3.9	3.9
Total Sales	£ 15.4	£ 13.6	13.2	£ 77.9	£ 54.5	£ 52.6

Unum Group Sales Data for Colonial Life Segment

	Three Months Ended			Year Ended		
	3/31/2010	3/31/2009	% Change	12/31/2009	12/31/2008	12/31/2007
Accident, Sickness, and Disability	\$ 48.7	\$ 44.4	9.7 %	\$ 221.1	\$ 222.1	\$ 211.3
Life	14.3	13.0	10.0	68.3	64.0	66.7
Cancer and Critical Illness	10.3	10.2	1.0	54.4	54.1	56.9
Total Sales	\$ 73.3	\$ 67.6	8.4	\$ 343.8	\$ 340.2	\$ 334.9

Unum Group Consolidated Balance Sheets

	March 31, 2010	December 31,	
		2009	2008
Assets			
Investments			
Fixed Maturity Securities	\$ 38,719.1	\$ 37,914.4	\$ 32,134.1
Mortgage Loans	1,384.3	1,404.0	1,274.8
Policy Loans	2,889.9	2,878.0	2,753.8
Other Long-term Investments	252.4	233.5	520.1
Short-term Investments	662.1	865.5	1,183.1
Total Investments	<u>43,907.8</u>	<u>43,295.4</u>	<u>37,865.9</u>
Cash and Bank Deposits	51.7	71.6	49.9
Accounts and Premiums Receivable	1,726.9	1,732.4	1,784.8
Reinsurance Recoverable	4,860.8	4,996.9	4,974.2
Accrued Investment Income	704.9	642.5	605.6
Deferred Acquisition Costs	2,486.8	2,482.5	2,472.4
Goodwill	200.9	201.6	200.5
Property and Equipment	447.1	443.5	409.4
Deferred Income Tax	-	-	438.8
Other Assets	610.3	610.6	615.9
Total Assets	<u>\$ 54,997.2</u>	<u>\$ 54,477.0</u>	<u>\$ 49,417.4</u>
Liabilities			
Policy and Contract Benefits	\$ 1,584.3	\$ 1,736.9	\$ 1,769.5
Reserves for Future Policy and Contract Benefits	38,054.1	37,740.8	34,581.5
Unearned Premiums	479.8	452.0	463.9
Other Policyholders' Funds	1,649.9	1,662.3	1,675.6
Income Tax Payable	229.6	114.5	115.5
Deferred Income Tax	379.1	273.2	-
Short-term Debt	225.1	-	190.5
Long-term Debt - Non-recourse	761.9	785.2	843.2
Long-term Debt - All Other	1,529.3	1,764.4	1,416.2
Other Liabilities	1,323.9	1,447.6	1,963.6
Total Liabilities	<u>46,217.0</u>	<u>45,976.9</u>	<u>43,019.5</u>
Stockholders' Equity			
Common Stock	36.5	36.4	36.3
Additional Paid-in Capital	2,603.4	2,587.4	2,546.9
Accumulated Other Comprehensive Income (Loss)			
Net Unrealized Gain (Loss) on Securities	499.2	379.6	(832.6)
Net Gain on Cash Flow Hedges	356.8	370.8	458.5
Foreign Currency Translation Adjustment	(141.0)	(78.7)	(177.6)
Unrecognized Pension and Postretirement Benefit Costs	(312.1)	(330.7)	(406.5)
Retained Earnings	6,491.6	6,289.5	5,527.1
Treasury Stock	(754.2)	(754.2)	(754.2)
Total Stockholders' Equity	<u>8,780.2</u>	<u>8,500.1</u>	<u>6,397.9</u>
Total Liabilities and Stockholders' Equity	<u>\$ 54,997.2</u>	<u>\$ 54,477.0</u>	<u>\$ 49,417.4</u>

Unum Group Deferred Acquisition Costs by Segment

	<u>Unum US</u>	<u>Unum UK</u>	<u>Colonial Life</u>	<u>Consolidated</u>
Balances at December 31, 2007	\$ 1,642.5	\$ 69.6	\$ 669.8	\$ 2,381.9
Capitalized	329.7	37.4	223.8	590.9
Amortized	(320.3)	(32.4)	(166.4)	(519.1)
Foreign Currency and Other	9.9	(19.9)	28.7	18.7
Balances at December 31, 2008	<u>1,661.8</u>	<u>54.7</u>	<u>755.9</u>	<u>2,472.4</u>
Capitalized	335.5	29.1	229.0	593.6
Amortized	(317.2)	(30.5)	(178.5)	(526.2)
Foreign Currency and Other	(17.7)	5.6	(45.2)	(57.3)
Balances at December 31, 2009	<u>1,662.4</u>	<u>58.9</u>	<u>761.2</u>	<u>2,482.5</u>
Capitalized	87.9	6.6	60.4	154.9
Amortized	(86.6)	(6.8)	(47.8)	(141.2)
Foreign Currency and Other	(1.4)	(3.5)	(4.5)	(9.4)
Balances at March 31, 2010	<u>\$ 1,662.3</u>	<u>\$ 55.2</u>	<u>\$ 769.3</u>	<u>\$ 2,486.8</u>

Unum Group Balance Sheets by Segment - March 31, 2010

	Unum US							Corporate and Other	Consolidated
	Group Disability	Group Life and Accidental Death & Dismemberment	Supplemental and Voluntary	Total Unum US	Unum UK	Colonial Life	Individual Disability - Closed Block		
Assets									
Investments	\$ 9,971.6	\$ 2,199.6	\$ 8,679.8	\$ 20,851.0	\$ 2,857.8	\$ 1,888.4	\$ 12,269.4	\$ 6,041.2	\$ 43,907.8
Deferred Acquisition Costs	123.1	88.6	1,450.6	1,662.3	55.2	769.3	-	-	2,486.8
Goodwill	2.5	-	187.5	190.0	10.9	-	-	-	200.9
All Other	695.6	174.2	156.0	1,025.8	211.1	204.0	3,067.6	3,893.2	8,401.7
Total Assets	\$ 10,792.8	\$ 2,462.4	\$ 10,473.9	\$ 23,729.1	\$ 3,135.0	\$ 2,861.7	\$ 15,337.0	\$ 9,934.4	\$ 54,997.2
Liabilities									
Reserves and Policyholder Benefits	\$ 8,751.5	\$ 1,563.1	\$ 7,173.8	\$ 17,488.4	\$ 2,309.8	\$ 1,596.2	\$ 12,996.0	\$ 7,377.7	\$ 41,768.1
Debt	90.0	-	-	90.0	-	-	671.9	1,754.4	2,516.3
All Other	224.6	20.4	542.1	787.1	224.9	203.0	182.0	535.6	1,932.6
Total Liabilities	9,066.1	1,583.5	7,715.9	18,365.5	2,534.7	1,799.2	13,849.9	9,667.7	46,217.0
Other Allocated Stockholders' Equity	1,642.8	847.6	2,468.5	4,958.9	525.2	1,010.9	1,335.2	94.0	7,924.2
Net Unrealized Gain/Loss on Securities and Net Gain on Cash Flow Hedges	83.9	31.3	289.5	404.7	75.1	51.6	151.9	172.7	856.0
Total Allocated Stockholders' Equity	1,726.7	878.9	2,758.0	5,363.6	600.3	1,062.5	1,487.1	266.7	8,780.2
Total Liabilities and Allocated Stockholders' Equity	\$ 10,792.8	\$ 2,462.4	\$ 10,473.9	\$ 23,729.1	\$ 3,135.0	\$ 2,861.7	\$ 15,337.0	\$ 9,934.4	\$ 54,997.2

