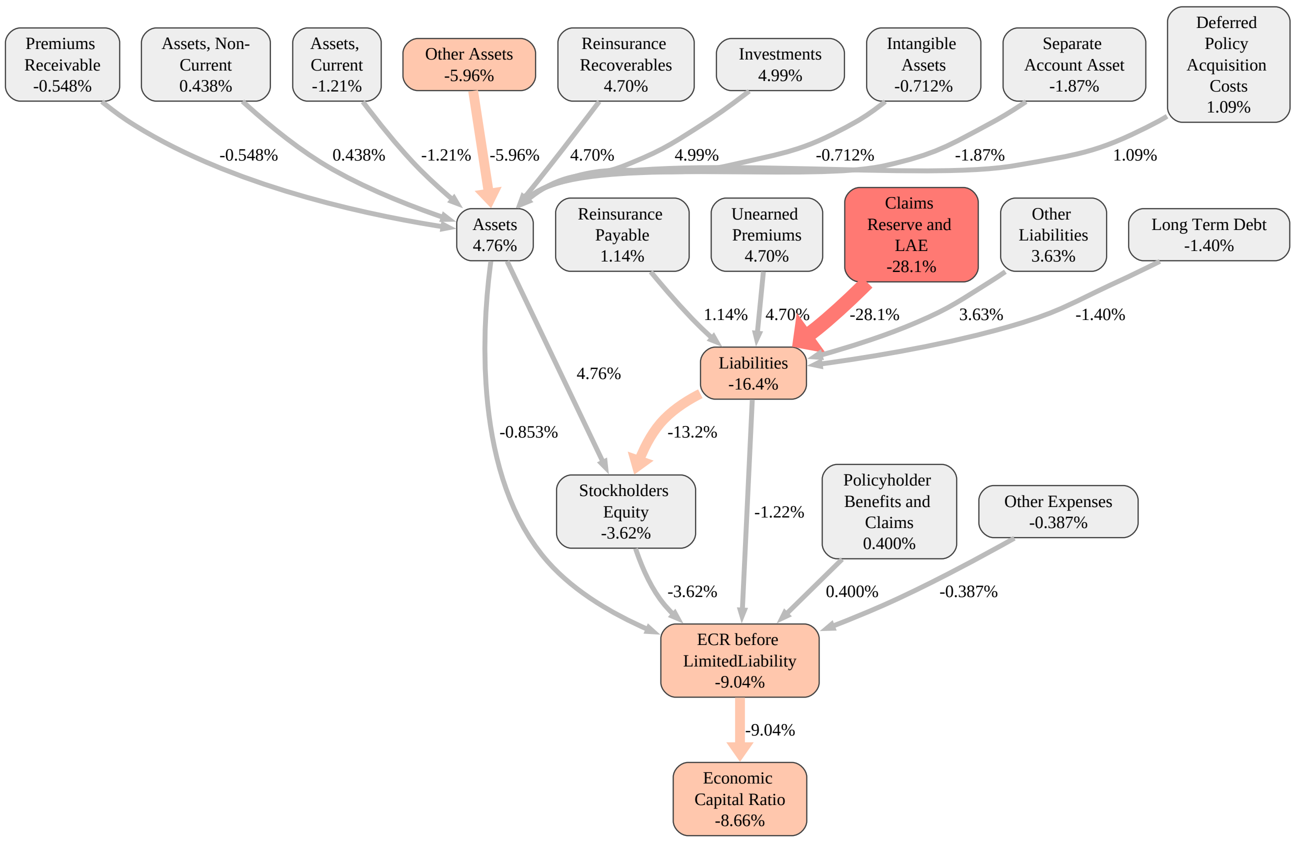
NON-LIFE INSURANCE 2024

Unum Group
Rank 43 of 55



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The relative strengths and weaknesses of Unum Group are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Unum Group compared to the market average is the variable Investments, increasing the Economic Capital Ratio by 5.0% points.The greatest weakness of Unum Group is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 80%, being 8.7% points below the market average of 89%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	2,147,000
Claims Reserve and LAE	40,009,400
Deferred Acquisition Costs Amortization	481,400
Deferred Policy Acquisition Costs	2,714,500
General and Administrative Expense	3,444,700
Insurance Commissions and Fees	0
Intangible Assets	349,900
Investment Income	2,096,700
Investments	45,962,400
Liabilities Current	0
