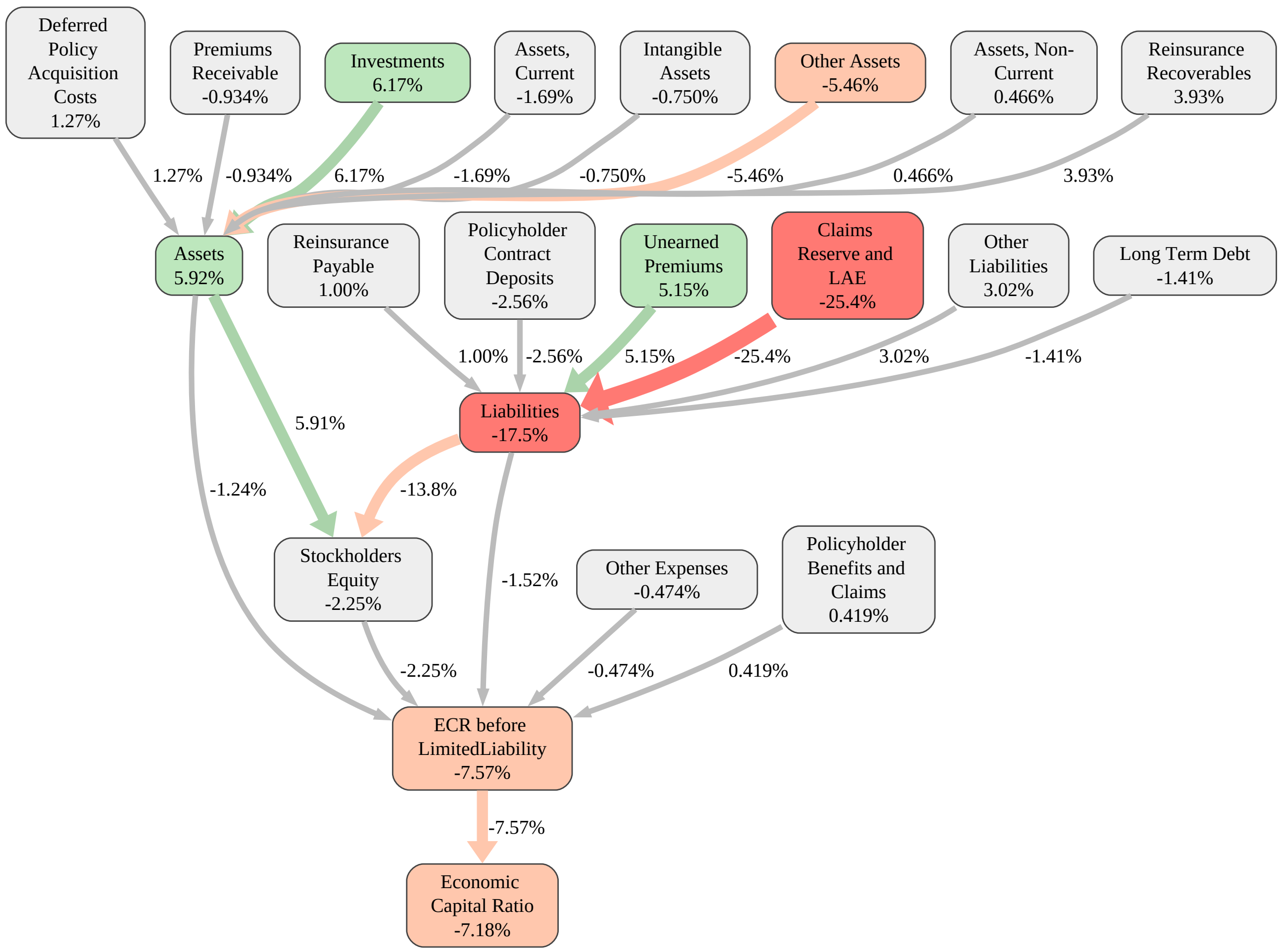
NON-LIFE INSURANCE 2025

Unum Group
Rank 42 of 57



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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 6.2% points.The greatest weakness of Unum Group is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 81%, being 7.2% points below the market average of 89%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	2,123,400
Claims Reserve and LAE	36,806,400
Deferred Acquisition Costs Amortization	521,000
Deferred Policy Acquisition Costs	2,842,800
General and Administrative Expense	3,647,500
Insurance Commissions and Fees	0
Intangible Assets	349,100
Investment Income	2,130,000
Investments	45,706,300
Liabilities Current	0
Long Term Debt	3,465,200
Other Assets	1,182,300
Other Compr. Net Income	784,300
Other Expenses	-540,500