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, 2009

	Unum US			Total Unum US	Unum UK	Colonial Life	Individual Disability - Closed Block	Corporate and Other	Consolidated
	Group Disability	Group Life and Accidental Death & Dismemberment	Supplemental and Voluntary						
Assets									
Investments	\$ 10,072.4	\$ 2,186.4	\$ 8,289.1	\$ 20,547.9	\$ 3,006.1	\$ 1,838.4	\$ 12,186.6	\$ 5,716.4	\$ 43,295.4
Deferred Acquisition Costs	123.5	87.8	1,451.1	1,662.4	58.9	761.2	-	-	2,482.5
Goodwill	2.5	-	187.5	190.0	11.6	-	-	-	201.6
All Other	593.7	142.2	203.7	939.6	204.1	206.1	3,052.2	4,095.5	8,497.5
Total Assets	\$ 10,792.1	\$ 2,416.4	\$ 10,131.4	\$ 23,339.9	\$ 3,280.7	\$ 2,805.7	\$ 15,238.8	\$ 9,811.9	\$ 54,477.0
Liabilities									
Reserves and Policyholder Benefits	\$ 8,726.4	\$ 1,536.0	\$ 6,957.1	\$ 17,219.5	\$ 2,352.0	\$ 1,587.5	\$ 12,952.7	\$ 7,480.3	\$ 41,592.0
Debt	92.5	-	-	92.5	-	-	692.7	1,764.4	2,549.6
All Other	186.4	12.3	469.3	668.0	210.7	183.1	153.7	619.8	1,835.3
Total Liabilities	9,005.3	1,548.3	7,426.4	17,980.0	2,562.7	1,770.6	13,799.1	9,864.5	45,976.9
Other Allocated Stockholders' Equity	1,715.0	842.9	2,439.9	4,997.8	639.8	993.0	1,318.5	(199.4)	7,749.7
Net Unrealized Gain/Loss on Securities and Net Gain on Cash Flow Hedges	71.8	25.2	265.1	362.1	78.2	42.1	121.2	146.8	750.4
Total Allocated Stockholders' Equity	1,786.8	868.1	2,705.0	5,359.9	718.0	1,035.1	1,439.7	(52.6)	8,500.1
Total Liabilities and Allocated Stockholders' Equity	\$ 10,792.1	\$ 2,416.4	\$ 10,131.4	\$ 23,339.9	\$ 3,280.7	\$ 2,805.7	\$ 15,238.8	\$ 9,811.9	\$ 54,477.0

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		
	3/31/2010	3/31/2009	% Change	12/31/2009	12/31/2008	% Change
Premium Income						
Unum US	\$ 1,216.1	\$ 1,226.3	(0.8) %	\$ 4,873.1	\$ 4,963.0	(1.8) %
Unum UK	165.8	163.0	1.7	686.1	889.3	(22.8)
Colonial Life	265.1	253.4	4.6	1,015.1	977.3	3.9
Individual Disability - Closed Block	214.0	229.6	(6.8)	898.5	952.3	(5.6)
Corporate and Other	2.2	0.5	N.M.	2.7	1.4	92.9
	<u>1,863.2</u>	<u>1,872.8</u>	(0.5)	<u>7,475.5</u>	<u>7,783.3</u>	(4.0)
Net Investment Income						
Unum US	304.6	291.3	4.6	1,200.5	1,136.4	5.6
Unum UK	39.8	26.9	48.0	124.5	181.9	(31.6)
Colonial Life	29.9	27.6	8.3	114.3	105.7	8.1
Individual Disability - Closed Block	190.7	186.4	2.3	740.6	767.5	(3.5)
Corporate and Other	48.0	41.5	15.7	166.7	197.5	(15.6)
	<u>613.0</u>	<u>573.7</u>	6.9	<u>2,346.6</u>	<u>2,389.0</u>	(1.8)
Other Income						
Unum US	30.5	31.6	(3.5)	118.7	132.7	(10.6)
Unum UK	0.5	0.6	(16.7)	2.4	2.0	20.0
Colonial Life	0.2	0.1	100.0	0.5	0.4	25.0
Individual Disability - Closed Block	21.5	26.9	(20.1)	100.8	98.6	2.2
Corporate and Other	7.1	7.8	(9.0)	34.8	42.2	(17.5)
	<u>59.8</u>	<u>67.0</u>	(10.7)	<u>257.2</u>	<u>275.9</u>	(6.8)
Total Operating Revenue						
Unum US	1,551.2	1,549.2	0.1	6,192.3	6,232.1	(0.6)
Unum UK	206.1	190.5	8.2	813.0	1,073.2	(24.2)
Colonial Life	295.2	281.1	5.0	1,129.9	1,083.4	4.3
Individual Disability - Closed Block	426.2	442.9	(3.8)	1,739.9	1,818.4	(4.3)
Corporate and Other	57.3	49.8	15.1	204.2	241.1	(15.3)
	<u>2,536.0</u>	<u>2,513.5</u>	0.9	<u>10,079.3</u>	<u>10,448.2</u>	(3.5)

Unum Group Financial Results by Segment

	Three Months Ended			Year Ended		
	3/31/2010	3/31/2009	% Change	12/31/2009	12/31/2008	% Change
Benefits and Expenses						
Unum US	\$ 1,352.0	\$ 1,365.6	(1.0) %	\$ 5,417.3	\$ 5,548.0	(2.4) %
Unum UK	145.5	128.2	13.5	563.4	749.2	(24.8)
Colonial Life	222.2	210.2	5.7	849.0	815.3	4.1
Individual Disability - Closed Block	414.5	431.6	(4.0)	1,705.6	1,790.7	(4.8)
Corporate and Other	66.2	62.7	5.6	263.4	255.1	3.3
	<u>2,200.4</u>	<u>2,198.3</u>	0.1	<u>8,798.7</u>	<u>9,158.3</u>	(3.9)
Income (Loss) Before Income Taxes and Net Realized Investment Gain (Loss)						
Unum US	199.2	183.6	8.5	775.0	684.1	13.3
Unum UK	60.6	62.3	(2.7)	249.6	324.0	(23.0)
Colonial Life	73.0	70.9	3.0	280.9	268.1	4.8
Individual Disability - Closed Block	11.7	11.3	3.5	34.3	27.7	23.8
Corporate and Other	(8.9)	(12.9)	31.0	(59.2)	(14.0)	N.M.
	<u>335.6</u>	<u>315.2</u>	6.5	<u>1,280.6</u>	<u>1,289.9</u>	(0.7)
Income Taxes	<u>122.3</u>	<u>108.5</u>	12.7	<u>428.2</u>	<u>432.6</u>	(1.0)
Income Before Net Realized Investment Gain (Loss)	213.3	206.7	3.2	852.4	857.3	(0.6)
Net Realized Investment Gain (Loss)	25.6	(64.6)	139.6	11.7	(465.9)	102.5
Tax Expense (Benefit) on Net Realized Investment Gain (Loss)	9.1	(22.8)	139.9	11.5	(161.8)	107.1
Net Income	<u>\$ 229.8</u>	<u>\$ 164.9</u>	39.4	<u>\$ 852.6</u>	<u>\$ 553.2</u>	54.1

Unum Group Quarterly Historical Financial Results by Segment

	<u>3/31/10</u>	<u>12/31/09</u>	<u>9/30/09</u>	<u>6/30/09</u>	<u>3/31/09</u>	<u>12/31/08</u>	<u>9/30/08</u>	<u>6/30/08</u>	<u>3/31/08</u>
Premium Income									
Unum US	\$ 1,216.1	\$ 1,207.9	\$ 1,215.2	\$ 1,223.7	\$ 1,226.3	\$ 1,246.6	\$ 1,239.1	\$ 1,246.9	\$ 1,230.4
Unum UK	165.8	180.0	169.7	173.4	163.0	182.3	224.7	241.7	240.6
Colonial Life	265.1	257.4	253.5	250.8	253.4	249.1	245.2	242.6	240.4
Individual Disability - Closed Block	214.0	219.4	221.5	228.0	229.6	239.2	237.5	237.2	238.4
Corporate and Other	2.2	1.0	1.2	-	0.5	0.5	-	0.2	0.7
	<u>1,863.2</u>	<u>1,865.7</u>	<u>1,861.1</u>	<u>1,875.9</u>	<u>1,872.8</u>	<u>1,917.7</u>	<u>1,946.5</u>	<u>1,968.6</u>	<u>1,950.5</u>
Net Investment Income									
Unum US	304.6	302.3	302.8	304.1	291.3	289.6	284.3	286.5	276.0
Unum UK	39.8	40.8	22.5	34.3	26.9	42.1	45.8	51.5	42.5
Colonial Life	29.9	28.9	29.4	28.4	27.6	26.9	26.5	26.4	25.9
Individual Disability - Closed Block	190.7	182.4	184.4	187.4	186.4	188.9	189.3	198.4	190.9
Corporate and Other	48.0	41.3	40.5	43.4	41.5	42.3	48.8	50.3	56.1
	<u>613.0</u>	<u>595.7</u>	<u>579.6</u>	<u>597.6</u>	<u>573.7</u>	<u>589.8</u>	<u>594.7</u>	<u>613.1</u>	<u>591.4</u>
Other Income									
Unum US	30.5	28.3	28.8	30.0	31.6	33.2	33.5	33.4	32.6
Unum UK	0.5	0.6	0.6	0.6	0.6	0.7	0.9	0.2	0.2
Colonial Life	0.2	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1
Individual Disability - Closed Block	21.5	23.8	24.3	25.8	26.9	25.3	23.8	25.4	24.1
Corporate and Other	7.1	8.3	8.1	10.6	7.8	14.6	9.0	8.4	10.2
	<u>59.8</u>	<u>61.1</u>	<u>61.9</u>	<u>67.2</u>	<u>67.0</u>	<u>73.9</u>	<u>67.3</u>	<u>67.5</u>	<u>67.2</u>
Total Operating Revenue									
Unum US	1,551.2	1,538.5	1,546.8	1,557.8	1,549.2	1,569.4	1,556.9	1,566.8	1,539.0
Unum UK	206.1	221.4	192.8	208.3	190.5	225.1	271.4	293.4	283.3
Colonial Life	295.2	286.4	283.0	279.4	281.1	276.1	271.8	269.1	266.4
Individual Disability - Closed Block	426.2	425.6	430.2	441.2	442.9	453.4	450.6	461.0	453.4
Corporate and Other	57.3	50.6	49.8	54.0	49.8	57.4	57.8	58.9	67.0
	<u>2,536.0</u>	<u>2,522.5</u>	<u>2,502.6</u>	<u>2,540.7</u>	<u>2,513.5</u>	<u>2,581.4</u>	<u>2,608.5</u>	<u>2,649.2</u>	<u>2,609.1</u>

