



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024  
OF THE CONDITION AND AFFAIRS OF THE

## Allmerica Financial Benefit Insurance Company

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

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  
(Street and Number)  
Worcester, MA, US 01653-0002 508-853-7200  
(City or Town, State, Country and Zip Code) (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  
(Street and Number)  
Worcester, MA, US 01653-0002 508-853-7200-8557928  
(City or Town, State, Country and Zip Code) (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 David John Lovely #, 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 John Conner Roche Bryan James Salvatore  
Douglas Millard Warner #

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.

John Conner Roche  
President

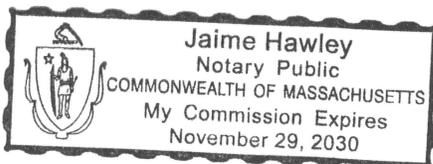
Charles Frederick Cronin  
Senior Vice President & Secretary

Nathaniel William Clarkin  
Vice President & Treasurer

Subscribed and sworn to before me this 4th day of February, 2025

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 2024 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) .....	104,372,937	0	104,372,937	92,629,477
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 (\$ .....9,101, Schedule E - Part 1), cash equivalents (\$ .....203,023, Schedule E - Part 2) and short-term investments (\$ .....0, Schedule DA) .....	212,124	0	212,124	469,155
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 .....	20,097	0	20,097	10,920
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) .....	104,605,157	0	104,605,157	93,109,552
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	754,228	0	754,228	666,937
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 .....	159,351	0	159,351	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) .....	105,518,736	0	105,518,736	93,776,489
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27)	105,518,736	0	105,518,736	93,776,489
<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 through 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 through 2503 plus 2598)(Line 25 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 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)) .....	0	8,991
7.2 Net deferred tax liability .....	117,304	41,652
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 \$ .....383,115,414 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 .....	8,021	7,978
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 .....	8,863	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	134,188	58,621
27. Protected cell liabilities .....	0	0
28. Total liabilities (Lines 26 and 27) .....	134,188	58,621
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 .....	79,998,909	69,998,909
35. Unassigned funds (surplus) .....	21,185,639	19,518,959
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) .....	105,384,548	93,717,868
38. TOTALS (Page 2, Line 28, Col. 3) .....	105,518,736	93,776,489
<b>DETAILS OF WRITE-INS</b>		
2501. Miscellaneous Liabilities .....	8,863	0
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	8,863	0
2901. ....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0
2999. Totals (Lines 2901 through 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 through 3203 plus 3298)(Line 32 above) .....	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**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) .....	2,962,985	1,936,225
10. Net realized capital gains (losses) less capital gains tax of \$ ..... (197,759) (Exhibit of Capital Gains (Losses) ) .....	(681,236)	(4,010)
11. Net investment gain (loss) (Lines 9 + 10) .....	2,281,749	1,932,215
<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) .....	2,281,749	1,932,215
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) .....	2,281,749	1,932,215
19. Federal and foreign income taxes incurred .....	539,417	360,527
20. Net income (Line 18 minus Line 19)(to Line 22) .....	1,742,332	1,571,688
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2) .....	93,717,868	77,177,331
22. Net income (from Line 20) .....	1,742,332	1,571,688
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 .....	(75,652)	(30,060)
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 .....	10,000,000	14,998,909
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) .....	11,666,680	16,540,537
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) .....	105,384,548	93,717,868
<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 through 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 through 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 through 3703 plus 3798)(Line 37 above) .....	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 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 .....	2,567,925	1,895,508
3. Miscellaneous income .....	0	0
4. Total (Lines 1 through 3) .....	2,567,925	1,895,508
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 \$ ..... (197,759) tax on capital gains (losses) .....	510,000	356,999
10. Total (Lines 5 through 9) .....	510,000	356,999
11. Net cash from operations (Line 4 minus Line 10) .....	2,057,925	1,538,509
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	26,087,817	5,161,336
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 .....	0	525,893
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	26,087,817	5,687,229
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	28,564,650	7,386,917
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 .....	9,177	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	28,573,827	7,386,917
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) .....	(2,486,010)	(1,699,688)
<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 .....	162,147	53,197
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) .....	8,907	1,527
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	171,054	54,724
<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) .....	(257,030)	(106,455)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	469,155	575,609
19.2 End of period (Line 18 plus Line 19.1) .....	212,124	469,155

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

20.0001. Bonds acquired in settlement of capital contribution .....	9,795,486	14,842,884
20.0002. Accrued interest on securities acquired in settlement of capital contribution .....	42,367	102,828

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 2024 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1B - PREMIUMS WRITTEN

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
	Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire .....	604,071	0	0	604,071	0	0
2.1 Allied lines .....	1,120,438	0	0	1,120,438	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 .....	3,983	0	0	3,983	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) .....	123,132,271	0	0	123,132,271	0	0
5.2 Commercial multiple peril (liability portion) .....	58,507,731	0	0	58,507,731	0	0
6. Mortgage guaranty .....	0	0	0	0	0	0
8. Ocean marine .....	0	0	0	0	0	0
9.1 Inland marine .....	13,898,032	0	0	13,898,032	0	0
9.2 Pet insurance plans .....	0	0	0	0	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 .....	549,297	0	0	549,297	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 .....	83,876,909	0	2,190,547	86,067,456	0	0
17.1 Other liability - occurrence .....	28,636,122	0	0	28,636,122	0	0
17.2 Other liability - claims-made .....	968,378	0	0	968,378	0	0
17.3 Excess workers' compensation .....	0	0	0	0	0	0
18.1 Products liability - occurrence .....	1,176,176	0	0	1,176,176	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.....	82,288,625	0	0	82,288,625	0	0
19.3 Commercial auto no-fault (personal injury protection) .....	5,747,064	0	82,206	5,829,270	0	0
19.4 Other commercial auto liability.....	247,403,798	0	3,921,409	251,325,207	0	0
21.1 Private passenger auto physical damage .....	70,569,598	0	0	70,569,598	0	0
21.2 Commercial auto physical damage .....	90,817,929	0	1,932,759	92,750,688	0	0
22. Aircraft (all perils) .....	0	0	0	0	0	0
23. Fidelity .....	2,546,225	0	0	2,546,225	0	0
24. Surety .....	0	0	0	0	0	0
26. Burglary and theft .....	1,818,169	0	0	1,818,169	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	813,664,816	0	8,126,921	821,791,737	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 through 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 2024 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 .....	99,076	0	99,076	0	0	0	0.0	
2.1 Allied lines .....	190,373	2,194	192,567	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) .....	54,170,818	0	54,170,818	0	0	0	0.0	
5.2 Commercial multiple peril (liability portion) .....	8,359,517	0	8,359,517	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	
9.1 Inland marine .....	22,065,416	0	22,065,416	0	0	0	0.0	
9.2 Pet insurance plans .....	0	0	0	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 .....	34,540,715	1,230,034	35,770,749	0	0	0	0.0	
17.1 Other liability - occurrence .....	12,370,427	0	12,370,427	0	0	0	0.0	
17.2 Other liability - claims-made .....	41,354	0	41,354	0	0	0	0.0	
17.3 Excess workers' compensation .....	0	0	0	0	0	0	0.0	
18.1 Products liability - occurrence .....	118,180	0	118,180	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) .....	0	0	0	0	0	0	0.0	
19.2 Other private passenger auto liability .....	62,127,363	0	62,127,363	0	0	0	0.0	
19.3 Commercial auto no-fault (personal injury protection) .....	1,292,951	63,451	1,356,402	0	0	0	0.0	
19.4 Other commercial auto liability .....	124,921,267	2,275,681	127,196,948	0	0	0	0.0	
21.1 Private passenger auto physical damage .....	43,778,829	0	43,778,829	0	0	0	0.0	
21.2 Commercial auto physical damage .....	45,758,233	985,848	46,744,081	0	0	0	0.0	
22. Aircraft (all perils) .....	0	0	0	0	0	0	0.0	
23. Fidelity .....	619,804	0	619,804	0	0	0	0.0	
24. Surety .....	0	0	0	0	0	0	0.0	
26. Burglary and theft .....	2,259,441	0	2,259,441	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 .....	412,713,764	4,557,208	417,270,972	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 through 3403 plus 3498)(Line 34 above) .....	0	0	0	0	0	0	0.0	