Other Liabilities	4,708,900
Other Net Income	0
Other Revenues	259,900
Policyholder Benefits and Claims	7,480,200
Policyholder Contract Deposits	5,633,700
Premiums Earned	10,497,400
Premiums Receivable	1,459,000
Reinsurance Payable	0
Reinsurance Recoverables	8,296,400
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	384,000

Output Variable	Value in 1000 USD
Assets	61,959,300
Liabilities	50,998,200
Expenses	11,108,200
Revenues	12,887,300
Stockholders Equity	10,961,100
Net Income	1,779,100
Comprehensive Net Income	2,171,250
BaseVar	338,708,818
ECR before LimitedLiability	5.9%
Economic Capital Ratio	81%

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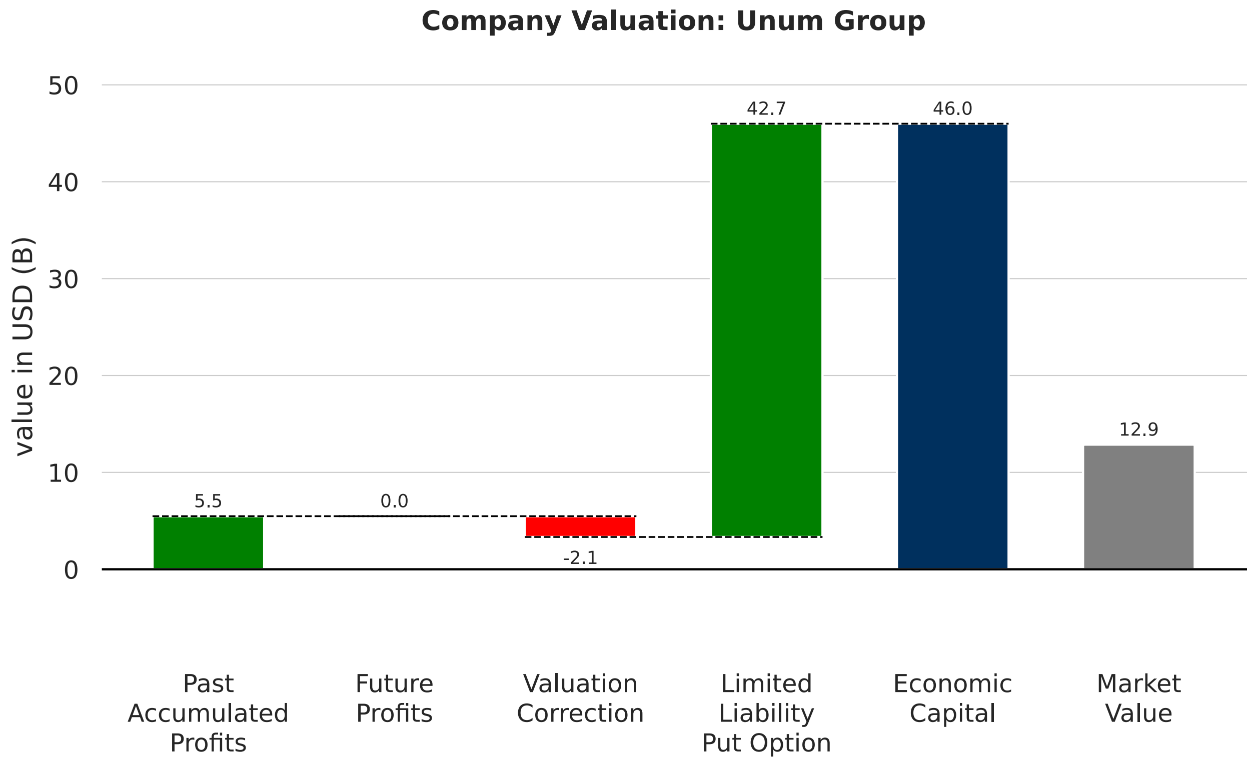

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the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