



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE

Allmerica Financial Benefit Insurance Company

NAIC Group Code 0088 (Current) 0088 (Prior) NAIC Company Code 41840 Employer's ID Number 23-2643430

Organized under the Laws of Michigan, State of Domicile or Port of Entry MI
Country of Domicile United States of America

Incorporated/Organized 12/28/2000 Commenced Business 07/01/1976

Statutory Home Office 808 North Highlander Way, Howell, MI, US 48843-1070
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 440 Lincoln Street, Worcester, MA, US 01653-0002
(Street and Number) (City or Town, State, Country and Zip Code)
508-853-7200 (Area Code) (Telephone Number)

Mail Address 440 Lincoln Street, Worcester, MA, US 01653-0002
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 440 Lincoln Street, Worcester, MA, US 01653-0002
(Street and Number) (City or Town, State, Country and Zip Code)
508-853-7200-8557928 (Area Code) (Telephone Number)

Internet Website Address WWW.HANOVER.COM

Statutory Statement Contact Dennis M. Hazelwood, 508-853-7200-8557928
(Name) (Area Code) (Telephone Number)
DHAZELWOOD@HANOVER.COM, 508-853-6332
(E-mail Address) (FAX Number)

OFFICERS

President John Conner Roche Vice President & Treasurer Nathaniel William Clarkin
Senior Vice President & Secretary Charles Frederick Cronin

OTHER

Jeffrey Mark Farber, Executive Vice President & CFO, Dennis Francis Kerrigan Jr., Executive Vice President & Chief Legal Officer, Richard William Lavey, Executive Vice President
Willard Ty-Lunn Lee, Executive Vice President, Denise Maureen Lowsley, Executive Vice President, Bryan James Salvatore, Executive Vice President

DIRECTORS OR TRUSTEES

Warren Ellison Barnes, Jeffrey Mark Farber, Lindsay France Greenfield
Dennis Francis Kerrigan Jr., Willard Ty-Lunn Lee, David John Lovely #
Denise Maureen Lowsley, Paul John Mueller, John Conner Roche
Bryan James Salvatore

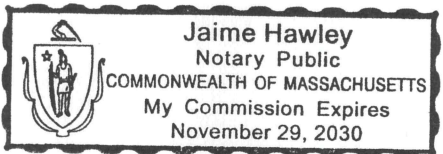
State of Massachusetts SS
County of Worcester

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Signatures of John Conner Roche (President), Charles Frederick Cronin (Senior Vice President & Secretary), and Nathaniel William Clarkin (Vice President & Treasurer)

Subscribed and sworn to before me this 2nd day of February, 2024
Jaime L. Hawley
Notary
November 29, 2030

- a. Is this an original filing? Yes [ X ] No [ ]
b. If no,
1. State the amendment number.....
2. Date filed .....
3. Number of pages attached.....



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	92,629,477	0	92,629,477	75,575,454
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	0	0	0	0
2.2 Common stocks .....	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	0	0	0	0
3.2 Other than first liens .....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	0	0	0	0
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....	0	0	0	0
5. Cash (\$ .....465,211, Schedule E - Part 1), cash equivalents (\$ .....3,944, Schedule E - Part 2) and short-term investments (\$ .....0, Schedule DA) .....	469,155	0	469,155	575,609
6. Contract loans (including \$ .....0 premium notes) .....	0	0	0	0
7. Derivatives (Schedule DB) .....	0	0	0	0
8. Other invested assets (Schedule BA) .....	0	0	0	0
9. Receivable for securities .....	10,920	0	10,920	536,813
10. Securities lending reinvested collateral assets (Schedule DL) .....	0	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	93,109,552	0	93,109,552	76,687,875
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	666,937	0	666,937	513,834
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	0	0	0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	0	0	0	0
15.3 Accrued retrospective premiums (\$ .....0) and contracts subject to redetermination (\$ .....0) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	0	0	0	0
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0	0
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0	0
18.2 Net deferred tax asset .....	0	0	0	0
19. Guaranty funds receivable or on deposit .....	0	0	0	0
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ .....0) .....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	0	0	0	0
24. Health care (\$ .....0) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other than invested assets .....	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	93,776,489	0	93,776,489	77,201,709
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27) .....	93,776,489	0	93,776,489	77,201,709
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0	0
2501. ....				
2502. ....				
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	0	0
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	0	0
4. Commissions payable, contingent commissions and other similar charges .....	0	0
5. Other expenses (excluding taxes, licenses and fees) .....	0	0
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	0	0
7.1 Current federal and foreign income taxes (including \$ .....0 on realized capital gains (losses)) .....	8,991	6,337
7.2 Net deferred tax liability .....	41,652	11,592
8. Borrowed money \$ .....0 and interest thereon \$ .....0 .....	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ .....341,869,486 and including warranty reserves of \$ .....0 and accrued accident and health experience rating refunds including \$ .....0 for medical loss ratio rebate per the Public Health Service Act) .....	0	0
10. Advance premium .....	0	0
11. Dividends declared and unpaid:		
11.1 Stockholders .....	0	0
11.2 Policyholders .....	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	0	0
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20) .....	0	0
14. Amounts withheld or retained by company for account of others .....	0	0
15. Remittances and items not allocated .....	0	0
16. Provision for reinsurance (including \$ .....0 certified) (Schedule F, Part 3, Column 78) .....	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates .....	0	0
18. Drafts outstanding .....	0	0
19. Payable to parent, subsidiaries and affiliates .....	7,978	6,449
20. Derivatives .....	0	0
21. Payable for securities .....	0	0
22. Payable for securities lending .....	0	0
23. Liability for amounts held under uninsured plans .....	0	0
24. Capital notes \$ .....0 and interest thereon \$ .....0 .....	0	0
25. Aggregate write-ins for liabilities .....	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	58,621	24,378
27. Protected cell liabilities .....	0	0
28. Total liabilities (Lines 26 and 27) .....	58,621	24,378
29. Aggregate write-ins for special surplus funds .....	0	0
30. Common capital stock .....	4,200,000	4,200,000
31. Preferred capital stock .....	0	0
32. Aggregate write-ins for other than special surplus funds .....	0	0
33. Surplus notes .....	0	0
34. Gross paid in and contributed surplus .....	69,998,909	55,000,000
35. Unassigned funds (surplus) .....	19,518,959	17,977,331
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 30 \$ .....0 ) .....	0	0
36.2 .....0 shares preferred (value included in Line 31 \$ .....0 ) .....	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39) .....	93,717,868	77,177,331
38. TOTALS (Page 2, Line 28, Col. 3) .....	93,776,489	77,201,709
<b>DETAILS OF WRITE-INS</b>		
2501. ....		
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	0	0
2901. ....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above) .....	0	0
3201. ....		
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page .....	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above) .....	0	0

**STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	0	0
<b>DEDUCTIONS:</b>		
2. Losses incurred (Part 2, Line 35, Column 7) .....	0	0
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1) .....	0	0
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2) .....	0	0
5. Aggregate write-ins for underwriting deductions .....	0	0
6. Total underwriting deductions (Lines 2 through 5) .....	0	0
7. Net income of protected cells .....	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7) .....	0	0
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....	1,936,225	1,546,228
10. Net realized capital gains (losses) less capital gains tax of \$ ..... (874) (Exhibit of Capital Gains (Losses) ) .....	(4,010)	1,242
11. Net investment gain (loss) (Lines 9 + 10) .....	1,932,215	1,547,470
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ .....0 amount charged off \$ .....0 ) .....	0	0
13. Finance and service charges not included in premiums .....	0	0
14. Aggregate write-ins for miscellaneous income .....	0	0
15. Total other income (Lines 12 through 14) .....	0	0
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15) .....	1,932,215	1,547,470
17. Dividends to policyholders .....	0	0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17) .....	1,932,215	1,547,470
19. Federal and foreign income taxes incurred .....	360,527	304,382
20. Net income (Line 18 minus Line 19)(to Line 22) .....	1,571,688	1,243,088
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2) .....	77,177,331	70,941,229
22. Net income (from Line 20) .....	1,571,688	1,243,088
23. Net transfers (to) from Protected Cell accounts .....	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ .....0 .....	0	0
25. Change in net unrealized foreign exchange capital gain (loss) .....	0	0
26. Change in net deferred income tax .....	(30,060)	(6,987)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3) .....	0	0
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) .....	0	0
29. Change in surplus notes .....	0	0
30. Surplus (contributed to) withdrawn from protected cells .....	0	0
31. Cumulative effect of changes in accounting principles .....	0	0
32. Capital changes:		
32.1 Paid in .....	0	0
32.2 Transferred from surplus (Stock Dividend) .....	0	0
32.3 Transferred to surplus .....	0	0
33. Surplus adjustments:		
33.1 Paid in .....	14,998,909	5,000,000
33.2 Transferred to capital (Stock Dividend) .....	0	0
33.3 Transferred from capital .....	0	0
34. Net remittances from or (to) Home Office .....	0	0
35. Dividends to stockholders .....	0	0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1) .....	0	0
37. Aggregate write-ins for gains and losses in surplus .....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37) .....	16,540,537	6,236,101
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) .....	93,717,868	77,177,331
<b>DETAILS OF WRITE-INS</b>		
0501. ....		
0502. ....		
0503. ....		
0598. Summary of remaining write-ins for Line 5 from overflow page .....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above) .....	0	0
1401. ....	0	0
1402. ....		
1403. ....		
1498. Summary of remaining write-ins for Line 14 from overflow page .....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above) .....	0	0
3701. ....		
3702. ....		
3703. ....		
3798. Summary of remaining write-ins for Line 37 from overflow page .....	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above) .....	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	0	0
2. Net investment income .....	1,895,508	1,716,631
3. Miscellaneous income .....	0	0
4. Total (Lines 1 through 3) .....	1,895,508	1,716,631
5. Benefit and loss related payments .....	0	0
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	0	0
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... (874) tax on capital gains (losses) .....	356,999	299,999
10. Total (Lines 5 through 9) .....	356,999	299,999
11. Net cash from operations (Line 4 minus Line 10) .....	1,538,509	1,416,632
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	5,161,336	6,587,790
12.2 Stocks .....	0	0
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0
12.7 Miscellaneous proceeds .....	525,893	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	5,687,229	6,587,790
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	7,386,917	8,528,685
13.2 Stocks .....	0	0
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	0	0
13.5 Other invested assets .....	0	0
13.6 Miscellaneous applications .....	0	3,216
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	7,386,917	8,531,901
14. Net increase/(decrease) in contract loans and premium notes .....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(1,699,688)	(1,944,111)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	53,197	80,052
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0
16.5 Dividends to stockholders .....	0	0
16.6 Other cash provided (applied) .....	1,527	244
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	54,724	80,296
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(106,455)	(447,184)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	575,609	1,022,793
19.2 End of period (Line 18 plus Line 19.1) .....	469,155	575,609

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

20.0001. Bonds acquired in settlement of capital contribution .....	14,842,884	4,890,131
20.0002. Accrued interest on securities acquired in settlement of capital contribution .....	102,828	29,817

Underwriting and Investment Exhibit - Part 1 - Premiums Earned

**N O N E**

Underwriting and Investment Exhibit - Part 1A - Recapitulation of all Premiums

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire .....	355,143	0	0	355,143	0	0
2.1 Allied lines .....	684,409	0	0	684,409	0	0
2.2 Multiple peril crop .....	0	0	0	0	0	0
2.3 Federal flood .....	0	0	0	0	0	0
2.4 Private crop .....	0	0	0	0	0	0
2.5 Private flood .....	3,347	0	0	3,347	0	0
3. Farmowners multiple peril .....	0	0	0	0	0	0
4. Homeowners multiple peril .....	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion) .....	76,237,939	0	0	76,237,939	0	0
5.2 Commercial multiple peril (liability portion) .....	32,635,033	0	0	32,635,033	0	0
6. Mortgage guaranty .....	0	0	0	0	0	0
8. Ocean marine .....	0	0	0	0	0	0
9. Inland marine .....	18,904,000	0	0	18,904,000	0	0
10. Financial guaranty .....	0	0	0	0	0	0
11.1 Medical professional liability - occurrence .....	0	0	0	0	0	0
11.2 Medical professional liability - claims- made .....	0	0	0	0	0	0
12. Earthquake .....	395,101	0	0	395,101	0	0
13.1 Comprehensive (hospital and medical) individual .....	0	0	0	0	0	0
13.2 Comprehensive (hospital and medical) group .....	0	0	0	0	0	0
14. Credit accident and health (group and individual) .....	0	0	0	0	0	0
15.1 Vision only .....	0	0	0	0	0	0
15.2 Dental only .....	0	0	0	0	0	0
15.3 Disability income .....	0	0	0	0	0	0
15.4 Medicare supplement .....	0	0	0	0	0	0
15.5 Medicaid Title XIX .....	0	0	0	0	0	0
15.6 Medicare Title XVIII .....	0	0	0	0	0	0
15.7 Long-term care .....	0	0	0	0	0	0
15.8 Federal employees health benefits plan .....	0	0	0	0	0	0
15.9 Other health .....	0	0	0	0	0	0
16. Workers' compensation .....	82,046,431	0	1,344,973	83,391,404	0	0
17.1 Other liability - occurrence .....	17,361,411	0	0	17,361,411	0	0
17.2 Other liability - claims-made .....	612,144	0	0	612,144	0	0
17.3 Excess workers' compensation .....	0	0	0	0	0	0
18.1 Products liability - occurrence .....	638,257	0	0	638,257	0	0
18.2 Products liability - claims-made .....	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection) .....	0	0	0	0	0	0
19.2 Other private passenger auto liability .....	94,751,911	0	0	94,751,911	0	0
19.3 Commercial auto no-fault (personal injury protection) .....	5,170,451	0	76,451	5,246,902	0	0
19.4 Other commercial auto liability .....	230,257,006	0	3,432,843	233,689,849	0	0
21.1 Private passenger auto physical damage .....	82,175,514	0	0	82,175,514	0	0
21.2 Commercial auto physical damage .....	81,660,969	0	1,525,656	83,186,625	0	0
22. Aircraft (all perils) .....	0	0	0	0	0	0
23. Fidelity .....	2,272,473	0	0	2,272,473	0	0
24. Surety .....	0	0	0	0	0	0
26. Burglary and theft .....	1,856,507	0	0	1,856,507	0	0
27. Boiler and machinery .....	0	0	0	0	0	0
28. Credit .....	0	0	0	0	0	0
29. International .....	0	0	0	0	0	0
30. Warranty .....	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property .....	XXX	0	0	0	0	0
32. Reinsurance - nonproportional assumed liability .....	XXX	0	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines .....	XXX	0	0	0	0	0
34. Aggregate write-ins for other lines of business .....	0	0	0	0	0	0
35. TOTALS	728,018,046	0	6,379,923	734,397,969	0	0
<b>DETAILS OF WRITE-INS</b>						
3401. ....						
3402. ....						
3403. ....						
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [ X ]

If yes: 1. The amount of such installment premiums \$ .....0

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$ .....0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A , Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire .....	116,608	0	116,608	0	0	0	0.0	
2.1 Allied lines .....	102,709	0	102,709	0	0	0	0.0	
2.2 Multiple peril crop .....	0	0	0	0	0	0	0.0	
2.3 Federal flood .....	0	0	0	0	0	0	0.0	
2.4 Private crop .....	0	0	0	0	0	0	0.0	
2.5 Private flood .....	0	0	0	0	0	0	0.0	
3. Farmowners multiple peril .....	0	0	0	0	0	0	0.0	
4. Homeowners multiple peril .....	0	0	0	0	0	0	0.0	
5.1 Commercial multiple peril (non-liability portion) .....	31,146,198	0	31,146,198	0	0	0	0.0	
5.2 Commercial multiple peril (liability portion) .....	3,018,200	0	3,018,200	0	0	0	0.0	
6. Mortgage guaranty .....	0	0	0	0	0	0	0.0	
8. Ocean marine .....	0	0	0	0	0	0	0.0	
9. Inland marine .....	29,400,751	0	29,400,751	0	0	0	0.0	
10. Financial guaranty .....	0	0	0	0	0	0	0.0	
11.1 Medical professional liability - occurrence .....	0	0	0	0	0	0	0.0	
11.2 Medical professional liability - claims-made .....	0	0	0	0	0	0	0.0	
12. Earthquake .....	0	0	0	0	0	0	0.0	
13.1 Comprehensive (hospital and medical) individual .....	0	0	0	0	0	0	0.0	
13.2 Comprehensive (hospital and medical) group .....	0	0	0	0	0	0	0.0	
14. Credit accident and health (group and individual) .....	0	0	0	0	0	0	0.0	
15.1 Vision only .....	0	0	0	0	0	0	0.0	
15.2 Dental only .....	0	0	0	0	0	0	0.0	
15.3 Disability income .....	0	0	0	0	0	0	0.0	
15.4 Medicare supplement .....	0	0	0	0	0	0	0.0	
15.5 Medicaid Title XIX .....	0	0	0	0	0	0	0.0	
15.6 Medicare Title XVIII .....	0	0	0	0	0	0	0.0	
15.7 Long-term care .....	0	0	0	0	0	0	0.0	
15.8 Federal employees health benefits plan .....	0	0	0	0	0	0	0.0	
15.9 Other health .....	0	0	0	0	0	0	0.0	
16. Workers' compensation .....	34,207,067	1,100,220	35,307,287	0	0	0	0.0	
17.1 Other liability - occurrence .....	6,230,989	0	6,230,989	0	0	0	0.0	
17.2 Other liability - claims-made .....	0	0	0	0	0	0	0.0	
17.3 Excess workers' compensation .....	0	0	0	0	0	0	0.0	
18.1 Products liability - occurrence .....	331,731	0	331,731	0	0	0	0.0	
18.2 Products liability - claims-made .....	0	0	0	0	0	0	0.0	
19.1 Private passenger auto no-fault (personal injury protection) .....	917	0	917	0	0	0	0.0	
19.2 Other private passenger auto liability .....	59,425,813	0	59,425,813	0	0	0	0.0	
19.3 Commercial auto no-fault (personal injury protection) .....	1,431,491	57,329	1,488,820	0	0	0	0.0	
19.4 Other commercial auto liability .....	120,177,584	2,351,655	122,529,239	0	0	0	0.0	
21.1 Private passenger auto physical damage .....	59,061,844	0	59,061,844	0	0	0	0.0	
21.2 Commercial auto physical damage .....	53,664,188	1,019,577	54,683,765	0	0	0	0.0	
22. Aircraft (all perils) .....	0	0	0	0	0	0	0.0	
23. Fidelity .....	31,974	0	31,974	0	0	0	0.0	
24. Surety .....	0	0	0	0	0	0	0.0	
26. Burglary and theft .....	171,636	0	171,636	0	0	0	0.0	
27. Boiler and machinery .....	0	0	0	0	0	0	0.0	
28. Credit .....	0	0	0	0	0	0	0.0	
29. International .....	0	0	0	0	0	0	0.0	
30. Warranty .....	0	0	0	0	0	0	0.0	
31. Reinsurance - nonproportional assumed property .....	XXX	0	0	0	0	0	0.0	
32. Reinsurance - nonproportional assumed liability .....	XXX	0	0	0	0	0	0.0	
33. Reinsurance - nonproportional assumed financial lines .....	XXX	0	0	0	0	0	0.0	
34. Aggregate write-ins for other lines of business .....	0	0	0	0	0	0	0.0	
35. TOTALS .....	398,519,700	4,528,781	403,048,481	0	0	0	0.0	
<b>DETAILS OF WRITE-INS</b>								
3401. ....								
3402. ....								
3403. ....								
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0	0.0	
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0	0	0	0	0	0.0	



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	41,000	0	41,000	0	66,966	0	66,966	0	0
2.1 Allied lines	20	0	20	0	17,047	0	17,047	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0
2.4 Private crop	0	0	0	0	0	0	0	0	0
2.5 Private flood	0	0	0	0	199	0	199	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	14,596,413	0	14,596,413	0	9,028,711	0	9,028,711	0	0
5.2 Commercial multiple peril (liability portion)	9,962,304	0	9,962,304	0	11,439,467	0	11,439,467	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0
9. Inland marine	325,545	0	325,545	0	717,073	0	717,073	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	17,686	0	17,686	0	0
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0	(a)	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0	0	(a)	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15.1 Vision only	0	0	0	0	0	0	0	(a)	0
15.2 Dental only	0	0	0	0	0	0	0	(a)	0
15.3 Disability income	0	0	0	0	0	0	0	(a)	0
15.4 Medicare supplement	0	0	0	0	0	0	0	(a)	0
15.5 Medicaid Title XIX	0	0	0	0	0	0	0	(a)	0
15.6 Medicare Title XVIII	0	0	0	0	0	0	0	(a)	0
15.7 Long-term care	0	0	0	0	0	0	0	(a)	0
15.8 Federal employees health benefits plan	0	0	0	0	0	0	0	(a)	0
15.9 Other health	0	0	0	0	0	0	0	(a)	0
16. Workers' compensation	67,032,421	2,606,646	69,639,067	0	40,167,159	1,546,303	41,713,462	0	0
17.1 Other liability - occurrence	2,281,554	0	2,281,554	0	5,858,558	0	5,858,558	0	0
17.2 Other liability - claims-made	53,025	0	53,025	0	78,392	0	78,392	0	0
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	50,011	0	50,011	0	361,561	0	361,561	0	0
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	47,454,928	0	47,454,928	0	49,174,843	0	49,174,843	0	0
19.3 Commercial auto no-fault (personal injury protection)	1,570,373	34,542	1,604,915	0	3,280,624	4,959	3,285,583	0	0
19.4 Other commercial auto liability	165,760,199	3,015,862	168,776,061	0	176,667,961	3,788,499	180,456,460	0	0
21.1 Private passenger auto physical damage	2,768,576	0	2,768,576	0	1,090,075	0	1,090,075	0	0
21.2 Commercial auto physical damage	2,546,219	0	2,546,219	0	5,893,019	82,795	5,975,814	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0
23. Fidelity	255,740	0	255,740	0	200,811	0	200,811	0	0
24. Surety	0	0	0	0	0	0	0	0	0
26. Burglary and theft	288,001	0	288,001	0	328,809	0	328,809	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	0	0	0	XXX	0	0	0	0
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	XXX	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	314,986,329	5,657,050	320,643,379	0	304,388,961	5,422,556	309,811,517	0	0
<b>DETAILS OF WRITE-INS</b>									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including \$ 0 for present value of life indemnity claims reported in Lines 13 and 15.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct .....	38,916,556	0	0	38,916,556
1.2 Reinsurance assumed .....	171,436	0	0	171,436
1.3 Reinsurance ceded .....	39,087,992	0	0	39,087,992
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3) .....	0	0	0	0
2. Commission and brokerage:				
2.1 Direct excluding contingent .....	0	103,014,845	0	103,014,845
2.2 Reinsurance assumed, excluding contingent .....	0	780,688	0	780,688
2.3 Reinsurance ceded, excluding contingent .....	0	103,795,533	0	103,795,533
2.4 Contingent - direct .....	0	12,411,974	0	12,411,974
2.5 Contingent - reinsurance assumed .....	0	0	0	0
2.6 Contingent - reinsurance ceded .....	0	12,411,974	0	12,411,974
2.7 Policy and membership fees .....	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..	0	0	0	0
3. Allowances to managers and agents .....	0	0	0	0
4. Advertising .....	0	0	15	15
5. Boards, bureaus and associations .....	0	0	0	0
6. Surveys and underwriting reports .....	0	0	0	0
7. Audit of assureds' records .....	0	0	0	0
8. Salary and related items:				
8.1 Salaries .....	0	0	44,169	44,169
8.2 Payroll taxes .....	0	0	0	0
9. Employee relations and welfare .....	0	0	8,942	8,942
10. Insurance .....	0	0	0	0
11. Directors' fees .....	0	0	0	0
12. Travel and travel items .....	0	0	627	627
13. Rent and rent items .....	0	0	1,460	1,460
14. Equipment .....	0	0	8,877	8,877
15. Cost or depreciation of EDP equipment and software .....	0	0	0	0
16. Printing and stationery .....	0	0	76	76
17. Postage, telephone and telegraph, exchange and express .....	0	0	117	117
18. Legal and auditing .....	0	0	827	827
19. Totals (Lines 3 to 18) .....	0	0	65,110	65,110
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....	0	0	0	0
20.2 Insurance department licenses and fees .....	0	0	0	0
20.3 Gross guaranty association assessments .....	0	0	0	0
20.4 All other (excluding federal and foreign income and real estate) .....	0	0	0	0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....	0	0	0	0
21. Real estate expenses .....	0	0	0	0
22. Real estate taxes .....	0	0	1	1
23. Reimbursements by uninsured plans .....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses .....	0	0	36,187	36,187
25. Total expenses incurred .....	0	0	101,298 (a)	101,298
26. Less unpaid expenses - current year .....	0	0	0	0
27. Add unpaid expenses - prior year .....	0	0	0	0
28. Amounts receivable relating to uninsured plans, prior year .....	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year .....	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	0	0	101,298	101,298
<b>DETAILS OF WRITE-INS</b>				
2401. Custodial Fees .....	0	0	10,115	10,115
2402. Outside Data Processing .....	0	0	23,106	23,106
2403. Miscellaneous .....	0	0	2,966	2,966
2498. Summary of remaining write-ins for Line 24 from overflow page .....	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	0	0	36,187	36,187

(a) Includes management fees of \$ 91,183 to affiliates and \$ 0 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 300,073	364,234
1.1 Bonds exempt from U.S. tax	(a) 66,995	84,970
1.2 Other bonds (unaffiliated)	(a) 1,502,654	1,572,279
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	0	0
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 0	0
5. Contract loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 14,132	15,474
7. Derivative instruments	(f) 0	0
8. Other invested assets	0	0
9. Aggregate write-ins for investment income	566	566
10. Total gross investment income	1,884,421	2,037,523
11. Investment expenses		(g) 101,298
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 0
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		101,298
17. Net investment income (Line 10 minus Line 16)		1,936,225
<b>DETAILS OF WRITE-INS</b>		
0901. Miscellaneous Investment Income	566	566
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	566	566
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 212,364 accrual of discount less \$ 221,922 amortization of premium and less \$ 141,904 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	(4,884)	0	(4,884)	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(4,884)	0	(4,884)	0	0
<b>DETAILS OF WRITE-INS</b>					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

**EXHIBIT OF NON-ADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			
2.2 Common stocks .....			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale .....			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			
6. Contract loans .....			
7. Derivatives (Schedule DB) .....			
8. Other invested assets (Schedule BA) .....			
9. Receivables for securities .....			
10. Securities lending reinvested collateral assets (Schedule DL) .....			
11. Aggregate write-ins for invested assets .....			
12. Subtotals, cash and invested assets (Lines 1 to 11) .....			
13. Title plants (for Title insurers only) .....			
14. Investment income due and accrued .....			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .....			
15.3 Accrued retrospective premiums and contract subject to redetermination .....			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....			
16.2 Funds held by or deposited with reinsured companies .....			
16.3 Other amounts receivable under reinsurance contracts .....			
17. Amounts receivable relating to uninsured plans .....			
18.1 Current federal and foreign income tax recoverable and interest thereon .....			
18.2 Net deferred tax asset .....			
19. Guaranty funds receivable or on deposit .....			
20. Electronic data processing equipment and software .....			
21. Furniture and equipment, including health care delivery assets .....			
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			
23. Receivables from parent, subsidiaries and affiliates .....			
24. Health care and other amounts receivable .....			
25. Aggregate write-ins for other than invested assets .....			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....			
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27)			
<b>DETAILS OF WRITE-INS</b>			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. ....			
2502. ....			
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)			

NONE

## NOTES TO FINANCIAL STATEMENTS

### NOTE 1 Summary of Significant Accounting Policies and Going Concern

#### A. Accounting Practices

The financial statements of Allmerica Financial Benefit Insurance Company ("the Company") are presented on the basis of accounting practices prescribed or permitted by the Michigan Department of Insurance and Financial Services.

The Michigan Department of Insurance and Financial Services recognizes only statutory accounting practices prescribed or permitted by the State of Michigan for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Michigan Insurance Law. The National Association of Insurance Commissioners ("NAIC") "Accounting Practices and Procedures Manual" ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State of Michigan. The State has not adopted any prescribed accounting practices that differ from those found in NAIC SAP.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Michigan is shown below:

	SSAP #	F/S Page	F/S Line #	2023	2022
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,571,688	\$ 1,243,088
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				\$ -	\$ -
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 1,571,688</u>	<u>\$ 1,243,088</u>
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 93,717,868	\$ 77,177,331
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 93,717,868</u>	<u>\$ 77,177,331</u>

#### B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

#### C. Accounting Policy

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by loans are stated at either amortized cost or fair value, using the scientific interest method, in accordance with the NAIC Purposes and Procedures of the Securities Valuation Office.
- (3) The Company does not own any common stocks.
- (4) The Company does not own any preferred stocks.
- (5) The Company does not own any mortgage loans.
- (6) Loan-backed securities are stated at either amortized cost or fair value, in accordance with the NAIC Purposes and Procedures of the Securities Valuation Office.
- (7) The Company does not own any stocks of, or have any interest in, any subsidiaries.
- (8) The Company does not own any other invested assets.
- (9) The Company does not own any derivatives.
- (10) The Company does utilize anticipated investment income as a factor in the premium deficiency calculation.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported ("IBNR"). Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior year.
- (13) The Company does not write major medical insurance with prescription drug coverage.

#### D. Going Concern

Not applicable

### NOTE 2 Accounting Changes and Corrections of Errors

Not applicable

### NOTE 3 Business Combinations and Goodwill

Not Applicable

## NOTES TO FINANCIAL STATEMENTS

**NOTE 4 Discontinued Operations**

Not applicable

**NOTE 5 Investments**

A., B., C.

Not Applicable

**D. Loan-Backed Securities**

(1) Prepayment assumptions for loan-backed and structured securities were obtained from prepayment models that are sensitive to refinancing, turnover, equity take-out and other relevant factors. These assumptions are consistent with the current interest rate and economic environment.

(2) Not applicable

(3) The Company had no securities with a recognized other-than-temporary impairment.

(4) All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a) The aggregate amount of unrealized losses:

1. Less than 12 Months	\$	-
2. 12 Months or Longer	\$	91,587

b) The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$	-
2. 12 Months or Longer	\$	930,821

(5) The Company employs a systematic methodology to determine if a decline in market value below book/adjusted carrying value is other-than-temporary. In determining whether a decline in fair value below book/adjusted carrying value is other-than-temporary, the Company evaluates several factors and circumstances, including the issuer's overall financial condition; the issuer's credit and financial strength ratings; the issuer's financial performance, including earnings trends, dividend payments, and asset quality; any specific events which may influence the operations of the issuer including governmental actions; a weakening of the general market conditions in the industry or geographic region in which the issuer operates; the length of time and degree to which the fair value of an issuer's securities remains below cost; the Company's intent and ability to hold the security until such time to allow for the expected recovery in value; and with respect to fixed maturity investments, any factors that might raise doubt about the issuer's ability to pay all amounts due according to the contractual terms. These factors are applied to all securities.

E., F., G., H., I., J., K.

Not applicable

**L. Restricted Assets**

1. Restricted Assets (Including Pledged)

	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Collateral held under security lending agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
c. Subject to repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
g. Placed under option contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
i. FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
j. On deposit with states	\$ 6,871,774	\$ -	\$ -	\$ -	\$ 6,871,774	\$ 7,237,716	\$ (365,942)
k. On deposit with other regulatory bodies	\$ 700,345	\$ -	\$ -	\$ -	\$ 700,345	\$ 700,393	\$ (48)
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
m. Pledged as collateral not captured in other categories	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$ 7,572,119</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 7,572,119</b>	<b>\$ 7,938,109</b>	<b>\$ (365,990)</b>

(a) Subset of Column 1

(b) Subset of Column 3

**NOTES TO FINANCIAL STATEMENTS**

Restricted Asset Category	Current Year			
	8  Total Non-admitted Restricted	9  Total Admitted Restricted (5 minus 8)	Percentage	
			10  Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11  Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	0.000%	0.000%
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%
j. On deposit with states	\$ -	\$ 6,871,774	7.328%	7.328%
k. On deposit with other regulatory bodies	\$ -	\$ 700,345	0.747%	0.747%
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	0.000%	0.000%
m. Pledged as collateral not captured in other categories	\$ -	\$ -	0.000%	0.000%
n. Other restricted assets	\$ -	\$ -	0.000%	0.000%
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$ -</b>	<b>\$ 7,572,119</b>	<b>8.075%</b>	<b>8.075%</b>

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

- Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not applicable

- Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not applicable

- Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Not applicable

M., N., O., P., Q., R.

Not applicable

**NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies**

Not applicable

**NOTE 7 Investment Income**

A., B.

Not applicable

- The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1. Gross	\$ 666,937
2. Nonadmitted	\$ -
3. Admitted	\$ 666,937

D., E.

Not applicable

**NOTE 8 Derivative Instruments**

Not applicable

**NOTES TO FINANCIAL STATEMENTS**

**NOTE 9 Income Taxes**

A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

1.

	As of End of Current Period			12/31/2022			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(f) Deferred Tax Liabilities	\$ -	\$ 41,652	\$ 41,652	\$ -	\$ 11,592	\$ 11,592	\$ -	\$ 30,060	\$ 30,060
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ -	\$ (41,652)	\$ (41,652)	\$ -	\$ (11,592)	\$ (11,592)	\$ -	\$ (30,060)	\$ (30,060)

2.