ANNUAL STATEMENT FOR THE YEAR 2024 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	15,010	0	15,010	0	81,598	0	81,598	0	
2.1 Allied lines	0	0	0	0	(10,895)	0	(10,895)	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	67	0	67	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)	22,808,223	0	22,808,223	0	6,900,094	0	6,900,094	0	
5.2 Commercial multiple peril (liability portion)	16,850,286	0	16,850,286	0	22,477,384	0	22,477,384	0	
6. Mortgage guaranty	0	0	0	0	0	0	0	0	
8. Ocean marine	0	0	0	0	0	0	0	0	
9.1 Inland marine	19	0	19	0	684,168	0	684,168	0	
9.2 Pet insurance plans	0	0	0	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	(2,352)	0	(2,352)	0	
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0	(a)	
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0	0	(a)	
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	(a)	
15.2 Dental only	0	0	0	0	0	0	0	(a)	
15.3 Disability income	0	0	0	0	0	0	0	(a)	
15.4 Medicare supplement	0	0	0	0	0	0	0	(a)	
15.5 Medicaid Title XIX	0	0	0	0	0	0	0	(a)	
15.6 Medicare Title XVIII	0	0	0	0	0	0	0	(a)	
15.7 Long-term care	0	0	0	0	0	0	0	(a)	
15.8 Federal employees health benefits plan	0	0	0	0	0	0	0	(a)	
15.9 Other health	0	0	0	0	0	0	0	(a)	
16. Workers' compensation	67,554,652	2,916,573	70,471,225	0	43,600,586	1,480,045	45,080,631	0	
17.1 Other liability - occurrence	1,735,018	0	1,735,018	0	13,321,405	0	13,321,405	0	
17.2 Other liability - claims-made	21,058	0	21,058	0	35,673	0	35,673	0	
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	
18.1 Products liability - occurrence	219,472	0	219,472	0	1,424,442	0	1,424,442	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)	0	0	0	0	0	0	0	0	
19.2 Other private passenger auto liability	44,081,650	0	44,081,650	0	49,697,416	0	49,697,416	0	
19.3 Commercial auto no-fault (personal injury protection)	1,521,648	101,555	1,623,203	0	3,730,909	(56,432)	3,674,477	0	
19.4 Other commercial auto liability	173,036,109	5,769,830	178,805,939	0	186,503,433	1,832,534	188,335,967	0	
21.1 Private passenger auto physical damage	1,617,305	0	1,617,305	0	(154,105)	0	(154,105)	0	
21.2 Commercial auto physical damage	2,020,261	0	2,020,261	0	4,911,078	185,427	5,096,505	0	
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	
23. Fidelity	251,811	0	251,811	0	282,924	0	282,924	0	
24. Surety	0	0	0	0	0	0	0	0	
26. Burglary and theft	140,897	0	140,897	0	321,752	0	321,752	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	XXX	0	0	0	
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	XXX	0	0	0	
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	0	0	0	
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	
35. TOTALS	331,873,419	8,787,958	340,661,377	0	333,805,577	3,441,574	337,247,151	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 through 3403 plus 3498)(Line 34 above)	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 2024 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 .....	47,905,113	0	0	47,905,113
1.2 Reinsurance assumed .....	191,589	0	0	191,589
1.3 Reinsurance ceded .....	48,096,702	0	0	48,096,702
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	109,664,254	0	109,664,254
2.2 Reinsurance assumed, excluding contingent .....	0	1,060,835	0	1,060,835
2.3 Reinsurance ceded, excluding contingent .....	0	110,725,089	0	110,725,089
2.4 Contingent - direct .....	0	13,663,355	0	13,663,355
2.5 Contingent - reinsurance assumed .....	0	0	0	0
2.6 Contingent - reinsurance ceded .....	0	13,663,355	0	13,663,355
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	17	17
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	54,969	54,969
8.2 Payroll taxes .....	0	0	0	0
9. Employee relations and welfare .....	0	0	10,930	10,930
10. Insurance .....	0	0	0	0
11. Directors' fees .....	0	0	0	0
12. Travel and travel items .....	0	0	593	593
13. Rent and rent items .....	0	0	1,797	1,797
14. Equipment .....	0	0	13,010	13,010
15. Cost or depreciation of EDP equipment and software .....	0	0	0	0
16. Printing and stationery .....	0	0	85	85
17. Postage, telephone and telegraph, exchange and express .....	0	0	113	113
18. Legal and auditing .....	0	0	918	918
19. Totals (Lines 3 to 18) .....	0	0	82,432	82,432
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	57,161	57,161
25. Total expenses incurred .....	0	0	139,594 (a)	139,594
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	139,594	139,594
<b>DETAILS OF WRITE-INS</b>				
2401. Custodial Fees .....	0	0	30,440	30,440
2402. Outside Data Processing .....	0	0	21,606	21,606
2403. Miscellaneous .....	0	0	5,115	5,115
2498. Summary of remaining write-ins for Line 24 from overflow page .....	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	0	0	57,161	57,161

(a) Includes management fees of \$ 88,708 to affiliates and \$ 20,446 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2024 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) 583,990	532,482
1.1 Bonds exempt from U.S. tax	(a) 148,862	142,195
1.2 Other bonds (unaffiliated)	(a) 2,228,992	2,373,922
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) 53,298	53,833
7. Derivative instruments	(f) 0	0
8. Other invested assets	0	0
9. Aggregate write-ins for investment income	147	147
10. Total gross investment income	3,015,288	3,102,579
11. Investment expenses		(g) 139,594
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)		139,594
17. Net investment income (Line 10 minus Line 16)		2,962,985
<b>DETAILS OF WRITE-INS</b>		
0901. Miscellaneous Investment Income	147	147
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	147	147
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 542,762 accrual of discount less \$ 192,626 amortization of premium and less \$ 232,824 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 \$ 4,133 accrual of discount less \$ 0 amortization of premium and less \$ 4,194 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	(365,641)	0	(365,641)	0	0
1.1 Bonds exempt from U.S. tax	(7,685)	0	(7,685)	0	0
1.2 Other bonds (unaffiliated)	(505,669)	0	(505,669)	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)	(878,995)	0	(878,995)	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 through 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 redemptions .....			
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 through 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 through 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 #		2024	2023
<b>NET INCOME</b>						
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$	1,742,332	\$ 1,571,688
(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>\$</u>	<u>1,742,332</u>	<u>\$ 1,571,688</u>
<b>SURPLUS</b>						
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$	105,384,548	\$ 93,717,868
(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>\$</u>	<u>105,384,548</u>	<u>\$ 93,717,868</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	\$ 69,918
2. 12 Months or Longer	\$ 77,951

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

1. Less than 12 Months	\$ 6,864,735
2. 12 Months or Longer	\$ 465,388

(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	\$ 7,064,970	\$ -	\$ -	\$ -	\$ 7,064,970	\$ 6,871,774	\$ 193,196
k. On deposit with other regulatory bodies	\$ 700,296	\$ -	\$ -	\$ -	\$ 700,296	\$ 700,345	\$ (49)
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>\$ 7,765,266</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 7,765,266</b>	<b>\$ 7,572,119</b>	<b>\$ 193,147</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	\$ -	\$ 7,064,970	6.695%	6.695%
k. On deposit with other regulatory bodies	\$ -	\$ 700,296	0.664%	0.664%
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>\$ 7,765,266</b>	<b>7.359%</b>	<b>7.359%</b>

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

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

2. 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

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

Not applicable

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

Not applicable

M., N., O., P.

Not applicable

Q. Prepayment Penalty and Acceleration Fees

	<u>General Account</u>	<u>Protected Cell</u>
1. Number of CUSIPs	1	0
2. Aggregate Amount of Investment Income	\$ 12,130	\$ -

R., S.

Not applicable

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

Not applicable

**NOTE 7 Investment Income**

A., B.

Not applicable

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

Interest Income Due and Accrued	<u>Amount</u>
1. Gross	\$ 754,228
2. Nonadmitted	\$ -
3. Admitted	\$ 754,228

D., E.

Not applicable

**NOTES TO FINANCIAL STATEMENTS**

**NOTE 8 Derivative Instruments**

Not applicable

**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			12/31/2023			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	\$ -	\$ 117,304	\$ 117,304	\$ -	\$ 41,652	\$ 41,652	\$ -	\$ 75,652	\$ 75,652
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ -	\$ (117,304)	\$ (117,304)	\$ -	\$ (41,652)	\$ (41,652)	\$ -	\$ (75,652)	\$ (75,652)

2.

	As of End of Current Period			12/31/2023			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	\$15,825,278	XXX	XXX	\$14,063,928	XXX	XXX	\$1,761,350
(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.