Unum Group Quarterly Historical Financial Results by Segment

	<u>3/31/10</u>	<u>12/31/09</u>	<u>9/30/09</u>	<u>6/30/09</u>	<u>3/31/09</u>	<u>12/31/08</u>	<u>9/30/08</u>	<u>6/30/08</u>	<u>3/31/08</u>
Benefits and Expenses									
Unum US	\$ 1,352.0	\$ 1,335.5	\$ 1,349.7	\$ 1,366.5	\$ 1,365.6	\$ 1,386.8	\$ 1,385.3	\$ 1,395.2	\$ 1,380.7
Unum UK	145.5	160.1	134.1	141.0	128.2	170.5	178.9	200.8	199.0
Colonial Life	222.2	218.1	212.6	208.1	210.2	209.8	205.6	200.9	199.0
Individual Disability - Closed Block	414.5	419.8	423.0	431.2	431.6	446.3	448.1	445.8	450.5
Corporate and Other	66.2	67.2	63.5	70.0	62.7	57.8	65.0	65.6	66.7
	<u>2,200.4</u>	<u>2,200.7</u>	<u>2,182.9</u>	<u>2,216.8</u>	<u>2,198.3</u>	<u>2,271.2</u>	<u>2,282.9</u>	<u>2,308.3</u>	<u>2,295.9</u>
Income (Loss) Before Income Taxes and Net Realized Investment Gain (Loss)									
Unum US	199.2	203.0	197.1	191.3	183.6	182.6	171.6	171.6	158.3
Unum UK	60.6	61.3	58.7	67.3	62.3	54.6	92.5	92.6	84.3
Colonial Life	73.0	68.3	70.4	71.3	70.9	66.3	66.2	68.2	67.4
Individual Disability - Closed Block	11.7	5.8	7.2	10.0	11.3	7.1	2.5	15.2	2.9
Corporate and Other	(8.9)	(16.6)	(13.7)	(16.0)	(12.9)	(0.4)	(7.2)	(6.7)	0.3
	<u>335.6</u>	<u>321.8</u>	<u>319.7</u>	<u>323.9</u>	<u>315.2</u>	<u>310.2</u>	<u>325.6</u>	<u>340.9</u>	<u>313.2</u>
Income Taxes	<u>122.3</u>	<u>103.5</u>	<u>108.1</u>	<u>108.1</u>	<u>108.5</u>	<u>100.8</u>	<u>108.7</u>	<u>117.7</u>	<u>105.4</u>
Income Before Net Realized Investment Gain (Loss)	213.3	218.3	211.6	215.8	206.7	209.4	216.9	223.2	207.8
Net Realized Investment Gain (Loss)	25.6	(25.9)	14.9	87.3	(64.6)	(257.7)	(165.8)	26.1	(68.5)
Tax Expense (Benefit) on Net Realized Investment Gain (Loss)	<u>9.1</u>	<u>(7.0)</u>	<u>5.4</u>	<u>35.9</u>	<u>(22.8)</u>	<u>(90.1)</u>	<u>(56.9)</u>	<u>9.0</u>	<u>(23.8)</u>
Net Income	<u>\$ 229.8</u>	<u>\$ 199.4</u>	<u>\$ 221.1</u>	<u>\$ 267.2</u>	<u>\$ 164.9</u>	<u>\$ 41.8</u>	<u>\$ 108.0</u>	<u>\$ 240.3</u>	<u>\$ 163.1</u>
Net Income Per Common Share - Assuming Dilution	<u>\$ 0.69</u>	<u>\$ 0.60</u>	<u>\$ 0.66</u>	<u>\$ 0.80</u>	<u>\$ 0.50</u>	<u>\$ 0.13</u>	<u>\$ 0.32</u>	<u>\$ 0.69</u>	<u>\$ 0.46</u>

Unum Group Financial Results for Unum US Segment

	Three Months Ended		Year Ended		
	3/31/2010	3/31/2009	12/31/2009	12/31/2008	12/31/2007
Operating Revenue					
Premium Income	\$ 1,216.1	\$ 1,226.3	\$ 4,873.1	\$ 4,963.0	\$ 5,014.0
Net Investment Income	304.6	291.3	1,200.5	1,136.4	1,114.0
Other Income	30.5	31.6	118.7	132.7	135.6
Total Operating Revenue	<u>1,551.2</u>	<u>1,549.2</u>	<u>6,192.3</u>	<u>6,232.1</u>	<u>6,263.6</u>
Benefits and Expenses					
Benefits and Change in Reserves for Future Benefits	952.6	972.6	3,855.9	3,998.4	4,246.4
Commissions	136.2	135.8	516.6	518.6	501.5
Interest and Debt Expense	0.3	0.8	2.0	4.2	7.5
Deferral of Acquisition Costs	(87.9)	(90.2)	(335.5)	(329.7)	(304.2)
Amortization of Deferred Acquisition Costs	86.6	78.8	317.2	320.3	277.1
Other Expenses	264.2	267.8	1,061.1	1,036.2	993.2
Total Benefits and Expenses	<u>1,352.0</u>	<u>1,365.6</u>	<u>5,417.3</u>	<u>5,548.0</u>	<u>5,721.5</u>
Operating Income Before Income Taxes and Net Realized Investment Gains and Losses	<u>\$ 199.2</u>	<u>\$ 183.6</u>	<u>\$ 775.0</u>	<u>\$ 684.1</u>	<u>\$ 542.1</u>
Operating Ratios					
Benefit Ratio	78.3 %	79.3 %	79.1 %	80.6 %	84.7 %
Other Expense Ratio	21.7 %	21.8 %	21.8 %	20.9 %	19.8 %
Before-tax Profit Margin	16.4 %	15.0 %	15.9 %	13.8 %	10.8 %
Operating Income Before Income Taxes and Net Realized Investment Gains and Losses, as Reported	\$ 199.2	\$ 183.6	\$ 775.0	\$ 684.1	\$ 542.1
Settlement Agreements Claim Reassessment - Reserve Charge	-	-	-	-	(76.5)
Settlement Agreements Claim Reassessment - Other Expense Charge	-	-	-	-	10.3
Operating Income Before Income Taxes and Net Realized Investment Gains and Losses, as Adjusted	<u>\$ 199.2</u>	<u>\$ 183.6</u>	<u>\$ 775.0</u>	<u>\$ 684.1</u>	<u>\$ 608.3</u>
Operating Ratios, as Adjusted					
Benefit Ratio	78.3 %	79.3 %	79.1 %	80.6 %	83.2 %
Other Expense Ratio	21.7 %	21.8 %	21.8 %	20.9 %	20.0 %
Before-tax Profit Margin	16.4 %	15.0 %	15.9 %	13.8 %	12.1 %