	As of End of Current Period			12/31/2022			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$14,063,928	XXX	XXX	\$11,578,339	XXX	XXX	\$2,485,589
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

3.

	2023	2022
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	15389%	14735%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 93,717,868	\$ 77,177,331

4. Tax Planning Strategies

- a. There is no financial impact of the Company's tax planning strategies.
- b. Do the Company's tax-planning strategies include the use of reinsurance? Yes  No

B. The Company does not have any deferred tax liabilities that are not recognized for amounts described in Accounting Standards Codification 740, Income Tax.



## NOTES TO FINANCIAL STATEMENTS

C. Current income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) 12/31/2022	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 360,528	\$ 304,382	\$ 56,146
(b) Foreign	\$ -	\$ -	\$ -
(c) Subtotal (1a+1b)	\$ 360,528	\$ 304,382	\$ 56,146
(d) Federal income tax on net capital gains	\$ (874)	\$ (2,243)	\$ 1,369
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ -	\$ -	\$ -
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 359,654	\$ 302,139	\$ 57,515
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ -	\$ -	\$ -
(2) Unearned premium reserve	\$ -	\$ -	\$ -
(3) Policyholder reserves	\$ -	\$ -	\$ -
(4) Investments	\$ -	\$ -	\$ -
(5) Deferred acquisition costs	\$ -	\$ -	\$ -
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -
(7) Fixed assets	\$ -	\$ -	\$ -
(8) Compensation and benefits accrual	\$ -	\$ -	\$ -
(9) Pension accrual	\$ -	\$ -	\$ -
(10) Receivables - nonadmitted	\$ -	\$ -	\$ -
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ -	\$ -	\$ -
(13) Other	\$ -	\$ -	\$ -
(99) Subtotal (sum of 2a1 through 2a13)	\$ -	\$ -	\$ -
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ -	\$ -	\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ -	\$ -	\$ -
(e) Capital:			
(1) Investments	\$ -	\$ -	\$ -
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ -	\$ -	\$ -
(4) Other	\$ -	\$ -	\$ -
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ -	\$ -	\$ -
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -
(i) Admitted deferred tax assets (2d + 2h)	\$ -	\$ -	\$ -
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed assets	\$ -	\$ -	\$ -
(3) Deferred and uncollected premium	\$ -	\$ -	\$ -
(4) Policyholder reserves	\$ -	\$ -	\$ -
(5) Other	\$ -	\$ -	\$ -
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ -	\$ -	\$ -
(b) Capital:			
(1) Investments	\$ 41,652	\$ 11,592	\$ 30,060
(2) Real estate	\$ -	\$ -	\$ -
(3) Other	\$ -	\$ -	\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ 41,652	\$ 11,592	\$ 30,060
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 41,652	\$ 11,592	\$ 30,060
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (41,652)	\$ (11,592)	\$ (30,060)

The change in net deferred income taxes is comprised of the following, exclusive of non-admitted assets:

	(1) As of End of Current Period	(2) 12/31/2022	(3) (Col. 1 - 2) Change
Adjusted gross deferred tax assets	\$ -	\$ -	\$ -
Total deferred tax liabilities	\$ 41,652	\$ 11,592	\$ 30,060
Net deferred tax assets (liabilities)	\$ (41,652)	\$ (11,592)	\$ (30,060)
Tax effect of change in unrealized gains (losses)			\$ -
Change in net deferred income tax			<u>\$ (30,060)</u>

D. Reconciliation of Federal Income Tax Rate to Actual Effective Tax Rate

The significant items causing a difference between the statutory federal income tax rate and the Company's effective income tax rate are as follows:

	As of End of Current Period	
	Tax	Rate
Tax provision at statutory rate	\$ 405,582	21.0%
Tax exempt income deduction	\$ (15,868)	-0.8%
Total	<u>\$ 389,714</u>	<u>20.2%</u>

## NOTES TO FINANCIAL STATEMENTS

	As of End of Current Period	
	Tax	Rate
Federal income taxes incurred	\$ 360,528	18.6%
Realized capital gains tax	\$ (874)	0.0%
Change in net deferred income taxes	\$ 30,060	1.6%
Total statutory income taxes	\$ 389,714	20.2%

**E. Operating Loss and Tax Credit Carryforwards**

1. At the end of the current reporting period, the Company has no net operating loss carryforwards and no capital loss carryforwards.
2. The Company has the following federal income taxes which are available for recoupment in the event of future losses:

For the tax year 2022:	\$ 258,568
For the tax year 2023:	\$ 192,640
3. At the end of the current reporting period, the Company has no deposits under section 6603 of the Internal Revenue Service Code.

**F. Consolidated Federal Income Tax Return**

1. The Company's Federal Income Tax Return is consolidated with the following affiliated companies:

440 Lincoln Street Holding Company LLC AIX, Inc. AIX Specialty Insurance Company Allmerica Financial Alliance Insurance Company Allmerica Plus Insurance Agency, Inc. Campania Holding Company, Inc. Campmed Casualty & Indemnity Company, Inc. Citizens Insurance Company of America Citizens Insurance Company of Illinois Citizens Insurance Company of Ohio Citizens Insurance Company of the Midwest Educators Insurance Agency, Inc. Hanover Specialty Insurance Brokers, Inc. Massachusetts Bay Insurance Company	NOVA Casualty Company Opus Investment Management, Inc. Professionals Direct, Inc. The Hanover American Insurance Company The Hanover Atlantic Insurance Company Ltd. The Hanover Casualty Company The Hanover Insurance Company The Hanover Insurance Group, Inc. The Hanover National Insurance Company The Hanover New Jersey Insurance Company VeraVest Investments, Inc. Verlan Fire Insurance Company Verlan Holdings, Inc.
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2. The Board of Directors has delegated to Company Management, the development and maintenance of appropriate Federal Income Tax allocation policies and procedures, which are subject to written agreement between the companies. The Federal income tax for all subsidiaries in the consolidated return of The Hanover Insurance Group, Inc. ("THG") is calculated on a separate return basis. Any current tax liability is paid to THG. Tax benefits resulting from taxable operating losses or credits of THG's subsidiaries are reimbursed to the subsidiary when such losses or credits can be utilized on a consolidated return basis.

- G.** The Company has no federal or foreign income tax loss contingencies, for which it is reasonably possible that the total liability will significantly increase within 12 months of the reporting date.

**H. Repatriation Transition Tax (RTT)**

Not applicable

**I. Alternative Minimum Tax (AMT) Credit**

Not applicable

**NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties**

**A. Nature of Relationships**

The Company is a wholly-owned subsidiary of The Hanover Insurance Company ("Hanover") which, in turn, is a wholly-owned subsidiary of Opus Investment Management, Inc. ("Opus"), which, in turn, is a wholly-owned non-insurance subsidiary of THG, a publicly traded company incorporated in Delaware.

**B. Detail of Transactions Greater than 1/2% of Admitted Assets**

On November 28, 2023, the Company received a \$14,569,726 capital contribution from Hanover. The contribution was settled in bonds at fair value of \$14,413,816, accrued interest of \$102,713 and \$53,197 of cash. Additionally, on December 4, 2023, the Company received a \$429,183 capital contribution from Hanover. The contribution was settled in bonds at fair value of \$429,068 and accrued interest of \$115.

**C. Transactions with related party who are not reported on Schedule Y**

Not applicable

**D. Amounts Due to or from Related Parties**

At the end of the current reporting period, the Company reported \$7,978 as amounts due to an affiliate company. These arrangements require that intercompany balances be settled within 30 days.

**E. Management, Service Contracts, Cost Sharing Arrangements**

Companies affiliated with Hanover have entered into an intercompany Consolidated Service Agreement. Under the agreement, legal entities will be charged the cost of the service provided or expenses paid by the entity providing the service or paying the expense. In addition, these entities will be charged a portion of the costs associated with activities that are performed for the good of THG legal entities.

Investment related services are provided by Opus pursuant to an intercompany Advisory Agreement.

**F. Guarantees or Contingencies for Related Parties**

Not applicable

## NOTES TO FINANCIAL STATEMENTS

G. Nature of Relationships that Could Affect Operations

All outstanding shares of the Company are owned by Hanover.

H., I., J., K., L., M., N., O.

Not applicable

**NOTE 11 Debt**

Not applicable

**NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**

The labor for the Company is provided and paid for by Hanover. As such, the Company is included in the benefit plans in force for Hanover. Charges for actual salary and benefit costs for services provided to the Company by Hanover employees are ceded 100% pursuant to the Company's intercompany Reinsurance Agreement.

A., B., C., D., E., F., G., H., I.

Not applicable

**NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**

A. Outstanding Shares

The Company has 42,000 shares of \$100 par value common stock authorized and 42,000 shares issued and outstanding.

B. Dividend Rate of Preferred Stock

Not applicable

(C-F) Dividend Restrictions

Pursuant to Michigan's statute, the maximum dividend and other distributions that an insurer may pay in any twelve-month period, without prior approval of the Michigan Insurance Commissioner, is limited to the greater of 10% of such insurer's statutory policyholder surplus as of December 31, of the immediately preceding year or the statutory net income less realized gains, for the immediately preceding calendar year. Accordingly, the maximum dividend that may be paid at January 1, 2024 without prior approval is \$9,371,787. Dividends or distributions made within the preceding twelve months were considered in the above computations.

(G-M)

Not applicable

**NOTE 14 Liabilities, Contingencies and Assessments**

A., B., C.

Not applicable

D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits

Lawsuits arise against the Company in the normal course of business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company. The Company is contingently liable under certain structured settlement agreements.

	(1) Direct
(1) The company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits	\$ 150,000
(2) Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period	0-25 Claims
(3) Indicate whether claim count information is disclosed per claim or per claimant	Per Claim

E., F.

Not applicable

G. All Other Contingencies

The Company routinely engages in various legal proceedings in the normal course of business, including claims for punitive damages. In the opinion of management, none of such contingencies are expected to have a material effect on the Company's financial position, although it is possible that the results of operations in a particular quarter or annual period would be materially affected by an adverse development or unfavorable outcome.

**NOTE 15 Leases**

The Company has no material lease obligations at this time.

**NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk**

Not applicable

**NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

A., B.

Not applicable

## NOTES TO FINANCIAL STATEMENTS

C. Wash Sales

The Company generally does not sell and reacquire securities within 30 days of the sale date. There were no wash sale transactions with a NAIC designation of 3 or below in the current year.

**NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans**

Not applicable

**NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**

Not applicable

**NOTE 20 Fair Value Measurements**

A.

(1) Fair Value Measurements at Reporting Date

- a. There were no assets carried at the end of the reporting period.
- b. There were no liabilities carried at fair value at the end of the reporting period.

(2) The Company does not have any Level 3 assets or liabilities measured at fair value at the end of the reporting period.

(3) The reporting entity's policy is to recognize transfers in and transfers out as of the actual date of the event or change in circumstances that caused the transfer.

(4) For fair value measurements categorized within Level 2 of the fair value hierarchy, fair values of bonds are obtained by a quoted market price if available, otherwise, fair values are estimated using independent pricing sources or internally developed pricing models using discounted cash flow analyses.

The Company utilizes a third party pricing service for the valuation of the majority of its fixed maturity securities and receives one quote per security. When quoted market prices in an active market are available, they are provided by the pricing service as the fair value and such values are classified as Level 1. Since fixed maturities other than U.S. Treasury securities generally do not trade on a daily basis, the pricing service prepares estimates of fair value for those securities using pricing applications based on a market approach. Inputs into the fair value pricing applications which are common to all asset classes include benchmark U.S. Treasury security yield curves, reported trades of identical or similar fixed maturity securities, broker/dealer quotes of identical or similar fixed maturity securities and structural characteristics of the security, such as maturity date, coupon, mandatory principal payment dates, frequency of interest and principal payments and optional principal redemption features. Inputs into the fair value applications that are unique by asset class include, but are not limited to:

- U.S. government – determination of direct versus indirect government support and whether any contingencies exist with respect to the timely payment of principal and interest.
- All other governments – estimates of appropriate market spread versus underlying related sovereign treasury curves dependent on liquidity and direct or contingent support.
- Corporate bonds, which are included in Industrial and miscellaneous bonds - overall credit quality, including assessments of the level and variability of: economic sensitivity; liquidity; corporate financial policies; management quality; regulatory environment; competitive position; ownership; restrictive covenants; and security or collateral.
- Municipal bonds, which are included in States, territories and possessions; Political subdivisions of states, territories and possessions; and Special revenue and special assessment obligations - overall credit quality, including assessments of the level and variability of: sources of payment such as income, sales or property taxes, levies or user fees; credit support such as insurance; state or local economic and political base; natural resource availability; and susceptibility to natural or man-made catastrophic events such as hurricanes, earthquakes or acts of terrorism.
- Residential mortgage-backed securities, U.S. agency pass-thrus and collateralized mortgage obligations (“CMOs”) which are included in U.S. governments and Special revenue and special assessment obligations - estimates of prepayment speeds based upon: historical prepayment rate trends; underlying collateral interest rates; geographic concentration; vintage year; borrower credit quality characteristics; interest rate and yield curve forecasts; government or monetary authority support programs; tax policies; and delinquency/default trends.
- Residential mortgage-backed securities, non-agency CMOs, which are included in Industrial and miscellaneous - estimates of prepayment speeds based upon: historical prepayment rate trends; underlying collateral interest rates; geographic concentration; vintage year; borrower credit quality characteristics; interest rate and yield curve forecasts; government or monetary authority support programs; tax policies; delinquency/default trends; and severity of loss upon default and length of time to recover proceeds following default.
- Commercial mortgage-backed securities, which are included in Industrial and miscellaneous bonds - overall credit quality, including assessments of the value and supply/demand characteristics of: collateral type such as office, retail, residential, lodging, or other; geographic concentration by region, state, metropolitan statistical area and locale; vintage year; historical collateral performance including defeasance, delinquency, default and special servicer trends; and capital structure support features.
- Asset-backed securities, which are included in Industrial and miscellaneous bonds – overall credit quality, including assessments of the underlying collateral type such as credit card receivables, auto loan receivables and equipment lease receivables; geographic diversification; vintage year; historical collateral performance including delinquency, default and casualty trends; economic conditions influencing use rates and resale values; and contract structural support features.

Generally, all prices provided by the pricing service, except actively traded securities with quoted market prices, are reported as Level 2.

The Company holds privately placed corporate bonds and certain other bonds that do not have an active market and for which the pricing service cannot provide fair values. The Company determines fair values for these securities using either matrix pricing or broker quotes. The Company will use observable market data to the extent it is available, but is also required to use a certain amount of unobservable judgment due to the illiquid nature of the securities involved. Additionally, the Company may obtain nonbinding broker quotes which are reported as Level 3.

(5) Not applicable

B. Not applicable

C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 87,040,365	\$ 92,629,477	\$ 16,845,013	\$ 70,195,352	\$ -	\$ -	\$ -
Cash and Short-Term Investments	\$ 469,155	\$ 469,155	\$ 469,155	\$ -	\$ -	\$ -	\$ -

**NOTES TO FINANCIAL STATEMENTS**

D., E.

Not applicable

**NOTE 21 Other Items**

A. Unusual or Infrequent Items

Not applicable

B. Troubled Debt Restructuring: Debtors

Not applicable

C. Other Disclosures

IBNR loss and loss adjustment expense reserves are allocated to the Company based on the proportion of the Company's earned premiums and case loss reserves relative to other affiliates in the Hanover Insurance Group. Fluctuations by affiliate and state may occur as a result of this re-estimation process.

The Company elected to use rounding to the nearest dollar in reporting amounts in the Statement, except as otherwise directed by instructions.

The Company reported \$0 for premiums receivable due from policyholders, agents and ceding insurers on Page 2 line 15. The Company has no accounts receivable for uninsured plans and amounts due from agents, controlled or controlling persons.

D. Business Interruption Insurance Recoveries

Not applicable

E. State Transferable and Non-transferable Tax Credits

Not applicable

F. Subprime Mortgage Related Risk Exposure

The Company has reviewed its investments in mortgage-backed securities and has determined that these investments are not subprime.

G. Insurance-Linked Securities (ILS) Contracts

Not applicable

H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

Not applicable

**NOTE 22 Events Subsequent**

Not applicable

**NOTE 23 Reinsurance**

A. Unsecured Reinsurance Recoverables

Individual Reinsurers with Unsecured Reinsurance Recoverables Exceeding 3% of Policyholder Surplus

Individual Reinsurers Who Are Members of a Group

Group Code	FEIN	Reinsurer Name	Unsecured Amount
88	13-5129825	THE HANOVER INSURANCE COMPANY	\$ 1,063,367,000

B. Reinsurance Recoverable in Dispute

The Company had no reinsurance recoverable on paid and unpaid losses in dispute which exceeds 5% of the Company's policyholder surplus. The aggregate of the Company's disputed items did not exceed 10% of policyholder surplus.

C. Reinsurance Assumed and Ceded

(1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ -	\$ -	\$ 341,869,486	\$ -	\$(341,869,486)	\$ -
b. All Other	\$ 3,254,913	\$ 397,099	\$ -	\$ -	\$ 3,254,913	\$ 397,099
c. Total (a+b)	<u>\$ 3,254,913</u>	<u>\$ 397,099</u>	<u>\$ 341,869,486</u>	<u>\$ -</u>	<u>\$(338,614,573)</u>	<u>\$ 397,099</u>
d. Direct Unearned Premium Reserve						\$ 338,614,574

(2) Not applicable

(3) Not applicable

D., E., F., G., H., I., J., K.

Not applicable

## NOTES TO FINANCIAL STATEMENTS

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**NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination**

Not applicable

**NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses**

Not applicable

**NOTE 26 Intercompany Pooling Arrangements**

Not applicable

**NOTE 27 Structured Settlements**

Not applicable

**NOTE 28 Health Care Receivables**

Not applicable

**NOTE 29 Participating Policies**

Not applicable

**NOTE 30 Premium Deficiency Reserves**

1. Liability carried for premium deficiency reserves	\$	-
2. Date of the most recent evaluation of this liability		12/31/2023
3. Was anticipated investment income utilized in the calculation?		Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

**NOTE 31 High Deductibles**

Not applicable

**NOTE 32 Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses**

Not applicable

**NOTE 33 Asbestos/Environmental Reserves**

Not applicable

**NOTE 34 Subscriber Savings Accounts**

Not applicable

**NOTE 35 Multiple Peril Crop Insurance**

Not applicable

**NOTE 36 Financial Guaranty Insurance**

Not applicable

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ X ] No [ ]  
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [ X ] No [ ] N/A [ ]
- 1.3 State Regulating? ..... MI
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ X ] No [ ]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. .... 0000944695
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: .....
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2019
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2019
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 04/02/2021
- 3.4 By what department or departments?  
Michigan Department of Insurance and Financial Services .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [ X ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ ] No [ ] N/A [ X ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes [ ] No [ X ]  
4.12 renewals? ..... Yes [ ] No [ X ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? ..... Yes [ ] No [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....	.....	.....

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [ X ]
- 6.2 If yes, give full information:  
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... Yes [ ] No [ X ]
- 7.2 If yes,  
7.21 State the percentage of foreign control; ..... 0.0 %  
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....	.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.  
 .....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ X ] No [ ]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Opus Investment Management, Inc .....	Worcester, MA .....	NO	NO	NO	YES

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? ..... Yes [ ] No [ X ]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? ..... Yes [ ] No [ X ] N/A [ ]
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
 PricewaterhouseCoopers, LLP, 101 Seaport Boulevard, Suite 500, Boston, MA 02210 .....
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:  
 .....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:  
 .....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [ X ] No [ ] N/A [ ]
- 10.6 If the response to 10.5 is no or n/a, please explain.  
 .....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
 Julie Frechette, Assitant Vice President and Actuary, FCAS, MAAA, 440 Lincoln Street, Worcester, MA 01653 .....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ ] No [ X ]
- 12.11 Name of real estate holding company ...
- 12.12 Number of parcels involved ..... 0
- 12.13 Total book/adjusted carrying value ..... \$ .....0
- 12.2 If yes, provide explanation  
 .....
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
 .....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]
- 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:  
 .....
- 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] No [ X ]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
 .....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).  
 .....



**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
GENERAL INTERROGATORIES**

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? ..... Yes [ ] No [ X ]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
.....	.....	.....	0

**BOARD OF DIRECTORS**

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? ..... Yes [ X ] No [ ]
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... Yes [ X ] No [ ]
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? ..... Yes [ X ] No [ ]

**FINANCIAL**

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- |   |          |   |
|---|----------|---|
| 20.11 To directors or other officers.....               | \$ ..... | 0 |
| 20.12 To stockholders not officers.....                 | \$ ..... | 0 |
| 20.13 Trustees, supreme or grand (Fraternal Only) ..... | \$ ..... | 0 |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- |   |          |   |
|---|----------|---|
| 20.21 To directors or other officers.....               | \$ ..... | 0 |
| 20.22 To stockholders not officers.....                 | \$ ..... | 0 |
| 20.23 Trustees, supreme or grand (Fraternal Only) ..... | \$ ..... | 0 |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- |                                 |          |   |
|---------------------------------|----------|---|
| 21.21 Rented from others.....   | \$ ..... | 0 |
| 21.22 Borrowed from others..... | \$ ..... | 0 |
| 21.23 Leased from others .....  | \$ ..... | 0 |
| 21.24 Other .....               | \$ ..... | 0 |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? ..... Yes [ ] No [ X ]
- 22.2 If answer is yes:
- |   |          |   |
|---|----------|---|
| 22.21 Amount paid as losses or risk adjustment \$ ..... | 0        |   |
| 22.22 Amount paid as expenses .....                     | \$ ..... | 0 |
| 22.23 Other amounts paid .....                          | \$ ..... | 0 |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [ ] No [ X ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... \$ .....

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)
.....	.....

**INVESTMENT**

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [ X ] No [ ]

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

- 25.02 If no, give full and complete information, relating thereto  
 .....
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)  
 None- SEC lending program has been discontinued .....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. .... \$ .....0
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. .... \$ .....0
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... Yes [ ] No [ ] N/A [ X ]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [ ] No [ ] N/A [ X ]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? ..... Yes [ ] No [ ] N/A [ X ]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. .... \$ .....0
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... \$ .....0
- 25.093 Total payable for securities lending reported on the liability page. .... \$ .....0

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). .... Yes [ X ] No [ ]
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements ..... \$ .....0
- 26.22 Subject to reverse repurchase agreements ..... \$ .....0
- 26.23 Subject to dollar repurchase agreements ..... \$ .....0
- 26.24 Subject to reverse dollar repurchase agreements ..... \$ .....0
- 26.25 Placed under option agreements ..... \$ .....0
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... \$ .....0
- 26.27 FHLB Capital Stock ..... \$ .....0
- 26.28 On deposit with states ..... \$ ..... 6,871,774
- 26.29 On deposit with other regulatory bodies ..... \$ ..... 700,345
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB ..... \$ .....0
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ .....0
- 26.32 Other ..... \$ .....0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....	.....	0

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? ..... Yes [ ] No [ X ]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes [ ] No [ ] N/A [ ]  
 If no, attach a description with this statement.

**LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:**

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? ..... Yes [ ] No [ ]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 ..... Yes [ ] No [ ]
- 27.42 Permitted accounting practice ..... Yes [ ] No [ ]
- 27.43 Other accounting guidance ..... Yes [ ] No [ ]
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: ..... Yes [ ] No [ ]
- The reporting entity has obtained explicit approval from the domiciliary state.
  - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
  - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
  - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? ..... Yes [ ] No [ X ]
- 28.2 If yes, state the amount thereof at December 31 of the current year. .... \$ .....0
29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [ X ] No [ ]
- 29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Bank of New York Mellon .....	225 Liberty Street, New York, NY 10286 .....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

29.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....	.....	.....

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [ ] No [ X ]

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

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

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Opus Investment Management, Inc .....	A.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ ] No [ ]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ ] No [ ]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107569 .....	Opus Investment Management, Inc. ....	549300UFGZJWL1MOS85 .....	Securities Exchange Commission .....	DS.....

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? ..... Yes [ ] No [ X ]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....	.....	0
30.2999 - Total		0

30.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....	.....	0	.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	92,629,477	87,040,365	(5,589,112)
31.2 Preferred stocks .....	0	0	0
31.3 Totals	92,629,477	87,040,365	(5,589,112)

31.4 Describe the sources or methods utilized in determining the fair values:

Fair values are obtained by a quoted market price if available, otherwise, fair values are estimated using independent pricing sources or internally developed pricing models using discounted cash flow analysis. ....

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

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? ..... Yes [ ] No [ ]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
 .....

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]

33.2 If no, list exceptions:  
 .....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ X ] No [ ] N/A [ ]

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

38.1 Does the reporting entity directly hold cryptocurrencies? ..... Yes [ ] No [ X ]

38.2 If the response to 38.1 is yes, on what schedule are they reported?  
 .....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? ..... Yes [ ] No [ X ]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?  
 39.21 Held directly ..... Yes [ ] No [ ]  
 39.22 Immediately converted to U.S. dollars ..... Yes [ ] No [ ]

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums
.....	.....	.....

**OTHER**

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....0

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
.....	.....0

41.1 Amount of payments for legal expenses, if any? .....\$ .....0

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
.....	.....0

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....0

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....	.....0

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ ] No [ X ]

1.2 If yes, indicate premium earned on U. S. business only. ....\$ 0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? .....\$ 0  
 1.31 Reason for excluding .....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. ....\$ 0

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. ....\$ 0

1.6 Individual policies:

	Most current three years:	
1.61 Total premium earned .....	\$	0
1.62 Total incurred claims .....	\$	0
1.63 Number of covered lives .....		0
All years prior to most current three years		
1.64 Total premium earned .....	\$	0
1.65 Total incurred claims .....	\$	0
1.66 Number of covered lives .....		0

1.7 Group policies:

	Most current three years:	
1.71 Total premium earned .....	\$	0
1.72 Total incurred claims .....	\$	0
1.73 Number of covered lives .....		0
All years prior to most current three years		
1.74 Total premium earned .....	\$	0
1.75 Total incurred claims .....	\$	0
1.76 Number of covered lives .....		0

2. Health Test:

	1	2	
	Current Year	Prior Year	
2.1 Premium Numerator .....	0	0	
2.2 Premium Denominator .....	0	0	
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000	
2.4 Reserve Numerator .....	0	0	
2.5 Reserve Denominator .....	0	0	
2.6 Reserve Ratio (2.4/2.5) .....	0.000	0.000	

3.1 Did the reporting entity issue participating policies during the calendar year? ..... Yes [ X ] No [ ]

3.2 If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:

3.21 Participating policies .....	\$	1,582,698
3.22 Non-participating policies .....	\$	726,435,336

4. For mutual reporting Entities and Reciprocal Exchanges Only:

4.1 Does the reporting entity issue assessable policies? ..... Yes [ ] No [ ]

4.2 Does the reporting entity issue non-assessable policies? ..... Yes [ ] No [ ]

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? ..... % 0.0

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. ....\$ 0

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? ..... Yes [ ] No [ ]

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation.....	Yes [ ]	No [ ]	N/A [ ]
5.22 As a direct expense of the exchange.....	Yes [ ]	No [ ]	N/A [ ]

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact? .....

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? ..... Yes [ ] No [ ]

5.5 If yes, give full information .....

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?  
The Company cedes 100% of its business to The Hanover Insurance Company (Hanover). Hanover maintains workers' compensation coverage under its casualty excess of loss reinsurance agreement. ....
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.  
The Company uses multiple models including Moody's/RMS RiskLink v21 and Verisk Extreme Event Solution/AIR Touchstone v10 Catastrophe Modeling software packages to estimate the Company's probable maximum loss. These exposures are a combination of personal and commercial property risks. The major concentration of losses is in the Northeast. ....
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?  
The Company cedes 100% to the Hanover Insurance Company. We have catastrophe protection through a per occurrence excess of loss reinsurance agreement with Commonwealth Re Ltd. ("Commonwealth Re"), an independent company, licensed as a Special Purpose Insurer in Bermuda. The reinsurance agreement meets the requirements to be accounted for as reinsurance in accordance with the guidance for reinsurance contracts. In connection with the reinsurance agreement, Commonwealth Re first issued notes (generally referred to as "catastrophe bonds") to investors in amounts totaling \$150 million at July 1, 2022, consistent with the amount of coverage provided under the reinsurance agreement as described below. The proceeds were deposited in a reinsurance trust account. A second similar agreement for \$150 million was secured effective July 1, 2023. The reinsurance agreements provides us with coverage of up to \$300 million, made up of \$150 million for each of the two three-year periods ending June 30, 2025, and June 30, 2026 for catastrophe losses from named tropical storms or hurricanes, including all events or perils directly resulting from such storm or storm system, which may include, by way of example and not limitation, hurricane, wind, gusts, typhoon, hail, rain, tornadoes, cyclones, ensuing flood, storm surge, water damage, fire following, sprinkler leakage, riots, vandalism, and collapse. For events up to and including the end of the two three-year periods, we are entitled to begin recovering amounts under this reinsurance agreement if the covered losses in the covered area for a single occurrence reach an initial attachment amount of \$1.3 billion. The full \$300 million coverage amount is available until such covered losses reach a maximum \$1.6 billion. The attachment level and the maximum level (or exhaustion level) under the agreements may be reset annually to adjust the expected loss of the layer within a predetermined range. The coverage under the reinsurance agreements is limited to specified personal and commercial property coverage written in the following geographies in the United States: Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont and Virginia. Additionally, The Hanover has traditional reinsurance coverage which provides \$1.1 billion of occurrence reinsurance limit excess of \$200 million, placed at 100%. Plus, there is an additional \$150 million of traditional occurrence reinsurance limit at the top of the reinsurance structure, placed at 66.73%. ....
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? ..... Yes [ ] No [ X ]
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.  
The Company cedes 100% of its business to The Hanover Insurance Company. ....
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? ..... Yes [ ] No [ X ]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions: ..... 0
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? ..... Yes [ ] No [ ]
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? ..... Yes [ ] No [ X ]
- 8.2 If yes, give full information  
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:  
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;  
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;  
(c) Aggregate stop loss reinsurance coverage;  
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;  
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or  
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. .... Yes [ ] No [ X ]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:  
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or  
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. .... Yes [ ] No [ X ]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:  
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;  
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and  
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:  
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or  
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? ..... Yes [ ] No [ X ]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
- (a) The entity does not utilize reinsurance; or, ..... Yes [ ] No [ X ]
  - (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or ..... Yes [ X ] No [ ]
  - (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. .... Yes [ ] No [ X ]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? ..... Yes [ X ] No [ ] N/A [ ]



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

**PART 2 - PROPERTY AND CASUALTY INTERROGATORIES**

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? ..... Yes [ ] No [ X ]
- 11.2 If yes, give full information  
 .....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses .....\$ .....0  
 12.12 Unpaid underwriting expenses (including loss adjustment expenses) .....\$ .....0
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds .....\$ ..... 0
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? ..... Yes [ ] No [ X ] N/A [ ]
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From .....0.0 %  
 12.42 To.....0.0 %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? ..... Yes [ ] No [ X ]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit .....\$ .....0  
 12.62 Collateral and other funds.....\$ .....0
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): .....\$ ..... 0
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? ..... Yes [ ] No [ X ]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. .... 1
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? ..... Yes [ ] No [ X ]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:  
 .....
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? ..... Yes [ ] No [ ]
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? ..... Yes [ ] No [ ]
- 14.5 If the answer to 14.4 is no, please explain:  
 .....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? ..... Yes [ ] No [ X ]
- 15.2 If yes, give full information  
 .....
- 16.1 Does the reporting entity write any warranty business? ..... Yes [ ] No [ X ]  
 If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home .....	0	0	0	0	0
16.12 Products .....	0	0	0	0	0
16.13 Automobile .....	0	0	0	0	0
16.14 Other* .....	0	0	0	0	0

\* Disclose type of coverage:  
 .....