	2024	2023
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	13781%	15389%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 105,384,548	\$ 93,717,868

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) 12/31/2023	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 539,417	\$ 360,528	\$ 178,889
(b) Foreign	\$ -	\$ -	\$ -
(c) Subtotal (1a+1b)	\$ 539,417	\$ 360,528	\$ 178,889
(d) Federal income tax on net capital gains	\$ (197,759)	\$ (874)	\$ (196,885)
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ -	\$ -	\$ -
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 341,658	\$ 359,654	\$ (17,996)
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	\$ 117,304	\$ 41,652	\$ 75,652
(2) Real estate	\$ -	\$ -	\$ -
(3) Other	\$ -	\$ -	\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ 117,304	\$ 41,652	\$ 75,652
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 117,304	\$ 41,652	\$ 75,652
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (117,304)	\$ (41,652)	\$ (75,652)

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) 12/31/2023	(3) (Col. 1 - 2) Change
Adjusted gross deferred tax assets	\$ -	\$ -	\$ -
Total deferred tax liabilities	\$ 117,304	\$ 41,652	\$ 75,652
Net deferred tax assets (liabilities)	\$ (117,304)	\$ (41,652)	\$ (75,652)
Tax effect of change in unrealized gains (losses)			\$ -
Change in net deferred income tax			<u>\$ (75,652)</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	\$ 437,638	21.0%
Tax exempt income deduction	\$ (20,364)	-1.0%
Return to provision & other	\$ 36	0.0%
Total	<u>\$ 417,310</u>	<u>20.0%</u>

## NOTES TO FINANCIAL STATEMENTS

	As of End of Current Period	
	Tax	Rate
Federal income taxes incurred	\$ 539,417	25.9%
Realized capital gains tax	\$ (197,759)	-9.5%
Change in net deferred income taxes	\$ 75,652	3.6%
Total statutory income taxes	\$ 417,310	20.0%

**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 2023:	\$ 206,055
For the tax year 2024:	\$ 499,449
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 VeraVest Investments, Inc. Verlan Fire Insurance Company Verlan Holdings, Inc.
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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 21, 2024, the Company received a \$10,000,000 capital contribution from Hanover. The contribution was settled in bonds at fair value of \$9,795,486, accrued interest of \$42,367 and \$162,147 of cash. There were net realized losses in the amount of \$1,261,076 as a result of this transaction.

**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 \$8,021 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.

Opus provided investment-related services under an intercompany advisory agreement until June 3, 2024, when the agreement was officially canceled.

**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, 2025 without prior approval is \$10,538,455. 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	\$ 1,888,083
(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

v

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	\$ 99,075,163	\$ 104,372,937	\$ 10,478,839	\$ 88,596,324	\$ -	\$ -	\$ -
Cash and Short-Term Investments	\$ 212,124	\$ 212,124	\$ 212,124	\$ -	\$ -	\$ -	\$ -

**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	ID Number	Reinsurer Name	Unsecured Amount
88	13-5129825	THE HANOVER INSURANCE COMPANY	\$ 1,177,641,000

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	\$ -	\$ -	\$ 383,115,414	\$ -	\$(383,115,414)	\$ -
b. All Other	\$ 3,824,919	\$ 501,064	\$ -	\$ -	\$ 3,824,919	\$ 501,064
c. Total (a+b)	<u>\$ 3,824,919</u>	<u>\$ 501,064</u>	<u>\$ 383,115,414</u>	<u>\$ -</u>	<u>\$(379,290,495)</u>	<u>\$ 501,064</u>

d. Direct Unearned Premium Reserve

\$ 379,290,495

(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		12/31/2024
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

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**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 [  ] 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 [  ] 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 [  ] 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 [  ]
- 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 [  ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [  ] No [  ] N/A [  ]
- 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 [  ]  
     4.12 renewals? ..... Yes [  ] No [  ]
- 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 [  ]  
     4.22 renewals? ..... Yes [  ] No [  ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [  ] No [  ]  
 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 [  ]
- 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 [  ]
- 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 2024 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 [ ] No [ X ]
- 8.4 If response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial 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
.....	.....	.....	.....	.....	.....

- 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 2024 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 2024 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 ..... \$ .....7,064,970
- 26.29 On deposit with other regulatory bodies ..... \$ .....700,296
- 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 [ X ]  
 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 2024 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. This includes both primary and sub-advisors. 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
Wellington Funds (US) LLC .....	U.....

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 [ X ] 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 [ X ] 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
288313 .....	Wellington Funds (US) LLC .....	5493007617BARIMGYJ883 .....	Securities Exchange Commission .....	NO.....

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 2024 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 .....	104,372,937	99,075,163	(5,297,774)
31.2 Preferred stocks .....	0	0	0
31.3 Totals	104,372,937	99,075,163	(5,297,774)

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 its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

- a. The security was either:
  - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
  - ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were 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, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? ..... 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 2024 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 Current Year	2 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 .....	\$	1,619,755
3.22 Non-participating policies .....	\$	812,045,060

4. For mutual reporting Entities and Reciprocal Exchanges only:

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

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

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 [ X ]

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 RMS RiskLink v24 and Verisk/AIR Touchstone v10.1 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.
- Effective July 1, 2024, we have property catastrophe reinsurance protection up to \$1.9 billion, less a \$200 million with no co-participation for Northeast named storm events. A portion of this coverage is secured through reinsurance agreements supported by catastrophe bonds. This portion contributes reinsurance coverage for Northeast named storms events only. For events other than Northeast named storms, the property catastrophe occurrence excess of loss reinsurance program provides coverage up to \$1.6 billion, less a \$200 million retention, with no co-participation.
- We have catastrophe protection through two per occurrence excess of loss reinsurance agreements with Commonwealth Re Ltd. ("Commonwealth Re"), an independent company, licensed as a Special Purpose Insurer in Bermuda. 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, Virginia and all waters contiguous thereto. Coverage is provided for catastrophe losses from named tropical storms or hurricanes, including all events and 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. The reinsurance agreements meet the requirements to be accounted for as reinsurance in accordance with the guidance for reinsurance contracts. In connection with these two reinsurance agreements, effective July 1, 2023 ("2023 Agreement") and July 1, 2022 ("2022 Agreement"), Commonwealth Re issued notes (generally referred to as "catastrophe bonds") to unrelated investors for an aggregate principal amount of \$300.0 million, consistent with the amount of coverage provided under the reinsurance agreements as described below. The proceeds have been deposited in a reinsurance trust account. ....
- 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 unreinsured 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 2024 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 2024 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:  
 .....

- 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

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 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 2024 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 2024	2 2023	3 2022	4 2021	5 2020
<b>Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	456,291,234	435,691,878	402,507,684	357,284,178	331,075,533
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	181,314,276	187,560,646	174,224,901	180,794,222	153,236,533
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	181,640,002	108,872,972	57,785,602	15,609,050	(1,528)
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	2,546,225	2,272,473	1,842,873	1,086,310	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	821,791,737	734,397,969	636,361,060	554,773,760	484,310,538
<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)	2,281,749	1,932,215	1,547,470	1,446,696	1,499,400
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)	539,417	360,527	304,382	291,852	285,800
18. Net income (Line 20)	1,742,332	1,571,688	1,243,088	1,154,844	1,213,600
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	105,518,736	93,776,489	77,201,709	70,956,236	59,796,672
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)	134,188	58,621	24,378	15,007	27,115
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)	105,384,548	93,717,868	77,177,331	70,941,229	59,769,557
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11)	2,057,925	1,538,509	1,416,632	1,365,992	1,360,106
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital	105,384,548	93,717,868	77,177,331	70,941,229	59,769,557
29. Authorized control level risk-based capital	764,683	608,980	523,762	499,192	204,382
<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)	99.8	99.5	98.5	97.8	96.4
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)	0.2	0.5	0.8	1.5	1.7
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	0.0	0.7	0.8	1.9
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 2024	2 2023	3 2022	4 2021	5 2020
<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) .....	11,666,680	16,540,537	6,236,101	11,171,672	5,212,516
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
54. Liability lines (Lines 11, 16, 17, 18 & 19) .....	238,981,423	225,314,796	190,808,905	156,141,850	159,589,724
55. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	115,139,410	143,537,313	120,198,311	83,753,775	71,795,989
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	62,530,335	34,164,398	8,671,515	591,469	49,028
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	619,804	31,974	10,133	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
59. Total (Line 35) .....	417,270,972	403,048,481	319,688,864	240,487,094	231,434,741
<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 2024 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 2024

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., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 3,104

(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

19AL



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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 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 \$ .....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 .

19AK



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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 \$ 33,905
(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 2024 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 2024

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 categories 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 \$ 95,663
(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 2024 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 2024

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 row at the bottom.

(a) Finance and service charges not included in Lines 1 to 35 \$ 150,524

(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 2024 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 2024

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 total row at the bottom.

(a) Finance and service charges not included in Lines 1 to 35 \$ 37,534

(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 2024 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 2024

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 \$ 83,011
(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 CT



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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 row at the bottom.

(a) Finance and service charges not included in Lines 1 to 35 \$ 12,045
(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 2024 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 2024

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.

(a) Finance and service charges not included in Lines 1 to 35 \$ 13,162
(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 2024 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 2024

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, Marine, Medical, and Auto.

(a) Finance and service charges not included in Lines 1 to 35 \$ 2,606

(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 FL



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 275,601
(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 2024 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 2024

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 categories like Fire, Multiple Peril Crop, Federal Flood, etc., and a total row at the bottom.

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

19.HI



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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 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 \$ 2,995

(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

19.1D



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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 \$ 148,649
(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 2024 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 2024

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 \$ 37,788

(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 2024 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 2024

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., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 2,399

(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 2024 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 2024

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 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 \$ 3,242
(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 2024 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 2024

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.