Long Term Debt	3,430,400
Other Assets	1,429,300
Other Compr. Net Income	140,300
Other Expenses	-135,900
Other Liabilities	4,116,100
Other Net Income	0
Other Revenues	243,200
Policyholder Benefits and Claims	7,311,900
Policyholder Contract Deposits	5,667,700
Premiums Earned	10,046,000
Premiums Receivable	1,543,700
Reinsurance Payable	0
Reinsurance Recoverables	9,108,400
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account Asset	0
Unearned Premiums	380,200

Output Variable	Value in 1000 USD
Assets	63,255,200
Liabilities	53,603,800
Expenses	11,102,100
Revenues	12,385,900
Stockholders Equity	9,651,400
Net Income	1,283,800
Comprehensive Net Income	1,353,950
BaseVar	352,313,828
ECR before LimitedLiability	4.7%
Economic Capital Ratio	80%

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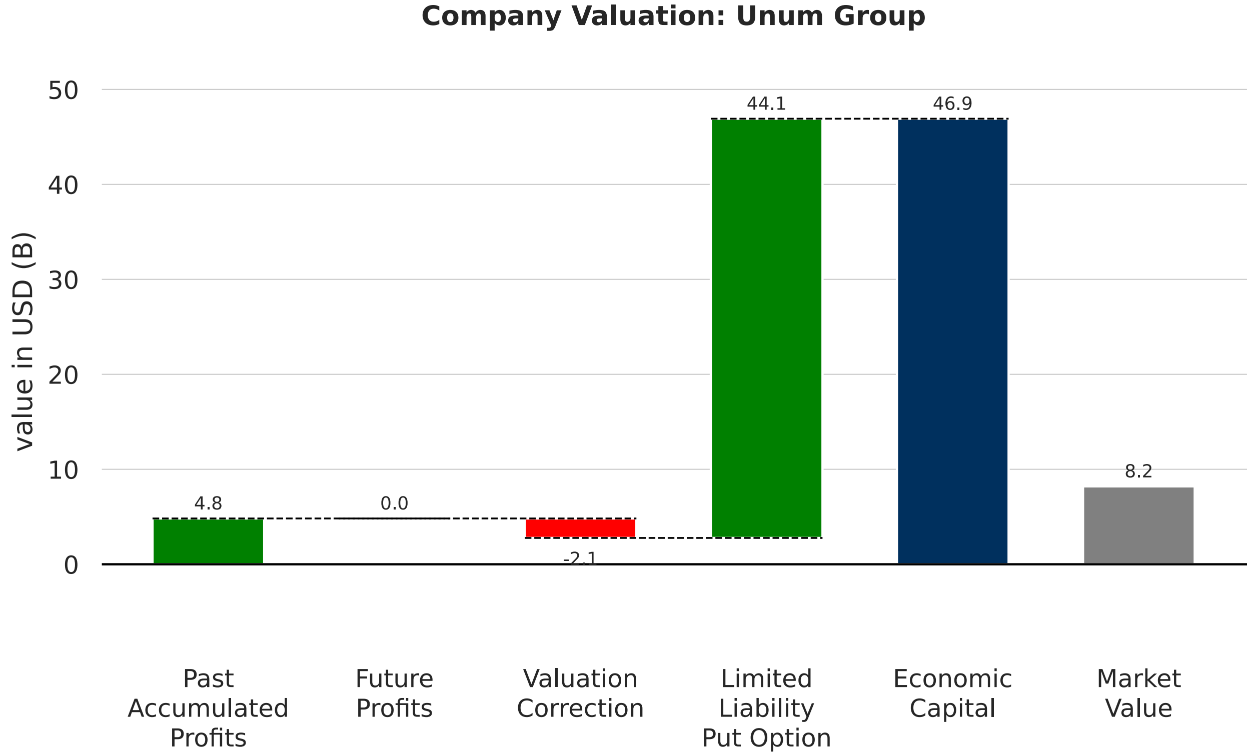

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.