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance? ..... Yes [ ] No [ X ]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance .....	\$ .....	0
17.12 Unfunded portion of Interrogatory 17.11 .....	\$ .....	0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11.....	\$ .....	0
17.14 Case reserves portion of Interrogatory 17.11 .....	\$ .....	0
17.15 Incurred but not reported portion of Interrogatory 17.11 .....	\$ .....	0
17.16 Unearned premium portion of Interrogatory 17.11 .....	\$ .....	0
17.17 Contingent commission portion of Interrogatory 17.11 .....	\$ .....	0

18.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. .... \$ ..... 0

18.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]

18.4 If yes, please provide the balance of funds administered as of the reporting date. .... \$ ..... 0

19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]

19.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ ]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**FIVE-YEAR HISTORICAL DATA**

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2023	2 2022	3 2021	4 2020	5 2019
<b>Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	435,691,878	402,507,684	357,284,178	331,075,533	328,119,817
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	187,560,646	174,224,901	180,794,222	153,236,533	150,650,772
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	108,872,972	57,785,602	15,609,050	(1,528)	0
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	2,272,473	1,842,873	1,086,310	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	734,397,969	636,361,060	554,773,760	484,310,538	478,770,589
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	0	0	0	0	0
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	0	0	0	0	0
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8)	0	0	0	0	0
14. Net investment gain (loss) (Line 11)	1,932,215	1,547,470	1,446,696	1,499,400	1,509,090
15. Total other income (Line 15)	0	0	0	0	0
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	360,527	304,382	291,852	285,800	288,572
18. Net income (Line 20)	1,571,688	1,243,088	1,154,844	1,213,600	1,220,518
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	93,776,489	77,201,709	70,956,236	59,796,672	55,081,045
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	0	0	0	0	0
20.2 Deferred and not yet due (Line 15.2)	0	0	0	0	0
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	58,621	24,378	15,007	27,115	524,003
22. Losses (Page 3, Line 1)	0	0	0	0	0
23. Loss adjustment expenses (Page 3, Line 3)	0	0	0	0	0
24. Unearned premiums (Page 3, Line 9)	0	0	0	0	0
25. Capital paid up (Page 3, Lines 30 & 31)	4,200,000	4,200,000	4,200,000	4,200,000	4,200,000
26. Surplus as regards policyholders (Page 3, Line 37)	93,717,868	77,177,331	70,941,229	59,769,557	54,557,042
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11)	1,538,509	1,416,632	1,365,992	1,360,106	1,316,309
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital	93,717,868	77,177,331	70,941,229	59,769,557	54,557,042
29. Authorized control level risk-based capital	608,980	523,762	499,192	204,382	266,656
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0</b>					
30. Bonds (Line 1)	99.5	98.5	97.8	96.4	97.4
31. Stocks (Lines 2.1 & 2.2)	0.0	0.0	0.0	0.0	0.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	0.5	0.8	1.5	1.7	2.6
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.7	0.8	1.9	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	0	0	0	0	0
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	0	0	0	0	0
49. Total Investment in Parent included in Lines 42 to 47 above	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	0.0	0.0	0.0	0.0	0.0

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
<b>Capital and Surplus Accounts (Page 4)</b>					
51. Net unrealized capital gains (losses) (Line 24) .....	0	0	0	0	0
52. Dividends to stockholders (Line 35) .....	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38) .....	16,540,537	6,236,101	11,171,672	5,212,516	4,214,941
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
54. Liability lines (Lines 11, 16, 17, 18 & 19) .....	225,314,796	190,808,905	156,141,850	159,589,724	154,589,502
55. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	143,537,313	120,198,311	83,753,775	71,795,989	88,753,857
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	34,164,398	8,671,515	591,469	49,028	51,518
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	31,974	10,133	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
59. Total (Line 35) .....	403,048,481	319,688,864	240,487,094	231,434,741	243,394,877
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
60. Liability lines (Lines 11, 16, 17, 18 & 19) .....	0	0	0	0	0
61. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	0	0	0	0	0
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	0	0	0	0	0
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
65. Total (Line 35) .....	0	0	0	0	0
<b>Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0</b>					
66. Premiums earned (Line 1) .....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2) .....	0.0	0.0	0.0	0.0	0.0
68. Loss expenses incurred (Line 3) .....	0.0	0.0	0.0	0.0	0.0
69. Other underwriting expenses incurred (Line 4) .....	0.0	0.0	0.0	0.0	0.0
70. Net underwriting gain (loss) (Line 8) .....	0.0	0.0	0.0	0.0	0.0
<b>Other Percentages</b>					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0) .....	0.0	0.0	0.0	0.0	0.0
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0) .....	0.0	0.0	0.0	0.0	0.0
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0) .....	0.0	0.0	0.0	0.0	0.0
<b>One Year Loss Development (\$000 omitted)</b>					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11) .....	0	0	0	0	0
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0).....	0.0	0.0	0.0	0.0	0.0
<b>Two Year Loss Development (\$000 omitted)</b>					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12) .....	0	0	0	0	0
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0) .....	0.0	0.0	0.0	0.0	0.0

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? ..... Yes [ ] No [ ]  
 If no, please explain: .....



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

(a) Finance and service charges not included in Lines 1 to 35 \$ 2,223

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19AL



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Marine, Workers' Compensation, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 47

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19AK



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2023

NAIC Company Code 41840

Table with columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 28,312

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19AZ



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 105,864

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 AR





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF California

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 75,733

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 CA



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 33,387

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 CO



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 67,697

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 CT



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2023

NAIC Company Code 41840

Table with columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 8,545

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 DE



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., ending with a Total (a) row and a DETAILS OF WRITE-INS section.

(a) Finance and service charges not included in Lines 1 to 35 \$ 9,740

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19DC



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., ending with a Total (a) row and a DETAILS OF WRITE-INS section.

19 FL

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,976

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 278,436

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 GA



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Marine, Workers' Compensation, and Auto.

(a) Finance and service charges not included in Lines 1 to 35 \$ .....0
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0 and number of persons insured under indemnity only products .....0 .

19.HI





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 2,134

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19.1D



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 125,011

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19.1L



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 32,547

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19.IN



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Auto, Life, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

191A

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,816
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Auto, Life, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 2,870

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 KS



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability, Earthquake, Comprehensive (hospital and medical) ind (b), Credit A&H, Vision Only, Dental Only, Disability Income, Medicare Supplement, Medicaid Title XIX, Medicare Title XVIII, Long-Term Care, Federal Employees Health Benefits Plan, Other Health, Workers' Compensation, Other Liability, Excess Workers' Compensation, Products Liability, Private Passenger Auto, Commercial Auto, Aircraft, Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), and DETAILS OF WRITE-INS (3401-3498).

19 KY

(a) Finance and service charges not included in Lines 1 to 35 \$ 5,061
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 81,804

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

191A



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 54,892

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 ME





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 35,411

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 MD



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 129,687
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 MA



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2023

NAIC Company Code 41840

Table with columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 108,379

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19.MI



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 39,264

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 MN



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., ending with a Total (a) row and a DETAILS OF WRITE-INS section.

(a) Finance and service charges not included in Lines 1 to 35 \$ 544

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 MS



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2023

NAIC Company Code 41840

Table with columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 7,396
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 MO



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 216

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 MT



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 812

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 NIE





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 9,083

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 NV



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 236,916

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 NH



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2023

NAIC Company Code 41840

Table with columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 64,206

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 NJ



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,589

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 NM



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Federal Flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 41,010
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19.NY



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 74,104

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 NC



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., and a 'TOTAL (a)' row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 574

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 ND



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 18,894

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 OH





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 94,503

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 OK



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., ending with a Total (a) row and a DETAILS OF WRITE-INS section.

(a) Finance and service charges not included in Lines 1 to 35 \$ 19,785

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 OR



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 52,872

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 PA



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 13,595

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19.R1



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 29,570

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 SC



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

19 SD

(a) Finance and service charges not included in Lines 1 to 35 \$ 297

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 26,650

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19.TN



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 159,995

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19.TX





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

19 UT

(a) Finance and service charges not included in Lines 1 to 35 \$ 15,287
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 8,129

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19.VT



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Federal Flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 250,789

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 VA



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2023

NAIC Company Code 41840

Table with columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 36,156

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19/WA



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 560
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

191WV



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2023

NAIC Company Code 41840

Table with columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 278,498

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19.WI



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 175

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19.WV



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498 Summary of remaining write-ins for Line 34 from overflow page, 3499 Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above).

(a) Finance and service charges not included in Lines 1 to 35 \$ 0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., ending with a Total (a) row and a DETAILS OF WRITE-INS section.

(a) Finance and service charges not included in Lines 1 to 35 \$ .....0
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0 and number of persons insured under indemnity only products .....0 .

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Other Alien

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

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(a) Finance and service charges not included in Lines 1 to 35 \$ .....0
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0 and number of persons insured under indemnity only products .....0 .



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2023

NAIC Company Code 41840

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

(a) Finance and service charges not included in Lines 1 to 35 \$ .....0
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0 and number of persons insured under indemnity only products .....

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2023

NAIC Company Code 41840

Table with columns for Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, and Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Federal Flood, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 2,673,041

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

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**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Com- pany Code	3  Name of Company	4  Date of Contract	5  Original Premium	6  Reinsurance Premium
<b>NONE</b>					

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE F - PART 3**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers			
13-5129825	22292	THE HANOVER INSURANCE COMPANY	NH		734,398	0	0	320,643	15,426	309,812	75,617	341,869	0	1,063,367	0	0	0	1,063,367	0	
0399999		Total Authorized - Affiliates - U.S. Non-Pool - Other			734,398	0	0	320,643	15,426	309,812	75,617	341,869	0	1,063,367	0	0	0	1,063,367	0	
0499999		Total Authorized - Affiliates - U.S. Non-Pool			734,398	0	0	320,643	15,426	309,812	75,617	341,869	0	1,063,367	0	0	0	1,063,367	0	
0799999		Total Authorized - Affiliates - Other (Non-U.S.)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0899999		Total Authorized - Affiliates			734,398	0	0	320,643	15,426	309,812	75,617	341,869	0	1,063,367	0	0	0	1,063,367	0	
1499999		Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			734,398	0	0	320,643	15,426	309,812	75,617	341,869	0	1,063,367	0	0	0	1,063,367	0	
1899999		Total Unauthorized - Affiliates - U.S. Non-Pool			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2199999		Total Unauthorized - Affiliates - Other (Non-U.S.)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2299999		Total Unauthorized - Affiliates			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2899999		Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3299999		Total Certified - Affiliates - U.S. Non-Pool			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3599999		Total Certified - Affiliates - Other (Non-U.S.)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3699999		Total Certified - Affiliates			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4299999		Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4699999		Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4999999		Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5099999		Total Reciprocal Jurisdiction - Affiliates			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5699999		Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5799999		Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			734,398	0	0	320,643	15,426	309,812	75,617	341,869	0	1,063,367	0	0	0	1,063,367	0	
5899999		Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9999999		Totals			734,398	0	0	320,643	15,426	309,812	75,617	341,869	0	1,063,367	0	0	0	1,063,367	0	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
13-5129825	THE HANOVER INSURANCE COMPANY	0	0		0	1,063,367	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	0	0	XXX	0	1,063,367	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	1,063,367	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	
0899999	Total Authorized - Affiliates	0	0	XXX	0	1,063,367	0	0	0	0	0	0	0	0	XXX	0	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	1,063,367	0	0	0	0	0	0	0	0	XXX	0	
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
2299999	Total Unauthorized - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
3299999	Total Certified - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3599999	Total Certified - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
3699999	Total Certified - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
5099999	Total Reciprocal Jurisdiction - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	0	0	XXX	0	1,063,367	0	0	0	0	0	0	0	0	XXX	0	
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
9999999	Totals	0	0	XXX	0	1,063,367	0	0	0	0	0	0	0	0	XXX	0	



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	38 Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days											
13-5129825	THE HANOVER INSURANCE COMPANY	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0899999	Total Authorized - Affiliates	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2299999	Total Unauthorized - Affiliates	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3299999	Total Certified - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3599999	Total Certified - Affiliates - Other (Non-U.S.)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3699999	Total Certified - Affiliates	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5099999	Total Reciprocal Jurisdiction - Affiliates	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
9999999	Totals	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
13-5129825	THE HANOVER INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0899999	Total Authorized - Affiliates	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2299999	Total Unauthorized - Affiliates	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3299999	Total Certified - Affiliates - U.S. Non-Pool	XXX	0	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0	
3599999	Total Certified - Affiliates - Other (Non-U.S.)	XXX	0	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0	
3699999	Total Certified - Affiliates	XXX	0	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0	
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	XXX	0	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0	
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5099999	Total Reciprocal Jurisdiction - Affiliates	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	XXX	0	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0	
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)	XXX	0	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0	
9999999	Totals	XXX	0	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	71 Provision for Unauthorized Reinsurance		73 Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		75 Total Provision for Reinsurance			
			72 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
13-5129825	THE HANOVER INSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	0	XXX	XXX	0	0	0	XXX	XXX	0
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	XXX	XXX	0	0	0	XXX	XXX	0
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	XXX	XXX	0	0	0	XXX	XXX	0
0899999	Total Authorized - Affiliates	0	XXX	XXX	0	0	0	XXX	XXX	0
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	XXX	XXX	0	0	0	XXX	XXX	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	XXX	XXX	XXX	0	XXX	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	0	XXX	XXX	XXX	0	XXX	0
2299999	Total Unauthorized - Affiliates	0	0	0	XXX	XXX	XXX	0	XXX	0
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	0	XXX	XXX	XXX	0	XXX	0
3299999	Total Certified - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3599999	Total Certified - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3699999	Total Certified - Affiliates	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool	0	XXX	XXX	0	0	0	XXX	XXX	0
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)	0	XXX	XXX	0	0	0	XXX	XXX	0
5099999	Total Reciprocal Jurisdiction - Affiliates	0	XXX	XXX	0	0	0	XXX	XXX	0
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)	0	XXX	XXX	0	0	0	XXX	XXX	0
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	0	0	0	0	0	0	0	0	0
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)	0	0	0	0	0	0	0	0	0
9999999	Totals	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE F - PART 4**

Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3 (\$000 Omitted)

1 Issuing or Confirming Bank Reference Number Used in Col. 23 of Sch F Part 3	2 Letters of Credit Code	3 American Bankers Association (ABA) Routing Number	4 Issuing or Confirming Bank Name	5 Letters of Credit Amount
<b>NONE</b>				
Total				

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE F - PART 5**

Interrogatories for Schedule F, Part 3 (000 Omitted)

A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1 <u>Name of Reinsurer</u>	2 <u>Commission Rate</u>	3 <u>Ceded Premium</u>
1.	.....	0.000	0
2.	.....	0.000	0
3.	.....	0.000	0
4.	.....	0.000	0
5.	.....	0.000	0

B. Report the five largest reinsurance recoverables reported in Schedule F, Part 3, Column 15, due from any one reinsurer (based on the total recoverables, Schedule F, Part 3, Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1 <u>Name of Reinsurer</u>	2 <u>Total Recoverables</u>	3 <u>Ceded Premiums</u>	4 <u>Affiliated</u>
6.	THE HANOVER INSURANCE COMPANY .....	1,063,367	734,398	Yes [ X ] No [ ]
7.	.....	0	0	Yes [ ] No [ ]
8.	.....	0	0	Yes [ ] No [ ]
9.	.....	0	0	Yes [ ] No [ ]
10.	.....	0	0	Yes [ ] No [ ]

NOTE: Disclosure of the five largest provisional commission rates should exclude mandatory pools and joint underwriting associations.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE F - PART 6**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	93,109,552	0	93,109,552
2. Premiums and considerations (Line 15) .....	0	0	0
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	0	0	0
4. Funds held by or deposited with reinsured companies (Line 16.2) .....	0	0	0
5. Other assets .....	666,937	0	666,937
6. Net amount recoverable from reinsurers .....	0	1,063,367,000	1,063,367,000
7. Protected cell assets (Line 27) .....	0	0	0
8. Totals (Line 28) .....	93,776,489	1,063,367,000	1,157,143,489
<b>LIABILITIES (Page 3)</b>			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	0	721,498,000	721,498,000
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	50,643	0	50,643
11. Unearned premiums (Line 9) .....	0	341,869,000	341,869,000
12. Advance premiums (Line 10) .....	0	0	0
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0	0	0
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....	0	0	0
15. Funds held by company under reinsurance treaties (Line 13) .....	0	0	0
16. Amounts withheld or retained by company for account of others (Line 14) .....	0	0	0
17. Provision for reinsurance (Line 16) .....	0	0	0
18. Other liabilities .....	7,978	0	7,978
19. Total liabilities excluding protected cell business (Line 26) .....	58,621	1,063,367,000	1,063,425,621
20. Protected cell liabilities (Line 27) .....	0	0	0
21. Surplus as regards policyholders (Line 37)	93,717,868	XXX	93,717,868
22. Totals (Line 38)	93,776,489	1,063,367,000	1,157,143,489

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? ..... Yes [ X ] No [ ]

If yes, give full explanation: The Company Ceded 100% of its insurance business to The Hanover Insurance Company, an affiliated insurer. ....

Schedule H - Part 1 - Analysis of Underwriting Operations

**NONE**

Schedule H - Part 2 - Reserves and Liabilities

**NONE**

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

**NONE**

Schedule H - Part 4 - Reinsurance

**NONE**

Schedule H - Part 5 - Health Claims

**NONE**

**SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES**  
**SCHEDULE P - PART 1 - SUMMARY**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
1. Prior.....	XXX	XXX	XXX	452	452	169	169	6	6	0	0	XXX
2. 2014.....	297,582	297,582	0	175,702	175,702	8,933	8,933	27,268	27,268	0	0	XXX
3. 2015.....	317,381	317,381	0	176,215	176,215	9,475	9,475	26,952	26,952	0	0	XXX
4. 2016.....	342,841	342,841	0	199,051	199,051	11,841	11,841	29,846	29,846	0	0	XXX
5. 2017.....	379,477	379,477	0	238,404	238,404	16,811	16,811	31,694	31,694	0	0	XXX
6. 2018.....	424,315	424,315	0	255,584	255,584	17,072	17,072	31,324	31,324	0	0	XXX
7. 2019.....	464,214	464,214	0	278,731	278,731	15,592	15,592	32,970	32,970	0	0	XXX
8. 2020.....	480,342	480,342	0	199,687	199,687	9,941	9,941	29,983	29,983	0	0	XXX
9. 2021.....	528,967	528,967	0	214,778	214,778	7,623	7,623	31,410	31,410	0	0	XXX
10. 2022.....	590,335	590,335	0	249,748	249,748	5,771	5,771	33,102	33,102	0	0	XXX
11. 2023.....	690,809	690,809	0	199,076	199,076	1,693	1,693	33,571	33,571	0	0	XXX
12. Totals	XXX	XXX	XXX	2,187,428	2,187,428	104,922	104,922	308,127	308,127	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior.....	2,823	2,823	2,896	2,896	66	66	629	629	23	23	0	0	XXX
2. 2014.....	2,860	2,860	1,654	1,654	177	177	256	256	16	16	0	0	XXX
3. 2015.....	3,597	3,597	2,110	2,110	310	310	357	357	27	27	0	0	XXX
4. 2016.....	4,423	4,423	3,092	3,092	161	161	711	711	38	38	0	0	XXX
5. 2017.....	7,261	7,261	4,008	4,008	504	504	1,051	1,051	66	66	0	0	XXX
6. 2018.....	17,131	17,131	6,410	6,410	1,229	1,229	1,093	1,093	117	117	0	0	XXX
7. 2019.....	20,710	20,710	12,086	12,086	1,296	1,296	2,563	2,563	225	225	0	0	XXX
8. 2020.....	22,725	22,725	17,661	17,661	1,655	1,655	4,338	4,338	245	245	0	0	XXX
9. 2021.....	47,848	47,848	32,321	32,321	2,726	2,726	9,075	9,075	756	756	0	0	XXX
10. 2022.....	87,133	87,133	70,290	70,290	4,522	4,522	16,249	16,249	1,903	1,903	0	0	XXX
11. 2023.....	104,130	104,130	157,284	157,284	2,780	2,780	28,574	28,574	7,304	7,304	0	0	XXX
12. Totals	320,643	320,643	309,812	309,812	15,426	15,426	64,897	64,897	10,720	10,720	0	0	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2014.....	216,868	216,868	0	72.9	72.9	0.0	0	0	0.0	0	0
3. 2015.....	219,043	219,043	0	69.0	69.0	0.0	0	0	0.0	0	0
4. 2016.....	249,162	249,162	0	72.7	72.7	0.0	0	0	0.0	0	0
5. 2017.....	299,800	299,800	0	79.0	79.0	0.0	0	0	0.0	0	0
6. 2018.....	329,960	329,960	0	77.8	77.8	0.0	0	0	0.0	0	0
7. 2019.....	364,174	364,174	0	78.4	78.4	0.0	0	0	0.0	0	0
8. 2020.....	286,237	286,237	0	59.6	59.6	0.0	0	0	0.0	0	0
9. 2021.....	346,538	346,538	0	65.5	65.5	0.0	0	0	0.0	0	0
10. 2022.....	468,718	468,718	0	79.4	79.4	0.0	0	0	0.0	0	0
11. 2023.....	534,412	534,412	0	77.4	77.4	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.



Schedule P - Part 2 - Summary

**N O N E**

Schedule P - Part 3 - Summary

**N O N E**

Schedule P - Part 4 - Summary

**N O N E**

Schedule P - Part 1A - Homeowners/Farmowners

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	376.....	376.....	36.....	36.....	2.....	2.....	0.....	0.....	XXX.....
2. 2014.....	53,769.....	53,769.....	0.....	38,892.....	38,892.....	1,559.....	1,559.....	5,535.....	5,535.....	0.....	0.....	8,788.....
3. 2015.....	54,813.....	54,813.....	0.....	33,741.....	33,741.....	1,867.....	1,867.....	4,842.....	4,842.....	0.....	0.....	8,262.....
4. 2016.....	57,039.....	57,039.....	0.....	40,442.....	40,442.....	1,812.....	1,812.....	5,192.....	5,192.....	0.....	0.....	8,558.....
5. 2017.....	63,428.....	63,428.....	0.....	44,965.....	44,965.....	2,772.....	2,772.....	6,000.....	6,000.....	0.....	0.....	8,958.....
6. 2018.....	70,618.....	70,618.....	0.....	47,703.....	47,703.....	2,326.....	2,326.....	5,496.....	5,496.....	0.....	0.....	8,685.....
7. 2019.....	75,577.....	75,577.....	0.....	54,438.....	54,438.....	2,674.....	2,674.....	6,094.....	6,094.....	0.....	0.....	9,108.....
8. 2020.....	73,821.....	73,821.....	0.....	33,556.....	33,556.....	1,265.....	1,265.....	5,205.....	5,205.....	0.....	0.....	5,948.....
9. 2021.....	73,274.....	73,274.....	0.....	38,739.....	38,739.....	1,195.....	1,195.....	5,277.....	5,277.....	0.....	0.....	6,114.....
10. 2022.....	78,905.....	78,905.....	0.....	33,606.....	33,606.....	598.....	598.....	4,697.....	4,697.....	0.....	0.....	6,289.....
11. 2023.....	91,816.....	91,816.....	0.....	19,975.....	19,975.....	81.....	81.....	4,571.....	4,571.....	0.....	0.....	6,898.....
12. Totals.....	XXX.....	XXX.....	XXX.....	386,434.....	386,434.....	16,187.....	16,187.....	52,911.....	52,911.....	0.....	0.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	0.....	0.....	105.....	105.....	0.....	0.....	5.....	5.....	0.....	0.....	0.....	0.....	0.....
2. 2014.....	0.....	0.....	23.....	23.....	0.....	0.....	2.....	2.....	0.....	0.....	0.....	0.....	0.....
3. 2015.....	73.....	73.....	13.....	13.....	9.....	9.....	3.....	3.....	1.....	1.....	0.....	0.....	1.....
4. 2016.....	0.....	0.....	33.....	33.....	0.....	0.....	6.....	6.....	0.....	0.....	0.....	0.....	0.....
5. 2017.....	190.....	190.....	218.....	218.....	31.....	31.....	34.....	34.....	3.....	3.....	0.....	0.....	5.....
6. 2018.....	966.....	966.....	493.....	493.....	106.....	106.....	91.....	91.....	10.....	10.....	0.....	0.....	16.....
7. 2019.....	1,541.....	1,541.....	960.....	960.....	134.....	134.....	241.....	241.....	16.....	16.....	0.....	0.....	24.....
8. 2020.....	2,787.....	2,787.....	2,251.....	2,251.....	307.....	307.....	596.....	596.....	25.....	25.....	0.....	0.....	38.....
9. 2021.....	6,028.....	6,028.....	4,959.....	4,959.....	440.....	440.....	1,134.....	1,134.....	75.....	75.....	0.....	0.....	115.....
10. 2022.....	14,911.....	14,911.....	11,915.....	11,915.....	514.....	514.....	2,413.....	2,413.....	238.....	238.....	0.....	0.....	366.....
11. 2023.....	20,959.....	20,959.....	28,204.....	28,204.....	98.....	98.....	3,489.....	3,489.....	1,112.....	1,112.....	0.....	0.....	1,711.....
12. Totals.....	47,455.....	47,455.....	49,175.....	49,175.....	1,639.....	1,639.....	8,013.....	8,013.....	1,479.....	1,479.....	0.....	0.....	2,276.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....
2. 2014.....	46,010.....	46,010.....	0.....	85.6.....	85.6.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2015.....	40,549.....	40,549.....	0.....	74.0.....	74.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2016.....	47,485.....	47,485.....	0.....	83.3.....	83.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2017.....	54,214.....	54,214.....	0.....	85.5.....	85.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2018.....	57,191.....	57,191.....	0.....	81.0.....	81.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2019.....	66,098.....	66,098.....	0.....	87.5.....	87.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2020.....	45,993.....	45,993.....	0.....	62.3.....	62.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2021.....	57,848.....	57,848.....	0.....	78.9.....	78.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2022.....	68,892.....	68,892.....	0.....	87.3.....	87.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2023.....	78,489.....	78,489.....	0.....	85.5.....	85.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	18.....	18.....	102.....	102.....	0.....	0.....	0.....	0.....	XXX.....
2. 2014.....	123,479.....	123,479.....	0.....	72,305.....	72,305.....	6,178.....	6,178.....	6,691.....	6,691.....	0.....	0.....	10,120.....
3. 2015.....	129,479.....	129,479.....	0.....	74,279.....	74,279.....	6,043.....	6,043.....	6,594.....	6,594.....	0.....	0.....	10,363.....
4. 2016.....	139,726.....	139,726.....	0.....	82,642.....	82,642.....	8,408.....	8,408.....	7,145.....	7,145.....	0.....	0.....	10,339.....
5. 2017.....	154,434.....	154,434.....	0.....	111,167.....	111,167.....	12,381.....	12,381.....	8,564.....	8,564.....	0.....	0.....	11,703.....
6. 2018.....	175,602.....	175,602.....	0.....	105,579.....	105,579.....	12,800.....	12,800.....	8,661.....	8,661.....	0.....	0.....	11,847.....
7. 2019.....	186,968.....	186,968.....	0.....	115,636.....	115,636.....	10,591.....	10,591.....	9,200.....	9,200.....	0.....	0.....	11,714.....
8. 2020.....	192,902.....	192,902.....	0.....	74,144.....	74,144.....	6,270.....	6,270.....	7,834.....	7,834.....	0.....	0.....	7,354.....
9. 2021.....	204,341.....	204,341.....	0.....	58,819.....	58,819.....	3,934.....	3,934.....	7,888.....	7,888.....	0.....	0.....	7,248.....
10. 2022.....	216,079.....	216,079.....	0.....	43,123.....	43,123.....	2,344.....	2,344.....	6,783.....	6,783.....	0.....	0.....	7,051.....
11. 2023.....	231,639.....	231,639.....	0.....	20,128.....	20,128.....	287.....	287.....	5,719.....	5,719.....	0.....	0.....	6,316.....
12. Totals.....	XXX.....	XXX.....	XXX.....	757,840.....	757,840.....	69,338.....	69,338.....	75,079.....	75,079.....	0.....	0.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	1,782.....	1,782.....	277.....	277.....	47.....	47.....	37.....	37.....	8.....	8.....	0.....	0.....	6.....
2. 2014.....	2,001.....	2,001.....	309.....	309.....	161.....	161.....	15.....	15.....	8.....	8.....	0.....	0.....	6.....
3. 2015.....	1,758.....	1,758.....	615.....	615.....	105.....	105.....	78.....	78.....	8.....	8.....	0.....	0.....	6.....
4. 2016.....	3,629.....	3,629.....	1,347.....	1,347.....	141.....	141.....	376.....	376.....	23.....	23.....	0.....	0.....	17.....
5. 2017.....	4,666.....	4,666.....	1,802.....	1,802.....	418.....	418.....	567.....	567.....	34.....	34.....	0.....	0.....	26.....
6. 2018.....	14,086.....	14,086.....	3,460.....	3,460.....	1,007.....	1,007.....	486.....	486.....	69.....	69.....	0.....	0.....	52.....
7. 2019.....	14,806.....	14,806.....	8,251.....	8,251.....	1,009.....	1,009.....	1,652.....	1,652.....	136.....	136.....	0.....	0.....	103.....
8. 2020.....	16,293.....	16,293.....	12,145.....	12,145.....	1,185.....	1,185.....	2,811.....	2,811.....	142.....	142.....	0.....	0.....	107.....
9. 2021.....	31,636.....	31,636.....	23,709.....	23,709.....	1,757.....	1,757.....	6,280.....	6,280.....	379.....	379.....	0.....	0.....	286.....
10. 2022.....	47,050.....	47,050.....	48,981.....	48,981.....	2,122.....	2,122.....	9,659.....	9,659.....	859.....	859.....	0.....	0.....	648.....
11. 2023.....	32,675.....	32,675.....	82,847.....	82,847.....	1,028.....	1,028.....	14,345.....	14,345.....	2,478.....	2,478.....	0.....	0.....	1,870.....
12. Totals.....	170,381.....	170,381.....	183,742.....	183,742.....	8,979.....	8,979.....	36,305.....	36,305.....	4,143.....	4,143.....	0.....	0.....	3,127.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....
2. 2014.....	87,667.....	87,667.....	0.....	71.0.....	71.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2015.....	89,479.....	89,479.....	0.....	69.1.....	69.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2016.....	103,710.....	103,710.....	0.....	74.2.....	74.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2017.....	139,598.....	139,598.....	0.....	90.4.....	90.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2018.....	146,147.....	146,147.....	0.....	83.2.....	83.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2019.....	161,282.....	161,282.....	0.....	86.3.....	86.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2020.....	120,823.....	120,823.....	0.....	62.6.....	62.6.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2021.....	134,404.....	134,404.....	0.....	65.8.....	65.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2022.....	160,920.....	160,920.....	0.....	74.5.....	74.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2023.....	159,506.....	159,506.....	0.....	68.9.....	68.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE P - PART 1D - WORKERS' COMPENSATION**  
**(EXCLUDING EXCESS WORKERS' COMPENSATION)**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	67.....	67.....	10.....	10.....	2.....	2.....	0.....	0.....	XXX.....
2. 2014.....	37,060.....	37,060.....	0.....	12,512.....	12,512.....	994.....	994.....	3,005.....	3,005.....	0.....	0.....	2,951.....
3. 2015.....	45,417.....	45,417.....	0.....	16,259.....	16,259.....	1,295.....	1,295.....	3,557.....	3,557.....	0.....	0.....	3,437.....
4. 2016.....	51,831.....	51,831.....	0.....	16,678.....	16,678.....	1,557.....	1,557.....	4,688.....	4,688.....	0.....	0.....	4,197.....
5. 2017.....	56,621.....	56,621.....	0.....	17,482.....	17,482.....	1,580.....	1,580.....	4,312.....	4,312.....	0.....	0.....	4,050.....
6. 2018.....	54,617.....	54,617.....	0.....	17,990.....	17,990.....	1,885.....	1,885.....	4,662.....	4,662.....	0.....	0.....	4,916.....
7. 2019.....	56,177.....	56,177.....	0.....	19,916.....	19,916.....	2,255.....	2,255.....	4,660.....	4,660.....	0.....	0.....	4,629.....
8. 2020.....	61,764.....	61,764.....	0.....	19,373.....	19,373.....	2,380.....	2,380.....	5,010.....	5,010.....	0.....	0.....	4,541.....
9. 2021.....	68,062.....	68,062.....	0.....	20,134.....	20,134.....	2,396.....	2,396.....	5,883.....	5,883.....	0.....	0.....	5,595.....
10. 2022.....	82,774.....	82,774.....	0.....	22,727.....	22,727.....	2,194.....	2,194.....	6,024.....	6,024.....	0.....	0.....	5,958.....
11. 2023.....	86,212.....	86,212.....	0.....	13,069.....	13,069.....	702.....	702.....	5,623.....	5,623.....	0.....	0.....	5,261.....
12. Totals.....	XXX.....	XXX.....	XXX.....	176,210.....	176,210.....	17,247.....	17,247.....	47,427.....	47,427.....	0.....	0.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	1,041.....	1,041.....	2,303.....	2,303.....	19.....	19.....	365.....	365.....	15.....	15.....	0.....	0.....	15.....
2. 2014.....	859.....	859.....	1,297.....	1,297.....	16.....	16.....	208.....	208.....	8.....	8.....	0.....	0.....	8.....
3. 2015.....	1,567.....	1,567.....	1,458.....	1,458.....	19.....	19.....	256.....	256.....	16.....	16.....	0.....	0.....	16.....
4. 2016.....	794.....	794.....	1,531.....	1,531.....	20.....	20.....	313.....	313.....	15.....	15.....	0.....	0.....	15.....
5. 2017.....	2,405.....	2,405.....	1,966.....	1,966.....	56.....	56.....	423.....	423.....	28.....	28.....	0.....	0.....	28.....
6. 2018.....	2,079.....	2,079.....	2,445.....	2,445.....	116.....	116.....	495.....	495.....	38.....	38.....	0.....	0.....	38.....
7. 2019.....	4,363.....	4,363.....	2,849.....	2,849.....	153.....	153.....	644.....	644.....	73.....	73.....	0.....	0.....	73.....
8. 2020.....	3,644.....	3,644.....	3,259.....	3,259.....	163.....	163.....	873.....	873.....	78.....	78.....	0.....	0.....	78.....
9. 2021.....	9,214.....	9,214.....	3,349.....	3,349.....	515.....	515.....	1,352.....	1,352.....	294.....	294.....	0.....	0.....	293.....
10. 2022.....	17,704.....	17,704.....	6,661.....	6,661.....	1,028.....	1,028.....	2,176.....	2,176.....	580.....	580.....	0.....	0.....	579.....
11. 2023.....	25,969.....	25,969.....	14,595.....	14,595.....	885.....	885.....	3,317.....	3,317.....	1,575.....	1,575.....	0.....	0.....	1,571.....
12. Totals.....	69,639.....	69,639.....	41,713.....	41,713.....	2,990.....	2,990.....	10,423.....	10,423.....	2,721.....	2,721.....	0.....	0.....	2,714.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....
2. 2014.....	18,900.....	18,900.....	0.....	51.0.....	51.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2015.....	24,427.....	24,427.....	0.....	53.8.....	53.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2016.....	25,597.....	25,597.....	0.....	49.4.....	49.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2017.....	28,252.....	28,252.....	0.....	49.9.....	49.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2018.....	29,711.....	29,711.....	0.....	54.4.....	54.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2019.....	34,915.....	34,915.....	0.....	62.2.....	62.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2020.....	34,781.....	34,781.....	0.....	56.3.....	56.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2021.....	43,137.....	43,137.....	0.....	63.4.....	63.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2022.....	59,095.....	59,095.....	0.....	71.4.....	71.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2023.....	65,734.....	65,734.....	0.....	76.2.....	76.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	2.....			
2. 2014.....	3,277.....	3,277.....	0.....	2,373.....	2,373.....	165.....	165.....	185.....	185.....	0.....	0.....	154.....
3. 2015.....	2,534.....	2,534.....	0.....	933.....	933.....	206.....	206.....	83.....	83.....	0.....	0.....	57.....
4. 2016.....	2,388.....	2,388.....	0.....	418.....	418.....	19.....	19.....	96.....	96.....	0.....	0.....	67.....
5. 2017.....	2,083.....	2,083.....	0.....	1,843.....	1,843.....	34.....	34.....	98.....	98.....	0.....	0.....	65.....
6. 2018.....	560.....	560.....	0.....	170.....	170.....	4.....	4.....	33.....	33.....	0.....	0.....	20.....
7. 2019.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
8. 2020.....	(2).....	(2).....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
9. 2021.....	5,097.....	5,097.....	0.....	1,806.....	1,806.....	67.....	67.....	270.....	270.....	0.....	0.....	151.....
10. 2022.....	37,750.....	37,750.....	0.....	17,455.....	17,455.....	592.....	592.....	2,643.....	2,643.....	0.....	0.....	1,427.....
11. 2023.....	84,059.....	84,059.....	0.....	24,155.....	24,155.....	534.....	534.....	4,314.....	4,314.....	0.....	0.....	2,145.....
12. Totals.....	XXX.....	XXX.....	XXX.....	49,152.....	49,152.....	1,622.....	1,622.....	7,725.....	7,725.....	0.....	0.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
	1. Prior.....	0.....	0.....	147.....	147.....	0.....	0.....	148.....	148.....	0.....			
2. 2014.....	0.....	0.....	16.....	16.....	0.....	0.....	23.....	23.....	0.....	0.....	0.....	0.....	0.....
3. 2015.....	200.....	200.....	15.....	15.....	177.....	177.....	18.....	18.....	2.....	2.....	0.....	0.....	1.....
4. 2016.....	0.....	0.....	15.....	15.....	0.....	0.....	11.....	11.....	0.....	0.....	0.....	0.....	0.....
5. 2017.....	0.....	0.....	18.....	18.....	0.....	0.....	20.....	20.....	0.....	0.....	0.....	0.....	0.....
6. 2018.....	0.....	0.....	8.....	8.....	0.....	0.....	5.....	5.....	0.....	0.....	0.....	0.....	0.....
7. 2019.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
8. 2020.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	1.....	0.....	0.....	0.....	0.....	0.....
9. 2021.....	861.....	861.....	194.....	194.....	15.....	15.....	146.....	146.....	4.....	4.....	0.....	0.....	2.....
10. 2022.....	5,346.....	5,346.....	2,295.....	2,295.....	836.....	836.....	1,549.....	1,549.....	184.....	184.....	0.....	0.....	83.....
11. 2023.....	18,152.....	18,152.....	17,759.....	17,759.....	722.....	722.....	6,020.....	6,020.....	1,018.....	1,018.....	0.....	0.....	458.....
12. Totals.....	24,559.....	24,559.....	20,468.....	20,468.....	1,749.....	1,749.....	7,939.....	7,939.....	1,209.....	1,209.....	0.....	0.....	544.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....		0.....	XXX.....
2. 2014.....	2,762.....	2,762.....	0.....	84.3.....	84.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2015.....	1,634.....	1,634.....	0.....	64.5.....	64.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2016.....	559.....	559.....	0.....	23.4.....	23.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2017.....	2,013.....	2,013.....	0.....	96.6.....	96.6.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2018.....	220.....	220.....	0.....	39.2.....	39.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2019.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2020.....	1.....	1.....	0.....	(64.4).....	(64.4).....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2021.....	3,363.....	3,363.....	0.....	66.0.....	66.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2022.....	30,900.....	30,900.....	0.....	81.9.....	81.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2023.....	72,675.....	72,675.....	0.....	86.5.....	86.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence

**N O N E**

Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),**  
**BOILER AND MACHINERY)**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014	9	9	0	0	0	0	0	0	0	0	0	XXX
3. 2015	9	9	0	0	0	0	0	0	0	0	0	XXX
4. 2016	11	11	0	0	0	0	0	0	0	0	0	XXX
5. 2017	9	9	0	0	0	0	0	0	0	0	0	XXX
6. 2018	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2019	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2020	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2021	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2022	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2023	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2014	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2015	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2016	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2017	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2018	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2019	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2020	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2021	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2022	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2023	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2014	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2015	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2016	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2017	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2018	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2019	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2020	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2021	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10. 2022	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11. 2023	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0



**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014.....	104	104	0	2	2	0	0	9	9	0	0	6
3. 2015.....	87	87	0	2	2	0	0	6	6	0	0	4
4. 2016.....	66	66	0	0	0	0	0	0	0	0	0	0
5. 2017.....	36	36	0	0	0	0	0	0	0	0	0	0
6. 2018.....	11	11	0	0	0	0	0	0	0	0	0	0
7. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0
8. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0
9. 2021.....	620	620	0	200	200	12	12	4	4	0	0	2
10. 2022.....	5,996	5,996	0	5,967	5,967	6	6	80	80	0	0	35
11. 2023.....	13,511	13,511	0	110	110	17	17	111	111	0	0	46
12. Totals	XXX	XXX	XXX	6,281	6,281	35	35	210	210	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	0	50	50	0	0	67	67	0	0	0	0	0
2. 2014.....	0	0	3	3	0	0	4	4	0	0	0	0	0
3. 2015.....	0	0	2	2	0	0	2	2	0	0	0	0	0
4. 2016.....	0	0	2	2	0	0	2	2	0	0	0	0	0
5. 2017.....	0	0	1	1	0	0	2	2	0	0	0	0	0
6. 2018.....	0	0	1	1	0	0	1	1	0	0	0	0	0
7. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2021.....	0	0	113	113	0	0	23	23	0	0	0	0	0
10. 2022.....	2,009	2,009	1,506	1,506	0	0	245	245	16	16	0	0	5
11. 2023.....	272	272	4,181	4,181	13	13	841	841	67	67	0	0	21
12. Totals	2,282	2,282	5,859	5,859	13	13	1,186	1,186	83	83	0	0	26

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2014.....	18	18	0	17.6	17.6	0.0	0	0	0.0	0	0
3. 2015.....	12	12	0	14.2	14.2	0.0	0	0	0.0	0	0
4. 2016.....	4	4	0	5.8	5.8	0.0	0	0	0.0	0	0
5. 2017.....	3	3	0	8.9	8.9	0.0	0	0	0.0	0	0
6. 2018.....	2	2	0	15.1	15.1	0.0	0	0	0.0	0	0
7. 2019.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2020.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2021.....	352	352	0	56.7	56.7	0.0	0	0	0.0	0	0
10. 2022.....	9,829	9,829	0	163.9	163.9	0.0	0	0	0.0	0	0
11. 2023.....	5,611	5,611	0	41.5	41.5	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0
3. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0
4. 2016.....	3	3	0	0	0	0	0	0	0	0	0	0
5. 2017.....	2	2	0	0	0	0	0	0	0	0	0	0
6. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0
8. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0
9. 2021.....	24	24	0	0	0	0	0	0	0	0	0	0
10. 2022.....	181	181	0	0	0	0	0	7	7	0	0	3
11. 2023.....	467	467	0	0	0	11	11	9	9	0	0	5
12. Totals	XXX	XXX	XXX	0	0	11	11	16	16	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2021.....	0	0	1	1	0	0	0	0	0	0	0	0	0
10. 2022.....	10	10	16	16	15	15	0	0	2	2	0	0	1
11. 2023.....	43	43	61	61	31	31	80	80	7	7	0	0	4
12. Totals	53	53	78	78	46	46	80	80	9	9	0	0	5

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2014.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2015.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2016.....	0	0	0	0.2	0.2	0.0	0	0	0.0	0	0
5. 2017.....	0	0	0	0.3	0.3	0.0	0	0	0.0	0	0
6. 2018.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2019.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2020.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2021.....	1	1	0	5.0	5.0	0.0	0	0	0.0	0	0
10. 2022.....	50	50	0	27.4	27.4	0.0	0	0	0.0	0	0
11. 2023.....	243	243	0	52.0	52.0	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,**  
**EARTHQUAKE, BURGLARY AND THEFT)**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	4,622	4,622	0	0	0	0	0	0	XXX
2. 2022	26,414	26,414	0	27,699	27,699	4	4	72	72	0	0	XXX
3. 2023	22,190	22,190	0	22,219	22,219	8	8	66	66	0	0	XXX
4. Totals	XXX	XXX	XXX	54,540	54,540	12	12	137	137	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	100	100	57	57	0	0	108	108	2	2	0	0	1
2. 2022	0	0	11	11	0	0	55	55	0	0	0	0	0
3. 2023	555	555	1,079	1,079	0	0	162	162	19	19	0	0	10
4. Totals	655	655	1,148	1,148	0	0	326	326	20	20	0	0	11

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2022	27,841	27,841	0	105.4	105.4	0.0	0	0	0.0	0	0
3. 2023	24,107	24,107	0	108.6	108.6	0.0	0	0	0.0	0	0
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(837).....	(837).....	41.....	41.....	46.....	46.....	0.....	0.....	XXX.....
2. 2022.....	141,084.....	141,084.....	0.....	99,105.....	99,105.....	33.....	33.....	12,750.....	12,750.....	0.....	0.....	35,405.....
3. 2023.....	158,783.....	158,783.....	0.....	99,113.....	99,113.....	45.....	45.....	13,099.....	13,099.....	0.....	0.....	34,784.....
4. Totals.....	XXX.....	XXX.....	XXX.....	197,381.....	197,381.....	118.....	118.....	25,895.....	25,895.....	0.....	0.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	12.....	12.....	18.....	18.....	0.....	0.....	55.....	55.....	3.....	3.....	0.....	0.....	7.....
2. 2022.....	22.....	22.....	(1,198).....	(1,198).....	0.....	0.....	101.....	101.....	5.....	5.....	0.....	0.....	11.....
3. 2023.....	5,281.....	5,281.....	8,246.....	8,246.....	2.....	2.....	205.....	205.....	950.....	950.....	0.....	0.....	2,321.....
4. Totals.....	5,315.....	5,315.....	7,066.....	7,066.....	3.....	3.....	361.....	361.....	958.....	958.....	0.....	0.....	2,339.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....		0.....	XXX.....
2. 2022.....	110,818.....	110,818.....	0.....	78.5.....	78.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2023.....	126,941.....	126,941.....	0.....	79.9.....	79.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 1K - FIDELITY/SURETY**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	0	0	0	0	0	0	0	0	XXX.....
2. 2022.....	969.....	969.....	0	42	42	0	0	41	41	0	0	XXX.....
3. 2023.....	1,670.....	1,670.....	0	0	0	0	0	38	38	0	0	XXX.....
4. Totals.....	XXX.....	XXX.....	XXX.....	42	42	0	0	79	79	0	0	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	0	0	4	4	0	0	2	2	0	0	0	0	0
2. 2022.....	30	30	21	21	8	8	18	18	15	15	0	0	1
3. 2023.....	226	226	176	176	0	0	56	56	74	74	0	0	5
4. Totals.....	256	256	201	201	8	8	76	76	89	89	0	0	6

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0		0	XXX.....
2. 2022.....	174.....	174.....	0	18.0	18.0	0.0	0	0	0.0	0	0
3. 2023.....	570.....	570.....	0	34.1	34.1	0.0	0	0	0.0	0	0
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	0	0

Schedule P - Part 1L - Other (Including Credit, Accident and Health)

**N O N E**

Schedule P - Part 1M - International

**N O N E**

Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property

**N O N E**

Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability

**N O N E**

Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014.....	11	11	0	0	0	0	0	0	0	0	0	0
3. 2015.....	13	13	0	0	0	0	0	0	0	0	0	0
4. 2016.....	11	11	0	0	0	0	0	0	0	0	0	0
5. 2017.....	3	3	0	0	0	0	0	0	0	0	0	0
6. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0
8. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0
9. 2021.....	15	15	0	0	0	0	0	4	4	0	0	2
10. 2022.....	184	184	0	25	25	0	0	5	5	0	0	3
11. 2023.....	462	462	0	307	307	7	7	21	21	0	0	9
12. Totals	XXX	XXX	XXX	332	332	7	7	30	30	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	0	14	14	0	0	9	9	0	0	0	0	0
2. 2014.....	0	0	5	5	0	0	5	5	0	0	0	0	0
3. 2015.....	0	0	5	5	0	0	1	1	0	0	0	0	0
4. 2016.....	0	0	7	7	0	0	3	3	0	0	0	0	0
5. 2017.....	0	0	8	8	0	0	6	6	0	0	0	0	0
6. 2018.....	0	0	16	16	0	0	12	12	0	0	0	0	0
7. 2019.....	0	0	22	22	0	0	13	13	0	0	0	0	0
8. 2020.....	0	0	26	26	0	0	20	20	0	0	0	0	0
9. 2021.....	0	0	41	41	0	0	26	26	0	0	0	0	0
10. 2022.....	50	50	81	81	0	0	33	33	4	4	0	0	1
11. 2023.....	0	0	136	136	0	0	60	60	4	4	0	0	1
12. Totals	50	50	362	362	0	0	188	188	8	8	0	0	2

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2014.....	9	9	0	85.7	85.7	0.0	0	0	0.0	0	0
3. 2015.....	6	6	0	46.7	46.7	0.0	0	0	0.0	0	0
4. 2016.....	10	10	0	89.3	89.3	0.0	0	0	0.0	0	0
5. 2017.....	14	14	0	483.6	483.6	0.0	0	0	0.0	0	0
6. 2018.....	29	29	0	9,837.6	9,837.6	0.0	0	0	0.0	0	0
7. 2019.....	35	35	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2020.....	46	46	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2021.....	72	72	0	486.7	486.7	0.0	0	0	0.0	0	0
10. 2022.....	199	199	0	108.0	108.0	0.0	0	0	0.0	0	0
11. 2023.....	535	535	0	116.0	116.0	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made

**N O N E**

Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty

**N O N E**

Schedule P - Part 1T - Warranty

**N O N E**

Schedule P - Part 2A - Homeowners/Farmowners

**N O N E**

Schedule P - Part 2B - Private Passenger Auto Liability/Medical

**N O N E**

Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical

**N O N E**

Schedule P - Part 2D - Workers' Compensation (Excluding Excess Workers' Compensation)

**N O N E**

Schedule P - Part 2E - Commercial Multiple Peril

**N O N E**

Schedule P - Part 2F - Section 1 - Medical Professional Liability - Occurrence

**N O N E**

Schedule P - Part 2F - Section 2 - Medical Professional Liability - Claims-Made

**N O N E**

Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (all perils), Boiler and Machinery)

**N O N E**

Schedule P - Part 2H - Section 1 - Other Liability - Occurrence

**N O N E**

Schedule P - Part 2H - Section 2- Other Liability - Claims-Made

**N O N E**

Schedule P - Part 2I - Special Property

**N O N E**



Schedule P - Part 2J - Auto Physical Damage

**NONE**

Schedule P - Part 2K - Fidelity/Surety

**NONE**

Schedule P - Part 2L - Other (Including Credit, Accident and Health)

**NONE**

Schedule P - Part 2M - International

**NONE**

Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property

**NONE**

Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability

**NONE**

Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines

**NONE**

Schedule P - Part 2R - Section 1 - Products Liability - Occurrence

**NONE**

Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made

**NONE**

Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty

**NONE**

Schedule P - Part 2T - Warranty

**NONE**



**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023			
1. Prior.....	000												
2. 2014.....													
3. 2015.....	XXX												
4. 2016.....	XXX	XXX											
5. 2017.....	XXX	XXX	XXX										
6. 2018.....	XXX	XXX	XXX	XXX									
7. 2019.....	XXX	XXX	XXX	XXX	XXX								
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

**NONE**

**SCHEDULE P - PART 3F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE**

1. Prior.....	000												
2. 2014.....													
3. 2015.....	XXX												
4. 2016.....	XXX	XXX											
5. 2017.....	XXX	XXX	XXX										
6. 2018.....	XXX	XXX	XXX	XXX									
7. 2019.....	XXX	XXX	XXX	XXX	XXX								
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

**NONE**

**SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior.....	000											XXX	XXX
2. 2014.....												XXX	XXX
3. 2015.....	XXX											XXX	XXX
4. 2016.....	XXX	XXX										XXX	XXX
5. 2017.....	XXX	XXX	XXX									XXX	XXX
6. 2018.....	XXX	XXX	XXX	XXX								XXX	XXX
7. 2019.....	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**NONE**

**SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior.....	000	0	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0	0	6	0
3. 2015.....	XXX	0	0	0	0	0	0	0	0	0	0	2	2
4. 2016.....	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	1	1
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	14	16
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	13	12

**SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior.....	000	0	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX	0	0	0	0	0	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	2
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	1

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023			
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	0	0	0	0
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	28,977	6,417
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	26,634	5,829

**SCHEDULE P - PART 3K - FIDELITY/SURETY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	XXX	XXX
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P - PART 3M - INTERNATIONAL**

1. Prior.....	000										XXX	XXX
2. 2014.....											XXX	XXX
3. 2015.....	XXX										XXX	XXX
4. 2016.....	XXX	XXX									XXX	XXX
5. 2017.....	XXX	XXX	XXX								XXX	XXX
6. 2018.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2019.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE P - PART 3N - REINSURANCE  
NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023			
1. Prior.....	000.....											XXX.....	XXX.....
2. 2014.....												XXX.....	XXX.....
3. 2015.....	XXX.....											XXX.....	XXX.....
4. 2016.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2017.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

**NONE**

**SCHEDULE P - PART 3O - REINSURANCE  
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior.....	000.....											XXX.....	XXX.....
2. 2014.....												XXX.....	XXX.....
3. 2015.....	XXX.....											XXX.....	XXX.....
4. 2016.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2017.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

**NONE**

**SCHEDULE P - PART 3P - REINSURANCE  
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior.....	000.....											XXX.....	XXX.....
2. 2014.....												XXX.....	XXX.....
3. 2015.....	XXX.....											XXX.....	XXX.....
4. 2016.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2017.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
**SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023			
1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2014.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2015.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4. 2016.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
5. 2017.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	2.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	2.....	0.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	4.....	4.....

**SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE**

1. Prior.....	000.....												
2. 2014.....													
3. 2015.....	XXX.....												
4. 2016.....	XXX.....	XXX.....											
5. 2017.....	XXX.....	XXX.....	XXX.....										
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

**NONE**

**SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
2. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
3. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....

**NONE**

**SCHEDULE P - PART 3T - WARRANTY**

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
2. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
3. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....

**NONE**

Schedule P - Part 4A - Homeowners/Farmowners

**N O N E**

Schedule P - Part 4B - Private Passenger Auto Liability/Medical

**N O N E**

Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical

**N O N E**

Schedule P - Part 4D - Workers' Compensation (Excluding Excess Workers' Compensation)

**N O N E**

Schedule P - Part 4E - Commercial Multiple Peril

**N O N E**

Schedule P - Part 4F - Section 1 - Medical Professional Liability - Occurrence

**N O N E**

Schedule P - Part 4F - Section 2 - Medical Professional Liability - Claims-Made

**N O N E**

Schedule P - Part 4G - Special Liability

**N O N E**

Schedule P - Part 4H - Section 1 - Other Liability - Occurrence

**N O N E**

Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made

**N O N E**

Schedule P - Part 4I - Special Property

**N O N E**

Schedule P - Part 4J - Auto Physical Damage

**N O N E**

Schedule P - Part 4K - Fidelity/Surety

**N O N E**

Schedule P - Part 4L - Other (Including Credit, Accident and Health)

**N O N E**

Schedule P - Part 4M - International

**N O N E**

Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property

**N O N E**

Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability

**N O N E**

Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines

**N O N E**

Schedule P - Part 4R - Section 1 - Products Liability - Occurrence

**N O N E**

Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made

**N O N E**

Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty

**N O N E**

Schedule P - Part 4T - Warranty

**N O N E**

Schedule P - Part 5A - Homeowners/Farmowners - Section 1

**N O N E**

Schedule P - Part 5A - Homeowners/Farmowners - Section 2

**N O N E**

Schedule P - Part 5A - Homeowners/Farmowners - Section 3

**N O N E**



**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	2,652	601	210	89	19	10	6	9	2	2
2. 2014.....	3,991	5,545	5,753	5,841	5,891	5,901	5,910	5,914	5,915	5,915
3. 2015.....	XXX	3,743	5,163	5,402	5,482	5,516	5,524	5,528	5,537	5,538
4. 2016.....	XXX	XXX	3,687	5,275	5,547	5,652	5,676	5,699	5,708	5,710
5. 2017.....	XXX	XXX	XXX	3,828	5,477	5,757	5,835	5,890	5,917	5,927
6. 2018.....	XXX	XXX	XXX	XXX	3,856	5,486	5,779	5,877	5,923	5,946
7. 2019.....	XXX	XXX	XXX	XXX	XXX	3,762	5,531	5,887	6,020	6,065
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,654	3,703	3,915	3,985
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,491	3,956	4,216
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,669	4,273
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,393

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	689	262	97	34	18	16	13	4	1	0
2. 2014.....	1,708	332	151	72	15	8	2	1	0	0
3. 2015.....	XXX	1,541	331	117	51	24	13	9	3	1
4. 2016.....	XXX	XXX	1,777	389	156	57	33	12	1	0
5. 2017.....	XXX	XXX	XXX	1,811	378	141	82	40	15	5
6. 2018.....	XXX	XXX	XXX	XXX	1,787	403	155	70	33	16
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1,924	469	182	64	24
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,119	276	97	38
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,357	374	115
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,524	366
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,711

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	1,553	332	106	41	10	11	5	0	2	4
2. 2014.....	7,795	8,626	8,723	8,767	8,776	8,781	8,785	8,788	8,788	8,788
3. 2015.....	XXX	7,216	8,094	8,193	8,239	8,254	8,256	8,259	8,262	8,262
4. 2016.....	XXX	XXX	7,376	8,369	8,494	8,539	8,549	8,557	8,557	8,558
5. 2017.....	XXX	XXX	XXX	7,724	8,731	8,874	8,922	8,946	8,955	8,958
6. 2018.....	XXX	XXX	XXX	XXX	7,473	8,511	8,628	8,662	8,677	8,685
7. 2019.....	XXX	XXX	XXX	XXX	XXX	7,818	8,894	9,053	9,098	9,108
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	5,162	5,821	5,911	5,948
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,953	6,006	6,114
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,163	6,289
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,898

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	2,276	588	268	119	70	20	8	5	3	1
2. 2014.....	4,600	6,306	6,685	6,863	6,947	6,981	6,991	6,999	7,003	7,004
3. 2015.....	XXX	4,559	6,274	6,693	6,871	6,952	6,985	6,999	7,009	7,015
4. 2016.....	XXX	XXX	4,392	6,248	6,665	6,825	6,894	6,923	6,949	6,966
5. 2017.....	XXX	XXX	XXX	4,769	6,949	7,384	7,582	7,681	7,749	7,780
6. 2018.....	XXX	XXX	XXX	XXX	4,911	7,059	7,526	7,766	7,897	7,948
7. 2019.....	XXX	XXX	XXX	XXX	XXX	4,450	6,863	7,347	7,573	7,689
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	3,112	4,337	4,637	4,771
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,798	4,473	4,804
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,859	4,491
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,933

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	910	435	198	94	33	20	14	10	7	6
2. 2014.....	1,896	584	301	139	47	22	13	8	5	6
3. 2015.....	XXX	1,992	663	319	146	63	34	20	12	6
4. 2016.....	XXX	XXX	2,082	632	278	135	74	51	32	17
5. 2017.....	XXX	XXX	XXX	2,407	692	352	196	109	54	26
6. 2018.....	XXX	XXX	XXX	XXX	2,425	814	417	225	99	52
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2,645	791	404	211	103
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,396	475	245	107
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,578	568	286
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,712	648
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,870

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	1,518	292	97	39	20	10	5	1	2	0
2. 2014.....	8,638	9,810	10,011	10,078	10,095	10,108	10,113	10,116	10,118	10,120
3. 2015.....	XXX	8,719	10,044	10,239	10,318	10,345	10,354	10,360	10,363	10,363
4. 2016.....	XXX	XXX	8,646	10,016	10,203	10,277	10,305	10,317	10,332	10,339
5. 2017.....	XXX	XXX	XXX	9,624	11,290	11,548	11,649	11,676	11,697	11,703
6. 2018.....	XXX	XXX	XXX	XXX	9,765	11,478	11,698	11,807	11,834	11,847
7. 2019.....	XXX	XXX	XXX	XXX	XXX	9,531	11,345	11,574	11,673	11,714
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	6,218	7,150	7,306	7,354
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,657	7,080	7,248
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,668	7,051
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,316

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE P - PART 5D - WORKERS' COMPENSATION**  
**(EXCLUDING EXCESS WORKERS' COMPENSATION)**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	645	210	81	42	31	16	13	8	8	4
2. 2014.....	781	1,213	1,336	1,376	1,397	1,401	1,405	1,407	1,411	1,414
3. 2015.....	XXX	729	1,309	1,452	1,514	1,546	1,573	1,585	1,595	1,598
4. 2016.....	XXX	XXX	1,692	2,497	2,678	2,771	2,811	2,831	2,844	2,850
5. 2017.....	XXX	XXX	XXX	1,590	2,431	2,640	2,718	2,739	2,755	2,767
6. 2018.....	XXX	XXX	XXX	XXX	1,846	2,746	2,903	2,982	3,058	3,172
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1,534	2,634	2,835	2,960	3,018
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,360	2,419	2,700	2,829
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,509	2,938	3,289
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,779	3,189
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,800

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	318	154	98	70	44	35	27	24	18	15
2. 2014.....	580	180	72	42	20	18	14	14	12	8
3. 2015.....	XXX	784	245	123	79	53	34	25	20	16
4. 2016.....	XXX	XXX	953	302	149	71	40	29	16	15
5. 2017.....	XXX	XXX	XXX	961	300	128	65	52	38	28
6. 2018.....	XXX	XXX	XXX	XXX	1,002	300	181	113	55	38
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1,269	355	197	120	73
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,303	433	183	78
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,621	508	293
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,736	579
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,571

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	370	81	33	21	11	10	5	7	2	1
2. 2014.....	2,572	2,888	2,926	2,942	2,945	2,947	2,947	2,949	2,951	2,951
3. 2015.....	XXX	2,979	3,316	3,369	3,399	3,415	3,425	3,431	3,437	3,437
4. 2016.....	XXX	XXX	3,615	4,081	4,142	4,165	4,177	4,190	4,191	4,197
5. 2017.....	XXX	XXX	XXX	3,425	3,934	4,009	4,030	4,041	4,047	4,050
6. 2018.....	XXX	XXX	XXX	XXX	4,109	4,689	4,765	4,789	4,814	4,916
7. 2019.....	XXX	XXX	XXX	XXX	XXX	3,822	4,478	4,555	4,611	4,629
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	3,762	4,420	4,507	4,541
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,430	5,385	5,595
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,043	5,958
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,261

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	26	10	1	1	1	0	0	0	0	0
2. 2014.....	74	86	90	94	94	95	95	95	95	95
3. 2015.....	XXX	23	31	33	35	35	35	35	35	35
4. 2016.....	XXX	XXX	25	31	32	32	33	33	33	33
5. 2017.....	XXX	XXX	XXX	25	29	31	31	31	31	31
6. 2018.....	XXX	XXX	XXX	XXX	11	12	12	13	13	13
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	78	81
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	463	864
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,047

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	11	4	2	1	0	0	0	0	0	0
2. 2014.....	25	11	8	1	1	0	0	0	0	0
3. 2015.....	XXX	15	6	4	1	1	1	1	1	1
4. 2016.....	XXX	XXX	13	2	4	1	0	0	0	0
5. 2017.....	XXX	XXX	XXX	14	3	1	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	2	2	1	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33	6	2
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204	83
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	458

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	20	7	0	0	1	0	0	0	0	1
2. 2014.....	133	148	153	154	154	154	154	154	154	154
3. 2015.....	XXX	47	56	57	57	57	57	57	57	57
4. 2016.....	XXX	XXX	58	64	67	67	67	67	67	67
5. 2017.....	XXX	XXX	XXX	63	64	65	65	65	65	65
6. 2018.....	XXX	XXX	XXX	XXX	19	20	20	20	20	20
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	147	151
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	958	1,427
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,145

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 1A

**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 2A

**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 3A

**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 1B

**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 2B

**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 3B

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2014.....	6	6	6	6	6	6	6	6	6	6
3. 2015.....	XXX	0	1	2	2	2	2	2	2	2
4. 2016.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	1
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	14
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX	2	2	1	0	0	0	0	0	0
4. 2016.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	5
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21

**SECTION 3A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2014.....	6	6	6	6	6	6	6	6	6	6
3. 2015.....	XXX	2	4	4	4	4	4	4	4	4
4. 2016.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	2	2
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	35
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE  
SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XXX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX	0	0	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

**SECTION 3B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX	0	0	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX	0	0	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	2
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX	0	0	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

**SECTION 3A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX	0	0	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2	2
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9



Schedule P - Part 5R - Products Liability - Claims-Made - Section 1B

**N O N E**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 2B

**N O N E**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 3B

**N O N E**

Schedule P - Part 5T - Warranty - Section 1

**N O N E**

Schedule P - Part 5T - Warranty - Section 2

**N O N E**

Schedule P - Part 5T - Warranty - Section 3

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	135	5	(3)	0	0	0	0	0	0	0	0
2. 2014.....	123,343	123,418	123,413	123,413	123,413	123,413	123,413	123,413	123,413	123,413	0
3. 2015.....	XXX	129,399	129,370	129,373	129,373	129,373	129,373	129,373	129,373	129,373	0
4. 2016.....	XXX	XXX	139,762	139,881	139,886	139,886	139,886	139,886	139,886	139,886	0
5. 2017.....	XXX	XXX	XXX	154,312	154,343	154,328	154,328	154,328	154,328	154,328	0
6. 2018.....	XXX	XXX	XXX	XXX	175,566	175,648	175,721	175,721	175,721	175,721	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	186,901	187,329	187,312	187,312	187,312	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	192,401	192,293	192,284	192,284	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204,466	204,536	204,517	(19)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	216,018	216,139	122
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231,536	231,536
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231,639
13. Earned Premiums (Sch P-Pt. 1)	123,479	129,479	139,726	154,434	175,602	186,968	192,902	204,341	216,079	231,639	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	135	5	(3)	0	0	0	0	0	0	0	0
2. 2014.....	123,343	123,418	123,413	123,413	123,413	123,413	123,413	123,413	123,413	123,413	0
3. 2015.....	XXX	129,399	129,370	129,373	129,373	129,373	129,373	129,373	129,373	129,373	0
4. 2016.....	XXX	XXX	139,762	139,881	139,886	139,886	139,886	139,886	139,886	139,886	0
5. 2017.....	XXX	XXX	XXX	154,312	154,343	154,328	154,328	154,328	154,328	154,328	0
6. 2018.....	XXX	XXX	XXX	XXX	175,566	175,648	175,721	175,721	175,721	175,721	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	186,901	187,329	187,312	187,312	187,312	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	192,401	192,293	192,284	192,284	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204,466	204,536	204,517	(19)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	216,018	216,139	122
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231,536	231,536
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231,639
13. Earned Premiums (Sch P-Pt. 1)	123,479	129,479	139,726	154,434	175,602	186,968	192,902	204,341	216,079	231,639	XXX