Unum Group Financial Results for Unum US Group Disability

	Three Months Ended		Year Ended		
	3/31/2010	3/31/2009	12/31/2009	12/31/2008	12/31/2007
Operating Revenue					
Premium Income					
Group Long-term Disability	\$ 415.6	\$ 438.1	\$ 1,726.9	\$ 1,838.5	\$ 1,895.7
Group Short-term Disability	106.2	107.6	432.8	435.1	485.6
Total Premium Income	521.8	545.7	2,159.7	2,273.6	2,381.3
Net Investment Income	151.3	156.5	629.4	631.3	648.7
Other Income	21.7	23.4	88.9	100.2	100.1
Total Operating Revenue	694.8	725.6	2,878.0	3,005.1	3,130.1
Benefits and Expenses					
Benefits and Change in Reserves for Future Benefits	439.3	480.4	1,862.8	2,043.9	2,277.4
Commissions	41.1	42.1	162.2	165.9	167.7
Interest and Debt Expense	0.3	0.8	2.0	4.2	7.5
Deferral of Acquisition Costs	(16.0)	(15.8)	(62.5)	(59.4)	(60.4)
Amortization of Deferred Acquisition Costs	16.4	16.9	67.3	76.7	66.2
Other Expenses	137.9	143.5	572.6	572.4	561.6
Total Benefits and Expenses	619.0	667.9	2,604.4	2,803.7	3,020.0
Operating Income Before Income Taxes and Net Realized Investment Gains and Losses	\$ 75.8	\$ 57.7	\$ 273.6	\$ 201.4	\$ 110.1
Operating Ratios					
Benefit Ratio	84.2 %	88.0 %	86.3 %	89.9 %	95.6 %
Other Expense Ratio	26.4 %	26.3 %	26.5 %	25.2 %	23.6 %
Before-tax Profit Margin	14.5 %	10.6 %	12.7 %	8.9 %	4.6 %
Premium Persistency:					
Group Long-term Disability	90.0 %	87.3 %	86.9 %	87.8 %	85.1 %
Group Short-term Disability	89.4 %	88.5 %	86.8 %	82.1 %	74.0 %
Case Persistency:					
Group Long-term Disability	88.6 %	87.3 %	87.4 %	89.2 %	88.4 %
Group Short-term Disability	87.6 %	86.4 %	86.5 %	88.2 %	87.4 %

Unum Group Financial Results for Unum US Group Disability - Continued

	Three Months Ended		Year Ended		
	<u>3/31/2010</u>	<u>3/31/2009</u>	<u>12/31/2009</u>	<u>12/31/2008</u>	<u>12/31/2007</u>
Operating Income Before Income Taxes and Net Realized Investment Gains and Losses, as Reported	\$ 75.8	\$ 57.7	\$ 273.6	\$ 201.4	\$ 110.1
Settlement Agreements Claim Reassessment - Reserve Charge	-	-	-	-	(76.5)
Settlement Agreements Claim Reassessment - Other Expense Charge	-	-	-	-	10.3
Operating Income Before Income Taxes and Net Realized Investment Gains and Losses, as Adjusted	<u>\$ 75.8</u>	<u>\$ 57.7</u>	<u>\$ 273.6</u>	<u>\$ 201.4</u>	<u>\$ 176.3</u>
Operating Ratios, as Adjusted					
Benefit Ratio	84.2 %	88.0 %	86.3 %	89.9 %	92.4 %
Other Expense Ratio	26.4 %	26.3 %	26.5 %	25.2 %	24.0 %
Before-tax Profit Margin	14.5 %	10.6 %	12.7 %	8.9 %	7.4 %

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

	Three Months Ended		Year Ended		
	3/31/2010	3/31/2009	12/31/2009	12/31/2008	12/31/2007
Operating Revenue					
Premium Income					
Group Life	\$ 270.1	\$ 262.2	\$ 1,057.7	\$ 1,062.8	\$ 1,107.4
Accidental Death & Dismemberment	26.0	25.8	104.9	127.6	131.0
Total Premium Income	296.1	288.0	1,162.6	1,190.4	1,238.4
Net Investment Income	31.8	31.0	126.5	126.0	134.9
Other Income	0.6	0.5	1.9	2.3	2.4
Total Operating Revenue	328.5	319.5	1,291.0	1,318.7	1,375.7
Benefits and Expenses					
Benefits and Change in Reserves for Future Benefits	206.5	201.1	815.5	827.6	901.6
Commissions	22.3	21.4	85.4	85.4	88.7
Deferral of Acquisition Costs	(12.8)	(11.9)	(48.1)	(40.3)	(36.1)
Amortization of Deferred Acquisition Costs	12.0	11.6	45.9	55.0	39.4
Other Expenses	49.3	49.0	197.6	180.1	164.9
Total Benefits and Expenses	277.3	271.2	1,096.3	1,107.8	1,158.5
Operating Income Before Income Taxes and Net Realized Investment Gains and Losses	\$ 51.2	\$ 48.3	\$ 194.7	\$ 210.9	\$ 217.2
Operating Ratios					
Benefit Ratio	69.7 %	69.8 %	70.1 %	69.5 %	72.8 %
Other Expense Ratio	16.6 %	17.0 %	17.0 %	15.1 %	13.3 %
Before-tax Profit Margin	17.3 %	16.8 %	16.7 %	17.7 %	17.5 %
Premium Persistency:					
Group Life	92.3 %	86.2 %	86.9 %	83.8 %	78.8 %
Accidental Death & Dismemberment	90.9 %	87.7 %	88.1 %	86.4 %	80.8 %
Case Persistency:					
Group Life	88.3 %	87.5 %	87.2 %	89.1 %	87.7 %
Accidental Death & Dismemberment	88.6 %	87.4 %	87.2 %	89.2 %	88.0 %

Unum Group Financial Results for Unum US Supplemental and Voluntary

	Three Months Ended		Year Ended		
	<u>3/31/2010</u>	<u>3/31/2009</u>	<u>12/31/2009</u>	<u>12/31/2008</u>	<u>12/31/2007</u>
Operating Revenue					
Premium Income					
Individual Disability - Recently Issued	\$ 118.4	\$ 119.9	\$ 463.7	\$ 471.5	\$ 456.7
Long-term Care	149.2	148.0	594.7	580.7	532.9
Voluntary Benefits	130.6	124.7	492.4	446.8	404.7
Total Premium Income	<u>398.2</u>	<u>392.6</u>	<u>1,550.8</u>	<u>1,499.0</u>	<u>1,394.3</u>
Net Investment Income	121.5	103.8	444.6	379.1	330.4
Other Income	8.2	7.7	27.9	30.2	33.1
Total Operating Revenue	<u>527.9</u>	<u>504.1</u>	<u>2,023.3</u>	<u>1,908.3</u>	<u>1,757.8</u>
Benefits and Expenses					
Benefits and Change in Reserves for Future Benefits	306.8	291.1	1,177.6	1,126.9	1,067.4
Commissions	72.8	72.3	269.0	267.3	245.1
Deferral of Acquisition Costs	(59.1)	(62.5)	(224.9)	(230.0)	(207.7)
Amortization of Deferred Acquisition Costs	58.2	50.3	204.0	188.6	171.5
Other Expenses	77.0	75.3	290.9	283.7	266.7
Total Benefits and Expenses	<u>455.7</u>	<u>426.5</u>	<u>1,716.6</u>	<u>1,636.5</u>	<u>1,543.0</u>
Operating Income Before Income Taxes and Net Realized Investment Gains and Losses	<u>\$ 72.2</u>	<u>\$ 77.6</u>	<u>\$ 306.7</u>	<u>\$ 271.8</u>	<u>\$ 214.8</u>
Operating Ratios					
Benefit Ratios					
Individual Disability - Recently Issued	50.5 %	52.2 %	51.4 %	53.3 %	56.7 %
Long-term Care	116.8 %	107.4 %	111.6 %	106.1 %	106.0 %
Voluntary Benefits	55.7 %	55.8 %	56.0 %	58.0 %	60.1 %
Other Expense Ratio	19.3 %	19.2 %	18.8 %	18.9 %	19.1 %
Before-tax Profit Margin	18.1 %	19.8 %	19.8 %	18.1 %	15.4 %
Interest Adjusted Loss Ratios					
Individual Disability - Recently Issued	30.7 %	34.3 %	32.5 %	35.9 %	40.0 %
Long-term Care	78.5 %	74.2 %	76.5 %	75.5 %	77.7 %
Premium Persistency:					
Individual Disability - Recently Issued	89.8 %	90.4 %	89.6 %	90.7 %	90.6 %
Long-term Care	95.4 %	95.0 %	95.1 %	95.5 %	95.4 %
Voluntary Benefits	80.0 %	79.9 %	79.9 %	80.4 %	79.4 %