(a) Finance and service charges not included in Lines 1 to 35 \$ 8,032
(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 KY



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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 categories like Fire, Multiple Peril Crop, Federal Flood, etc., and a total row at the bottom.

191A

(a) Finance and service charges not included in Lines 1 to 35 \$ 69,881
(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 2024 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 2024

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, Federal Flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 59,237

(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 2024 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 2024

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 row at the bottom.

(a) Finance and service charges not included in Lines 1 to 35 \$ 52,231

(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 2024 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 2024

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, Auto, Life, etc., and a 'Total (a)' row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 149,730

(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 2024 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 2024

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 \$ 133,517

(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 2024 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 2024

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., and a Total (a) row.

19 JUN

(a) Finance and service charges not included in Lines 1 to 35 \$ 47,802
(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 2024 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 2024

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 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 \$ 1,387

(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 MS



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 8,885

(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 2024 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 2024

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 categories like Fire, Multiple Peril Crop, Federal Flood, etc., and a total row at the bottom.

(a) Finance and service charges not included in Lines 1 to 35 \$ 699
(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 2024 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 2024

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 row at the bottom.

(a) Finance and service charges not included in Lines 1 to 35 \$ 993

(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 2024 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 2024

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 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 \$ 11,705
(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 2024 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 2024

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 \$ 131,437

(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 2024 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 2024

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 \$ 81,539
(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 2024 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 2024

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 categories like Fire, Multiple Peril Crop, Federal Flood, etc., and a total row at the bottom.

(a) Finance and service charges not included in Lines 1 to 35 \$ 2,472

(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 2024 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 2024

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 categories like Fire, Multiple Peril Crop, Federal Flood, etc., and a total row at the bottom.

(a) Finance and service charges not included in Lines 1 to 35 \$ 68,839
(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 2024 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 2024

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., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... 92,407
(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 .....

19 NC



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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 categories like Fire, Multiple Peril Crop, Federal Flood, etc., and a total row at the bottom.

(a) Finance and service charges not included in Lines 1 to 35 \$ 844

(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 2024 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 2024

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 \$ 26,276

(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 2024 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 2024

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, Federal Flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 81,716

(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 2024 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 2024

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 \$ 24,908
(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 2024 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 2024

NAIC Company Code 41840

Table with columns for Line of Business, Gross Premiums, Dividends, 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 \$ 74,914
(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 2024 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 2024

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, Auto, Life, etc., and a total row (35).

(a) Finance and service charges not included in Lines 1 to 35 \$ 19,154
(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 2024 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 2024

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 categories like Fire, Auto, Life, and Health, ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 35,016
(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 2024 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 2024

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 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 \$ 317
(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 SD



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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.

(a) Finance and service charges not included in Lines 1 to 35 \$ 35,845

(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 2024 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 2024

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, Auto, Life, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ .....200,609
(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 2024 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 2024

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 categories like Fire, Multiple Peril Crop, Federal Flood, etc., and a total row at the bottom.

(a) Finance and service charges not included in Lines 1 to 35 \$ 19,282

(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 UT



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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.

(a) Finance and service charges not included in Lines 1 to 35 \$ 9,544
(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.VT



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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 categories 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 \$ 235,072
(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 2024 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 2024

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., and a 'Total (a)' row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 49,800

(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 2024 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 2024

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 categories like Fire, Multiple Peril Crop, Federal Flood, etc., and a total row at the bottom.

191VV

(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



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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 categories 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 \$ 277,489

(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.W1



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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 categories like Fire, Multiple Peril Crop, Federal Flood, etc., and a total row at the bottom.

19.WV

(a) Finance and service charges not included in Lines 1 to 35 \$ .....700
(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 .....



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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 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 \$ .....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.PR



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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 categories like Fire, Multiple Peril Crop, Federal Flood, etc., and a total row 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 .....0 .

19 CN



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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 categories like Fire, Multiple Peril Crop, Federal Flood, etc., and a total row (35) showing 1,506 in Direct Premiums Written and 1,490 in Commissions and Brokerage Expenses.

19.ZZZ

(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 2024 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 2024

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 categories like Fire, Auto, Life, and a Total (a) row.

(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 .

19.0T



ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

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 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, Pet Insurance Plans, Financial Guaranty, Medical Professional Liability, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (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 No-Fault, Other Private Passenger Auto Liability, Commercial Auto No-Fault, Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, 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 (3401-3499).

(a) Finance and service charges not included in Lines 1 to 35 \$ 2,915,383

(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 GT



**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 2024 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		821,792	0	0	340,661	17,816	337,247	98,802	383,115	0	1,177,641	0	0	0	1,177,641	0
0399999		Total Authorized - Affiliates - U.S. Non-Pool - Other			821,792	0	0	340,661	17,816	337,247	98,802	383,115	0	1,177,641	0	0	0	1,177,641	0
0499999		Total Authorized - Affiliates - U.S. Non-Pool			821,792	0	0	340,661	17,816	337,247	98,802	383,115	0	1,177,641	0	0	0	1,177,641	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			821,792	0	0	340,661	17,816	337,247	98,802	383,115	0	1,177,641	0	0	0	1,177,641	0
1499999		Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			821,792	0	0	340,661	17,816	337,247	98,802	383,115	0	1,177,641	0	0	0	1,177,641	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)			821,792	0	0	340,661	17,816	337,247	98,802	383,115	0	1,177,641	0	0	0	1,177,641	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			821,792	0	0	340,661	17,816	337,247	98,802	383,115	0	1,177,641	0	0	0	1,177,641	0

ANNUAL STATEMENT FOR THE YEAR 2024 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	1,177,641	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	0	0	XXX	0	1,177,641	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	1,177,641	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	1,177,641	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	1,177,641	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	1,177,641	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	1,177,641	0	0	0	0	0	0	0	0	XXX	0	

ANNUAL STATEMENT FOR THE YEAR 2024 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												42 Total Overdue Cols. 38+39 +40+41
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 2024 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 2024 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 2024 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 2024 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 .....	1,177,641	821,792	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 2024 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) .....	104,605,157	0	104,605,157
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 .....	913,579	0	913,579
6. Net amount recoverable from reinsurers .....	0	1,177,641,000	1,177,641,000
7. Protected cell assets (Line 27) .....	0	0	0
8. Totals (Line 28) .....	105,518,736	1,177,641,000	1,283,159,736
<b>LIABILITIES (Page 3)</b>			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	0	794,526,000	794,526,000
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	117,304	0	117,304
11. Unearned premiums (Line 9) .....	0	383,115,000	383,115,000
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 .....	16,884	0	16,884
19. Total liabilities excluding protected cell business (Line 26) .....	134,188	1,177,641,000	1,177,775,188
20. Protected cell liabilities (Line 27) .....	0	0	0
21. Surplus as regards policyholders (Line 37)	105,384,548	XXX	105,384,548
22. Totals (Line 38)	105,518,736	1,177,641,000	1,283,159,736

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

**N O N E**

Schedule H - Part 2 - Reserves and Liabilities

**N O N E**

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

**N O N E**

Schedule H - Part 4 - Reinsurance

**N O N E**

Schedule H - Part 5 - Health Claims

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**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						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	2,565	2,565	435	435	11	11	0	0	XXX
2. 2015.....	317,381	317,381	0	176,455	176,455	9,483	9,483	26,958	26,958	0	0	XXX
3. 2016.....	342,841	342,841	0	204,605	204,605	12,204	12,204	29,862	29,862	0	0	XXX
4. 2017.....	379,477	379,477	0	242,785	242,785	17,637	17,637	31,708	31,708	0	0	XXX
5. 2018.....	424,315	424,315	0	263,736	263,736	18,485	18,485	31,357	31,357	0	0	XXX
6. 2019.....	464,214	464,214	0	291,652	291,652	17,036	17,036	33,041	33,041	0	0	XXX
7. 2020.....	480,342	480,342	0	214,078	214,078	11,737	11,737	30,081	30,081	0	0	XXX
8. 2021.....	528,967	528,967	0	240,280	240,280	10,957	10,957	31,710	31,710	0	0	XXX
9. 2022.....	590,335	590,335	0	308,037	308,037	12,449	12,449	34,066	34,066	0	0	XXX
10. 2023.....	690,809	690,809	0	293,606	293,606	6,518	6,518	39,860	39,860	0	0	XXX
11. 2024.....	780,546	780,546	0	190,745	190,745	2,074	2,074	37,965	37,965	0	0	XXX
12. Totals	XXX	XXX	XXX	2,428,545	2,428,545	119,017	119,017	326,620	326,620	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.....	4,262	4,262	3,804	3,804	137	137	787	787	28	28	0	0	25
2. 2015.....	3,107	3,107	1,529	1,529	105	105	303	303	22	22	0	0	20
3. 2016.....	2,803	2,803	2,112	2,112	233	233	463	463	24	24	0	0	20
4. 2017.....	4,736	4,736	2,903	2,903	125	125	1,056	1,056	40	40	0	0	35
5. 2018.....	9,533	9,533	4,417	4,417	508	508	1,299	1,299	68	68	0	0	58
6. 2019.....	10,772	10,772	6,240	6,240	472	472	2,443	2,443	107	107	0	0	96
7. 2020.....	12,891	12,891	9,013	9,013	728	728	3,344	3,344	133	133	0	0	117
8. 2021.....	32,693	32,693	16,538	16,538	1,836	1,836	6,240	6,240	390	390	0	0	348
9. 2022.....	73,344	73,344	35,467	35,467	4,795	4,795	10,694	10,694	1,110	1,110	0	0	907
10. 2023.....	94,538	94,538	75,527	75,527	5,440	5,440	22,124	22,124	2,252	2,252	0	0	1,819
11. 2024.....	91,982	91,982	179,698	179,698	3,436	3,436	38,654	38,654	7,220	7,220	0	0	6,490
12. Totals	340,661	340,661	337,247	337,247	17,816	17,816	87,407	87,407	11,395	11,395	0	0	9,935