**SCHEDULE P - PART 6D - WORKERS' COMPENSATION**  
**(EXCLUDING EXCESS WORKERS' COMPENSATION)**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	1,249	180	(16)	(12)	0	0	0	0	0	0	0
2. 2014.....	35,811	37,829	37,813	37,787	37,783	37,783	37,783	37,783	37,783	37,783	0
3. 2015.....	XXX	43,219	45,045	45,108	45,085	45,096	45,096	45,096	45,096	45,096	0
4. 2016.....	XXX	XXX	50,038	52,814	52,793	52,785	52,783	52,783	52,783	52,783	0
5. 2017.....	XXX	XXX	XXX	53,820	55,734	55,795	55,769	55,766	55,766	55,764	(2)
6. 2018.....	XXX	XXX	XXX	XXX	52,751	55,578	55,640	55,363	55,362	55,360	(2)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	53,285	55,720	55,164	55,145	55,145	(1)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	59,295	60,632	60,668	60,637	(31)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,562	73,001	73,387	386
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,319	83,888	6,568
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79,294	79,294
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,212
13. Earned Premiums (Sch P-Pt. 1)	37,060	45,417	51,831	56,621	54,617	56,177	61,764	68,062	82,774	86,212	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	1,249	180	(16)	(12)	0	0	0	0	0	0	0
2. 2014.....	35,811	37,829	37,813	37,787	37,783	37,783	37,783	37,783	37,783	37,783	0
3. 2015.....	XXX	43,219	45,045	45,108	45,085	45,096	45,096	45,096	45,096	45,096	0
4. 2016.....	XXX	XXX	50,038	52,814	52,793	52,785	52,783	52,783	52,783	52,783	0
5. 2017.....	XXX	XXX	XXX	53,820	55,734	55,795	55,769	55,766	55,766	55,764	(2)
6. 2018.....	XXX	XXX	XXX	XXX	52,751	55,578	55,640	55,363	55,362	55,360	(2)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	53,285	55,720	55,164	55,145	55,145	(1)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	59,295	60,632	60,668	60,637	(31)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,562	73,001	73,387	386
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,319	83,888	6,568
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79,294	79,294
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,212
13. Earned Premiums (Sch P-Pt. 1)	37,060	45,417	51,831	56,621	54,617	56,177	61,764	68,062	82,774	86,212	XXX

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	3	(2)	0	0	0	0	0	0	0	0	0
2. 2014.....	3,274	3,305	3,305	3,305	3,305	3,305	3,305	3,305	3,305	3,305	0
3. 2015.....	XXX	2,505	2,535	2,535	2,535	2,535	2,535	2,535	2,535	2,535	0
4. 2016.....	XXX	XXX	2,358	2,377	2,377	2,377	2,377	2,377	2,377	2,377	0
5. 2017.....	XXX	XXX	XXX	2,064	2,073	2,073	2,073	2,073	2,073	2,073	0
6. 2018.....	XXX	XXX	XXX	XXX	551	551	551	551	551	551	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	(2)	(2)	(2)	(2)	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,097	5,097	5,097	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,750	37,750	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,059	84,059
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,059
13. Earned Premiums (Sch P-Pt. 1)	3,277	2,534	2,388	2,083	560	0	(2)	5,097	37,750	84,059	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	3	(2)	0	0	0	0	0	0	0	0	0
2. 2014.....	3,274	3,305	3,305	3,305	3,305	3,305	3,305	3,305	3,305	3,305	0
3. 2015.....	XXX	2,505	2,535	2,535	2,535	2,535	2,535	2,535	2,535	2,535	0
4. 2016.....	XXX	XXX	2,358	2,377	2,377	2,377	2,377	2,377	2,377	2,377	0
5. 2017.....	XXX	XXX	XXX	2,064	2,073	2,073	2,073	2,073	2,073	2,073	0
6. 2018.....	XXX	XXX	XXX	XXX	551	551	551	551	551	551	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	(2)	(2)	(2)	(2)	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,097	5,097	5,097	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,750	37,750	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,059	84,059
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,059
13. Earned Premiums (Sch P-Pt. 1)	3,277	2,534	2,388	2,083	560	0	(2)	5,097	37,750	84,059	XXX

**SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE**  
**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	(1)	0	0	0	0	0	0	0	0	0	0
2. 2014.....	105	105	105	105	105	105	105	105	105	105	0
3. 2015.....	XXX	88	95	95	95	95	95	95	95	95	0
4. 2016.....	XXX	XXX	59	66	66	66	66	66	66	66	0
5. 2017.....	XXX	XXX	XXX	29	29	29	29	29	29	29	0
6. 2018.....	XXX	XXX	XXX	XXX	11	11	11	11	11	11	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	620	620	620	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,996	5,996	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,511	13,511
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,511
13. Earned Premiums (Sch P-Pt. 1)	104	87	66	36	11	0	0	620	5,996	13,511	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	(1)	0	0	0	0	0	0	0	0	0	0
2. 2014.....	105	105	105	105	105	105	105	105	105	105	0
3. 2015.....	XXX	88	95	95	95	95	95	95	95	95	0
4. 2016.....	XXX	XXX	59	66	66	66	66	66	66	66	0
5. 2017.....	XXX	XXX	XXX	29	29	29	29	29	29	29	0
6. 2018.....	XXX	XXX	XXX	XXX	11	11	11	11	11	11	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	620	620	620	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,996	5,996	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,511	13,511
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,511
13. Earned Premiums (Sch P-Pt. 1)	104	87	66	36	11	0	0	620	5,996	13,511	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE**

**SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	3	3	3	3	3	3	3	3	0
5. 2017.....	XXX	XXX	XXX	2	2	2	2	2	2	2	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	24	24	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181	181	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	467	467
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	467
13. Earned Premiums (Sch P-Pt. 1)	0	0	3	2	0	0	0	24	181	467	XXX

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	3	3	3	3	3	3	3	3	0
5. 2017.....	XXX	XXX	XXX	2	2	2	2	2	2	2	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	24	24	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181	181	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	467	467
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	467
13. Earned Premiums (Sch P-Pt. 1)	0	0	3	2	0	0	0	24	181	467	XXX

**SCHEDULE P - PART 6M - INTERNATIONAL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SCHEDULE P - PART 6O - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sch P-Pt. 1)											XXX

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE**  
**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	11	13	13	13	13	13	13	13	13	13	0
3. 2015.....	XXX	11	13	13	13	13	13	13	13	13	0
4. 2016.....	XXX	XXX	9	11	11	11	11	11	11	11	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	15	15	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	184	184	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	462	462
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	462
13. Earned Premiums (Sch P-Pt. 1)	11	13	11	3	0	0	0	15	184	462	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	11	13	13	13	13	13	13	13	13	13	0
3. 2015.....	XXX	11	13	13	13	13	13	13	13	13	0
4. 2016.....	XXX	XXX	9	11	11	11	11	11	11	11	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	15	15	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	184	184	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	462	462
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	462
13. Earned Premiums (Sch P-Pt. 1)	11	13	11	3	0	0	0	15	184	462	XXX

**SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE**  
**SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

Schedule P - Part 7A - Section 1 - Primary Loss Sensitive Contracts

**NONE**

Schedule P - Part 7A - Section 2 - Primary Loss Sensitive Contracts

**NONE**

Schedule P - Part 7A - Section 3 - Primary Loss Sensitive Contracts

**NONE**

Schedule P - Part 7A - Section 4 - Primary Loss Sensitive Contracts

**NONE**

Schedule P - Part 7A - Section 5 - Primary Loss Sensitive Contracts

**NONE**

Schedule P - Part 7B - Section 1 - Reinsurance Loss Sensitive Contracts

**NONE**

Schedule P - Part 7B - Section 2 - Reinsurance Loss Sensitive Contracts

**NONE**

Schedule P - Part 7B - Section 3 - Reinsurance Loss Sensitive Contracts

**NONE**

Schedule P - Part 7B - Section 4 - Reinsurance Loss Sensitive Contracts

**NONE**

Schedule P - Part 7B - Section 5 - Reinsurance Loss Sensitive Contracts

**NONE**

Schedule P - Part 7B - Section 6 - Reinsurance Loss Sensitive Contracts

**NONE**

Schedule P - Part 7B - Section 7 - Reinsurance Loss Sensitive Contracts

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P INTERROGATORIES**

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? ..... Yes [ ] No [ X ]  
 If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? .....\$ .....0
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? ..... Yes [ ] No [ ]
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? ..... Yes [ ] No [ ]
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A - Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? ..... Yes [ ] No [ ] N/A [ ]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior .....	0	0
1.602 2014 .....	0	0
1.603 2015 .....	0	0
1.604 2016 .....	0	0
1.605 2017 .....	0	0
1.606 2018 .....	0	0
1.607 2019 .....	0	0
1.608 2020 .....	0	0
1.609 2021 .....	0	0
1.610 2022 .....	0	0
1.611 2023 .....	0	0
1.612 Totals	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? ..... Yes [ X ] No [ ]
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? ..... Yes [ X ] No [ ]
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? ..... Yes [ ] No [ X ]
- If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.  
 Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for:  
 (in thousands of dollars) 5.1 Fidelity .....0  
 5.2 Surety .....0
6. Claim count information is reported per claim or per claimant (Indicate which) .....per claimant.....  
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? ..... Yes [ X ] No [ ]
- 7.2 (An extended statement may be attached.)  
 Lower than expected personal auto losses were experienced in accident year 2020 due to fewer accidents and decreased claim activity resulting from fewer miles driven as a result of the Pandemic. ....



**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)	
		2 Direct Premiums Written	3 Direct Premiums Earned							
1. Alabama	AL	L	2,278,383	2,096,503	0	3,010,339	3,112,695	324,584	2,223	0
2. Alaska	AK	L	107,647	101,453	0	9,582	(3,512)	44,717	47	0
3. Arizona	AZ	L	8,732,883	8,916,837	0	10,266,351	3,947,976	11,092,290	28,312	0
4. Arkansas	AR	L	16,280,308	15,714,067	0	12,188,942	11,587,880	7,456,284	105,864	0
5. California	CA	L	42,104,789	40,616,129	0	26,649,945	27,816,367	53,457,611	75,733	0
6. Colorado	CO	L	9,536,438	9,004,402	0	4,932,884	11,220,313	14,448,024	33,387	0
7. Connecticut	CT	L	17,865,414	16,409,433	0	7,457,792	6,553,655	14,247,586	67,697	0
8. Delaware	DE	L	2,756,928	2,199,630	0	1,215,702	3,713,096	5,298,704	8,545	0
9. District of Columbia	DC	L	2,393,054	2,012,672	0	1,839,909	3,240,800	2,377,808	9,740	0
10. Florida	FL	L	9,662,139	9,314,492	0	4,823,054	4,135,614	15,566,663	1,976	0
11. Georgia	GA	L	67,880,922	63,250,359	0	41,290,525	51,393,075	52,983,651	278,436	0
12. Hawaii	HI	L	105,330	98,874	0	13,377	18,431	36,056	0	0
13. Idaho	ID	L	884,908	820,216	0	222,289	155,543	348,854	2,134	0
14. Illinois	IL	L	35,407,836	32,392,570	0	15,468,446	18,196,655	21,183,153	125,011	0
15. Indiana	IN	L	11,475,949	10,593,907	0	6,623,013	6,253,196	10,268,086	32,547	0
16. Iowa	IA	L	672,087	502,587	0	493,910	744,882	378,962	1,816	0
17. Kansas	KS	L	817,221	775,662	0	466,349	627,956	582,057	2,870	0
18. Kentucky	KY	L	2,841,152	2,395,185	0	1,450,931	880,616	2,349,124	5,061	0
19. Louisiana	LA	L	23,724,257	23,241,437	0	14,422,469	15,274,958	17,598,380	81,804	0
20. Maine	ME	L	14,989,427	14,443,450	0	5,193,671	12,974,284	20,636,323	54,892	0
21. Maryland	MD	L	17,022,838	14,689,009	0	5,822,928	11,085,932	12,293,141	35,411	0
22. Massachusetts	MA	L	37,281,070	35,145,218	0	14,489,186	22,818,627	30,526,383	129,687	0
23. Michigan	MI	L	31,477,180	29,567,648	0	12,486,718	17,912,302	26,449,971	108,379	0
24. Minnesota	MN	L	17,218,582	16,131,896	0	6,660,629	7,939,704	12,102,306	39,264	0
25. Mississippi	MS	L	293,377	235,541	0	5,231,292	5,257,865	62,664	544	0
26. Missouri	MO	L	2,764,770	2,646,612	0	934,476	1,357,867	2,693,736	7,396	0
27. Montana	MT	L	359,349	276,002	0	58,993	(18,889)	101,561	216	0
28. Nebraska	NE	L	468,770	447,152	0	148,974	130,706	190,914	812	0
29. Nevada	NV	L	3,574,533	3,449,265	0	1,362,589	2,015,236	3,158,172	9,083	0
30. New Hampshire	NH	L	34,537,800	32,393,427	0	17,256,929	17,752,415	14,833,170	236,916	0
31. New Jersey	NJ	L	31,098,406	30,296,066	0	15,811,585	19,552,786	32,384,752	64,206	0
32. New Mexico	NM	L	1,011,033	726,665	0	216,812	169,180	265,795	1,589	0
33. New York	NY	L	23,451,665	24,174,215	34,304	14,762,992	17,402,656	51,032,600	41,010	0
34. North Carolina	NC	L	18,939,774	17,367,534	0	16,897,622	14,432,827	14,060,243	74,104	0
35. North Dakota	ND	L	167,450	126,141	0	48,922	63,081	18,492	574	0
36. Ohio	OH	L	8,687,381	7,561,224	0	3,536,696	9,732,490	8,725,204	18,894	0
37. Oklahoma	OK	L	16,090,143	15,983,408	0	12,653,928	13,353,773	7,376,119	94,503	0
38. Oregon	OR	L	6,940,446	6,416,151	0	2,921,231	1,775,167	3,170,691	19,785	0
39. Pennsylvania	PA	L	15,468,824	14,120,526	0	6,656,040	7,694,204	14,082,474	52,872	0
40. Rhode Island	RI	L	4,553,145	3,959,904	0	1,321,715	1,614,201	2,612,313	13,595	0
41. South Carolina	SC	L	13,493,079	12,006,092	0	5,068,207	7,248,541	11,916,212	29,570	0
42. South Dakota	SD	L	98,982	99,823	0	31,493	53,260	92,112	297	0
43. Tennessee	TN	L	9,303,077	8,888,205	0	3,806,303	5,568,385	9,054,104	26,650	0
44. Texas	TX	L	51,404,477	48,408,633	0	31,541,802	38,981,240	51,971,036	159,995	0
45. Utah	UT	L	5,801,778	5,524,658	0	2,564,003	2,680,264	3,684,939	15,287	0
46. Vermont	VT	L	2,196,433	2,099,777	0	608,265	1,366,880	1,639,637	8,129	0
47. Virginia	VA	L	42,997,345	40,994,097	0	28,086,250	31,116,837	24,359,466	250,789	0
48. Washington	WA	L	13,180,958	11,260,931	0	3,949,112	5,363,178	7,261,833	36,156	0
49. West Virginia	WV	L	277,408	225,840	0	11,999	98,608	111,935	560	0
50. Wisconsin	WI	L	47,244,418	44,205,202	0	25,498,217	27,512,843	22,461,288	278,498	0
51. Wyoming	WY	L	47,010	25,613	0	4,002	6,567	3,069	175	0
52. American Samoa	AS	N	0	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	24,887	16,138	0	1,083	1,086	25	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0	0
57. Canada	CAN	N	24,598	16,991	0	29,227	29,244	17	0	0
58. Aggregate other alien	OT	XXX	(12)	(20,023)	0	0	(3)	0	0	0
59. Totals	XXX		728,018,046	684,365,446	34,304	398,519,700	473,913,540	619,375,291	2,673,041	0
DETAILS OF WRITE-INS										
58001. CHN China	XXX		(12)	(20,023)	0	0	(3)	0	0	0
58002.	XXX									
58003.	XXX									
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		(12)	(20,023)	0	0	(3)	0	0	0

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 51
- 2. R - Registered - Non-domiciled RRGs..... 0
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI)..... 0
- 4. Q - Qualified - Qualified or accredited reinsurer..... 0
- 5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile..... 0
- 6. N - None of the above - Not allowed to write business in the state..... 6

(b) Explanation of basis of allocation of premiums by states, etc.

Fire, Allied Lines, Homeowners, Commercial multiple peril, Earthquake, Glass, Burglary, Boiler and Machinery - location of property insured. Ocean Marine - state contract was negotiated. Inland Marine - location of insured. Liability other than auto - location of insured plant. Auto liability and physical damage - place of principal garage. Workers' Compensation - state in which work is performed. Fidelity: forgery bonds - location of insured; of employer; All Other - location of employer. Surety: Judicial bonds - location of court; License bonds - location of obligee; Contracts -

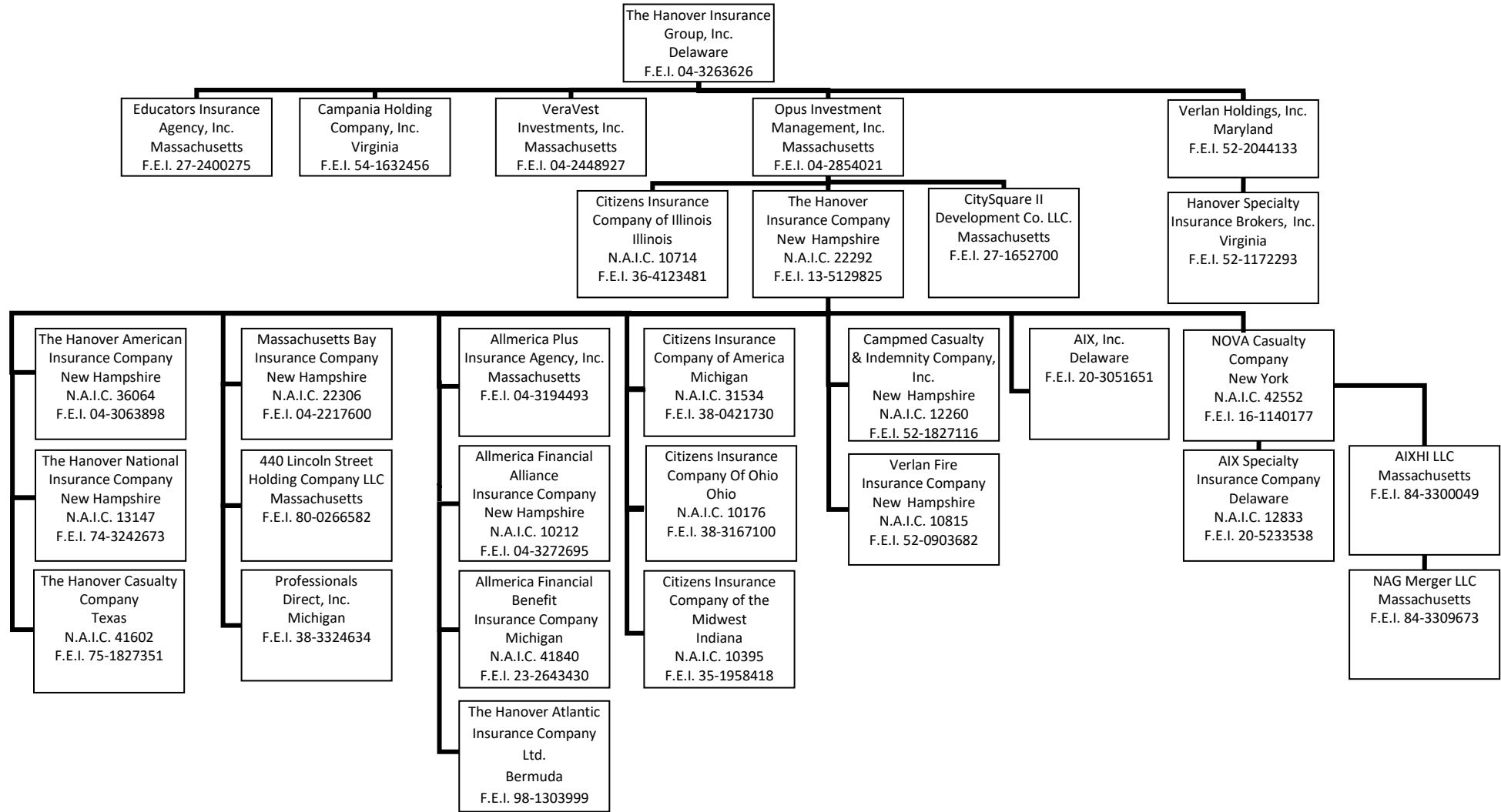
**SCHEDULE T - PART 2**  
**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL						
11. Georgia	GA						
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM						
33. New York	NY						
34. North Carolina	NC						
35. North Dakota	ND						
36. Ohio	OH						
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC						
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA						
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Other Alien	OT						
59. Total							

**NONE**

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



Note: All Companies are wholly-owned.

Affiliated Investment Management Company

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
0088	The Hanover Insurance Group	12833	80-0266582				440 Lincoln Street Holding Company LLC	MA	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	12833	84-3300049				AIXHI LLC	MA	NIA	Nova Casualty Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	12833	20-5233538				AIX Specialty Insurance Company	DE	IA	Nova Casualty Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10212	20-3051651				AIX, Inc.	DE	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	41840	04-3272695				Allmerica Financial Alliance Insurance Co.	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	41840	23-2643430				Allmerica Financial Benefit Insurance Co.	MI	RE	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	12260	04-3194493				Allmerica Plus Insurance Agency, Inc.	MA	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	12260	54-1632456				Allmerica Securities Trust	MA	NIA	The Hanover Insurance Group, Inc.	Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	31534	52-1827116				Campania Holding Company, Inc.	VA	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10714	38-0421730				Campmed Casualty & Indemnity Co. Inc.	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10714	36-4123481				Citizens Insurance Company of America	MI	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10176	38-3167100				Citizens Insurance Company of Illinois	IL	IA	Opus Investment Management, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10395	38-3167100				Citizens Insurance Company of Ohio	OH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	22306	35-1958418				Citizens Insurance Company of the Midwest	IN	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	22306	27-1652700				CitySquare II Development Co., L.L.C	MA	NIA	Opus Investment Management, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	22306	27-2400275				Educators Insurance Agency, Inc.	MA	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	42552	52-1172293				Hanover Specialty Insurance Brokers, Inc.	VA	NIA	Verlan Holdings, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	42552	04-2217600				Massachusetts Bay Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	42552	84-3309673				NAG Merger LLC	MA	NIA	AIXHI LLC	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	36064	16-1140177				NOVA Casualty Company	NY	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	36064	04-2854021				Opus Investment Management, Inc.	MA	UIP	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	36064	38-3324634				Professionals Direct, Inc.	MI	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	41602	04-3063898				The Hanover American Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	22292	98-1303999				The Hanover Atlantic Insurance Company Ltd.	BMU	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	YES	
0088	The Hanover Insurance Group	22292	75-1827351				The Hanover Casualty Company	TX	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	13147	13-5129825				The Hanover Insurance Company	NH	UDP	Opus Investment Management, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10815	04-3263626			New York Stock Exchange	The Hanover Insurance Group, Inc.	DE	UIP		Ownership, Board, Management	0.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10815	74-3242673				The Hanover National Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10815	04-2448927				VeraVest Investments, Inc.	MA	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10815	52-0903682				Verlan Fire Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10815	52-2044133				Verlan Holdings, Inc.	MD	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	

**NONE**

Asterisk	.....
	.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE Y**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
12833	20-5233538	AIX Specialty Insurance Co.	0	0	0	0	0	0		0	0	425,147,018
10212	04-3272695	Allmerica Financial Alliance Ins Co.	0	5,000,000	0	0	0	0		0	5,000,000	258,181,555
41840	23-2643430	Allmerica Financial Benefit Ins Co.	0	14,998,909	0	0	0	(56,932,891)		0	(41,933,982)	1,062,155,403
12260	52-1827116	Campmed Casualty & Indemnity Company, Inc.	(350,000)	0	0	0	0	0		0	(350,000)	4,670,758
31534	38-0421730	Citizens Insurance Co. of America	(10,000,000)	0	(9,883,036)	0	164,577,949	(118,012,219)		0	26,682,694	(385,345,954)
10714	36-4123481	Citizens Insurance Co. of Illinois	0	2,000,000	0	0	0	0		0	2,000,000	62,176,786
10176	38-3167100	Citizens Insurance Co. of Ohio	(1,000,000)	0	0	0	0	0		0	(1,000,000)	8,553,921
10395	35-1958418	Citizens Insurance Co. of the Midwest	0	16,000,000	0	0	0	0		0	16,000,000	1,356,711,618
36064	04-3063898	The Hanover American Insurance Co.	0	0	0	0	0	(70,501,795)		0	(70,501,795)	530,576,585
	98-1300399	The Hanover Atlantic Insurance Company	0	0	0	0	0	0		0	0	132,647,091
22292	13-5129825	The Hanover Insurance Company	(87,150,000)	(35,998,909)	(88,738,500)	0	(112,479,809)	414,427,742		(125,000,000)	(34,939,476)	(5,303,660,199)
41602	75-1827351	The Hanover Casualty Company	(800,000)	0	0	0	0	0		0	(800,000)	99,680,531
22306	04-2217600	Massachusetts Bay Insurance Company	0	0	0	0	0	(109,917,674)		0	(109,917,674)	1,044,382,452
42552	16-1140177	NOVA Casualty Co.	0	0	0	0	0	0		0	0	590,645,246
	04-3263626	The Hanover Insurance Group, Inc.	100,000,000	0	98,621,536	0	(52,098,140)	0		125,000,000	271,523,396	0
13147	74-3242673	The Hanover National Insurance Company	(200,000)	0	0	0	0	0		0	(200,000)	0
10815	52-0903682	Verlan Fire Insurance Co.	(500,000)	0	0	0	0	(59,063,163)		0	(59,563,163)	113,477,189
	04-2854021	Opus Investment Management, Inc.	0	(2,000,000)	0	0	0	0		0	(2,000,000)	0
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE Y**

**PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL**

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control/ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control/ Affiliation of Column 5 Over Column 6 (Yes/No)
AIX Specialty Insurance Insurance Company .....	NOVA Casualty Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Allmerica Financial Alliance Insurance Co. ....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Allmerican Financial Benefit Insurance Co. ....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Campmed Casualty & Indemnity Co. Inc. ....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Citizens Insurance Company of America .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Citizens Insurance Company of Illinois .....	Opus Investment Management, Inc. ....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Citizens Insurance Company of Ohio .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Citizens Insurance Company of the Midwest .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Massachusetts Bay Insurance Company .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
NOVA Casualty Company .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
The Hanover American Insurance Company .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
The Hanover Atlantic Insurance Company .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
The Hanover Casualty Company .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
The Hanover Insurance Company .....	Opus Investment Management, Inc. ....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
The Hanover National Insurance Company .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Verlan Fire Insurance Company .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

**REQUIRED FILINGS**

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

	<u>Responses</u>
<b>MARCH FILING</b>	
1. Will an actuarial opinion be filed by March 1? .....	YES
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? .....	YES
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1? .....	YES
<b>APRIL FILING</b>	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1? .....	YES
6. Will Management's Discussion and Analysis be filed by April 1? .....	YES
7. Will the Supplemental Investment Risk Interrogatories be filed by April 1? .....	YES
<b>MAY FILING</b>	
8. Will this company be included in a combined annual statement which is filed with the NAIC by May 1? .....	YES
<b>JUNE FILING</b>	
9. Will an audited financial report be filed by June 1? .....	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES

**SUPPLEMENTAL FILINGS**

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

<b>MARCH FILING</b>	
11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? .....	NO
12. Will the Financial Guaranty Insurance Exhibit be filed by March 1? .....	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
14. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1? .....	NO
15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? .....	NO
17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? .....	NO
18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)? .....	YES
20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1? .....	NO
22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
24. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? .....	NO
25. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? .....	NO
26. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? .....	NO
27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1? .....	NO
28. Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1? .....	YES
29. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? .....	YES
<b>APRIL FILING</b>	
30. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
31. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
32. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	NO
33. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? .....	NO
34. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1? .....	YES
35. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? .....	NO
36. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1? .....	YES
37. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
<b>AUGUST FILING</b>	
38. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	YES

**Explanations:**

- 11.
- 12.
- 13.
- 14.
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- 33.
- 35.
- 37.

**Bar Codes:**

11. SIS Stockholder Information Supplement [Document Identifier 420]	
12. Financial Guaranty Insurance Exhibit [Document Identifier 240]	
13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	
14. Supplement A to Schedule T [Document Identifier 455]	
15. Trusteed Surplus Statement [Document Identifier 490]	
16. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]	

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

17. Reinsurance Summary Supplemental Filing [Document Identifier 401]



18. Medicare Part D Coverage Supplement [Document Identifier 365]



20. Reinsurance Attestation Supplement [Document Identifier 399]



21. Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]



22. Bail Bond Supplement [Document Identifier 500]



23. Director and Officer Insurance Coverage Supplement [Document Identifier 505]



24. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]



25. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]



26. Relief from the Requirements for Audit Committees [Document Identifier 226]



27. Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555]



30. Credit Insurance Experience Exhibit [Document Identifier 230]



31. Long-Term Care Experience Reporting Forms [Document Identifier 306]



32. Accident and Health Policy Experience Exhibit [Document Identifier 210]



33. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]



35. Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290]



37. Will the Mortgage Guaranty Insurance Exhibit [Document Identifier 565]





**NONE**

## SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	20,160,368	21.652	20,160,368	0	20,160,368	21.652
1.02 All other governments .....	0	0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed .....	9,199,836	9.881	9,199,836	0	9,199,836	9.881
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed .....	8,088,591	8.687	8,088,591	0	8,088,591	8.687
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	38,874,922	41.752	38,874,922	0	38,874,922	41.752
1.06 Industrial and miscellaneous .....	16,305,761	17.512	16,305,761	0	16,305,761	17.512
1.07 Hybrid securities .....	0	0.000	0	0	0	0.000
1.08 Parent, subsidiaries and affiliates .....	0	0.000	0	0	0	0.000
1.09 SVO identified funds .....	0	0.000	0	0	0	0.000
1.10 Unaffiliated bank loans .....	0	0.000	0	0	0	0.000
1.11 Unaffiliated certificates of deposit .....	0	0.000	0	0	0	0.000
1.12 Total long-term bonds .....	92,629,477	99.484	92,629,477	0	92,629,477	99.484
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated) .....	0	0.000	0	0	0	0.000
2.02 Parent, subsidiaries and affiliates .....	0	0.000	0	0	0	0.000
2.03 Total preferred stocks .....	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated) .....	0	0.000	0	0	0	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated) .....	0	0.000	0	0	0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded .....	0	0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other .....	0	0.000	0	0	0	0.000
3.05 Mutual funds .....	0	0.000	0	0	0	0.000
3.06 Unit investment trusts .....	0	0.000	0	0	0	0.000
3.07 Closed-end funds .....	0	0.000	0	0	0	0.000
3.08 Exchange traded funds .....	0	0.000	0	0	0	0.000
3.09 Total common stocks .....	0	0.000	0	0	0	0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages .....	0	0.000	0	0	0	0.000
4.02 Residential mortgages .....	0	0.000	0	0	0	0.000
4.03 Commercial mortgages .....	0	0.000	0	0	0	0.000
4.04 Mezzanine real estate loans .....	0	0.000	0	0	0	0.000
4.05 Total valuation allowance .....	0	0.000	0	0	0	0.000
4.06 Total mortgage loans .....	0	0.000	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company .....	0	0.000	0	0	0	0.000
5.02 Properties held for production of income .....	0	0.000	0	0	0	0.000
5.03 Properties held for sale .....	0	0.000	0	0	0	0.000
5.04 Total real estate .....	0	0.000	0	0	0	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	465,211	0.500	465,211	0	465,211	0.500
6.02 Cash equivalents (Schedule E, Part 2) .....	3,944	0.004	3,944	0	3,944	0.004
6.03 Short-term investments (Schedule DA) .....	0	0.000	0	0	0	0.000
6.04 Total cash, cash equivalents and short-term investments .....	469,155	0.504	469,155	0	469,155	0.504
7. Contract loans .....	0	0.000	0	0	0	0.000
8. Derivatives (Schedule DB) .....	0	0.000	0	0	0	0.000
9. Other invested assets (Schedule BA) .....	0	0.000	0	0	0	0.000
10. Receivables for securities .....	10,920	0.012	10,920	0	10,920	0.012
11. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11) .....	0	0.000	0	0	0	0.000
13. Total invested assets	93,109,552	100.000	93,109,552	0	93,109,552	100.000

## SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1. Book/adjusted carrying value, December 31 of prior year .....
2. Cost of acquired:
  - 2.1 Actual cost at time of acquisition (Part 2, Column 6) .....
  - 2.2 Additional investment made after acquisition (Part 2, Column 9) .....
3. Current year change in encumbrances:
  - 3.1 Totals, Part 1, Column 13 .....
  - 3.2 Totals, Part 3, Column 11 .....
4. Total gain (loss) on disposals, Part 3, Column 18 .....
5. Deduct amounts received on disposals, Part 3, Column 15 .....
6. Total foreign exchange change in book/adjusted carrying value:
  - 6.1 Totals, Part 1, Column 15 .....
  - 6.2 Totals, Part 3, Column 13 .....
7. Deduct current year's other than temporary impairment recognized:
  - 7.1 Totals, Part 1, Column 12 .....
  - 7.2 Totals, Part 3, Column 10 .....
8. Deduct current year's depreciation:
  - 8.1 Totals, Part 1, Column 11 .....
  - 8.2 Totals, Part 3, Column 9 .....
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....
10. Deduct total nonadmitted amounts .....
11. Statement value at end of current period (Line 9 minus Line 10) .....