Unum Group Financial Results for Unum UK Segment

	Three Months Ended		Year Ended		
	<u>3/31/2010</u>	<u>3/31/2009</u>	<u>12/31/2009</u>	<u>12/31/2008</u>	<u>12/31/2007</u>
Operating Revenue					
Premium Income					
Group Long-term Disability	\$ 114.2	\$ 123.8	\$ 503.1	\$ 675.9	\$ 752.6
Group Life	42.8	31.5	147.8	174.6	177.4
Individual Disability	8.8	7.7	35.2	38.8	38.3
Total Premium Income	<u>165.8</u>	<u>163.0</u>	<u>686.1</u>	<u>889.3</u>	<u>968.3</u>
Net Investment Income	39.8	26.9	124.5	181.9	187.4
Other Income	0.5	0.6	2.4	2.0	3.1
Total Operating Revenue	<u>206.1</u>	<u>190.5</u>	<u>813.0</u>	<u>1,073.2</u>	<u>1,158.8</u>
Benefits and Expenses					
Benefits and Change in Reserves for Future Benefits	104.6	86.8	373.6	511.4	574.3
Commissions	10.3	10.6	46.7	59.0	67.0
Deferral of Acquisition Costs	(6.6)	(6.1)	(29.1)	(37.4)	(41.2)
Amortization of Deferred Acquisition Costs	6.8	7.1	30.5	32.4	49.4
Other Expenses	30.4	29.8	141.7	183.8	183.5
Total Benefits and Expenses	<u>145.5</u>	<u>128.2</u>	<u>563.4</u>	<u>749.2</u>	<u>833.0</u>
Operating Income Before Income Taxes and Net Realized Investment Gains and Losses	<u>\$ 60.6</u>	<u>\$ 62.3</u>	<u>\$ 249.6</u>	<u>\$ 324.0</u>	<u>\$ 325.8</u>
Operating Ratios					
Benefit Ratio	63.1 %	53.3 %	54.5 %	57.5 %	59.3 %
Other Expense Ratio	18.3 %	18.3 %	20.7 %	20.7 %	19.0 %
Before-tax Profit Margin	36.6 %	38.2 %	36.4 %	36.4 %	33.6 %
Persistency:					
Group Long-term Disability	90.6 %	90.8 %	88.6 %	87.4 %	88.0 %
Group Life	94.7 %	74.5 %	80.1 %	74.9 %	70.5 %
Individual Disability	89.0 %	86.7 %	87.6 %	87.6 %	89.4 %

Unum Group Financial Results for Unum UK Segment - Continued

(in millions of pounds)

	Three Months Ended		Year Ended		
	<u>3/31/2010</u>	<u>3/31/2009</u>	<u>12/31/2009</u>	<u>12/31/2008</u>	<u>12/31/2007</u>
Operating Revenue					
Premium Income					
Group Long-term Disability	£ 73.1	£ 86.2	£ 322.2	£ 364.4	£ 375.9
Group Life	27.4	21.9	94.1	93.3	88.5
Individual Disability	5.6	5.4	22.4	20.9	19.1
Total Premium Income	<u>106.1</u>	<u>113.5</u>	<u>438.7</u>	<u>478.6</u>	<u>483.5</u>
Net Investment Income	25.4	18.7	79.6	98.5	93.5
Other Income	0.4	0.4	1.6	1.2	1.6
Total Operating Revenue	<u>131.9</u>	<u>132.6</u>	<u>519.9</u>	<u>578.3</u>	<u>578.6</u>
Benefits and Expenses					
Benefits and Change in Reserves for Future Benefits	66.9	60.4	238.3	275.8	286.8
Commissions	6.6	7.3	29.8	31.9	33.5
Deferral of Acquisition Costs	(4.2)	(4.2)	(18.5)	(20.1)	(20.6)
Amortization of Deferred Acquisition Costs	4.3	4.9	19.5	17.9	24.7
Other Expenses	19.5	20.9	90.2	99.6	91.6
Total Benefits and Expenses	<u>93.1</u>	<u>89.3</u>	<u>359.3</u>	<u>405.1</u>	<u>416.0</u>
Operating Income Before Income Taxes and Net Realized Investment Gains and Losses	<u>£ 38.8</u>	<u>£ 43.3</u>	<u>£ 160.6</u>	<u>£ 173.2</u>	<u>£ 162.6</u>
Weighted Average Pound/Dollar Exchange Rate	1.562	1.439	1.554	1.871	2.004

Unum Group Financial Results for Colonial Life Segment

	Three Months Ended		Year Ended		
	<u>3/31/2010</u>	<u>3/31/2009</u>	<u>12/31/2009</u>	<u>12/31/2008</u>	<u>12/31/2007</u>
Operating Revenue					
Premium Income					
Accident, Sickness, and Disability	\$ 162.8	\$ 156.8	\$ 625.8	\$ 606.9	\$ 566.6
Life	43.5	41.2	165.6	157.4	143.5
Cancer and Critical Illness	58.8	55.4	223.7	213.0	197.1
Total Premium Income	<u>265.1</u>	<u>253.4</u>	<u>1,015.1</u>	<u>977.3</u>	<u>907.2</u>
Net Investment Income	29.9	27.6	114.3	105.7	99.9
Other Income	0.2	0.1	0.5	0.4	0.9
Total Operating Revenue	<u>295.2</u>	<u>281.1</u>	<u>1,129.9</u>	<u>1,083.4</u>	<u>1,008.0</u>
Benefits and Expenses					
Benefits and Change in Reserves for Future Benefits	124.8	117.3	480.6	464.0	437.8
Commissions	57.7	54.3	215.3	211.8	201.6
Deferral of Acquisition Costs	(60.4)	(57.3)	(229.0)	(223.8)	(210.9)
Amortization of Deferred Acquisition Costs	47.8	45.9	178.5	166.4	153.9
Other Expenses	52.3	50.0	203.6	196.9	179.8
Total Benefits and Expenses	<u>222.2</u>	<u>210.2</u>	<u>849.0</u>	<u>815.3</u>	<u>762.2</u>
Operating Income Before Income Taxes and Net Realized Investment Gains and Losses	<u>\$ 73.0</u>	<u>\$ 70.9</u>	<u>\$ 280.9</u>	<u>\$ 268.1</u>	<u>\$ 245.8</u>
Operating Ratios					
Benefit Ratio	47.1 %	46.3 %	47.3 %	47.5 %	48.3 %
Other Expense Ratio	19.7 %	19.7 %	20.1 %	20.1 %	19.8 %
Before-tax Profit Margin	27.5 %	28.0 %	27.7 %	27.4 %	27.1 %
Persistency:					
Accident, Sickness, and Disability	76.2 %	74.1 %	74.4 %	75.8 %	75.9 %
Life	85.0 %	84.9 %	84.7 %	84.7 %	83.8 %
Cancer and Critical Illness	84.6 %	83.4 %	83.8 %	84.0 %	84.1 %

Unum Group Financial Results for Individual Disability - Closed Block Segment

	Three Months Ended		Year Ended		
	<u>3/31/2010</u>	<u>3/31/2009</u>	<u>12/31/2009</u>	<u>12/31/2008</u>	<u>12/31/2007</u>
Operating Revenue					
Premium Income	\$ 214.0	\$ 229.6	\$ 898.5	\$ 952.3	\$ 1,009.9
Net Investment Income	190.7	186.4	740.6	767.5	827.6
Other Income	21.5	26.9	100.8	98.6	103.7
Total Operating Revenue	<u>426.2</u>	<u>442.9</u>	<u>1,739.9</u>	<u>1,818.4</u>	<u>1,941.2</u>
Benefits and Expenses					
Benefits and Change in Reserves for Future Benefits	364.6	376.2	1,489.6	1,544.8	1,614.5
Commissions	13.7	15.3	58.1	62.7	69.1
Interest and Debt Expense	2.8	5.8	16.6	35.1	8.3
Other Expenses	33.4	34.3	141.3	148.1	139.8
Total Benefits and Expenses	<u>414.5</u>	<u>431.6</u>	<u>1,705.6</u>	<u>1,790.7</u>	<u>1,831.7</u>
Operating Income Before Income Taxes and Net Realized Investment Gains and Losses	<u>\$ 11.7</u>	<u>\$ 11.3</u>	<u>\$ 34.3</u>	<u>\$ 27.7</u>	<u>\$ 109.5</u>
Operating Ratios					
Interest Adjusted Loss Ratio	84.5 %	81.2 %	81.6 %	82.2 %	84.1 %
Premium Persistency	93.3 %	93.7 %	93.2 %	93.8 %	94.3 %
Operating Income Before Income Taxes and Net Realized Investment Gains and Losses, as Reported	\$ 11.7	\$ 11.3	\$ 34.3	\$ 27.7	\$ 109.5
Settlement Agreements Claim Reassessment - Reserve Charge	-	-	-	-	10.7
Settlement Agreements Claim Reassessment - Other Expense Charge	-	-	-	-	2.5
Operating Income Before Income Taxes and Net Realized Investment Gains and Losses, as Adjusted	<u>\$ 11.7</u>	<u>\$ 11.3</u>	<u>\$ 34.3</u>	<u>\$ 27.7</u>	<u>\$ 96.3</u>
Interest Adjusted Loss Ratio, as Adjusted	84.5 %	81.2 %	81.6 %	82.2 %	85.2 %