	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. 2015.....	217,962	217,962	0	68.7	68.7	0.0	0	0	0.0	0	0
3. 2016.....	252,306	252,306	0	73.6	73.6	0.0	0	0	0.0	0	0
4. 2017.....	300,991	300,991	0	79.3	79.3	0.0	0	0	0.0	0	0
5. 2018.....	329,403	329,403	0	77.6	77.6	0.0	0	0	0.0	0	0
6. 2019.....	361,765	361,765	0	77.9	77.9	0.0	0	0	0.0	0	0
7. 2020.....	282,006	282,006	0	58.7	58.7	0.0	0	0	0.0	0	0
8. 2021.....	340,645	340,645	0	64.4	64.4	0.0	0	0	0.0	0	0
9. 2022.....	479,962	479,962	0	81.3	81.3	0.0	0	0	0.0	0	0
10. 2023.....	539,865	539,865	0	78.1	78.1	0.0	0	0	0.0	0	0
11. 2024.....	551,774	551,774	0	70.7	70.7	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 2024 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.....	(1).....	(1).....	(1).....	(1).....	1.....				1.....	0.....	0.....	XXX.....
2. 2015.....	54,813.....	54,813.....	0.....	33,741.....	33,741.....	1,872.....	1,872.....	4,842.....	4,842.....	0.....	0.....	8,263.....
3. 2016.....	57,039.....	57,039.....	0.....	40,441.....	40,441.....	1,812.....	1,812.....	5,192.....	5,192.....	0.....	0.....	8,558.....
4. 2017.....	63,428.....	63,428.....	0.....	45,218.....	45,218.....	2,787.....	2,787.....	6,003.....	6,003.....	0.....	0.....	8,961.....
5. 2018.....	70,618.....	70,618.....	0.....	48,639.....	48,639.....	2,466.....	2,466.....	5,502.....	5,502.....	0.....	0.....	8,689.....
6. 2019.....	75,577.....	75,577.....	0.....	55,397.....	55,397.....	2,799.....	2,799.....	6,100.....	6,100.....	0.....	0.....	9,111.....
7. 2020.....	73,821.....	73,821.....	0.....	35,046.....	35,046.....	1,476.....	1,476.....	5,216.....	5,216.....	0.....	0.....	5,953.....
8. 2021.....	73,274.....	73,274.....	0.....	43,687.....	43,687.....	1,752.....	1,752.....	5,328.....	5,328.....	0.....	0.....	6,163.....
9. 2022.....	78,905.....	78,905.....	0.....	46,376.....	46,376.....	1,803.....	1,803.....	4,859.....	4,859.....	0.....	0.....	6,449.....
10. 2023.....	91,816.....	91,816.....	0.....	44,363.....	44,363.....	745.....	745.....	5,634.....	5,634.....	0.....	0.....	7,935.....
11. 2024.....	88,052.....	88,052.....	0.....	16,385.....	16,385.....	70.....	70.....	4,634.....	4,634.....	0.....	0.....	5,419.....
12. Totals.....	XXX.....	XXX.....	XXX.....	409,293.....	409,293.....	17,581.....	17,581.....	53,311.....	53,311.....	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.....	27.....	27.....	0.....	0.....	1.....	1.....	0.....			
2. 2015.....	15.....	15.....	3.....	3.....	23.....	23.....	1.....	1.....	1.....	1.....	0.....	0.....	1.....
3. 2016.....	0.....	0.....	5.....	5.....	0.....	0.....	2.....	2.....	0.....	0.....	0.....	0.....	0.....
4. 2017.....	0.....	0.....	11.....	11.....	0.....	0.....	19.....	19.....	1.....	1.....	0.....	0.....	1.....
5. 2018.....	76.....	76.....	149.....	149.....	85.....	85.....	62.....	62.....	3.....	3.....	0.....	0.....	4.....
6. 2019.....	566.....	566.....	393.....	393.....	62.....	62.....	124.....	124.....	8.....	8.....	0.....	0.....	12.....
7. 2020.....	1,593.....	1,593.....	506.....	506.....	118.....	118.....	218.....	218.....	9.....	9.....	0.....	0.....	13.....
8. 2021.....	3,463.....	3,463.....	1,710.....	1,710.....	198.....	198.....	610.....	610.....	36.....	36.....	0.....	0.....	51.....
9. 2022.....	8,827.....	8,827.....	5,033.....	5,033.....	662.....	662.....	1,188.....	1,188.....	116.....	116.....	0.....	0.....	165.....
10. 2023.....	15,395.....	15,395.....	12,840.....	12,840.....	543.....	543.....	3,152.....	3,152.....	260.....	260.....	0.....	0.....	369.....
11. 2024.....	14,147.....	14,147.....	29,020.....	29,020.....	176.....	176.....	4,454.....	4,454.....	843.....	843.....	0.....	0.....	1,195.....
12. Totals.....	44,082.....	44,082.....	49,697.....	49,697.....	1,867.....	1,867.....	9,832.....	9,832.....	1,278.....	1,278.....	0.....	0.....	1,811.....

	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. 2015.....	40,499.....	40,499.....	0.....	73.9.....	73.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2016.....	47,452.....	47,452.....	0.....	83.2.....	83.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2017.....	54,039.....	54,039.....	0.....	85.2.....	85.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2018.....	56,982.....	56,982.....	0.....	80.7.....	80.7.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2019.....	65,448.....	65,448.....	0.....	86.6.....	86.6.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2020.....	44,183.....	44,183.....	0.....	59.9.....	59.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2021.....	56,782.....	56,782.....	0.....	77.5.....	77.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2022.....	68,865.....	68,865.....	0.....	87.3.....	87.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2023.....	82,933.....	82,933.....	0.....	90.3.....	90.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2024.....	69,730.....	69,730.....	0.....	79.2.....	79.2.....	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 2024 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	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				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.....	2,356.....	2,356.....	385.....	385.....	4.....	4.....	0.....	0.....	XXX.....
2. 2015.....	129,479.....	129,479.....	0.....	74,391.....	74,391.....	6,144.....	6,144.....	6,594.....	6,594.....	0.....	0.....	10,363.....
3. 2016.....	139,726.....	139,726.....	0.....	88,129.....	88,129.....	8,751.....	8,751.....	7,154.....	7,154.....	0.....	0.....	10,348.....
4. 2017.....	154,434.....	154,434.....	0.....	115,061.....	115,061.....	13,146.....	13,146.....	8,572.....	8,572.....	0.....	0.....	11,706.....
5. 2018.....	175,602.....	175,602.....	0.....	112,476.....	112,476.....	13,979.....	13,979.....	8,674.....	8,674.....	0.....	0.....	11,854.....
6. 2019.....	186,968.....	186,968.....	0.....	126,855.....	126,855.....	11,758.....	11,758.....	9,240.....	9,240.....	0.....	0.....	11,734.....
7. 2020.....	192,902.....	192,902.....	0.....	85,700.....	85,700.....	7,737.....	7,737.....	7,875.....	7,875.....	0.....	0.....	7,383.....
8. 2021.....	204,341.....	204,341.....	0.....	76,645.....	76,645.....	6,275.....	6,275.....	7,986.....	7,986.....	0.....	0.....	7,306.....
9. 2022.....	216,079.....	216,079.....	0.....	66,712.....	66,712.....	6,096.....	6,096.....	7,081.....	7,081.....	0.....	0.....	7,306.....
10. 2023.....	231,639.....	231,639.....	0.....	45,286.....	45,286.....	1,952.....	1,952.....	7,261.....	7,261.....	0.....	0.....	7,748.....
11. 2024.....	249,053.....	249,053.....	0.....	20,457.....	20,457.....	381.....	381.....	6,494.....	6,494.....	0.....	0.....	6,244.....
12. Totals.....	XXX.....	XXX.....	XXX.....	814,070.....	814,070.....	76,605.....	76,605.....	76,937.....	76,937.....	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	Direct and Assumed	Ceded			
1. Prior.....	2,683.....	2,683.....	320.....	320.....	113.....	113.....	74.....	74.....	10.....	10.....	0.....	0.....	8.....
2. 2015.....	1,704.....	1,704.....	303.....	303.....	73.....	73.....	75.....	75.....	5.....	5.....	0.....	0.....	4.....
3. 2016.....	2,197.....	2,197.....	617.....	617.....	214.....	214.....	191.....	191.....	13.....	13.....	0.....	0.....	10.....
4. 2017.....	2,590.....	2,590.....	1,312.....	1,312.....	93.....	93.....	670.....	670.....	14.....	14.....	0.....	0.....	11.....
5. 2018.....	7,661.....	7,661.....	2,429.....	2,429.....	343.....	343.....	804.....	804.....	39.....	39.....	0.....	0.....	30.....
6. 2019.....	7,169.....	7,169.....	3,606.....	3,606.....	340.....	340.....	1,785.....	1,785.....	48.....	48.....	0.....	0.....	37.....
7. 2020.....	8,991.....	8,991.....	5,915.....	5,915.....	504.....	504.....	2,371.....	2,371.....	71.....	71.....	0.....	0.....	55.....
8. 2021.....	22,778.....	22,778.....	11,870.....	11,870.....	1,276.....	1,276.....	4,286.....	4,286.....	187.....	187.....	0.....	0.....	144.....
9. 2022.....	45,220.....	45,220.....	23,495.....	23,495.....	2,660.....	2,660.....	6,357.....	6,357.....	476.....	476.....	0.....	0.....	367.....
10. 2023.....	47,713.....	47,713.....	48,157.....	48,157.....	2,492.....	2,492.....	12,172.....	12,172.....	931.....	931.....	0.....	0.....	717.....
11. 2024.....	31,723.....	31,723.....	93,987.....	93,987.....	1,271.....	1,271.....	16,814.....	16,814.....	2,191.....	2,191.....	0.....	0.....	1,688.....
12. Totals.....	180,429.....	180,429.....	192,010.....	192,010.....	9,379.....	9,379.....	45,599.....	45,599.....	3,987.....	3,987.....	0.....	0.....	3,071.....