**NONE**

## SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1. Book value/recorded investment excluding accrued interest, December 31 of prior year .....
2. Cost of acquired:
  - 2.1 Actual cost at time of acquisition (Part 2, Column 7) .....
  - 2.2 Additional investment made after acquisition (Part 2, Column 8) .....
3. Capitalized deferred interest and other:
  - 3.1 Totals, Part 1, Column 12 .....
  - 3.2 Totals, Part 3, Column 11 .....
4. Accrual of discount .....
5. Unrealized valuation increase/(decrease):
  - 5.1 Totals, Part 1, Column 9 .....
  - 5.2 Totals, Part 3, Column 8 .....
6. Total gain (loss) on disposals, Part 3, Column 18 .....
7. Deduct amounts received on disposals, Part 3, Column 15 .....
8. Deduct amortization of premium and mortgage interest points and commitment fees .....
9. Total foreign exchange change in book value/recorded investment excluding accrued interest:
  - 9.1 Totals, Part 1, Column 13 .....
  - 9.2 Totals, Part 3, Column 13 .....
10. Deduct current year's other than temporary impairment recognized:
  - 10.1 Totals, Part 1, Column 11 .....
  - 10.2 Totals, Part 3, Column 10 .....
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....
12. Total valuation allowance .....
13. Subtotal (Line 11 plus 12) .....
14. Deduct total nonadmitted amounts .....
15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....

**NONE**

## SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year .....	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8) .....	
	2.2 Additional investment made after acquisition (Part 2, Column 9) .....	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16 .....	
	3.2 Totals, Part 3, Column 12 .....	
4.	Accrual of discount .....	
5.	Unrealized valuation increase/(decrease):	
	5.1 Totals, Part 1, Column 13 .....	
	5.2 Totals, Part 3, Column 9 .....	
6.	Total gain (loss) on disposals, Part 3, Column 19 .....	
7.	Deduct amounts received on disposals, Part 3, Column 16 .....	
8.	Deduct amortization of premium and depreciation .....	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17 .....	
	9.2 Totals, Part 3, Column 14 .....	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15 .....	
	10.2 Totals, Part 3, Column 11 .....	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	

**NONE**

## SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	75,575,454
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	22,229,801
3.	Accrual of discount .....	212,364
4.	Unrealized valuation increase/(decrease):	
	4.1. Part 1, Column 12 .....	0
	4.2. Part 2, Section 1, Column 15 .....	0
	4.3. Part 2, Section 2, Column 13 .....	0
	4.4. Part 4, Column 11 .....	0
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	(4,884)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	5,161,336
7.	Deduct amortization of premium .....	221,922
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15 .....	0
	8.2. Part 2, Section 1, Column 19 .....	0
	8.3. Part 2, Section 2, Column 16 .....	0
	8.4. Part 4, Column 15 .....	0
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14 .....	0
	9.2. Part 2, Section 1, Column 17 .....	0
	9.3. Part 2, Section 2, Column 14 .....	0
	9.4. Part 4, Column 13 .....	0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	92,629,477
12.	Deduct total nonadmitted amounts .....	0
13.	Statement value at end of current period (Line 11 minus Line 12) .....	92,629,477

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - SUMMARY BY COUNTRY**

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	20,160,368	18,864,439	20,075,129	20,442,892
	2. Canada .....	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	20,160,368	18,864,439	20,075,129	20,442,892
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	9,199,836	8,495,259	9,468,800	8,910,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	8,088,591	7,465,391	8,198,943	8,220,000
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	38,874,922	36,424,139	39,017,094	40,521,235
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States .....	14,482,651	13,947,505	14,438,803	14,866,000
	9. Canada .....	882,330	910,119	878,974	1,050,000
	10. Other Countries	940,780	933,515	933,739	950,000
	11. Totals	16,305,761	15,791,139	16,251,515	16,866,000
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	92,629,477	87,040,365	93,011,481	94,960,127
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	0	0	0	
	15. Canada .....	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States .....	0	0	0	
	21. Canada .....	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	92,629,477	87,040,365	93,011,481	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 1**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>1. U.S. Governments</b>												
1.1 NAIC 1	1,683,495	8,059,452	9,594,597	607,242	215,582	XXX	20,160,368	21.8	14,938,432	19.8	20,160,368	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	1,683,495	8,059,452	9,594,597	607,242	215,582	XXX	20,160,368	21.8	14,938,432	19.8	20,160,368	0
<b>2. All Other Governments</b>												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>3. U.S. States, Territories and Possessions etc., Guaranteed</b>												
3.1 NAIC 1	110,090	1,538,618	5,211,346	2,339,782	0	XXX	9,199,836	9.9	8,308,283	11.0	9,199,836	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	110,090	1,538,618	5,211,346	2,339,782	0	XXX	9,199,836	9.9	8,308,283	11.0	9,199,836	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.1 NAIC 1	401,293	4,385,434	2,651,976	649,887	0	XXX	8,088,591	8.7	7,450,465	9.9	8,088,591	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	401,293	4,385,434	2,651,976	649,887	0	XXX	8,088,591	8.7	7,450,465	9.9	8,088,591	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.1 NAIC 1	2,641,678	12,239,576	17,779,232	6,123,484	90,952	XXX	38,874,922	42.0	31,940,282	42.3	38,874,922	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	2,641,678	12,239,576	17,779,232	6,123,484	90,952	XXX	38,874,922	42.0	31,940,282	42.3	38,874,922	0

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	759,904	5,571,980	4,811,976	587,278	0	XXX	11,731,138	12.7	9,442,528	12.5	10,994,816	736,322
6.2 NAIC 2	698,869	2,956,619	919,135	0	0	XXX	4,574,623	4.9	3,495,463	4.6	3,679,279	895,344
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	1,458,773	8,528,599	5,731,110	587,278	0	XXX	16,305,761	17.6	12,937,991	17.1	14,674,095	1,631,666
<b>7. Hybrid Securities</b>												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>9. SVO Identified Funds</b>												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
<b>10. Unaffiliated Bank Loans</b>												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>11. Unaffiliated Certificates of Deposit</b>												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>12. Total Bonds Current Year</b>												
12.1 NAIC 1	(d) 5,596,461	31,795,060	40,049,127	10,307,673	306,533	0	88,054,854	95.1	XXX	XXX	87,318,533	736,322
12.2 NAIC 2	(d) 698,869	2,956,619	919,135	0	0	0	4,574,623	4.9	XXX	XXX	3,679,279	895,344
12.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.7 Totals	6,295,330	34,751,679	40,968,261	10,307,673	306,533	0	(b) 92,629,477	100.0	XXX	XXX	90,997,811	1,631,666
12.8 Line 12.7 as a % of Col. 7	6.8	37.5	44.2	11.1	0.3	0.0	100.0	XXX	XXX	XXX	98.2	1.8
<b>13. Total Bonds Prior Year</b>												
13.1 NAIC 1	4,658,861	18,301,211	41,981,748	7,112,937	25,233	0	XXX	XXX	72,079,991	95.4	71,345,695	734,296
13.2 NAIC 2	251,962	2,242,964	1,000,537	0	0	0	XXX	XXX	3,495,463	4.6	2,501,829	993,633
13.3 NAIC 3	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
13.4 NAIC 4	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
13.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
13.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
13.7 Totals	4,910,824	20,544,175	42,982,284	7,112,937	25,233	0	XXX	XXX	(b) 75,575,454	100.0	73,847,525	1,727,929
13.8 Line 13.7 as a % of Col. 9	6.5	27.2	56.9	9.4	0.0	0.0	XXX	XXX	100.0	XXX	97.7	2.3
<b>14. Total Publicly Traded Bonds</b>												
14.1 NAIC 1	5,596,461	31,546,536	39,561,329	10,307,673	306,533	0	87,318,533	94.3	71,345,695	94.4	87,318,533	XXX
14.2 NAIC 2	399,122	2,461,022	819,135	0	0	0	3,679,279	4.0	2,501,829	3.3	3,679,279	XXX
14.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.7 Totals	5,995,583	34,007,559	40,380,463	10,307,673	306,533	0	90,997,811	98.2	73,847,525	97.7	90,997,811	XXX
14.8 Line 14.7 as a % of Col. 7	6.6	37.4	44.4	11.3	0.3	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	6.5	36.7	43.6	11.1	0.3	0.0	98.2	XXX	XXX	XXX	98.2	XXX
<b>15. Total Privately Placed Bonds</b>												
15.1 NAIC 1	0	248,523	487,798	0	0	0	736,322	0.8	734,296	1.0	XXX	736,322
15.2 NAIC 2	299,747	495,597	100,000	0	0	0	895,344	1.0	993,633	1.3	XXX	895,344
15.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.7 Totals	299,747	744,120	587,798	0	0	0	1,631,666	1.8	1,727,929	2.3	XXX	1,631,666
15.8 Line 15.7 as a % of Col. 7	18.4	45.6	36.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	0.3	0.8	0.6	0.0	0.0	0.0	1.8	XXX	XXX	XXX	XXX	1.8

(a) Includes \$ 1,631,666 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
 (b) Includes \$ 0 current year of bonds with Z designations and \$ 0 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.  
 (c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5GI designations and \$ 0 current year, \$ 0 prior year of bonds with 6\* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.  
 (d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 0 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 2**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations .....	1,496,448	7,495,128	9,152,592	0	0	XXX	18,144,168	19.6	14,444,792	19.1	18,144,168	0
1.02 Residential Mortgage-Backed Securities .....	187,047	564,324	442,005	607,242	215,582	XXX	2,016,200	2.2	493,640	0.7	2,016,200	0
1.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.05 Totals	1,683,495	8,059,452	9,594,597	607,242	215,582	XXX	20,160,368	21.8	14,938,432	19.8	20,160,368	0
<b>2. All Other Governments</b>												
2.01 Issuer Obligations .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations .....	110,090	1,538,618	5,211,346	2,339,782	0	XXX	9,199,836	9.9	8,308,283	11.0	9,199,836	0
3.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	110,090	1,538,618	5,211,346	2,339,782	0	XXX	9,199,836	9.9	8,308,283	11.0	9,199,836	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations .....	401,293	4,385,434	2,651,976	649,887	0	XXX	8,088,591	8.7	7,450,465	9.9	8,088,591	0
4.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.05 Totals	401,293	4,385,434	2,651,976	649,887	0	XXX	8,088,591	8.7	7,450,465	9.9	8,088,591	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations .....	2,422,677	10,474,551	17,012,739	5,739,759	0	XXX	35,649,727	38.5	31,168,402	41.2	35,649,727	0
5.02 Residential Mortgage-Backed Securities .....	197,500	896,997	766,493	383,725	90,952	XXX	2,335,666	2.5	771,880	1.0	2,335,666	0
5.03 Commercial Mortgage-Backed Securities .....	21,501	868,029	0	0	0	XXX	889,530	1.0	0	0.0	889,530	0
5.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.05 Totals	2,641,678	12,239,576	17,779,232	6,123,484	90,952	XXX	38,874,922	42.0	31,940,282	42.3	38,874,922	0
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations .....	1,458,773	8,528,599	5,731,110	587,278	0	XXX	16,305,761	17.6	12,837,861	17.0	14,674,095	1,631,666
6.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	100,129	0.1	0	0
6.05 Totals	1,458,773	8,528,599	5,731,110	587,278	0	XXX	16,305,761	17.6	12,937,991	17.1	14,674,095	1,631,666
<b>7. Hybrid Securities</b>												
7.01 Issuer Obligations .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.01 Issuer Obligations .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 2 (Continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	5,889,282	32,422,330	39,759,763	9,316,706	0	XXX	87,388,081	94.3	XXX	XXX	85,756,416	1,631,666
12.02 Residential Mortgage-Backed Securities	384,547	1,461,320	1,208,498	990,967	306,533	XXX	4,351,866	4.7	XXX	XXX	4,351,866	0
12.03 Commercial Mortgage-Backed Securities	21,501	868,029	0	0	0	XXX	889,530	1.0	XXX	XXX	889,530	0
12.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals	6,295,330	34,751,679	40,968,261	10,307,673	306,533	0	92,629,477	100.0	XXX	XXX	90,997,811	1,631,666
12.10 Line 12.09 as a % of Col. 7	6.8	37.5	44.2	11.1	0.3	0.0	100.0	XXX	XXX	XXX	98.2	1.8
13. Total Bonds Prior Year												
13.01 Issuer Obligations	4,676,597	20,059,641	42,655,786	6,817,780	0	XXX	XXX	XXX	74,209,804	98.2	72,481,875	1,727,929
13.02 Residential Mortgage-Backed Securities	134,097	484,534	326,498	295,158	25,233	XXX	XXX	XXX	1,265,521	1.7	1,265,521	0
13.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.04 Other Loan-Backed and Structured Securities	100,129	0	0	0	0	XXX	XXX	XXX	100,129	0.1	100,129	0
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.09 Totals	4,910,824	20,544,175	42,982,284	7,112,937	25,233	0	XXX	XXX	75,575,454	100.0	73,847,525	1,727,929
13.10 Line 13.09 as a % of Col. 9	6.5	27.2	56.9	9.4	0.0	0.0	XXX	XXX	100.0	XXX	97.7	2.3
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	5,589,535	31,678,210	39,171,965	9,316,706	0	XXX	85,756,416	92.6	72,481,875	95.9	85,756,416	XXX
14.02 Residential Mortgage-Backed Securities	384,547	1,461,320	1,208,498	990,967	306,533	XXX	4,351,866	4.7	1,265,521	1.7	4,351,866	XXX
14.03 Commercial Mortgage-Backed Securities	21,501	868,029	0	0	0	XXX	889,530	1.0	0	0.0	889,530	XXX
14.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	100,129	0.1	0	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.09 Totals	5,995,583	34,007,559	40,380,463	10,307,673	306,533	0	90,997,811	98.2	73,847,525	97.7	90,997,811	XXX
14.10 Line 14.09 as a % of Col. 7	6.6	37.4	44.4	11.3	0.3	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	6.5	36.7	43.6	11.1	0.3	0.0	98.2	XXX	XXX	XXX	98.2	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	299,747	744,120	587,798	0	0	XXX	1,631,666	1.8	1,727,929	2.3	XXX	1,631,666
15.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
15.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.09 Totals	299,747	744,120	587,798	0	0	0	1,631,666	1.8	1,727,929	2.3	XXX	1,631,666
15.10 Line 15.09 as a % of Col. 7	18.4	45.6	36.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	0.3	0.8	0.6	0.0	0.0	0.0	1.8	XXX	XXX	XXX	XXX	1.8

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Schedule DA - Verification - Short-Term Investments

**N O N E**

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

**N O N E**

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

**N O N E**

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of  
Derivatives

**N O N E**

**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	1,980	0	1,980	0
2. Cost of cash equivalents acquired .....	10,155	0	10,155	0
3. Accrual of discount .....	0	0	0	0
4. Unrealized valuation increase/(decrease) .....	0	0	0	0
5. Total gain (loss) on disposals .....	0	0	0	0
6. Deduct consideration received on disposals .....	8,191	0	8,191	0
7. Deduct amortization of premium .....	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0	0	0
9. Deduct current year's other than temporary impairment recognized .....	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	3,944	0	3,944	0
11. Deduct total nonadmitted amounts .....	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	3,944	0	3,944	0

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:

Schedule A - Part 1 - Real Estate Owned

**NONE**

Schedule A - Part 2 - Real Estate Acquired and Additions Made

**NONE**

Schedule A - Part 3 - Real Estate Disposed

**NONE**

Schedule B - Part 1 - Mortgage Loans Owned

**NONE**

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

**NONE**

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

**NONE**

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

**NONE**

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

**NONE**

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1**

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912828-3F-5	UNITED STATES TREASURY	SD			1.A	180,329	.94	178,645	190,000	185,504	0	1,082	0	0	2.250	2.901	MN	552	4,275	12/14/2018	11/15/2027
912828-3F-5	UNITED STATES TREASURY	SD			1.A	9,491	.94	9,402	10,000	9,763	0	57	0	0	2.250	2.901	MN	29	225	12/14/2018	11/15/2027
912828-3P-3	UNITED STATES TREASURY	SD			1.A	484,258	.97	487,665	500,000	497,217	0	2,714	0	0	2.250	2.820	JD	5,656	11,250	12/14/2018	12/31/2024
912828-3I-8	UNITED STATES TREASURY	SD			1.A	494,258	.95	477,949	500,000	497,431	0	579	0	0	2.750	2.883	FA	5,194	13,750	02/21/2018	02/15/2028
912828-5N-6	UNITED STATES TREASURY	SD			1.A	486,895	.97	487,070	500,000	492,011	0	3,956	0	0	2.875	3.749	MN	1,257	14,375	09/13/2022	11/30/2025
912828-6F-2	UNITED STATES TREASURY	SD			1.A	713,994	.96	723,809	750,000	715,425	0	1,431	0	0	2.500	4.769	FA	6,336	0	11/28/2023	02/28/2026
912828-U2-4	UNITED STATES TREASURY	SD			1.A	963,359	.94	945,391	1,000,000	988,239	0	3,904	0	0	2.000	2.426	MN	12,582	10,000	07/17/2017	11/15/2026
912828-V9-8	UNITED STATES TREASURY	SD			1.A	192,883	.94	189,859	200,000	195,146	0	1,460	0	0	2.250	3.071	FA	0	4,500	06/08/2022	02/15/2027
912828-V9-8	UNITED STATES TREASURY	SD			1.A	289,324	.94	284,789	300,000	292,719	0	2,190	0	0	2.250	3.071	FA	2,550	6,750	06/08/2022	02/15/2027
912828-W4-8	UNITED STATES TREASURY	SD			1.A	973,203	.99	994,870	1,000,000	999,231	0	4,686	0	0	2.125	2.606	FA	7,181	21,250	02/06/2018	02/29/2024
912828-YS-3	UNITED STATES TREASURY	SD			1.A	2,590,032	.89	2,411,906	2,400,000	2,526,792	0	(20,977)	0	0	1.750	0.826	MN	5,423	42,000	12/18/2020	11/15/2029
912828-Z9-4	UNITED STATES TREASURY	SD			1.A	108,098	.87	107,121	100,000	105,130	0	(819)	0	0	1.500	0.644	FA	567	1,500	05/04/2020	02/15/2030
912828-Z0-6	UNITED STATES TREASURY	SD			1.A	394,672	.81	326,875	400,000	396,540	0	528	0	0	0.625	0.764	MN	401	2,422	06/03/2020	05/15/2030
91282C-AE-1	UNITED STATES TREASURY	SD			1.A	660,445	.81	547,515	675,000	664,957	0	1,468	0	0	0.625	0.857	FA	1,594	4,219	11/24/2020	08/15/2030
91282C-AE-1	UNITED STATES TREASURY	SD			1.A	24,461	.81	20,278	25,000	24,628	0	54	0	0	0.625	0.857	FA	59	156	11/24/2020	08/15/2030
91282C-AV-3	UNITED STATES TREASURY	SD			1.A	753,469	.82	657,219	800,000	763,874	0	4,938	0	0	0.875	1.571	MN	904	7,000	11/17/2021	11/15/2030
91282C-AV-3	UNITED STATES TREASURY	SD			1.A	700,492	.82	575,066	700,000	700,345	0	(48)	0	0	0.875	0.868	MN	791	6,125	11/24/2020	11/15/2030
91282C-BL-4	UNITED STATES TREASURY	SD			1.A	1,538,312	.83	1,335,563	1,600,000	1,551,703	0	6,360	0	0	1.125	1.575	FA	6,799	18,000	08/25/2021	08/15/2031
91282C-CB-5	UNITED STATES TREASURY	SD			1.A	506,758	.85	428,887	500,000	505,138	0	(704)	0	0	1.625	1.477	MN	1,049	8,802	06/28/2021	05/15/2031
91282C-CB-5	UNITED STATES TREASURY	SD			1.A	101,352	.85	85,777	100,000	101,028	0	(82)	0	0	1.625	1.477	MN	210	948	06/28/2021	05/15/2031
91282C-CS-8	UNITED STATES TREASURY	SD			1.A	247,822	.82	206,865	250,000	248,309	0	209	0	0	1.250	1.344	FA	1,180	3,125	08/25/2021	08/15/2031
91282C-DJ-7	UNITED STATES TREASURY	SD			1.A	409,029	.83	352,850	425,000	411,945	0	1,452	0	0	1.375	1.795	MN	755	5,643	01/27/2022	11/15/2031
91282C-DJ-7	UNITED STATES TREASURY	SD			1.A	72,182	.83	62,268	75,000	72,696	0	350	0	0	1.375	1.795	MN	133	1,232	01/27/2022	11/15/2031
91282C-EM-9	UNITED STATES TREASURY	SD			1.A	380,547	.95	380,484	400,000	380,574	0	28	0	0	2.875	3.892	AO	1,959	0	12/28/2023	04/30/2029
91282C-ET-4	UNITED STATES TREASURY	SD			1.A	704,150	.95	717,832	750,000	705,286	0	1,135	0	0	2.625	4.531	MN	1,721	9,844	11/28/2023	05/31/2027
91282C-FE-6	UNITED STATES TREASURY	SD			1.A	1,456,347	.98	1,470,117	1,500,000	1,473,617	0	15,437	0	0	3.125	4.259	FA	17,706	46,875	11/18/2022	08/15/2025
91282C-FH-9	UNITED STATES TREASURY	SD			1.A	194,273	.97	194,375	200,000	194,286	0	12	0	0	3.125	3.971	FA	0	0	12/28/2023	08/31/2027
91282C-FK-2	UNITED STATES TREASURY	SD			1.A	244,385	.98	246,318	250,000	246,649	0	1,859	0	0	3.500	4.325	MS	2,596	8,750	10/11/2022	09/15/2025
91282C-GC-9	UNITED STATES TREASURY	SD			1.A	506,934	.99	499,180	500,000	505,717	0	(1,217)	0	0	3.875	3.566	JD	9,741	9,688	01/20/2023	12/31/2027
91282C-GH-8	UNITED STATES TREASURY	SD			1.A	291,164	.98	295,266	300,000	292,575	0	1,411	0	0	3.500	4.166	JJ	4,394	5,250	02/21/2023	01/31/2028
91282C-GM-7	UNITED STATES TREASURY	SD			1.A	698,496	.96	727,295	750,000	698,932	0	436	0	0	3.500	4.415	FA	9,915	0	11/28/2023	02/15/2033
91282C-HM-6	UNITED STATES TREASURY	SD			1.A	700,875	.90	706,508	700,000	700,761	0	(114)	0	0	4.500	4.454	JJ	14,552	0	07/21/2023	07/15/2026
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					18,072,289	XXX	16,845,014	18,350,000	18,144,168	0	33,773	0	0	XXX	XXX	XXX	127,595	267,953	XXX	XXX
36179U-ZS-4	G2 IAG153 - RMBS			4	1.A	388,866	.91	346,760	379,961	402,630	0	2,328	0	0	3.000	2.230	MON	950	11,399	09/26/2019	09/20/2049
36179U-NE-4	G2 IAT7589 - RMBS			4	1.A	336,828	.87	355,240	406,214	336,469	0	(359)	0	0	2.500	5.068	MON	846	846	11/28/2023	09/20/2051
38380T-PZ-3	GNR 2016-173 CT - CMO/RMBS			4	1.A	14,327	.98	13,995	14,163	14,170	0	(27)	0	0	3.000	2.483	MON	35	425	12/18/2019	10/20/2045
38380Y-R4-9	GNR 2018-122 HA - CMO/RMBS			4	1.A	474,547	.97	479,126	492,555	474,604	0	57	0	0	3.500	5.233	MON	1,437	1,437	11/28/2023	05/20/2045
38384C-LT-4	GNR 2023-128 AL - CMO/RMBS			4	1.A	788,272	.93	824,305	800,000	788,327	0	55	0	0	5.500	5.693	MON	3,667	3,667	11/28/2023	05/20/2053
0029999999	Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities					2,002,840	XXX	2,019,425	2,092,892	2,016,200	0	2,054	0	0	XXX	XXX	XXX	6,935	17,773	XXX	XXX
0109999999	Total - U.S. Government Bonds					20,075,129	XXX	18,864,439	20,442,892	20,160,368	0	35,827	0	0	XXX	XXX	XXX	134,529	285,726	XXX	XXX
0309999999	Total - All Other Government Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
13063D-30-9	CALIFORNIA ST			1	1.C FE	528,235	.97	539,575	500,000	525,461	0	(2,774)	0	0	6.000	5.029	MS	10,000	13,833	03/09/2023	03/01/2030
373384-2I-5	GEORGIA ST			2	1.A FE	803,320	.90	756,125	755,000	761,422	0	(5,719)	0	0	4.250	3.444	FA	13,370	32,088	09/15/2015	02/01/2029
373384-5C-6	GEORGIA ST			1,2	1.A FE	257,750	.89	224,610	250,000	252,670	0	(1,237)	0	0	2.800	2.272	FA	2,917	7,000	09/23/2019	02/01/2032

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1**

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
373384-LB-7	GEORGIA ST			1,2	1.A FE	523,776	100.0030	535,016	535,000	524,015	0	239	0	0	4.300	4.860	FA	9,585	0	11/28/2023	02/01/2028
373384-ZS-8	GEORGIA ST			2	1.A FE	211,916	93.5480	219,838	235,000	212,891	0	975	0	0	3.250	4.756	JJ	3,819	0	08/04/2023	07/01/2031
373385-BU-6	GEORGIA ST			1	1.A FE	544,735	95.8940	479,470	500,000	523,965	0	(7,593)	0	0	2.720	1.134	FA	5,667	13,600	03/24/2021	02/01/2027
373385-CB-7	GEORGIA ST			1,2	1.A FE	848,832	89.1900	713,520	800,000	821,252	0	(6,562)	0	0	3.300	2.401	FA	11,000	26,400	08/14/2019	02/01/2037
373385-CB-7	GEORGIA ST			1,2	1.A FE	212,208	89.1900	178,380	200,000	205,314	0	(1,641)	0	0	3.300	2.400	FA	2,750	6,600	08/14/2019	02/01/2037
373385-FX-6	GEORGIA ST			1,2	1.A FE	298,215	78.8370	236,511	300,000	298,403	0	129	0	0	1.350	1.401	FA	1,688	4,050	06/22/2021	08/01/2032
546415-3D-0	LOUISIANA ST			2	1.D FE	527,070	102.1530	510,765	500,000	510,140	0	(3,584)	0	0	4.000	3.200	MS	6,667	20,000	12/19/2018	09/01/2033
546417-DC-7	LOUISIANA ST			2	1.D FE	1,336,170	114.2280	1,142,280	1,000,000	1,213,215	0	(32,855)	0	0	5.000	1.380	MS	16,667	50,000	03/05/2020	03/01/2035
546417-DV-5	LOUISIANA ST			1	1.D FE	995,530	85.2270	852,270	1,000,000	996,552	0	503	0	0	1.704	1.761	JD	1,420	17,040	12/14/2021	06/01/2030
612103-YN-5	MONTANA ST			2	1.A FE	250,000	86.5090	216,273	250,000	250,000	0	0	0	0	1.146	1.146	FA	1,194	2,865	09/30/2020	08/01/2028
612103-YP-0	MONTANA ST			2	1.A FE	225,000	83.8150	188,584	225,000	225,000	0	0	0	0	1.236	1.236	FA	1,159	2,781	09/30/2020	08/01/2029
649791-PU-8	NEW YORK ST			1	1.B FE	100,096	92.0900	92,090	100,000	100,055	0	(10)	0	0	2.550	2.539	FA	963	2,550	10/29/2019	02/15/2029
68609K-NE-4	OREGON			1	1.B FE	50,259	100.4870	50,244	50,000	50,015	0	(25)	0	0	5.742	5.688	FA	1,196	2,871	01/21/2010	08/01/2024
68609T-NH-7	OREGON			1	1.B FE	130,000	89.4660	116,306	130,000	130,000	0	0	0	0	2.246	2.246	MN	487	2,725	10/09/2019	11/01/2029
68609T-NH-7	OREGON			1	1.B FE	170,000	89.4660	152,092	170,000	170,000	0	0	0	0	2.246	2.246	MN	636	4,013	10/09/2019	11/01/2029
68609T-IH-7	OREGON			1	1.B FE	200,000	87.2510	174,502	200,000	200,000	0	0	0	0	1.572	1.572	MN	524	3,144	06/10/2020	05/01/2029
68609T-IU-3	OREGON			1	1.B FE	512,685	85.3480	426,740	500,000	508,753	0	(1,313)	0	0	1.672	1.382	MN	1,393	8,360	12/18/2020	05/01/2030
76222R-PZ-6	RHODE ISLAND ST			1	1.C FE	61,062	99.2820	59,569	60,000	60,075	0	(221)	0	0	3.000	2.620	MN	300	1,800	04/17/2019	05/01/2024
76222R-YD-8	RHODE ISLAND ST			1	1.C FE	142,702	97.7670	136,874	140,000	140,638	0	(464)	0	0	3.000	2.650	MN	700	4,200	04/17/2019	05/01/2025
882722-KE-0	TEXAS ST			1	1.A FE	151,641	103.7920	140,119	135,000	143,123	0	(1,571)	0	0	5.367	3.901	AO	1,811	7,245	12/14/2018	04/01/2029
882723-PZ-6	TEXAS ST			2	1.A FE	187,598	99.0840	173,397	175,000	176,877	0	(2,453)	0	0	3.908	2.452	AO	1,710	6,839	06/07/2019	10/01/2031
882724-QN-0	TEXAS ST			2	1.A FE	100,000	86.8520	86,852	100,000	100,000	0	0	0	0	2.964	2.964	AO	741	2,964	11/14/2019	04/01/2034
882724-RC-3	TEXAS ST			2	1.A FE	100,000	93.2580	93,258	100,000	100,000	0	0	0	0	2.182	2.182	AO	546	2,182	04/08/2020	10/01/2027
0419999999	Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations					9,468,800	XXX	8,495,259	8,910,000	9,199,836	0	(66,178)	0	0	XXX	XXX	XXX	98,908	245,150	XXX	XXX
0509999999	Total - U.S. States, Territories and Possessions Bonds					9,468,800	XXX	8,495,259	8,910,000	9,199,836	0	(66,178)	0	0	XXX	XXX	XXX	98,908	245,150	XXX	XXX
005662-NV-9	ADAMS CNTY COLO SCH DIST NO 014				1.C FE	650,000	82.8000	538,200	650,000	650,000	0	0	0	0	1.601	1.601	JD	867	10,407	01/07/2021	12/01/2030
047772-ZB-7	ATLANTA GA				1.B FE	305,784	98.4820	295,446	300,000	300,830	0	(882)	0	0	3.239	2.930	JD	810	9,717	12/15/2017	12/01/2024
047772-ZC-5	ATLANTA GA				1.B FE	549,038	97.6950	522,668	535,000	536,579	0	(1,676)	0	0	3.339	3.010	JD	1,489	17,864	09/15/2015	12/01/2025
146441-CT-5	CARTERSVILLE GA			2	1.B FE	647,300	75.6860	677,390	895,000	649,887	0	2,587	0	0	2.000	4.572	AO	4,475	2,500	11/28/2023	10/01/2038
212204-JP-7	CONTRA COSTA CALIF CMNTY COLLEGE DIST			1,2	1.B FE	100,000	84.4820	84,482	100,000	100,000	0	0	0	0	2.563	2.563	FA	1,068	2,563	08/29/2019	08/01/2033
212204-LP-4	CONTRA COSTA CALIF CMNTY COLLEGE DIST			1	1.B FE	513,535	89.6380	448,190	500,000	508,311	0	(1,745)	0	0	1.750	1.375	FA	3,646	8,750	12/18/2020	08/01/2028
212204-MD-0	CONTRA COSTA CALIF CMNTY COLLEGE DIST			1	1.B FE	200,000	99.7470	199,494	200,000	200,000	0	0	0	0	4.215	4.216	FA	3,513	6,908	09/16/2022	08/01/2027
346604-LP-4	FORSYTH CNTY GA SCH DIST				1.A FE	1,000,000	90.7660	907,660	1,000,000	1,000,000	0	0	0	0	1.713	1.713	FA	7,138	17,130	11/17/2021	02/01/2028
54438C-YP-1	LOS ANGELES CALIF CMNTY COLLEGE DIST			1,2	1.B FE	500,000	82.9200	414,600	500,000	500,000	0	0	0	0	2.106	2.106	FA	4,388	10,530	10/30/2020	08/01/2032
54438C-YQ-9	LOS ANGELES CALIF CMNTY COLLEGE DIST			1,2	1.B FE	104,999	81.8470	81,847	100,000	103,523	0	(500)	0	0	2.336	1.767	FA	973	2,336	12/28/2020	08/01/2033
54438C-YQ-9	LOS ANGELES CALIF CMNTY COLLEGE DIST			1,2	1.B FE	52,500	81.8470	40,924	50,000	51,763	0	(250)	0	0	2.336	1.766	FA	487	1,168	12/28/2020	08/01/2033
592112-UH-7	METROPOLITAN GOVT NASHVILLE & DAVIDSON C			2	1.B FE	200,000	80.2560	160,512	200,000	200,000	0	0	0	0	1.486	1.486	JJ	1,486	2,972	01/27/2021	07/01/2031
64763F-IY-1	NEW ORLEANS LA				1.F FE	102,625	98.1520	98,152	100,000	100,464	0	(495)	0	0	3.070	2.554	JD	256	3,070	06/04/2019	12/01/2024
64763F-XK-0	NEW ORLEANS LA				1.F FE	200,000	93.9690	187,938	200,000	200,000	0	0	0	0	2.400	2.400	JD	400	4,800	09/17/2019	12/01/2026
64763F-ZT-9	NEW ORLEANS LA				1.F FE	273,663	94.4060	283,218	300,000	284,621	0	8,685	0	0	1.369	4.605	MS	1,369	4,107	09/22/2022	09/01/2025
758449-SC-7	REEDY CREEK IMPT DIST FLA			1	1.D FE	250,513	84.8940	212,235	250,000	250,349	0	(43)	0	0	2.297	2.276	JD	379	5,743	02/12/2020	06/01/2031
801315-KW-1	SANTA BARBARA CALIF UNI SCH DIST			2	1.C FE	286,684	83.0380	232,506	280,000	284,686	0	(670)	0	0	1.853	1.584	FA	2,162	5,188	12/18/2020	08/01/2031
833085-5F-6	SNOHOMISH CNTY WASH				1.B FE	1,028,500	98.2980	894,512	910,000	988,031	0	(19,207)	0	0	3.750	1.487	JD	2,844	34,125	11/17/2021	12/01/2027
848644-6M-7	SPOKANE CNTY WASH			1	1.B FE	512,510	103.1550	515,775	500,000	511,656	0	(854)	0	0	5.003	4.648	JD	2,085	27,864	03/27/2023	12/01/2031