Unum Group Financial Results for Corporate and Other Segment

	Three Months Ended		Year Ended		
	<u>3/31/2010</u>	<u>3/31/2009</u>	<u>12/31/2009</u>	<u>12/31/2008</u>	<u>12/31/2007</u>
Operating Revenue					
Premium Income	\$ 2.2	\$ 0.5	\$ 2.7	\$ 1.4	\$ 1.7
Net Investment Income	48.0	41.5	166.7	197.5	181.0
Other Income	7.1	7.8	34.8	42.2	30.8
Total Operating Revenue	<u>57.3</u>	<u>49.8</u>	<u>204.2</u>	<u>241.1</u>	<u>213.5</u>
Benefits and Expenses					
Benefits and Change in Reserves for Future Benefits	22.3	22.8	91.9	107.8	115.2
Commissions	0.4	0.2	0.4	1.2	1.9
Interest and Debt Expense	30.3	26.0	106.8	117.0	167.3
Cost Related to Early Retirement of Debt	-	-	-	0.4	58.8
Other Expenses	13.2	13.7	64.3	28.7	31.1
Total Benefits and Expenses	<u>66.2</u>	<u>62.7</u>	<u>263.4</u>	<u>255.1</u>	<u>374.3</u>
Operating Loss Before Income Taxes and Net Realized Investment Gains and Losses	<u>\$ (8.9)</u>	<u>\$ (12.9)</u>	<u>\$ (59.2)</u>	<u>\$ (14.0)</u>	<u>\$ (160.8)</u>
Operating Loss Before Income Taxes and Net Realized Investment Gains and Losses, as Reported	\$ (8.9)	\$ (12.9)	\$ (59.2)	\$ (14.0)	\$ (160.8)
Cost Related to Early Retirement of Debt	-	-	-	-	(58.8)
Operating Loss Before Income Taxes and Net Realized Investment Gains and Losses, as Adjusted	<u>\$ (8.9)</u>	<u>\$ (12.9)</u>	<u>\$ (59.2)</u>	<u>\$ (14.0)</u>	<u>\$ (102.0)</u>

Unum Group Reserves

March 31, 2010

	Policy Reserves		Gross Claim Reserves			Total	Total Reinsurance Ceded	Total Net
		%	Incurred	IBNR	%			
Group Disability	\$ -	- %	\$ 7,620.5	\$ 600.7	33.8 %	\$ 8,221.2	\$ 72.8	\$ 8,148.4
Group Life and Accidental Death & Dismemberment	69.7	0.5	744.9	161.4	3.7	976.0	1.9	974.1
Individual Disability - Recently Issued	519.8	3.9	962.3	96.9	4.4	1,579.0	88.7	1,490.3
Long-term Care	3,495.7	26.1	361.1	37.7	1.6	3,894.5	50.8	3,843.7
Voluntary Benefits	1,012.5	7.6	21.5	46.4	0.3	1,080.4	22.0	1,058.4
Unum US Segment	<u>5,097.7</u>	<u>38.1</u>	<u>9,710.3</u>	<u>943.1</u>	<u>43.8</u>	<u>15,751.1</u>	<u>236.2</u>	<u>15,514.9</u>
Unum UK Segment	25.2	0.2	1,972.0	149.2	8.7	2,146.4	107.6	2,038.8
Colonial Life Segment	1,251.4	9.3	227.6	83.3	1.3	1,562.3	20.3	1,542.0
Individual Disability - Closed Block Segment	1,342.4	10.0	10,328.5	316.1	43.8	11,987.0	1,455.1	10,531.9
Corporate and Other Segment	<u>5,674.1</u>	<u>42.4</u>	<u>376.7</u>	<u>204.1</u>	<u>2.4</u>	<u>6,254.9</u>	<u>4,809.3</u>	<u>1,445.6</u>
Subtotal, Excluding Unrealized Adjustment	<u>\$ 13,390.8</u>	<u>100.0 %</u>	<u>\$ 22,615.1</u>	<u>\$ 1,695.8</u>	<u>100.0 %</u>	37,701.7	6,628.5	31,073.2
Unrealized Adjustment to Reserves for Unrealized Gain on Securities						<u>1,936.7</u>	<u>151.3</u>	<u>1,785.4</u>
Consolidated						<u>\$ 39,638.4</u>	<u>\$ 6,779.8</u>	<u>\$ 32,858.6</u>

The increase in Unum US Segment Policy Reserves from December 31, 2009 is due primarily to growth in the active life reserves for the Unum US long-term care line of business.

The decrease in the Unum UK Segment amounts from December 31, 2009 is due primarily to the decrease in the foreign exchange rate.

Unum Group Reserves

December 31, 2009

	Policy		Gross			Total	Total Reinsurance Ceded	Total Net
	Reserves	%	Claim Reserves		%			
			Incurred	IBNR				
Group Disability	\$ -	- %	\$ 7,685.3	\$ 586.1	33.6 %	\$ 8,271.4	\$ 73.7	\$ 8,197.7
Group Life and Accidental Death & Dismemberment	70.2	0.5	748.4	163.3	3.7	981.9	1.8	980.1
Individual Disability - Recently Issued	516.5	3.9	949.5	91.2	4.2	1,557.2	87.5	1,469.7
Long-term Care	3,376.8	25.5	350.1	36.7	1.6	3,763.6	50.2	3,713.4
Voluntary Benefits	996.5	7.5	21.6	44.2	0.3	1,062.3	21.2	1,041.1
Unum US Segment	<u>4,960.0</u>	<u>37.4</u>	<u>9,754.9</u>	<u>921.5</u>	<u>43.4</u>	<u>15,636.4</u>	<u>234.4</u>	<u>15,402.0</u>
Unum UK Segment	26.8	0.2	2,096.8	161.5	9.2	2,285.1	113.1	2,172.0
Colonial Life Segment	1,234.2	9.3	232.9	87.7	1.3	1,554.8	24.7	1,530.1
Individual Disability - Closed Block Segment	1,376.8	10.4	10,290.9	330.5	43.2	11,998.2	1,438.2	10,560.0
Corporate and Other Segment	<u>5,649.5</u>	<u>42.7</u>	<u>455.7</u>	<u>253.3</u>	<u>2.9</u>	<u>6,358.5</u>	<u>4,902.0</u>	<u>1,456.5</u>
Subtotal, Excluding Unrealized Adjustment	<u>\$ 13,247.3</u>	<u>100.0 %</u>	<u>\$ 22,831.2</u>	<u>\$ 1,754.5</u>	<u>100.0 %</u>	37,833.0	6,712.4	31,120.6
Unrealized Adjustment to Reserves for Unrealized Gain on Securities						<u>1,644.7</u>	<u>127.2</u>	<u>1,517.5</u>
Consolidated						<u>\$ 39,477.7</u>	<u>\$ 6,839.6</u>	<u>\$ 32,638.1</u>

Unum Group Investment Fact Sheet at March 31, 2010

Fixed Maturity Securities (Fair Value)	<u>3/31/2010</u>		Selected Statistics	<u>3/31/10</u>	<u>12/31/09</u>	
Public (1)	\$	24,625.6	63.6 %	Duration Weighted Book Yield	6.75 %	6.74 %
Asset-Backed Securities		364.0	0.9	Average Duration (in years)	7.65	7.68
Residential Mortgage-Backed Securities		3,292.5	8.5	Average Credit Quality	A	A
Commercial Mortgage-Backed Securities		1.3	-			
Private Placements		4,032.2	10.4			
High Yield		2,704.5	7.0			
Government Securities		2,924.5	7.6			
Municipal Securities		733.2	1.9			
Redeemable Preferred Stocks (2)		41.3	0.1			
Total	<u>\$</u>	<u>38,719.1</u>	<u>100.0 %</u>			

Quality Ratings of Fixed Maturity Securities	<u>Amortized Cost</u>	<u>Fair Value</u>	Schedule BA and Non-Current				
Aaa	16.4 %	16.5 %	Total Non-Current Investments	\$	41.2	\$	35.5
Aa	8.5	8.4	Total Schedule BA Assets	\$	134.7	\$	117.2
A	27.9	28.3					
Baa	39.7	39.8					
Below Baa	7.5	7.0					
Total	<u>100.0 %</u>	<u>100.0 %</u>					

(1) Includes \$17.0 million of collateralized debt obligations.

(2) Includes \$5.8 million of high yield preferred stock.