	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 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense			
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....
2. 2015.....	89,291.....	89,291.....	0.....	69.0.....	69.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2016.....	107,266.....	107,266.....	0.....	76.8.....	76.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2017.....	141,458.....	141,458.....	0.....	91.6.....	91.6.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2018.....	146,406.....	146,406.....	0.....	83.4.....	83.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2019.....	160,802.....	160,802.....	0.....	86.0.....	86.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2020.....	119,165.....	119,165.....	0.....	61.8.....	61.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2021.....	131,303.....	131,303.....	0.....	64.3.....	64.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2022.....	158,098.....	158,098.....	0.....	73.2.....	73.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2023.....	165,964.....	165,964.....	0.....	71.6.....	71.6.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2024.....	173,317.....	173,317.....	0.....	69.6.....	69.6.....	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 2024 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.....	215.....	215.....	29.....	29.....	7.....	7.....	0.....	0.....	XXX.....
2. 2015.....	45,417.....	45,417.....	0.....	16,388.....	16,388.....	1,306.....	1,306.....	3,560.....	3,560.....	0.....	0.....	3,440.....
3. 2016.....	51,831.....	51,831.....	0.....	16,746.....	16,746.....	1,576.....	1,576.....	4,694.....	4,694.....	0.....	0.....	4,201.....
4. 2017.....	56,621.....	56,621.....	0.....	17,717.....	17,717.....	1,627.....	1,627.....	4,314.....	4,314.....	0.....	0.....	4,050.....
5. 2018.....	54,617.....	54,617.....	0.....	18,308.....	18,308.....	1,962.....	1,962.....	4,675.....	4,675.....	0.....	0.....	4,923.....
6. 2019.....	56,177.....	56,177.....	0.....	20,666.....	20,666.....	2,403.....	2,403.....	4,685.....	4,685.....	0.....	0.....	4,643.....
7. 2020.....	61,764.....	61,764.....	0.....	20,713.....	20,713.....	2,498.....	2,498.....	5,053.....	5,053.....	0.....	0.....	4,573.....
8. 2021.....	68,062.....	68,062.....	0.....	22,636.....	22,636.....	2,808.....	2,808.....	6,025.....	6,025.....	0.....	0.....	5,678.....
9. 2022.....	82,774.....	82,774.....	0.....	30,051.....	30,051.....	3,228.....	3,228.....	6,355.....	6,355.....	0.....	0.....	6,177.....
10. 2023.....	86,212.....	86,212.....	0.....	26,554.....	26,554.....	2,319.....	2,319.....	6,881.....	6,881.....	0.....	0.....	6,110.....
11. 2024.....	86,339.....	86,339.....	0.....	9,406.....	9,406.....	598.....	598.....	5,501.....	5,501.....	0.....	0.....	4,480.....
12. Totals.....	XXX.....	XXX.....	XXX.....	199,401.....	199,401.....	20,355.....	20,355.....	51,751.....	51,751.....	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.....	1,578.....	1,578.....	3,189.....	3,189.....	23.....	23.....	425.....	425.....	17.....	17.....	0.....	0.....	16.....
2. 2015.....	1,387.....	1,387.....	1,188.....	1,188.....	9.....	9.....	206.....	206.....	16.....	16.....	0.....	0.....	15.....
3. 2016.....	606.....	606.....	1,299.....	1,299.....	19.....	19.....	252.....	252.....	11.....	11.....	0.....	0.....	10.....
4. 2017.....	2,146.....	2,146.....	1,539.....	1,539.....	32.....	32.....	334.....	334.....	25.....	25.....	0.....	0.....	23.....
5. 2018.....	1,796.....	1,796.....	1,794.....	1,794.....	80.....	80.....	411.....	411.....	26.....	26.....	0.....	0.....	24.....
6. 2019.....	3,037.....	3,037.....	2,180.....	2,180.....	71.....	71.....	510.....	510.....	51.....	51.....	0.....	0.....	47.....
7. 2020.....	2,307.....	2,307.....	2,529.....	2,529.....	106.....	106.....	709.....	709.....	53.....	53.....	0.....	0.....	49.....
8. 2021.....	6,190.....	6,190.....	2,696.....	2,696.....	274.....	274.....	1,126.....	1,126.....	161.....	161.....	0.....	0.....	149.....
9. 2022.....	13,095.....	13,095.....	4,515.....	4,515.....	570.....	570.....	1,717.....	1,717.....	322.....	322.....	0.....	0.....	298.....
10. 2023.....	22,061.....	22,061.....	6,802.....	6,802.....	833.....	833.....	2,348.....	2,348.....	577.....	577.....	0.....	0.....	534.....
11. 2024.....	16,268.....	16,268.....	17,350.....	17,350.....	633.....	633.....	3,900.....	3,900.....	1,494.....	1,494.....	0.....	0.....	1,383.....
12. Totals.....	70,471.....	70,471.....	45,081.....	45,081.....	2,650.....	2,650.....	11,938.....	11,938.....	2,752.....	2,752.....	0.....	0.....	2,548.....