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1**

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
919069-AU-8	VALDOSTA GA CITY SCH SYS				1.B FE	309,253	102.5320	256,330	250,000	257,537	0	(6,799)	0	0	5.000	2.171	FA	5,208	12,500	09/29/2015	02/01/2025	
95736V-FA-5	WESTCHESTER CNTY N Y				1.B FE	412,040	103.3280	413,312	400,000	410,357	0	(1,626)	0	0	5.000	4.412	JD	889	20,000	12/15/2022	12/15/2028	
0619999999	Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations					8,198,943	XXX	7,465,391	8,220,000	8,088,591	0	(23,472)	0	0	XXX	XXX	XXX		46,029	210,241	XXX	XXX
0709999999	Total - U.S. Political Subdivisions Bonds					8,198,943	XXX	7,465,391	8,220,000	8,088,591	0	(23,472)	0	0	XXX	XXX	XXX		46,029	210,241	XXX	XXX
040654-YA-7	ARIZONA ST TRANS BRD HIWY REV			1	1.B FE	250,000	89.3810	223,453	250,000	250,000	0	0	0	0	2.462	2.462	JJ	3,078	6,155	01/10/2020	07/01/2030	
047870-QN-3	ATLANTA GA WTR & WASTEWTR REV			2	1.D FE	233,576	102.7790	205,558	200,000	217,383	0	(4,355)	0	0	4.000	1.650	MN	1,333	8,000	03/11/2020	11/01/2036	
047870-RV-4	ATLANTA GA WTR & WASTEWTR REV			2	1.D FE	12,614	113.3130	11,331	10,000	11,644	0	(263)	0	0	5.000	2.000	IN	83	500	03/13/2020	11/01/2032	
047870-SM-3	ATLANTA GA WTR & WASTEWTR REV			2	1.D FE	102,304	86.1700	86,170	100,000	101,542	0	(252)	0	0	1.637	1.361	MN	273	1,637	12/07/2020	11/01/2029	
047870-SN-1	ATLANTA GA WTR & WASTEWTR REV			2	1.D FE	2,014,540	80.3680	1,607,360	2,000,000	2,010,354	0	(1,390)	0	0	2.257	2.175	MN	7,523	45,140	03/16/2021	11/01/2035	
052414-RX-9	AUSTIN TEX ELEC UTIL SYS REV			1	1.D FE	50,000	91.2480	45,624	50,000	50,000	0	0	0	0	3.087	3.087	IN	197	1,544	05/23/2019	11/15/2031	
052414-TE-9	AUSTIN TEX ELEC UTIL SYS REV			1,2	1.D FE	250,000	89.2590	223,148	250,000	250,000	0	0	0	0	2.785	2.785	MN	890	6,963	07/31/2019	11/15/2031	
052414-TE-9	AUSTIN TEX ELEC UTIL SYS REV			1,2	1.D FE	100,000	89.2590	89,259	100,000	100,000	0	0	0	0	2.785	2.785	MN	356	2,785	07/31/2019	11/15/2031	
072024-WIS-7	BAY AREA TOLL AUTH CALIF TOLL BRDG REV			1	1.C FE	300,000	91.4320	274,296	300,000	300,000	0	0	0	0	2.574	2.574	AO	1,931	7,722	09/20/2019	04/01/2031	
130770-QJ-4	CALIFORNIA ST UNIV REV			1	1.D FE	300,706	84.1840	252,552	300,000	300,535	0	(73)	0	0	1.794	1.766	MN	897	5,382	08/25/2021	11/01/2030	
164243-VY-0	CHEROKEE CNTY GA WTR & SEW AUTH REV				1.B FE	400,000	89.4150	357,660	400,000	400,000	0	0	0	0	2.150	2.150	FA	3,583	8,600	05/27/2020	08/01/2030	
199144-WY-8	COLUMBUS GA WTR & SEW REV				1.C FE	2,257,848	92.9130	1,997,630	2,150,000	2,223,341	0	(16,203)	0	0	2.544	1.722	IN	9,116	54,696	11/17/2021	05/01/2028	
20775C-V6-5	CONNECTICUT ST HSG FIN AUTH HSG MTG FIN				1.A FE	130,000	89.1360	115,877	130,000	130,000	0	0	0	0	3.200	3.200	MN	532	4,160	07/17/2019	05/15/2031	
20775C-Y8-1	CONNECTICUT ST HSG FIN AUTH HSG MTG FIN				1.A FE	200,000	88.1780	176,356	200,000	200,000	0	0	0	0	3.280	3.280	MN	838	6,560	07/17/2019	05/15/2032	
223663-KP-9	COWETA CNTY GA WTR & SEW AUTH REV			2	1.B FE	148,840	108.3320	135,415	125,000	139,470	0	(2,525)	0	0	4.000	1.750	JD	417	5,000	03/11/2020	06/01/2037	
223663-LD-5	COWETA CNTY GA WTR & SEW AUTH REV				1.B FE	104,056	86.1540	86,154	100,000	103,046	0	(449)	0	0	2.000	1.500	JD	167	2,000	09/22/2021	06/01/2030	
231266-MN-4	CURATORS UNIV MO SYS FACS REV			1,2	1.B FE	250,000	92.2190	230,548	250,000	250,000	0	0	0	0	2.012	2.012	MN	838	5,030	04/29/2020	11/01/2027	
235036-4R-8	DALLAS FORT WORTH TEX INTL ARPT REV			1,2	1.E FE	294,396	88.2270	264,681	300,000	295,475	0	593	0	0	2.554	2.798	IN	1,277	7,662	03/01/2022	11/01/2030	
254845-TB-6	DISTRICT COLUMBIA WTR & SWIR AUTH PUB UTI				1.C FE	500,000	90.2950	451,475	500,000	500,000	0	0	0	0	2.520	2.520	AO	3,150	12,600	02/25/2022	10/01/2029	
261172-MY-3	DOWNTOWN SAVANNAH AUTH GA REV			2	1.B FE	879,053	99.7510	827,933	830,000	838,860	0	(5,430)	0	0	3.000	2.310	FA	10,375	24,900	12/21/2015	08/01/2026	
261172-MN-6	DOWNTOWN SAVANNAH AUTH GA REV				1.B FE	500,000	96.1880	480,940	500,000	500,000	0	0	0	0	2.960	2.960	FA	6,167	14,800	11/18/2016	08/01/2026	
261172-QD-5	DOWNTOWN SAVANNAH AUTH GA REV				1.B FE	521,535	98.4140	492,070	500,000	510,909	0	(2,159)	0	0	4.000	3.481	FA	8,333	20,000	09/14/2018	08/01/2028	
261172-SD-3	DOWNTOWN SAVANNAH AUTH GA REV				1.B FE	205,904	90.3280	180,656	200,000	203,612	0	(593)	0	0	3.000	2.650	FA	2,500	6,000	12/12/2019	08/01/2031	
270618-DS-7	EAST BATON ROUGE LA SEW COMMV REV			1	1.D FE	2,500,995	99.8570	2,416,539	2,420,000	2,422,677	0	(31,659)	0	0	3.300	1.978	FA	33,275	79,860	11/17/2021	02/01/2024	
270618-GP-0	EAST BATON ROUGE LA SEW COMMV REV			1	1.D FE	496,775	89.3700	446,850	500,000	497,817	0	513	0	0	1.543	1.654	FA	3,215	7,715	12/13/2021	02/01/2028	
270618-GR-6	EAST BATON ROUGE LA SEW COMMV REV				1.D FE	500,000	85.0880	425,440	500,000	500,000	0	0	0	0	1.693	1.693	FA	3,527	8,465	07/31/2020	02/01/2030	
346609-LK-4	FORSYTH CNTY GA WTR & SEW AUTH REV				1.A FE	1,120,343	94.9280	1,139,136	1,200,000	1,129,734	0	9,392	0	0	2.012	4.790	AO	6,036	9,054	11/28/2023	04/01/2026	
346609-LN-8	FORSYTH CNTY GA WTR & SEW AUTH REV				1.A FE	500,000	90.9400	454,700	500,000	500,000	0	0	0	0	2.283	2.283	AO	2,854	11,415	02/18/2022	04/01/2029	
360066-PN-8	FULTON CNTY GA WTR & SEW REV			2	1.C FE	732,185	88.0000	792,000	900,000	733,347	0	1,162	0	0	3.000	4.577	JJ	13,500	3,000	11/28/2023	01/01/2041	
38611T-DC-8	GRAND PARKWAY TRANSN CORP TEX SYS TOLL R			1,2	1.C FE	100,000	86.4910	86,491	100,000	100,000	0	0	0	0	2.225	2.225	AO	556	2,225	02/12/2020	10/01/2030	
392275-AA-1	GREATER ORLANDO AVIATION AUTH ORLANDO FL			1	1.D FE	400,000	90.9570	363,828	400,000	400,000	0	0	0	0	2.652	2.652	AO	2,552	10,608	02/09/2022	10/01/2029	
451174-AD-8	IDAHO ENERGY RES AUTH TRANSMISSION FACS			1	1.C FE	100,000	93.8010	93,801	100,000	100,000	0	0	0	0	2.952	2.952	MS	984	2,952	09/12/2017	09/01/2029	
47770V-AY-6	JOBSCHIO BEVERAGE SYS OHIO STATEWIDE LIQ			1	1.D FE	158,322	98.6250	147,938	150,000	154,607	0	(834)	0	0	3.985	3.313	JJ	2,989	5,978	04/03/2019	01/01/2029	
54627D-BV-2	LOUISIANA HSG CORP SINGLE FAMILY MTG REV				1.A FE	93,929	90.2460	84,768	93,929	93,929	0	0	0	0	3.050	3.050	MON	239	2,865	07/22/2015	12/01/2038	
54627D-BW-0	LOUISIANA HSG CORP SINGLE FAMILY MTG REV			2	1.A FE	30,813	90.8830	28,004	30,813	30,813	0	0	0	0	2.100	2.100	MON	54	647	08/25/2016	12/01/2038	
54627D-EF-4	LOUISIANA HSG CORP SINGLE FAMILY MTG REV			2	1.A FE	1,383,462	86.4840	1,420,793	1,642,839	1,384,436	0	974	0	0	2.050	3.246	MON	2,807	1,942	12/04/2023	03/01/2041	
54628C-KP-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &			2	1.C FE	1,258,740	87.2580	1,047,096	1,200,000	1,236,939	0	(5,844)	0	0	2.452	1.899	JD	2,452	29,424	03/02/2020	12/01/2030	
54628C-MK-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &			1	1.E FE	505,970	93.4850	467,425	500,000	502,719	0	(1,281)	0	0	1.447	1.182	FA	3,015	7,235	06/04/2021	02/01/2026	
54628C-WC-2	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &			2	1.E FE	392,971	84.1570	408,161	485,000	394,028	0	1,056	0	0	1.855	5.184	AO	2,249	0	11/28/2023	10/01/2030	
54628C-WD-0	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &			2	1.E FE	616,712	82.3120	658,496	800,000	635,579	0	16,863	0	0	1.945	5.202	AO	3,890	15,560	11/18/2022	10/01/2031	
54628C-WE-8	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &			2	1.E FE	663,307	81.0230	631,979	780,000	673,778	0	9,359	0	0	2.075	3.844	AO	4,046	16,185	11/18/2022	10/01/2032	



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1**

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
546475-TR-5	LOUISIANA ST GAS & FUELS TAX REV	1			1.D FE	25,883	.88	980	30,000	26,853	.0	.649	.0	.0	1.498	4.170	MN	75	449	06/27/2022	05/01/2028
546475-TT-1	LOUISIANA ST GAS & FUELS TAX REV	1			1.D FE	1,034,463	.85	2640	1,150,000	1,035,903	.0	1,441	.0	.0	1.748	3.440	MN	3,350	8,740	11/28/2023	05/01/2030
546475-TZ-7	LOUISIANA ST GAS & FUELS TAX REV	1			1.D FE	488,565	.76	5700	500,000	490,393	.0	.661	.0	.0	2.230	2.411	MN	1,858	11,150	03/05/2021	05/01/2036
546475-VH-4	LOUISIANA ST GAS & FUELS TAX REV	1			1.D FE	500,000	.90	8640	500,000	500,000	.0	.0	.0	.0	1.991	1.991	MN	1,659	9,955	01/13/2022	05/01/2028
546475-VJ-0	LOUISIANA ST GAS & FUELS TAX REV	1			1.D FE	448,560	.89	2580	500,000	457,835	.0	6,990	.0	.0	2.091	3.856	MN	1,743	10,455	08/31/2022	05/01/2029
546475-VK-7	LOUISIANA ST GAS & FUELS TAX REV	1			1.D FE	400,000	.87	7380	400,000	400,000	.0	.0	.0	.0	2.201	2.201	MN	1,467	8,804	01/13/2022	05/01/2030
54651R-CX-5	LOUISIANA ST UNCLAIMED PPTY SPL REV	1			1.E FE	483,590	.80	4580	500,000	486,512	.0	1,387	.0	.0	1.979	2.325	MS	3,298	9,895	11/17/2021	09/01/2032
54651R-DL-0	LOUISIANA ST UNCLAIMED PPTY SPL REV	1			1.E FE	1,133,487	.80	4580	1,445,000	1,137,919	.0	3,257	.0	.0	1.979	5.009	MS	9,532	2,870	11/28/2023	09/01/2032
574297-DZ-7	MARYLAND ST STAD AUTH SPORTS FACLS LEASE	SD			1.B FE	65,000	.94	5980	65,000	65,000	.0	.0	.0	.0	3.181	3.181	MS	689	2,068	05/08/2019	03/01/2029
574297-DZ-7	MARYLAND ST STAD AUTH SPORTS FACLS LEASE	1			1.B FE	35,000	.94	5980	35,000	35,000	.0	.0	.0	.0	3.181	3.181	MS	371	1,113	05/08/2019	03/01/2029
591745-7T-5	METROPOLITAN ATLANTA RAPID TRANSIT AUTHO				1.A FE	936,650	.89	5000	1,000,000	937,791	.0	1,141	.0	.0	1.746	3.198	JJ	8,730	8,730	11/28/2023	07/01/2028
591745-7U-2	METROPOLITAN ATLANTA RAPID TRANSIT AUTHO				1.A FE	825,390	.87	9930	1,000,000	851,043	.0	22,984	.0	.0	1.911	5.046	JJ	9,555	19,110	11/18/2022	07/01/2029
591745-8A-5	METROPOLITAN ATLANTA RAPID TRANSIT AUTHO	2			1.A FE	79,751	.81	3340	100,000	80,318	.0	567	.0	.0	2.641	4.900	JJ	1,321	.0	07/18/2023	07/01/2035
59447T-XS-7	MICHIGAN FIN AUTH REV	1			1.D FE	250,000	.93	3020	250,000	250,000	.0	.0	.0	.0	2.734	2.734	JD	570	6,835	12/05/2019	12/01/2027
594698-TB-8	MICHIGAN ST STRATEGIC FD LTD OBLIG REV	1			1.C FE	600,000	.90	3420	600,000	600,000	.0	.0	.0	.0	2.770	2.770	AO	3,509	16,620	03/03/2022	10/15/2029
64990F-S9-6	NEW YORK STATE DORMITORY AUTHORITY	2			1.B FE	472,520	.93	7470	500,000	479,660	.0	4,485	.0	.0	2.657	3.731	FA	5,019	13,285	05/19/2022	02/15/2028
67760H-MZ-1	OHIO ST TPK COMM TPK REV	2			1.D FE	250,000	.87	0040	250,000	250,000	.0	.0	.0	.0	2.451	2.451	FA	2,315	6,128	01/29/2020	02/15/2031
68607V-4P-7	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE	1			1.A FE	350,000	.98	9230	350,000	350,000	.0	.0	.0	.0	4.171	4.172	AO	3,650	5,758	04/26/2023	04/01/2030
68607V-Z9-9	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE	1			1.C FE	15,000	.96	3310	15,000	15,000	.0	.0	.0	.0	2.715	2.715	AO	102	407	03/28/2019	04/01/2026
703599-EW-6	PAULDING CNTY GA INDL BLDG AUTH REV				1.B FE	580,307	.89	4970	580,000	580,195	.0	(27)	.0	.0	2.650	2.644	FA	6,404	15,370	12/12/2019	08/01/2030
70360P-EP-2	PAULDING CNTY GA WTR & SEW REV	2			1.D FE	258,443	.97	8760	250,000	252,646	.0	(862)	.0	.0	3.000	2.620	JD	625	7,500	09/14/2016	12/01/2033
709235-P3-3	PENNSYLVANIA ST UNIV	1			1.C FE	300,000	.88	9060	300,000	300,000	.0	.0	.0	.0	2.209	2.209	MS	2,209	6,627	02/05/2020	09/01/2029
753385-MX-8	RAPID CITY S D SALES TAX REV				1.C FE	699,724	.83	5420	870,000	719,900	.0	18,025	.0	.0	1.691	4.636	JD	1,226	14,712	11/18/2022	12/01/2030
759136-VG-6	REGIONAL TRANSN DIST COLO SALES TAX REV	1,2			1.C FE	500,000	.81	8770	500,000	500,000	.0	.0	.0	.0	1.837	1.837	MN	1,531	9,185	02/19/2021	11/01/2031
79771F-BV-8	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL	1,2			1.D FE	500,000	.82	4520	500,000	500,000	.0	.0	.0	.0	1.988	1.988	MN	1,657	9,940	10/08/2020	11/01/2031
810489-WJ-9	SCOTTSDALE ARIZ MUN PPTY CORP EXCISE TAX	1			1.B FE	400,000	.81	8130	400,000	400,000	.0	.0	.0	.0	1.556	1.556	JJ	3,112	6,224	01/22/2021	07/01/2031
86932U-CG-8	SUSTAINABLE ENERGY UTIL INC DEL ENERGY E				1.B FE	250,000	.91	5850	250,000	250,000	.0	.0	.0	.0	2.294	2.294	MS	1,689	5,735	04/30/2020	09/15/2028
88258M-AA-3	TEXAS NATURAL GAS SECURITIZATION FINANCE	1			1.A FE	359,916	.101	9140	350,000	359,315	.0	(601)	.0	.0	5.102	4.744	MS	5,952	7,837	03/15/2023	04/01/2035
91417K-3C-3	UNIVERSITY COLO ENTERPRISE SYS REV				1.B FE	50,000	.89	2410	50,000	50,000	.0	.0	.0	.0	2.756	2.756	JD	115	1,378	07/10/2019	06/01/2031
914437-UQ-9	UNIVERSITY MASS BLDG AUTH REV	2			1.C FE	200,000	.85	6890	200,000	200,000	.0	.0	.0	.0	2.997	2.997	MN	999	5,994	01/09/2020	11/01/2034
914440-JN-0	UNIVERSITY MASS BLDG AUTH PROJ REV				1.C FE	400,000	.93	8940	400,000	400,000	.0	.0	.0	.0	2.909	2.909	MN	1,939	11,636	03/16/2022	11/01/2028
914713-OS-4	UNIVERSITY N C CHAPEL HILL REV	1			1.A FE	1,087,190	.94	0680	1,000,000	1,061,866	.0	.0	.0	.0	2.847	1.535	JD	2,373	28,470	11/17/2021	12/01/2028
977100-HI-9	WISCONSIN ST GEN FD ANNUAL APPROPRIATION	2			1.C FE	250,000	.100	2000	250,000	250,000	.0	.0	.0	.0	4.346	4.344	MN	1,811	7,696	01/25/2023	05/01/2029
0819999999	Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations					35,789,244	XXX	33,183,835	37,137,582	35,649,727	0	14,657	0	0	XXX	XXX	XXX	242,645	753,640	XXX	XXX
3128MJ-IV-8	FH G08659 - RMBS	4			1.A	75,996	.93	4540	76,462	75,691	.0	(18)	.0	.0	3.500	3.652	MON	223	2,676	05/02/2018	08/01/2045
3128PY-YP-3	FH J18818 - RMBS	4			1.A	9,825	.96	6762	9,616	9,669	.0	(17)	.0	.0	2.500	2.001	MON	20	240	04/26/2012	04/01/2027
31335A-BE-7	FH G60037 - RMBS	4			1.A	101,512	.92	0355	96,100	101,278	.0	36	.0	.0	3.000	3.508	MON	261	3,132	08/08/2018	10/01/2043
31337H-V7-9	FHR 2113 OG - CMO/RMBS	4			1.A	17,998	.101	0609	16,743	17,600	.0	(17)	.0	.0	6.000	3.564	MON	84	1,005	01/21/2010	01/15/2029
3136AA-XU-4	FNR 2012-133 EB - CMO/RMBS	4			1.A	404,500	.94	0734	400,000	401,370	.0	(461)	.0	.0	3.000	2.866	MON	1,000	12,000	09/01/2017	12/25/2032
3137H8-HX-2	FHR 5248 HB - CMO/RMBS	4			1.A	872,524	.97	1148	894,416	872,612	.0	88	.0	.0	4.500	5.797	MON	3,454	3,454	11/28/2023	08/25/2052
3140XM-AY-2	FN F55422 - RMBS	4			1.A	370,395	.97	4344	388,611	370,418	.0	23	.0	.0	4.500	5.182	MON	1,457	.0	12/08/2023	08/01/2053
3140XM-XB-4	FN F56102 - RMBS	4			1.A	376,985	.98	9825	389,900	377,012	.0	27	.0	.0	5.000	5.511	MON	1,625	.0	12/04/2023	10/01/2053
54627D-BX-8	LOUISIANA HSG CORP SINGLE FAMILY MTG REV	2			1.A FE	110,017	.90	4880	110,017	110,017	.0	.0	.0	.0	2.875	2.875	MON	264	3,163	04/18/2017	11/01/2038
0829999999	Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities					2,339,750	XXX	2,328,608	2,416,751	2,335,666	0	(339)	0	0	XXX	XXX	XXX	8,387	25,670	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1**

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
3140J7-XA-8	FN BM3372 - CMBS/RMBS			4	1.A	888,099	.94	2904	966,902	889,530	0	1,431	0	0	3.281	5.512	MON	2,732	2,644	11/28/2023	01/01/2028
0839999999	Subtotal - Bonds - U.S. Special Revenues - Commercial Mortgage-Backed Securities					888,099	XXX	911,696	966,902	889,530	0	1,431	0	0	XXX	XXX	XXX	2,732	2,644	XXX	XXX
0909999999	Total - U.S. Special Revenues Bonds					39,017,094	XXX	36,424,139	40,521,235	38,874,922	0	15,749	0	0	XXX	XXX	XXX	253,764	781,954	XXX	XXX
00287Y-AY-5	ABBVIE INC			1,2	1.G FE	199,236	.96	9182	193,836	200,000	199,799	81	0	0	3.200	3.245	MN	836	6,400	05/09/2016	05/14/2026
025816-BR-9	AMERICAN EXPRESS CO			2	1.F FE	99,937	.98	2773	98,277	100,000	99,992	9	0	0	3.000	3.010	AO	508	3,000	10/23/2017	10/30/2024
025816-CP-2	AMERICAN EXPRESS CO			2	1.F FE	151,389	.95	6267	143,440	150,000	150,521	(149)	0	0	3.300	3.187	MN	798	4,950	07/18/2017	05/03/2027
025816-DH-9	AMERICAN EXPRESS CO			2,5	1.F FE	200,000	102	0757	204,151	200,000	200,000	0	0	0	5.282	5.285	JJ	4,490	0	07/25/2023	07/27/2029
032654-BA-2	ANALOG DEVICES INC			1,2	1.G FE	753,889	.97	0391	776,312	800,000	753,022	1,133	0	0	3.450	5.252	JD	1,227	13,800	11/28/2023	06/15/2027
035240-AQ-3	ANHEUSER-BUSCH INBEV WORLDWIDE INC			1,2	1.G FE	293,469	101	5541	304,662	300,000	293,770	301	0	0	4.750	5.222	JJ	6,254	0	09/22/2023	01/23/2029
053611-AJ-8	AVERY DENNISON CORP			1,2	2.B FE	99,500	101	3455	101,345	100,000	99,726	48	0	0	4.875	4.938	JD	339	4,875	11/29/2018	12/06/2028
05523U-AK-6	BAE SYSTEMS HOLDINGS INC			1	2.A FE	98,430	.98	6129	98,613	100,000	99,773	286	0	0	3.800	4.104	AO	887	3,800	12/14/2018	10/07/2024
05531F-BB-8	TRUIST FINANCIAL CORP			2	1.G FE	99,918	.97	8754	97,875	100,000	99,990	12	0	0	2.850	2.862	AO	515	2,850	10/23/2017	10/26/2024
06406H-CS-6	BANK OF NEW YORK MELLON CORP			2	1.F FE	149,453	.99	7923	149,688	150,000	149,994	64	0	0	3.650	3.694	FA	2,236	5,475	01/28/2014	02/04/2024
0778FP-AG-4	BELL TELEPHONE COMPANY OF CANADA OR BELL			1,2	2.A FE	629,499	.83	0939	664,751	800,000	631,043	1,544	0	0	2.150	5.396	FA	6,498	0	11/28/2023	02/15/2032
114259-AT-1	BROOKLYN UNION GAS CO			1,2	2.A FE	100,000	.92	3200	92,320	100,000	100,000	0	0	0	3.865	3.865	MS	1,256	3,865	02/27/2019	03/04/2029
13645R-AY-0	CANADIAN PACIFIC RAILWAY CO			1,2	2.B FE	153,374	.97	5900	146,385	150,000	151,633	(355)	0	0	4.000	3.716	JD	500	6,000	08/21/2018	06/01/2028
14040H-BT-1	CAPITAL ONE FINANCIAL CORP			2	2.A FE	146,415	.98	3378	147,507	150,000	149,511	571	0	0	3.300	3.704	AO	839	4,950	02/13/2018	10/30/2024
141781-BQ-6	CARGILL INC			1,2	1.F FE	483,395	.81	9476	409,738	500,000	487,798	1,583	0	0	1.700	2.072	FA	3,518	8,500	02/25/2021	02/02/2031
166754-AP-6	CHEVRON PHILLIPS CHEMICAL COMPANY LLC			1,2	1.G FE	96,902	.95	9804	95,980	100,000	98,758	395	0	0	3.400	3.855	JD	283	3,400	12/14/2018	12/01/2026
186108-QK-0	CLEVELAND ELECTRIC ILLUMINATING CO			1,2	2.B FE	199,408	.93	6100	187,220	200,000	199,737	56	0	0	3.500	3.534	AO	1,750	7,000	10/02/2017	04/01/2028
20030N-BS-9	COMCAST CORP			1,2	1.G FE	94,940	.97	0764	97,076	100,000	98,333	723	0	0	3.150	3.962	MS	1,050	3,150	12/14/2018	03/01/2026
200339-DX-4	COMERICA BANK			2	2.B FE	260,813	.96	3712	240,928	250,000	252,173	(1,384)	0	0	4.000	3.383	JJ	4,278	10,000	06/27/2017	07/27/2025
224044-CH-8	COX COMMUNICATIONS INC			1,2	2.B FE	199,724	.98	3211	196,642	200,000	199,974	41	0	0	3.150	3.171	FA	2,380	6,300	07/24/2017	08/15/2024
22822V-AG-6	CROWN CASTLE INC			1,2	2.B FE	149,582	.98	3538	147,531	150,000	149,957	62	0	0	3.200	3.244	MS	1,600	4,800	07/25/2017	09/01/2024
23636T-AE-0	DANONE SA			C	1,2	2.A FE	90,984	.95	6695	100,000	96,409	1,166	0	0	2.947	4.307	MN	483	2,947	12/14/2018	11/02/2026
24422E-UE-7	JOHN DEERE CAPITAL CORP			1,2	1.F FE	99,136	.98	4818	98,482	100,000	99,821	144	0	0	3.450	3.604	MS	1,035	3,450	12/14/2018	03/13/2025
26442C-BB-9	DUKE ENERGY CAROLINAS LLC			1,2	1.F FE	331,832	.86	6573	346,629	400,000	332,544	712	0	0	2.550	5.378	AO	2,153	0	11/28/2023	04/15/2031
26443C-AJ-2	DUKE UNIVERSITY HEALTH SYSTEM INC			1	1.D FE	400,000	.87	0511	348,204	400,000	400,000	0	0	0	2.602	2.602	JD	867	10,408	01/08/2020	06/01/2030
278265-AE-3	MORGAN STANLEY			1,2	1.G FE	153,197	.95	8333	143,750	150,000	151,121	(347)	0	0	3.500	3.239	AO	1,240	5,250	06/07/2017	04/06/2027
29157T-AC-0	EMORY UNIVERSITY			1,2	1.C FE	471,510	.95	0060	475,030	500,000	472,302	792	0	0	1.566	5.078	MS	2,610	0	12/12/2023	09/01/2025
29250N-AH-8	ENBRIDGE INC			1,2	2.A FE	96,101	.98	9831	98,983	100,000	99,654	764	0	0	3.500	4.304	JD	204	3,500	12/14/2018	06/10/2024
29364G-AJ-2	ENTERGY CORP			1,2	2.B FE	190,896	.94	9463	189,893	200,000	197,138	1,006	0	0	2.950	3.517	MS	1,967	5,900	02/28/2017	09/01/2026
31428X-BF-2	FEDEX CORP			1,2	2.B FE	99,796	.96	6276	96,628	100,000	99,950	21	0	0	3.250	3.273	AO	813	3,250	03/21/2016	04/01/2026
31677A-AB-0	FIFTH THIRD BANK NA (OHIO)			2	2.A FE	208,542	.96	1532	192,306	200,000	202,105	(940)	0	0	3.850	3.333	MS	2,267	7,700	05/11/2016	03/15/2026
377372-AM-9	GLAXOSMITHKLINE CAPITAL INC			1	1.F FE	928,651	.98	3009	933,859	950,000	937,967	8,321	0	0	3.625	4.590	MN	4,400	34,438	11/18/2022	05/15/2025
39138Q-AA-3	GREAT-WEST LIFE CO FINANCE 2018 LP			1,2	1.F FE	149,511	.97	1979	145,797	150,000	149,766	48	0	0	4.047	4.086	MN	742	6,071	05/15/2018	05/17/2028
423012-AF-0	HEINEKEN NV			C	1,2	2.A FE	198,704	.96	8878	200,000	199,451	123	0	0	3.500	3.573	JJ	2,956	7,000	03/20/2017	01/29/2028
437076-BY-7	HOME DEPOT INC			1,2	1.F FE	49,713	.93	9858	46,993	50,000	49,833	28	0	0	2.950	3.017	JD	66	1,475	06/03/2019	06/15/2029
45920Q-JG-7	INTERNATIONAL BUSINESS MACHINES CORP			1	1.G FE	199,330	.97	3933	194,787	200,000	199,839	71	0	0	3.450	3.489	FA	2,530	6,900	02/16/2016	02/19/2026
46625H-KC-3	JPMORGAN CHASE & CO			2	1.F FE	199,308	.97	8973	195,795	200,000	199,916	77	0	0	3.125	3.166	JJ	2,743	6,250	03/27/2015	01/23/2025
494368-BU-6	KIMBERLY-CLARK CORP			1	1.F FE	94,351	.96	6375	96,637	100,000	98,232	788	0	0	2.750	3.623	FA	1,039	2,500	09/07/2018	02/15/2026
497266-AC-0	KIRBY CORP			1,2	2.C FE	149,789	.96	4107	144,616	150,000	149,906	20	0	0	4.200	4.217	MS	2,100	6,300	02/07/2018	03/01/2028
501044-DJ-7	KROGER CO			1,2	2.A FE	100,112	.96	7472	96,747	100,000	100,048	(12)	0	0	3.700	3.686	FA	1,542	3,700	08/25/2017	08/01/2027
539830-BH-1	LOCKHEED MARTIN CORP			1,2	1.G FE	74,393	.98	1887	74,623	76,000	75,527	219	0	0	3.550	3.871	JJ	1,244	2,698	05/15/2018	01/15/2026