Unum Group Investment Fact Sheet at March 31, 2010

Fixed Maturity Securities - By Industry Classification - Unrealized Gain (Loss)

Classification	Fair Value	Net Unrealized Gain (Loss)	Fair Value of Fixed Maturity Securities with Gross Unrealized Loss	Gross Unrealized Loss	Fair Value of Fixed Maturity Securities with Gross Unrealized Gain	Gross Unrealized Gain
Basic Industry	\$ 2,059.7	\$ 71.1	\$ 516.0	\$ 51.7	\$ 1,543.7	\$ 122.8
Capital Goods	3,418.4	241.0	556.2	27.0	2,862.2	268.0
Communications	2,571.4	242.0	364.3	21.7	2,207.1	263.7
Consumer Cyclical	1,247.3	21.5	407.4	38.0	839.9	59.5
Consumer Non-Cyclical	4,906.7	344.6	775.3	29.5	4,131.4	374.1
Energy (Oil & Gas)	3,143.1	320.5	266.1	10.3	2,877.0	330.8
Financial Institutions	3,200.5	39.3	1,361.9	78.2	1,838.6	117.5
Mortgage/Asset-Backed	3,657.8	330.8	206.3	2.2	3,451.5	333.0
Sovereigns	1,422.7	151.0	29.6	0.4	1,393.1	151.4
Technology	810.0	68.0	54.1	2.5	755.9	70.5
Transportation	913.0	85.9	118.6	4.6	794.4	90.5
U.S. Government Agencies and Municipalities	2,235.0	13.9	967.6	82.3	1,267.4	96.2
Utilities	9,092.2	523.4	1,551.5	65.8	7,540.7	589.2
Redeemable Preferred Stocks	41.3	(1.5)	5.9	1.7	35.4	0.2
Total	\$ 38,719.1	\$ 2,451.5	\$ 7,180.8	\$ 415.9	\$ 31,538.3	\$ 2,867.4

Fixed Maturity Securities - Financial Institutions Classification - Unrealized Gain (Loss)

Associations	\$ 13.0	\$ 0.9	\$ -	\$ -	\$ 13.0	\$ 0.9
Banking	1,861.0	18.1	769.4	49.7	1,091.6	67.8
Bond Funds	17.0	0.1	-	-	17.0	0.1
Brokerage	172.4	8.9	57.3	1.2	115.1	10.1
Finance Non-Captive	37.4	0.5	26.9	-	10.5	0.5
Finance Captive	185.6	4.0	64.6	2.0	121.0	6.0
Insurance	789.7	10.1	369.1	20.4	420.6	30.5
Other Financial Institutions	56.6	(0.2)	28.5	0.6	28.1	0.4
Real Estate Management Services	67.8	(3.1)	46.1	4.3	21.7	1.2
Total	\$ 3,200.5	\$ 39.3	\$ 1,361.9	\$ 78.2	\$ 1,838.6	\$ 117.5

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

Category	Investment-Grade		Below-Investment-Grade	
	Fair Value	Gross Unrealized Loss	Fair Value	Gross Unrealized Loss
Less than 91 days	\$ 1,294.0	\$ 22.3	\$ 98.6	\$ 3.8
91 through 180 days	900.9	42.0	-	-
181 through 270 days	31.8	1.4	-	-
271 days to 1 year	8.5	2.1	-	-
Greater than 1 year	3,788.8	235.2	1,058.2	109.1
Total	\$ 6,024.0	\$ 303.0	\$ 1,156.8	\$ 112.9

Unum Group Investment Fact Sheet at March 31, 2010

Asset and Mortgage-Backed Securities Portfolio

	<u>Amortized Cost</u>	<u>Fair Value</u>		<u>% of Total Fixed Maturity Securities</u>	<u>Average Rating</u>
Asset-Backed Securities					
Credit Cards	\$ 339.1	\$ 340.3	9.3 %	0.9 %	AAA
Rate Reduction Bonds	22.6	23.0	0.6	-	AAA
Home Equity	1.1	0.7	-	-	BB
Collateralized Debt Obligations	-	-	-	-	-
Total	<u>362.8</u>	<u>364.0</u>	<u>9.9</u>	<u>0.9</u>	AAA
Residential Mortgage-Backed Securities					
Agency CMOs	2,863.9	3,189.6	87.2	8.2	AAA
Agency Pass-throughs	74.4	79.4	2.2	0.2	AAA
Whole Loans	24.6	23.5	0.7	0.1	AAA
Alt-A	-	-	-	-	-
Subprime	-	-	-	-	-
Collateralized Debt Obligations	-	-	-	-	-
Total	<u>2,962.9</u>	<u>3,292.5</u>	<u>90.1</u>	<u>8.5</u>	AAA
Commercial Mortgage-Backed Securities	<u>1.3</u>	<u>1.3</u>	<u>-</u>	<u>-</u>	AA1
Total	<u>\$ 3,327.0</u>	<u>\$ 3,657.8</u>	<u>100.0 %</u>	<u>9.4 %</u>	AAA

Unum Group Statutory Capital and Surplus

	<u>As of March 31, 2010</u>			<u>As of</u> <u>December 31, 2009</u>
	<u>Capital and Surplus</u>	<u>AVR</u>	<u>Capital and Surplus + AVR</u>	<u>Capital and Surplus + AVR</u>
Traditional U.S. Life Insurance Companies				
Provident Life and Accident	\$ 597.0	\$ 68.5	\$ 665.5	\$ 633.2
Unum Life of America	1,582.4	167.0	1,749.4	1,696.9
Paul Revere Life (1)	454.5	26.7	481.2	474.8
Colonial Life & Accident	487.8	16.5	504.3	474.2
Provident Life and Casualty	132.3	5.8	138.1	135.6
First Unum Life	225.4	6.8	232.2	224.2
Paul Revere Variable (1)	32.1	0.4	32.5	32.2
<i>(1) Capital and Surplus of Paul Revere Variable is included in Paul Revere Life</i>				
Special Purpose Reinsurance Vehicles				
Tailwind Reinsurance Company	\$ 86.9	\$ 0.1	\$ 87.0	\$ 93.9
Northwind Reinsurance Company	1,204.0	2.7	1,206.7	1,208.7
UnumProvident International Ltd.	520.3	-	520.3	524.8

Unum Group Statutory Operating Results

	Three Months Ended March 31					
	Net Gain (Loss) from Operations After Tax		Net Realized Investment Gains (Losses) After Tax and Transfers to IMR		Net Income (Loss)	
	2010	2009	2010	2009	2010	2009
Traditional U.S. Life Insurance Companies						
Provident Life and Accident	\$ 46.8	\$ 38.3	\$ (1.7)	\$ (6.7)	\$ 45.1	\$ 31.6
Unum Life of America	51.7	87.0	(6.9)	(21.5)	44.8	65.5
Paul Revere Life	14.9	46.3	(0.6)	(24.7)	14.3	21.6
Colonial Life & Accident	30.6	25.5	-	(0.5)	30.6	25.0
Provident Life and Casualty	2.2	4.0	-	(0.7)	2.2	3.3
First Unum Life	8.0	4.8	0.1	(10.9)	8.1	(6.1)
Paul Revere Variable	0.6	1.9	-	-	0.6	1.9
Total	\$ 154.8	\$ 207.8	\$ (9.1)	\$ (65.0)	\$ 145.7	\$ 142.8
Special Purpose Reinsurance Vehicles						
Tailwind Reinsurance Company	\$ (0.5)	\$ (11.5)	\$ -	\$ (0.2)	\$ (0.5)	\$ (11.7)
Northwind Reinsurance Company	23.6	(7.2)	-	-	23.6	(7.2)
UnumProvident International Ltd.	(4.6)	(1.0)	1.7	(0.9)	(2.9)	(1.9)
Total	\$ 18.5	\$ (19.7)	\$ 1.7	\$ (1.1)	\$ 20.2	\$ (20.8)