	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. 2015.....	24,061.....	24,061.....	0.....	53.0.....	53.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2016.....	25,203.....	25,203.....	0.....	48.6.....	48.6.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2017.....	27,734.....	27,734.....	0.....	49.0.....	49.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2018.....	29,053.....	29,053.....	0.....	53.2.....	53.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2019.....	33,603.....	33,603.....	0.....	59.8.....	59.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2020.....	33,967.....	33,967.....	0.....	55.0.....	55.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2021.....	41,917.....	41,917.....	0.....	61.6.....	61.6.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2022.....	59,853.....	59,853.....	0.....	72.3.....	72.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2023.....	68,374.....	68,374.....	0.....	79.3.....	79.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2024.....	55,150.....	55,150.....	0.....	63.9.....	63.9.....	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 2024 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.....	(1).....	(1).....	0.....	0.....	0.....			
2. 2015.....	2,534.....	2,534.....	0.....	933.....	933.....	97.....	97.....	84.....	84.....	0.....	0.....	57.....
3. 2016.....	2,388.....	2,388.....	0.....	418.....	418.....	19.....	19.....	96.....	96.....	0.....	0.....	67.....
4. 2017.....	2,083.....	2,083.....	0.....	1,843.....	1,843.....	34.....	34.....	98.....	98.....	0.....	0.....	65.....
5. 2018.....	560.....	560.....	0.....	170.....	170.....	4.....	4.....	33.....	33.....	0.....	0.....	20.....
6. 2019.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
7. 2020.....	(2).....	(2).....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
8. 2021.....	5,097.....	5,097.....	0.....	2,112.....	2,112.....	91.....	91.....	275.....	275.....	0.....	0.....	154.....
9. 2022.....	37,750.....	37,750.....	0.....	20,919.....	20,919.....	1,247.....	1,247.....	2,769.....	2,769.....	0.....	0.....	1,496.....
10. 2023.....	84,059.....	84,059.....	0.....	40,621.....	40,621.....	1,359.....	1,359.....	5,323.....	5,323.....	0.....	0.....	2,605.....
11. 2024.....	146,904.....	146,904.....	0.....	42,295.....	42,295.....	942.....	942.....	8,158.....	8,158.....	0.....	0.....	3,686.....
12. Totals.....	XXX.....	XXX.....	XXX.....	109,310.....	109,310.....	3,793.....	3,793.....	16,837.....	16,837.....	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.....	123.....	123.....	0.....	0.....	176.....	176.....	0.....			
2. 2015.....	0.....	0.....	13.....	13.....	0.....	0.....	18.....	18.....	0.....	0.....	0.....	0.....	0.....
3. 2016.....	0.....	0.....	8.....	8.....	0.....	0.....	14.....	14.....	0.....	0.....	0.....	0.....	0.....
4. 2017.....	0.....	0.....	15.....	15.....	0.....	0.....	23.....	23.....	0.....	0.....	0.....	0.....	0.....
5. 2018.....	0.....	0.....	5.....	5.....	0.....	0.....	4.....	4.....	0.....	0.....	0.....	0.....	0.....
6. 2019.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
7. 2020.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
8. 2021.....	260.....	260.....	94.....	94.....	88.....	88.....	98.....	98.....	5.....	5.....	0.....	0.....	2.....
9. 2022.....	6,022.....	6,022.....	1,236.....	1,236.....	861.....	861.....	1,049.....	1,049.....	173.....	173.....	0.....	0.....	70.....
10. 2023.....	8,747.....	8,747.....	4,757.....	4,757.....	1,530.....	1,530.....	3,528.....	3,528.....	423.....	423.....	0.....	0.....	171.....
11. 2024.....	24,629.....	24,629.....	23,126.....	23,126.....	1,272.....	1,272.....	11,362.....	11,362.....	1,654.....	1,654.....	0.....	0.....	668.....
12. Totals.....	39,659.....	39,659.....	29,377.....	29,377.....	3,751.....	3,751.....	16,272.....	16,272.....	2,255.....	2,255.....	0.....	0.....	911.....

	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. 2015.....	1,145.....	1,145.....	0.....	45.2.....	45.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2016.....	555.....	555.....	0.....	23.2.....	23.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2017.....	2,013.....	2,013.....	0.....	96.7.....	96.7.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2018.....	215.....	215.....	0.....	38.4.....	38.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2019.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2020.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2021.....	3,023.....	3,023.....	0.....	59.3.....	59.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2022.....	34,277.....	34,277.....	0.....	90.8.....	90.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2023.....	66,288.....	66,288.....	0.....	78.9.....	78.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2024.....	113,439.....	113,439.....	0.....	77.2.....	77.2.....	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 2024 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. 2015	9	9	0	0	0	0	0	0	0	0	0	XXX
3. 2016	11	11	0	0	0	0	0	0	0	0	0	XXX
4. 2017	9	9	0	0	0	0	0	0	0	0	0	XXX
5. 2018	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2019	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2020	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2021	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2022	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2023	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2024	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		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. 2015	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2016	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2017	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2018	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2019	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2020	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2021	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2022	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2023	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2024	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. 2015	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2016	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2017	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2018	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2019	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2020	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2021	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2022	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10. 2023	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11. 2024	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 2024 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. 2015.....	87	87	0	2	2	0	0	6	6	0	0	4
3. 2016.....	66	66	0	0	0	0	0	0	0	0	0	0
4. 2017.....	36	36	0	0	0	0	0	0	0	0	0	0
5. 2018.....	11	11	0	0	0	0	0	0	0	0	0	0
6. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0
8. 2021.....	620	620	0	200	200	12	12	4	4	0	0	2
9. 2022.....	5,996	5,996	0	17,997	17,997	11	11	93	93	0	0	41
10. 2023.....	13,511	13,511	0	281	281	31	31	154	154	0	0	59
11. 2024.....	23,236	23,236	0	169	169	16	16	227	227	0	0	88
12. Totals	XXX	XXX	XXX	18,649	18,649	70	70	484	484	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	76	76	0	0	89	89	0	0	0	0	0
2. 2015.....	0	0	3	3	0	0	1	1	0	0	0	0	0
3. 2016.....	0	0	3	3	0	0	1	1	0	0	0	0	0
4. 2017.....	0	0	2	2	0	0	1	1	0	0	0	0	0
5. 2018.....	0	0	1	1	0	0	1	1	0	0	0	0	0
6. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2021.....	0	0	82	82	0	0	15	15	0	0	0	0	0
9. 2022.....	126	126	1,084	1,084	7	7	211	211	16	16	0	0	4
10. 2023.....	454	454	3,470	3,470	0	0	603	603	12	12	0	0	3
11. 2024.....	1,155	1,155	8,602	8,602	83	83	1,486	1,486	95	95	0	0	24
12. Totals	1,735	1,735	13,321	13,321	90	90	2,410	2,410	123	123	0	0	31

	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
2. 2015.....	12	12	0	14.0	14.0	0.0	0	0	0.0	0	0
3. 2016.....	4	4	0	5.8	5.8	0.0	0	0	0.0	0	0
4. 2017.....	3	3	0	8.5	8.5	0.0	0	0	0.0	0	0
5. 2018.....	2	2	0	13.9	13.9	0.0	0	0	0.0	0	0
6. 2019.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2020.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2021.....	313	313	0	50.4	50.4	0.0	0	0	0.0	0	0
9. 2022.....	19,545	19,545	0	326.0	326.0	0.0	0	0	0.0	0	0
10. 2023.....	5,005	5,005	0	37.0	37.0	0.0	0	0	0.0	0	0
11. 2024.....	11,833	11,833	0	50.9	50.9	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 2024 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. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0
3. 2016.....	3	3	0	0	0	0	0	0	0	0	0	0
4. 2017.....	2	2	0	0	0	0	0	0	0	0	0	0
5. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0
6. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0
8. 2021.....	24	24	0	0	0	0	0	0	0	0	0	0
9. 2022.....	181	181	0	0	0	1	1	8	8	0	0	3
10. 2023.....	467	467	0	39	39	26	26	12	12	0	0	6
11. 2024.....	803	803	0	3	3	31	31	12	12	0	0	5
12. Totals	XXX	XXX	XXX	41	41	58	58	33	33	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	0	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2021.....	0	0	0	0	0	0	1	1	0	0	0	0	0
9. 2022.....	0	0	2	2	0	0	9	9	0	0	0	0	0
10. 2023.....	15	15	9	9	13	13	58	58	6	6	0	0	3
11. 2024.....	6	6	25	25	1	1	116	116	6	6	0	0	3
12. Totals	21	21	36	36	14	14	183	183	11	11	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	0	0
2. 2015.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2016.....	0	0	0	0.1	0.1	0.0	0	0	0.0	0	0
4. 2017.....	0	0	0	0.2	0.2	0.0	0	0	0.0	0	0
5. 2018.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2019.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2020.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2021.....	1	1	0	3.0	3.0	0.0	0	0	0.0	0	0
9. 2022.....	20	20	0	11.2	11.2	0.0	0	0	0.0	0	0
10. 2023.....	177	177	0	37.8	37.8	0.0	0	0	0.0	0	0
11. 2024.....	199	199	0	24.8	24.8	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 2024 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						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. 2015	144	144	0	8	8	0	0	1	1	0	0	XXX
3. 2016	174	174	0	75	75	2	2	2	2	0	0	XXX
4. 2017	136	136	0	5	5	0	0	0	0	0	0	XXX
5. 2018	6,395	6,395	0	15,431	15,431	0	0	29	29	0	0	XXX
6. 2019	19,045	19,045	0	15,547	15,547	0	0	41	41	0	0	XXX
7. 2020	25,150	25,150	0	15,077	15,077	0	0	44	44	0	0	XXX
8. 2021	47,516	47,516	0	20,541	20,541	3	3	56	56	0	0	XXX
9. 2022	26,414	26,414	0	27,917	27,917	4	4	74	74	0	0	XXX
10. 2023	22,190	22,190	0	27,202	27,202	10	10	75	75	0	0	XXX
11. 2024	18,598	18,598	0	19,397	19,397	6	6	100	100	0	0	XXX
12. Totals	XXX	XXX	XXX	141,201	141,201	24	24	421	421	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. 2015	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2016	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2017	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2018	0	0	0	0	0	0	1	1	0	0	0	0	0
6. 2019	0	0	3	3	0	0	7	7	0	0	0	0	0
7. 2020	0	0	7	7	0	0	17	17	0	0	0	0	0
8. 2021	0	0	16	16	0	0	53	53	0	0	0	0	0
9. 2022	0	0	26	26	0	0	48	48	0	0	0	0	0
10. 2023	16	16	17	17	4	4	65	65	4	4	0	0	2
11. 2024	140	140	1,006	1,006	0	0	148	148	10	10	0	0	5
12. Totals	156	156	1,074	1,074	4	4	338	338	13	13	0	0	7