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1**

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
539830-CA-5	LOCKHEED MARTIN CORP			1,2	1.G FE	388,146	101.7722	407,089	400,000	388,241	0	95	0	0	4.750	5.125	FA	7,178	0	11/28/2023	02/15/2034
576360-AJ-3	MASTERCARD INC			1,2	1.D FE	149,649	97.3776	146,066	150,000	149,842	0	35	0	0	3.500	3.528	FA	1,823	5,250	02/21/2018	02/26/2028
606822-BD-5	MIITSUBISHI UFJ FINANCIAL GROUP INC			C	1.G FE	100,000	99.5868	99,587	100,000	100,000	0	0	0	0	3.407	3.406	MS	1,079	3,407	02/26/2019	03/07/2024
665859-AV-6	NORTHERN TRUST CORP			2	1.E FE	988,147	85.9300	859,300	1,000,000	990,933	0	1,324	0	0	1.950	2.104	MN	3,250	19,500	11/17/2021	05/01/2030
666807-BN-1	NORTHROP GRUMMAN CORP			1,2	2.A FE	99,947	95.5579	95,558	100,000	99,982	0	4	0	0	3.250	3.255	JJ	1,499	3,250	10/10/2017	01/15/2028
67103H-AF-4	O'REILLY AUTOMOTIVE INC			1,2	2.A FE	146,778	96.3764	144,565	150,000	148,625	0	342	0	0	3.600	3.871	MS	1,800	5,400	02/13/2018	09/01/2027
69353R-EF-1	PNC BANK NA			2	1.F FE	249,895	98.1328	245,332	250,000	249,991	0	10	0	0	3.300	3.304	AO	1,398	8,250	10/27/2014	10/30/2024
713380-AK-2	PEPPERDINE UNIVERSITY			1	1.D FE	545,000	86.6947	472,486	545,000	545,000	0	0	0	0	2.061	2.061	MS	3,744	11,232	11/30/2021	09/01/2028
716973-AD-4	PFIZER INVESTMENT ENTERPRISES PTE LTD			C	1.F FE	344,827	100.7039	352,464	350,000	354,123	0	296	0	0	4.650	4.907	MN	1,899	8,138	07/27/2023	05/19/2030
740816-AH-6	PRESIDENT AND FELLOWS OF HARVARD COLLEGE			1	1.A FE	198,666	100.8423	201,685	200,000	199,037	0	36	0	0	4.875	4.917	AO	2,058	9,750	11/05/2010	10/15/2040
74340X-BX-8	PROLOGIS LP			1,2	1.G FE	98,926	97.5246	97,525	100,000	99,446	0	106	0	0	4.000	4.131	MS	1,178	4,000	09/04/2018	09/15/2028
743820-AA-0	PROVIDENCE ST JOSEPH HEALTH			1,2	1.F FE	250,469	87.5065	218,766	250,000	250,281	0	(47)	0	0	2.532	2.510	AO	1,583	6,330	09/24/2019	10/01/2029
744538-AE-9	PUBLIC SERVICE COMPANY OF NEW HAMPSHIRE			1,2	1.E FE	431,904	84.0356	449,591	535,000	432,961	0	1,058	0	0	2.200	5.335	JD	523	5,885	11/28/2023	06/15/2031
74460D-AC-3	PUBLIC STORAGE OPERATING CO			1,2	1.F FE	100,261	95.1622	95,162	100,000	100,105	0	(27)	0	0	3.094	3.063	MS	911	3,094	09/19/2017	09/15/2027
79466L-AH-7	SALESFORCE INC			1,2	1.F FE	237,700	88.9288	222,322	250,000	241,051	0	1,849	0	0	1.500	2.336	JJ	1,729	3,750	03/01/2022	07/15/2028
808513-BW-4	CHARLES SCHWAB CORP			1,2	1.F FE	101,598	95.1411	95,141	100,000	100,567	0	(177)	0	0	3.300	3.101	AO	825	3,300	08/21/2017	04/01/2027
85440K-AB-0	LELAND STANFORD JUNIOR UNIVERSITY			SD	1.A FE	291,820	93.5656	271,340	290,000	291,016	0	(181)	0	0	3.089	3.014	MN	1,493	8,958	03/22/2019	05/01/2029
85440K-AB-0	LELAND STANFORD JUNIOR UNIVERSITY			1,2	1.A FE	10,096	93.5656	9,357	10,000	10,053	0	(10)	0	0	3.089	2.976	MN	51	909	03/22/2019	05/01/2029
855244-AQ-2	STARBUCKS CORP			1,2	2.A FE	149,862	98.1806	147,271	150,000	149,967	0	20	0	0	3.800	3.814	FA	2,153	5,700	08/08/2018	08/15/2025
87264A-BR-5	T-MOBILE USA INC			1,2	2.B FE	335,377	94.7580	341,129	360,000	336,351	0	974	0	0	2.250	5.575	FA	3,060	0	11/28/2023	02/15/2026
883203-BW-0	TEXTRON INC			1,2	2.B FE	472,747	98.0054	480,226	490,000	473,420	0	480	0	0	4.000	5.653	MS	5,771	0	11/28/2023	03/15/2026
89566E-AG-3	TRI-STATE GENERATION AND TRANSMISSION AS			1,2	1.G FE	59,548	98.0649	58,839	60,000	59,936	0	74	0	0	3.700	3.831	MN	370	2,220	04/30/2018	11/01/2024
904764-BB-2	UNILEVER CAPITAL CORP			1,2	1.E FE	196,616	98.3068	196,614	200,000	199,341	0	518	0	0	3.375	3.653	MS	1,856	6,750	04/25/2018	03/22/2025
907818-FB-9	UNION PACIFIC CORP			1,2	1.G FE	49,800	97.6177	48,809	50,000	49,889	0	19	0	0	3.700	3.748	MS	617	1,850	02/21/2019	03/01/2029
91159H-HM-5	US BANCORP			2	1.G FE	249,638	95.8276	239,569	250,000	249,909	0	37	0	0	3.100	3.116	AO	1,378	7,750	04/26/2016	04/27/2026
91324P-DX-7	UNITEDHEALTH GROUP INC			1	1.F FE	671,741	86.4298	605,008	700,000	677,774	0	3,173	0	0	2.000	2.543	MN	1,789	14,000	01/27/2022	05/15/2030
95000U-3B-7	WELLS FARGO & CO			1,2,5	2.A FE	188,008	97.4175	194,835	200,000	188,091	0	83	0	0	4.897	5.715	JJ	4,244	0	12/04/2023	07/25/2033
961214-CX-9	WESTPAC BANKING CORP			C	1.D FE	199,224	96.0097	192,019	200,000	199,798	0	81	0	0	2.850	2.895	MN	760	5,700	05/10/2016	05/13/2026
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					16,251,515	XXX	15,791,139	16,866,000	16,305,761	0	28,388	0	0	XXX	XXX	XXX	131,058	376,874	XXX	XXX
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					16,251,515	XXX	15,791,139	16,866,000	16,305,761	0	28,388	0	0	XXX	XXX	XXX	131,058	376,874	XXX	XXX
1309999999	Total - Hybrid Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1909999999	Subtotal - Bonds - Unaffiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2419999999	Total - Issuer Obligations					87,780,791	XXX	81,780,637	89,483,582	87,388,081	0	(12,831)	0	0	XXX	XXX	XXX	646,234	1,853,859	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities					4,342,591	XXX	4,348,033	4,509,644	4,351,866	0	1,715	0	0	XXX	XXX	XXX	15,322	43,444	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities					888,099	XXX	911,696	966,902	889,530	0	1,431	0	0	XXX	XXX	XXX	2,732	2,644	XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2459999999	Total - SVO Identified Funds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2469999999	Total - Affiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2479999999	Total - Unaffiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2489999999	Total - Unaffiliated Certificates of Deposit					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2509999999	Total Bonds					93,011,481	XXX	87,040,365	94,960,127	92,629,477	0	(9,685)	0	0	XXX	XXX	XXX	664,288	1,899,946	XXX	XXX

E10.5

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number	1A	1A ..\$ .....	36,589,849	1B ..\$ .....	11,533,046	1C ..\$ .....	10,311,689	1D ..\$ .....	15,445,086	1E ..\$ .....	5,749,245	1F ..\$ .....	5,506,361	1G ..\$ .....	2,919,578
	1B	2A ..\$ .....	2,264,659	2B ..\$ .....	2,160,058	2C ..\$ .....	149,906								
	1C	3A ..\$ .....	0	3B ..\$ .....	0	3C ..\$ .....	0								
	1D	4A ..\$ .....	0	4B ..\$ .....	0	4C ..\$ .....	0								
	1E	5A ..\$ .....	0	5B ..\$ .....	0	5C ..\$ .....	0								
	1F	6 ..\$ .....	0												

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned

**N O N E**

Schedule D - Part 2 - Section 2 - Common Stocks Owned

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 3**

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
36179W-NE-4	G2 IA7589 - RMBS		11/28/2023	BARCLAYS CAPITAL INC		339,235	409,116	767
38380Y-RA-9	GNR 2018-122 HA - CMO/RMBS		11/28/2023	Various		483,214	501,551	1,317
38384C-LT-4	GNR 2023-128 AL - CMO/RMBS		11/28/2023	PPS		788,272	800,000	3,300
912828-6F-2	UNITED STATES TREASURY		11/28/2023	BARCLAYS CAPITAL INC		713,994	750,000	4,584
91282C-EM-9	UNITED STATES TREASURY		12/28/2023	Citigroup		380,547	400,000	1,864
91282C-ET-4	UNITED STATES TREASURY		11/28/2023	JP Morgan Securities LLC		704,150	750,000	9,736
91282C-FH-9	UNITED STATES TREASURY		12/28/2023	MORGAN STANLEY CO		194,273	200,000	2,060
91282C-GC-9	UNITED STATES TREASURY		01/20/2023	MORGAN STANLEY CO		506,934	500,000	1,285
91282C-GH-8	UNITED STATES TREASURY		02/21/2023	Citigroup		291,164	300,000	667
91282C-GM-7	UNITED STATES TREASURY		11/28/2023	B.A. Securities Inc.		698,496	750,000	7,490
91282C-HM-6	UNITED STATES TREASURY		07/21/2023	B.A. Securities Inc.		700,875	700,000	856
<b>0109999999. Subtotal - Bonds - U.S. Governments</b>						<b>5,801,154</b>	<b>6,060,667</b>	<b>33,926</b>
13063D-30-9	CALIFORNIA ST		03/09/2023	WELLS FARGO SECURITIES LLC		528,235	500,000	0
373384-LB-7	GEORGIA ST		11/28/2023	RAMIREZ & CO.		523,776	535,000	7,477
373384-ZS-8	GEORGIA ST		08/04/2023	INL		211,916	235,000	785
<b>0509999999. Subtotal - Bonds - U.S. States, Territories and Possessions</b>						<b>1,263,927</b>	<b>1,270,000</b>	<b>8,262</b>
146441-CT-5	CARTERSVILLE GA		11/28/2023	MORGAN STANLEY CO		647,300	895,000	2,890
848644-6M-7	SPOKANE CNTY WASH		03/27/2023	PIPER JAFFRAY		512,510	500,000	11,048
<b>0709999999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>						<b>1,159,810</b>	<b>1,395,000</b>	<b>13,938</b>
3137H8-HX-2	FHR 5248 HB - CMO/RMBS		11/28/2023	INL		879,792	928,660	3,134
3140J7-XA-8	FN BM372 - CMB/RMBS		11/28/2023	BMO Capital Markets		889,353	968,266	2,383
3140XM-AY-2	FN F55422 - RMBS		12/08/2023	MORGAN STANLEY CO		370,395	388,611	583
3140XM-X8-4	FN F56102 - RMBS		12/04/2023	PNC BANK		376,985	389,900	650
346609-LK-4	FORSYTH CNTY GA WTR & SEW AUTH REV		11/28/2023	PIPER JAFFRAY		1,120,343	1,200,000	6,640
360066-PN-8	FULTON CNTY GA WTR & SEW REV		11/28/2023	B.A. Securities Inc.		732,185	900,000	11,092
54627D-EF-4	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		12/04/2023	JP Morgan Securities LLC		1,393,841	1,655,201	1,853
54628C-WC-2	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		11/28/2023	RAYMOND JAMES & ASSOCIATES		392,971	485,000	1,424
546475-TT-1	LOUISIANA ST GAS & FUELS TAX REV		11/28/2023	JP Morgan Securities LLC		534,463	650,000	852
54651R-DL-0	LOUISIANA ST UNCLAIMED PPTY SPL REV		11/28/2023	RBC CAPITAL MARKETS		997,061	1,300,000	6,217
591745-7T-5	METROPOLITAN ATLANTA RAPID TRANSIT AUTHO		11/28/2023	GOLDMAN		436,650	500,000	3,565
591745-8A-5	METROPOLITAN ATLANTA RAPID TRANSIT AUTHO		07/18/2023	ROBERT W. BAIRD		79,751	100,000	139
68607V-4P-7	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE		04/26/2023	Citigroup		350,000	350,000	0
88258M-AA-3	TEXAS NATURAL GAS SECURITIZATION FINANCE		03/15/2023	Citigroup		359,916	350,000	0
971100-HH-9	WISCONSIN ST GEN FD ANNUAL APPROPRIATION		01/25/2023	Jefferies		250,000	250,000	0
<b>0909999999. Subtotal - Bonds - U.S. Special Revenues</b>						<b>9,163,703</b>	<b>10,415,638</b>	<b>38,532</b>
025816-DH-9	AMERICAN EXPRESS CO		07/25/2023	BARCLAYS CAPITAL INC		200,000	200,000	0
032654-BA-2	ANALOG DEVICES INC		11/28/2023	JP Morgan Securities LLC		753,889	800,000	12,497
035240-AQ-3	ANHEUSER-BUSCH INBEV WORLDWIDE INC		09/22/2023	MITSUBISHI UFJ SECURITIES		293,469	300,000	2,494
0778FP-AG-4	BELL TELEPHONE COMPANY OF CANADA OR BELL		11/28/2023	TORONTO DOMINION SECS USA INC		629,499	800,000	4,921
26442C-BB-9	DUKE ENERGY CAROLINAS LLC		11/28/2023	MORGAN STANLEY CO		331,832	400,000	1,218
29157T-AC-0	EMORY UNIVERSITY		12/12/2023	JP Morgan Securities LLC		471,510	500,000	2,240
539830-CA-5	LOCKHEED MARTIN CORP		11/28/2023	Citigroup		388,146	400,000	5,436
716973-AD-4	PFIZER INVESTMENT ENTERPRISES PTE LTD		07/27/2023	GOLDMAN		344,827	350,000	3,255
744538-AE-9	PUBLIC SERVICE COMPANY OF NEW HAMPSHIRE		11/28/2023	MIZUHO SECURITIES USA/FIXED INCOME		431,904	535,000	5,329
87264A-BR-5	T-MOBILE USA INC		11/28/2023	JP Morgan Securities LLC		335,377	360,000	2,318
883203-BW-0	TEXTRON INC		11/28/2023	Various		472,747	490,000	3,974
95000U-3B-7	WELLS FARGO & CO		12/04/2023	GOLDMAN		188,008	200,000	3,584
<b>1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)</b>						<b>4,841,207</b>	<b>5,335,000</b>	<b>47,246</b>
<b>2509999997. Total - Bonds - Part 3</b>						<b>22,229,801</b>	<b>24,476,305</b>	<b>141,904</b>
<b>2509999998. Total - Bonds - Part 5</b>						<b>0</b>	<b>0</b>	<b>0</b>
<b>2509999999. Total - Bonds</b>						<b>22,229,801</b>	<b>24,476,305</b>	<b>141,904</b>
<b>4509999997. Total - Preferred Stocks - Part 3</b>						<b>0</b>	<b>XXX</b>	<b>0</b>
<b>4509999998. Total - Preferred Stocks - Part 5</b>						<b>0</b>	<b>XXX</b>	<b>0</b>
<b>4509999999. Total - Preferred Stocks</b>						<b>0</b>	<b>XXX</b>	<b>0</b>

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 3**

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
5989999997. Total - Common Stocks - Part 3						0	XXX	0
5989999998. Total - Common Stocks - Part 5						0	XXX	0
5989999999. Total - Common Stocks						0	XXX	0
5999999999. Total - Preferred and Common Stocks						0	XXX	0
6009999999 - Totals						22,229,801	XXX	141,904

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21		
										11	12	13	14	15								
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date		
36179U-ZS-4	G2 IAG153 - RMBS		12/01/2023	Paydown		44,831	44,831	45,881	47,231	0	(2,400)	0	(2,400)	0	44,831	0	0	0	716	09/20/2049		
36179W-NE-4	G2 IAG7589 - RMBS		12/01/2023	Paydown		2,902	2,902	2,407	0	0	496	0	496	0	2,902	0	0	0	6	09/20/2051		
38380T-PZ-3	GNR 2016-173 CT - CMO/RMBS		12/01/2023	Paydown		31,836	31,836	32,204	31,911	0	(75)	0	(75)	0	31,836	0	0	0	490	10/20/2045		
38380Y-R4-9	GNR 2018-122 HA - CMO/RMBS		12/01/2023	Paydown		8,996	8,996	8,667	0	0	329	0	329	0	8,996	0	0	0	26	05/20/2045		
912828-UN-8	UNITED STATES TREASURY		02/15/2023	Maturity @ 100.00		100,000	100,000	96,961	99,921	0	79	0	79	0	100,000	0	0	0	1,000	02/15/2023		
912828-WE-6	UNITED STATES TREASURY		11/15/2023	Maturity @ 100.00		425,000	425,000	424,502	424,935	0	90	0	90	0	425,000	0	0	0	11,688	11/15/2023		
<b>0109999999 Subtotal - Bonds - U.S. Governments</b>						<b>613,565</b>	<b>613,565</b>	<b>610,622</b>	<b>603,997</b>	<b>0</b>	<b>(1,481)</b>	<b>0</b>	<b>(1,481)</b>	<b>0</b>	<b>613,565</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13,927</b>	<b>XXX</b>		
649791-CN-8	NEW YORK ST		03/01/2023	Maturity @ 100.00		250,000	250,000	271,835	250,442	0	(442)	0	(442)	0	250,000	0	0	0	5,863	03/01/2023		
68608K-NE-4	OREGON		08/01/2023	Call @ 100.00		45,000	45,000	45,233	45,037	0	(13)	0	(13)	0	45,024	0	(24)	(24)	2,584	08/01/2024		
882722-KE-0	TEXAS ST		04/03/2023	Call @ 100.00		10,000	10,000	11,233	10,718	0	(19)	0	(19)	0	10,699	0	(699)	(699)	268	04/01/2029		
<b>0509999999 Subtotal - Bonds - U.S. States, Territories and Possessions</b>						<b>305,000</b>	<b>305,000</b>	<b>328,301</b>	<b>306,197</b>	<b>0</b>	<b>(474)</b>	<b>0</b>	<b>(474)</b>	<b>0</b>	<b>305,722</b>	<b>0</b>	<b>(722)</b>	<b>(722)</b>	<b>8,715</b>	<b>XXX</b>		
64763F-IX-3	NEW ORLEANS LA		12/01/2023	Maturity @ 100.00		500,000	500,000	497,485	498,212	0	1,788	0	1,788	0	500,000	0	0	0	14,550	12/01/2023		
<b>0709999999 Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>						<b>500,000</b>	<b>500,000</b>	<b>497,485</b>	<b>498,212</b>	<b>0</b>	<b>1,788</b>	<b>0</b>	<b>1,788</b>	<b>0</b>	<b>500,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14,550</b>	<b>XXX</b>		
190760-HH-4	COBB-MARIETTA GA COLISEUM & EXHIBIT HALL		07/01/2023	Maturity @ 100.00		1,325,000	1,325,000	1,331,069	1,325,434	0	(434)	0	(434)	0	1,325,000	0	0	0	39,750	07/01/2023		
196479-WN-5	COLORADO HOUSING AND FINANCE AUTHORITY		11/01/2023	Maturity @ 100.00		35,000	35,000	34,893	34,981	0	19	0	19	0	35,000	0	0	0	1,106	11/01/2023		
3128MJ-WV-8	FH 608659 - RMBS		12/01/2023	Paydown		8,155	8,155	8,105	8,075	0	80	0	80	0	8,155	0	0	0	155	08/01/2045		
3128PY-YP-3	FH J18818 - RMBS		12/01/2023	Paydown		5,082	5,082	5,192	5,119	0	(37)	0	(37)	0	5,082	0	0	0	65	04/01/2027		
31335A-BE-7	FH 660037 - RMBS		12/01/2023	Paydown		11,265	11,265	10,952	10,923	0	342	0	342	0	11,265	0	0	0	176	10/01/2043		
3133TH-V7-9	FHR 2113 QG - CMO/RMBS		12/01/2023	Paydown		5,598	5,598	6,017	5,890	0	(292)	0	(292)	0	5,598	0	0	0	183	01/15/2029		
3137HB-HX-2	FHR 5248 HB - CMO/RMBS		12/01/2023	Paydown		7,672	7,672	7,268	0	0	404	0	404	0	7,672	0	0	0	29	08/25/2052		
3140J7-XA-8	FN 8M3372 - CMO/RMBS		12/01/2023	Paydown		1,365	1,365	1,253	0	0	111	0	111	0	1,365	0	0	0	4	01/01/2028		
403720-DZ-5	GIWINNETT CNTY GA DEV AUTH REV		01/01/2023	Maturity @ 100.00		750,000	750,000	775,148	750,000	0	0	0	0	0	750,000	0	0	0	11,250	01/01/2023		
54627D-BV-2	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		12/01/2023	Call @ 100.00		15,630	15,630	15,630	15,630	0	0	0	0	0	15,630	0	0	0	267	12/01/2038		
54627D-BW-0	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		12/01/2023	Call @ 100.00		9,088	9,088	9,088	9,088	0	0	0	0	0	9,088	0	0	0	106	12/01/2038		
54627D-BX-8	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		12/01/2023	Paydown		25,773	25,773	25,773	25,773	0	0	0	0	0	25,773	0	0	0	390	11/01/2038		
54627D-EF-4	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		12/01/2023	Call @ 100.00		12,362	12,362	10,379	0	0	1	0	1	0	10,379	0	1,983	1,983	21	03/01/2041		
68607V-Z6-5	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE		04/01/2023	Maturity @ 100.00		35,000	35,000	35,000	35,000	0	0	0	0	0	35,000	0	0	0	430	04/01/2023		
<b>0909999999 Subtotal - Bonds - U.S. Special Revenues</b>						<b>2,246,990</b>	<b>2,246,990</b>	<b>2,275,768</b>	<b>2,225,913</b>	<b>0</b>	<b>194</b>	<b>0</b>	<b>194</b>	<b>0</b>	<b>2,245,007</b>	<b>0</b>	<b>1,983</b>	<b>1,983</b>	<b>53,932</b>	<b>XXX</b>		
02665W-CJ-8	AMERICAN HONDA FINANCE CORP		07/14/2023	Maturity @ 100.00		150,000	150,000	149,741	149,970	0	30	0	30	0	150,000	0	0	0	5,175	07/14/2023		
12189L-AM-3	BURLINGTON NORTHERN SANTA FE LLC		03/15/2023	Maturity @ 100.00		100,000	100,000	100,000	100,000	0	0	0	0	0	100,000	0	0	0	1,500	03/15/2023		
172967-GL-9	CITIGROUP INC		03/01/2023	Maturity @ 100.00		250,000	250,000	249,408	249,989	0	11	0	11	0	250,000	0	0	0	4,219	03/01/2023		
17305E-GM-1	CCCIT 2018-A3 A3 - ABS		05/23/2023	Various		100,000	100,000	100,067	100,129	0	(129)	0	(129)	0	100,000	0	0	0	1,645	05/23/2025		
24703T-AA-4	DELL INTERNATIONAL LLC		04/17/2023	Call @ 100.00		52,000	52,000	51,978	52,002	0	(2)	0	(2)	0	52,001	0	(1)	(1)	960	06/15/2023		
49327M-ZU-7	KEYBANK NA		03/07/2023	Maturity @ 100.00		250,000	250,000	249,955	249,999	0	1	0	1	0	250,000	0	0	0	4,219	03/07/2023		
58013M-FE-9	MCDONALD'S CORP		04/01/2023	Maturity @ 100.00		100,000	100,000	99,962	99,998	0	2	0	2	0	100,000	0	0	0	1,675	04/01/2023		
709599-AY-0	PENSKE TRUCK LEASING CO LP		03/14/2023	Maturity @ 100.00		100,000	100,000	99,022	99,961	0	39	0	39	0	100,000	0	0	0	1,350	03/14/2023		
857477-BC-6	STATE STREET CORP		12/04/2023	Call @ 100.00		100,000	100,000	100,000	100,000	0	0	0	0	0	100,000	0	0	0	3,776	12/03/2024		
91324P-CC-4	UNITEDHEALTH GROUP INC		03/15/2023	Maturity @ 100.00		200,000	200,000	196,982	199,871	0	129	0	129	0	200,000	0	0	0	2,875	03/15/2023		
931427-AQ-1	WALGREENS BOOTS ALLIANCE INC		09/13/2023	JP Morgan Securities LLC		93,781	100,000	99,748	99,905	0	19	0	19	0	99,924	0	(6,143)	(6,143)	2,722	06/01/2026		
<b>1109999999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)</b>						<b>1,495,781</b>	<b>1,502,000</b>	<b>1,496,862</b>	<b>1,501,825</b>	<b>0</b>	<b>99</b>	<b>0</b>	<b>99</b>	<b>0</b>	<b>1,501,925</b>	<b>0</b>	<b>(6,144)</b>	<b>(6,144)</b>	<b>30,116</b>	<b>XXX</b>		
<b>2509999997 Total - Bonds - Part 4</b>						<b>5,161,336</b>	<b>5,167,555</b>	<b>5,209,037</b>	<b>5,136,144</b>	<b>0</b>	<b>127</b>	<b>0</b>	<b>127</b>	<b>0</b>	<b>5,166,220</b>	<b>0</b>	<b>(4,884)</b>	<b>(4,884)</b>	<b>121,239</b>	<b>XXX</b>		
<b>2509999998 Total - Bonds - Part 5</b>						<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	
<b>2509999999 Total - Bonds</b>						<b>5,161,336</b>	<b>5,167,555</b>	<b>5,209,037</b>	<b>5,136,144</b>	<b>0</b>	<b>127</b>	<b>0</b>	<b>127</b>	<b>0</b>	<b>5,166,220</b>	<b>0</b>	<b>(4,884)</b>	<b>(4,884)</b>	<b>121,239</b>	<b>XXX</b>		
<b>4509999997 Total - Preferred Stocks - Part 4</b>						<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	
<b>4509999998 Total - Preferred Stocks - Part 5</b>						<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	
<b>4509999999 Total - Preferred Stocks</b>						<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>
<b>5989999997 Total - Common Stocks - Part 4</b>						<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1 CUSIP Identi- fication	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Con- sideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other- Than- Temporary Impairment Recognized	14 Total Change in Book/ Adjusted Carrying Value (11+12-13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value						
5989999998. Total - Common Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6009999999 - Totals						5,161,336	XXX	5,209,037	5,136,144	0	127	0	127	0	5,166,220	0	(4,884)	(4,884)	121,239	XXX

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

**N O N E**

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

**N O N E**

Schedule D - Part 6 - Section 2

**N O N E**

Schedule DA - Part 1 - Short-Term Investments Owned

**N O N E**

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

**N O N E**

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

**N O N E**

Schedule DB - Part B - Section 1 - Futures Contracts Open

**N O N E**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

**N O N E**

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

**N O N E**

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

**N O N E**

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of  
Current Year

**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**N O N E**



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0109999999	Total - U.S. Government Bonds					0	0	0
0309999999	Total - All Other Government Bonds					0	0	0
0509999999	Total - U.S. States, Territories and Possessions Bonds					0	0	0
0709999999	Total - U.S. Political Subdivisions Bonds					0	0	0
0909999999	Total - U.S. Special Revenues Bonds					0	0	0
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					0	0	0
1309999999	Total - Hybrid Securities					0	0	0
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds					0	0	0
1909999999	Subtotal - Unaffiliated Bank Loans					0	0	0
2419999999	Total - Issuer Obligations					0	0	0
2429999999	Total - Residential Mortgage-Backed Securities					0	0	0
2439999999	Total - Commercial Mortgage-Backed Securities					0	0	0
2449999999	Total - Other Loan-Backed and Structured Securities					0	0	0
2459999999	Total - SVO Identified Funds					0	0	0
2469999999	Total - Affiliated Bank Loans					0	0	0
2479999999	Total - Unaffiliated Bank Loans					0	0	0
2509999999	Total Bonds					0	0	0
31846V-41-9	FIRST AMER:TRS OBG V	SD	12/04/2023	5.130		0	0	0
94975H-29-6	ALLSPRING:TRS+ MM I	SD	09/05/2023	5.240		0	0	0
8209999999	Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO					0	0	0
94975H-25-4	ALLSPRING:GOVT MM S	SD	12/01/2023	4.920		3,943	17	98
8309999999	Subtotal - All Other Money Market Mutual Funds					3,943	17	98
8609999999	Total Cash Equivalents					3,944	17	98

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 Number  
 1A 1A ..\$ .....0 1B ..\$ .....0 1C ..\$ .....0 1D ..\$ .....0 1E ..\$ .....0 1F ..\$ .....0 1G ..\$ .....0  
 1B 2A ..\$ .....0 2B ..\$ .....0 2C ..\$ .....0  
 1C 3A ..\$ .....0 3B ..\$ .....0 3C ..\$ .....0  
 1D 4A ..\$ .....0 4B ..\$ .....0 4C ..\$ .....0  
 1E 5A ..\$ .....0 5B ..\$ .....0 5C ..\$ .....0  
 1F 6 .....\$ .....0

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE E - PART 3 - SPECIAL DEPOSITS**

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits		
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value	
1. Alabama	AL	B. PROPERTY & CASUALTY RESERVE	0	0	178,414	153,385	
2. Alaska	AK		0	0	0	0	
3. Arizona	AZ		0	0	0	0	
4. Arkansas	AR	B. PROPERTY & CASUALTY RESERVE	0	0	271,841	231,332	
5. California	CA	B. WORKER'S COMPENSATION	0	0	110,348	102,922	
6. Colorado	CO		0	0	0	0	
7. Connecticut	CT		0	0	0	0	
8. Delaware	DE	B. PROPERTY & CASUALTY RESERVE	0	0	125,668	116,957	
9. District of Columbia	DC		0	0	0	0	
10. Florida	FL	B. PROPERTY & CASUALTY RESERVE	0	0	551,579	536,858	
11. Georgia	GA	B. PROPERTY & CASUALTY RESERVE	0	0	97,574	94,930	
12. Hawaii	HI		0	0	0	0	
13. Idaho	ID	B. PROPERTY & CASUALTY RESERVE	0	0	248,716	238,975	
14. Illinois	IL		0	0	0	0	
15. Indiana	IN		0	0	0	0	
16. Iowa	IA		0	0	0	0	
17. Kansas	KS		0	0	0	0	
18. Kentucky	KY		0	0	0	0	
19. Louisiana	LA		0	0	0	0	
20. Maine	ME		0	0	0	0	
21. Maryland	MD		0	0	0	0	
22. Massachusetts	MA	B. PROPERTY & CASUALTY RESERVE	0	0	155,000	140,720	
23. Michigan	MI	B. FOR BENEFIT OF ALL POLICYHOLDERS	1,996,695	1,940,051	0	0	
24. Minnesota	MN		0	0	0	0	
25. Mississippi	MS		0	0	0	0	
26. Missouri	MO	B. PROPERTY & CASUALTY RESERVE	0	0	663,853	556,781	
27. Montana	MT		0	0	0	0	
28. Nebraska	NE		0	0	0	0	
29. Nevada	NV	B. MULTIPLE	0	0	387,369	375,533	
30. New Hampshire	NH		0	0	0	0	
31. New Jersey	NJ		0	0	0	0	
32. New Mexico	NM	B. PROPERTY & CASUALTY RESERVE	0	0	398,345	369,617	
33. New York	NY		0	0	0	0	
34. North Carolina	NC	B. PROPERTY & CASUALTY RESERVE	0	0	366,172	333,229	
35. North Dakota	ND		0	0	0	0	
36. Ohio	OH		0	0	0	0	
37. Oklahoma	OK		0	0	0	0	
38. Oregon	OR	B. PROPERTY & CASUALTY RESERVE	0	0	425,314	377,771	
39. Pennsylvania	PA		0	0	0	0	
40. Rhode Island	RI		0	0	0	0	
41. South Carolina	SC	B. PROPERTY & CASUALTY RESERVE	0	0	245,490	214,402	
42. South Dakota	SD		0	0	0	0	
43. Tennessee	TN		0	0	0	0	
44. Texas	TX		0	0	0	0	
45. Utah	UT		0	0	0	0	
46. Vermont	VT		0	0	0	0	
47. Virginia	VA	B. PROPERTY & CASUALTY RESERVE	0	0	649,397	549,547	
48. Washington	WA		0	0	0	0	
49. West Virginia	WV		0	0	0	0	
50. Wisconsin	WI		0	0	0	0	
51. Wyoming	WY		0	0	0	0	
52. American Samoa	AS		0	0	0	0	
53. Guam	GU		0	0	0	0	
54. Puerto Rico	PR		0	0	0	0	
55. U.S. Virgin Islands	VI		0	0	0	0	
56. Northern Mariana Islands	MP		0	0	0	0	
57. Canada	CAN		0	0	0	0	
58. Aggregate Alien and Other	OT	XXX XXX	0	0	700,345	575,066	
59. Subtotal	XXX	XXX	1,996,695	1,940,051	5,575,424	4,968,026	
DETAILS OF WRITE-INS							
5801. US Treasury Notes 0.875% Due 11/15/30	B.	WORKER'S COMPENSATION	0	0	700,345	575,066	
5802.							
5803.							
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0	
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	700,345	575,066	

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