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>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>
Reserve Balance from Prior Year End	\$ 6,880.9	\$ 6,982.6	\$ 6,904.6	\$ 6,686.6
Other Adjustments to Beginning Balance (see Schedule H)	-	(5.2)	-	46.4
Reserve Balance January 1 (a)	<u>6,880.9</u>	<u>6,977.4</u>	<u>6,904.6</u>	<u>6,733.0</u>
Paid on Prior Year Claims	(374.3)	(386.4)	(397.2)	(437.4)
Interest Earned on Reserves	113.0	113.0	111.0	108.3
Incurred on Prior Year Claims	<u>(113.1)</u>	<u>(103.0)</u>	<u>(33.7)</u>	<u>8.7</u>
Reserve Balance March 31	<u><u>\$ 6,506.5</u></u>	<u><u>\$ 6,601.0</u></u>	<u><u>\$ 6,584.7</u></u>	<u><u>\$ 6,412.6</u></u>
Reserve Balance March 31		\$ 6,601.0	\$ 6,584.7	\$ 6,412.6
Paid on Prior Year Claims		(335.6)	(347.2)	(398.4)
Interest Earned on Reserves		108.3	105.8	104.5
Incurred on Prior Year Claims		(104.3)	(74.6)	2.1
Reserve Charges Incurred for Settlement Agreements		-	-	77.3
Reserve Balance June 30		<u><u>\$ 6,269.4</u></u>	<u><u>\$ 6,268.7</u></u>	<u><u>\$ 6,198.1</u></u>
Reserve Balance June 30		\$ 6,269.4	\$ 6,268.7	\$ 6,198.1
Paid on Prior Year Claims		(307.6)	(315.3)	(355.9)
Interest Earned on Reserves		103.9	102.6	94.6
Incurred on Prior Year Claims		<u>(69.2)</u>	<u>(51.5)</u>	<u>(18.3)</u>
Reserve Balance September 30		<u><u>\$ 5,996.5</u></u>	<u><u>\$ 6,004.5</u></u>	<u><u>\$ 5,918.5</u></u>
Reserve Balance September 30		\$ 5,996.5	\$ 6,004.5	\$ 5,918.5
Paid on Prior Year Claims		(271.6)	(287.4)	(296.6)
Interest Earned on Reserves		101.9	99.1	89.5
Incurred on Prior Year Claims		<u>(83.7)</u>	<u>(71.0)</u>	<u>5.6</u>
Reserve Balance December 31 on Prior Year Claims		<u>5,743.1</u>	<u>5,745.2</u>	<u>5,717.0</u>
Reserve Balance December 31 on Current Year Claims		<u>1,137.8</u>	<u>1,237.4</u>	<u>1,187.6</u>
Reserve Balance December 31 on Total Claims Incurred (b)		<u><u>\$ 6,880.9</u></u>	<u><u>\$ 6,982.6</u></u>	<u><u>\$ 6,904.6</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>2009</u>	<u>2008</u>	<u>2007</u>
Paid on Prior Year Existing Claims - Full Year <i>(balances to Schedule H Part 3 Line 1.1 Column 2)</i>	\$ 1,301.2	\$ 1,347.1	\$ 1,488.3
Incurred on Prior Year Claims - Full Year	\$ (360.2)	\$ (230.8)	\$ 75.4
Interest Earned on Reserves - Full Year	427.1	418.5	396.9
Incurred on Prior Year Claims - Full Year, Excluding Interest Earned <i>(balances to Schedule H Part 3 Line 3.3 Column 2)</i>	<u>\$ 66.9</u>	<u>\$ 187.7</u>	<u>\$ 472.3</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 Corporate and 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 believe book value per common share excluding the components of Accumulated Other Comprehensive Income, certain of which tend to fluctuate depending on market conditions and general economic trends, are important measures. 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.

2010 Significant Transactions and Events

Financing

During the first three months of 2010, we made principal payments of \$20.8 million and \$2.5 million on our senior secured non-recourse variable rate notes issued by Northwind Holdings, LLC (Northwind Holdings) and Tailwind Holdings, LLC (Tailwind Holdings), respectively. We also purchased and retired \$10.0 million of our 7.08% medium-term notes due 2024.

Tax Law Change

In March 2010, the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010 were signed into law. Among other things, the new legislation reduces the tax benefits available to an employer that receives a postretirement prescription drug coverage subsidy from the federal government under the Medicare Prescription Drug, Improvement and Modernization Act of 2003. Under the new legislation, to the extent our future postretirement prescription drug coverage expenses are reimbursed under the subsidy program, the expenses covered by the subsidy will no longer be tax deductible after 2012. Employers that receive the subsidy must recognize the deferred tax effects relating to the future postretirement prescription drug coverage in the period the legislation was enacted. Our income tax expense for the three months ended March 31, 2010 includes a non-cash tax charge of \$10.2 million to reflect the impact of the tax law change.

2009 Significant Transactions and Events

Financing

In September 2009, we issued \$350.0 million of unsecured senior notes in a public offering. These notes, due in 2016, bear interest at a fixed rate of 7.125% and are payable semi-annually. The notes are callable at or above par and rank equally in right of payment with all of our other unsecured and unsubordinated debt.

During 2009, we made principal payments of \$48.0 million and \$10.0 million on our senior secured non-recourse variable rate notes issued by Northwind Holdings and Tailwind Holdings, respectively. We also purchased and retired the remaining \$132.2 million of our 5.859% senior notes due May 2009, \$1.2 million aggregate principal of our 7.19% medium-term notes due 2028, and \$0.6 million aggregate principal of our 6.75% notes due 2028 and repaid \$58.3 million of reverse repurchase agreements outstanding at December 31, 2008.

Accounting Developments

Accounting Standards Codification (ASC) 105 "Generally Accepted Accounting Principles"

In June 2009, the Financial Accounting Standards Board (FASB) established the FASB Accounting Standards Codification (Codification) as the source of authoritative accounting principles to be applied by nongovernmental entities in the preparation of financial statements in conformity with GAAP. Securities and Exchange Commission (SEC) rules and interpretive releases, which may not be included in their entirety within the Codification, will remain as authoritative GAAP for SEC registrants. We adopted Codification effective July 1, 2009. This adoption of Codification had no effect on our financial position or results of operations.

ASC 320 "Investments - Debt and Equity Securities"

In April 2009, the FASB issued a new accounting standard, now included in ASC 320, which amends the other-than-temporary impairment guidance for debt securities and expands and increases the frequency of previously existing disclosures for other-than-temporary impairments. The measure of impairment remains fair value. Under the standard, an other-than-temporary impairment must be recognized in earnings for a debt security in an unrealized loss position when an entity either (a) has the intent to sell the debt security or (b) more likely than not will be required to sell the debt security before its anticipated recovery. We adopted this standard effective April 1, 2009. The cumulative effect of applying the provisions of this standard increased the April 1, 2009 opening balance of retained earnings \$14.3 million, net of tax of \$7.7 million, with a corresponding adjustment to accumulated other comprehensive income (loss).

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. In 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 were to 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 was to be settled in shares of our common stock. Any price adjustment we would have been required to pay was to be settled, at our option, in either cash or common stock. The final settlement occurred during the second quarter of 2008, and in total, we repurchased 15.4 million shares of our common stock under this agreement.

During August 2008, we repurchased approximately 12.5 million shares for \$350.0 million, using an accelerated share repurchase agreement with terms similar to the earlier agreement. The final settlement occurred during October 2008, with the price adjustment resulting in the delivery to us of approximately 2.0 million additional shares of our common stock, for a total repurchase of 14.5 million shares.

Financing

During 2008, we purchased and retired \$17.8 million of our outstanding 5.859% notes due May 2009 and \$175.0 million of our 5.997% senior notes due May 2008. We made principal payments of \$59.3 million and \$10.0 million on our senior secured non-recourse variable rate notes issued by Northwind Holdings and Tailwind Holdings, respectively. We also purchased and retired \$36.6 million of our 6.85% senior debentures due 2015. The costs associated with this debt reduction decreased our 2008 income approximately \$0.4 million before tax, or \$0.3 million after tax.

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 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 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.

Accounting Developments

ASC 944 "Financial Services - Insurance"

In September 2005, the American Institute of Certified Public Accountants modified GAAP to provide accounting guidance, now included in ASC 944, for modifications or exchanges of certain insurance contracts. This modification provides guidance on accounting by insurance enterprises for deferred acquisition costs on internal replacements of certain insurance and investment contracts. We adopted this guidance effective January 1, 2007. The cumulative effect of applying the provisions of this guidance decreased our 2007 opening balance of retained earnings \$445.2 million.

ASC 740 "Income Taxes"

In June 2006, the FASB issued an interpretation to provide authoritative accounting guidance, now included in ASC 740, for income tax positions. This interpretation clarifies the accounting for uncertainty in income taxes recognized in an enterprise's financial statements and prescribes a recognition threshold and measurement attribute for the financial statement recognition and measurement of a tax position taken or expected to be taken in a tax return. Additionally, this interpretation provides guidance on derecognition, classification, interest and penalties, accounting in interim periods, disclosure and transition. We adopted this interpretation effective January 1, 2007. The cumulative effect of adopting this interpretation, effective January 1, 2007, increased our 2007 opening balance of retained earnings \$22.7 million.