	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. 2015	9	9	0	6.3	6.3	0.0	0	0	0.0	0	0
3. 2016	78	78	0	45.0	45.0	0.0	0	0	0.0	0	0
4. 2017	5	5	0	3.9	3.9	0.0	0	0	0.0	0	0
5. 2018	15,461	15,461	0	241.8	241.8	0.0	0	0	0.0	0	0
6. 2019	15,598	15,598	0	81.9	81.9	0.0	0	0	0.0	0	0
7. 2020	15,145	15,145	0	60.2	60.2	0.0	0	0	0.0	0	0
8. 2021	20,667	20,667	0	43.5	43.5	0.0	0	0	0.0	0	0
9. 2022	28,069	28,069	0	106.3	106.3	0.0	0	0	0.0	0	0
10. 2023	27,393	27,393	0	123.4	123.4	0.0	0	0	0.0	0	0
11. 2024	20,806	20,806	0	111.9	111.9	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 2024 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						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.....	(5).....	(5).....	21.....	21.....	0.....	0.....	0.....	0.....	XXX.....
2. 2015.....	84,885.....	84,885.....	0.....	50,991.....	50,991.....	63.....	63.....	11,869.....	11,869.....	0.....	0.....	28,991.....
3. 2016.....	91,593.....	91,593.....	0.....	58,795.....	58,795.....	44.....	44.....	12,724.....	12,724.....	0.....	0.....	30,202.....
4. 2017.....	102,724.....	102,724.....	0.....	62,940.....	62,940.....	44.....	44.....	12,720.....	12,720.....	0.....	0.....	32,331.....
5. 2018.....	116,512.....	116,512.....	0.....	68,712.....	68,712.....	73.....	73.....	12,444.....	12,444.....	0.....	0.....	34,684.....
6. 2019.....	126,446.....	126,446.....	0.....	73,187.....	73,187.....	76.....	76.....	12,975.....	12,975.....	0.....	0.....	35,153.....
7. 2020.....	126,707.....	126,707.....	0.....	57,542.....	57,542.....	27.....	27.....	11,892.....	11,892.....	0.....	0.....	26,733.....
8. 2021.....	129,798.....	129,798.....	0.....	74,460.....	74,460.....	18.....	18.....	12,022.....	12,022.....	0.....	0.....	30,304.....
9. 2022.....	141,084.....	141,084.....	0.....	97,998.....	97,998.....	41.....	41.....	12,780.....	12,780.....	0.....	0.....	35,492.....
10. 2023.....	158,783.....	158,783.....	0.....	108,606.....	108,606.....	67.....	67.....	14,429.....	14,429.....	0.....	0.....	37,655.....
11. 2024.....	164,604.....	164,604.....	0.....	82,242.....	82,242.....	29.....	29.....	12,760.....	12,760.....	0.....	0.....	27,849.....
12. Totals.....	XXX.....	XXX.....	XXX.....	735,467.....	735,467.....	503.....	503.....	126,615.....	126,615.....	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.....	1.....	1.....	1.....	1.....	2.....	2.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
2. 2015.....	0.....	0.....	5.....	5.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2016.....	0.....	0.....	161.....	161.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4. 2017.....	0.....	0.....	1.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
5. 2018.....	0.....	0.....	(3).....	(3).....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 2019.....	0.....	0.....	2.....	2.....	0.....	0.....	1.....	1.....	0.....	0.....	0.....	0.....	0.....
7. 2020.....	0.....	0.....	(14).....	(14).....	0.....	0.....	6.....	6.....	0.....	0.....	0.....	0.....	0.....
8. 2021.....	3.....	3.....	(35).....	(35).....	0.....	0.....	19.....	19.....	1.....	1.....	0.....	0.....	2.....
9. 2022.....	5.....	5.....	(116).....	(116).....	0.....	0.....	56.....	56.....	1.....	1.....	0.....	0.....	2.....
10. 2023.....	38.....	38.....	(959).....	(959).....	0.....	0.....	76.....	76.....	9.....	9.....	0.....	0.....	17.....
11. 2024.....	3,591.....	3,591.....	5,899.....	5,899.....	0.....	0.....	176.....	176.....	842.....	842.....	0.....	0.....	1,513.....
12. Totals.....	3,638.....	3,638.....	4,942.....	4,942.....	2.....	2.....	333.....	333.....	854.....	854.....	0.....	0.....	1,535.....

	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. 2015.....	62,928.....	62,928.....	0.....	74.1.....	74.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2016.....	71,724.....	71,724.....	0.....	78.3.....	78.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2017.....	75,706.....	75,706.....	0.....	73.7.....	73.7.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2018.....	81,227.....	81,227.....	0.....	69.7.....	69.7.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2019.....	86,241.....	86,241.....	0.....	68.2.....	68.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2020.....	69,453.....	69,453.....	0.....	54.8.....	54.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2021.....	86,488.....	86,488.....	0.....	66.6.....	66.6.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2022.....	110,765.....	110,765.....	0.....	78.5.....	78.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2023.....	122,266.....	122,266.....	0.....	77.0.....	77.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2024.....	105,538.....	105,538.....	0.....	64.1.....	64.1.....	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 2024 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						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. 2015.....	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2016.....	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2017.....	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2018.....	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2019.....	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2020.....	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2021.....	219	219	0	0	0	0	0	11	11	0	0	XXX
9. 2022.....	969	969	0	42	42	13	13	42	42	0	0	XXX
10. 2023.....	1,670	1,670	0	307	307	0	0	61	61	0	0	XXX
11. 2024.....	2,032	2,032	0	312	312	0	0	37	37	0	0	XXX
12. Totals	XXX	XXX	XXX	662	662	13	13	150	150	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. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2021.....	0	0	0	0	0	0	1	1	0	0	0	0	0
9. 2022.....	0	0	12	12	0	0	10	10	0	0	0	0	0
10. 2023.....	83	83	78	78	0	0	43	43	25	25	0	0	2
11. 2024.....	168	168	193	193	0	0	82	82	50	50	0	0	4
12. Totals	252	252	283	283	0	0	135	135	75	75	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	0	0
2. 2015.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2016.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2017.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2018.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2019.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2020.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2021.....	12	12	0	5.5	5.5	0.0	0	0	0.0	0	0
9. 2022.....	119	119	0	12.3	12.3	0.0	0	0	0.0	0	0
10. 2023.....	598	598	0	35.8	35.8	0.0	0	0	0.0	0	0
11. 2024.....	842	842	0	41.4	41.4	0.0	0	0	0.0	0	0
12. 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 2024 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. 2015.....	13	13	0	0	0	0	0	0	0	0	0	0
3. 2016.....	11	11	0	0	0	0	0	0	0	0	0	0
4. 2017.....	3	3	0	0	0	0	0	0	0	0	0	0
5. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0
6. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0
8. 2021.....	15	15	0	0	0	0	0	4	4	0	0	2
9. 2022.....	184	184	0	25	25	3	3	5	5	0	0	3
10. 2023.....	462	462	0	347	347	10	10	29	29	0	0	13
11. 2024.....	925	925	0	78	78	2	2	42	42	0	0	17
12. Totals	XXX	XXX	XXX	450	450	14	14	81	81	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	68	68	0	0	21	21	0	0	0	0	0
2. 2015.....	0	0	15	15	0	0	2	2	0	0	0	0	0
3. 2016.....	0	0	20	20	0	0	3	3	0	0	0	0	0
4. 2017.....	0	0	23	23	0	0	9	9	0	0	0	0	0
5. 2018.....	0	0	42	42	0	0	16	16	0	0	0	0	0
6. 2019.....	0	0	56	56	0	0	17	17	0	0	0	0	0
7. 2020.....	0	0	70	70	0	0	23	23	0	0	0	0	0
8. 2021.....	0	0	104	104	0	0	31	31	0	0	0	0	0
9. 2022.....	50	50	180	180	34	34	48	48	5	5	0	0	1
10. 2023.....	16	16	357	357	25	25	79	79	5	5	0	0	1
11. 2024.....	153	153	490	490	0	0	118	118	35	35	0	0	7
12. Totals	219	219	1,424	1,424	59	59	367	367	46	46	0	0	9

	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. 2015.....	17	17	0	131.7	131.7	0.0	0	0	0.0	0	0
3. 2016.....	24	24	0	209.3	209.3	0.0	0	0	0.0	0	0
4. 2017.....	32	32	0	1,087.2	1,087.2	0.0	0	0	0.0	0	0
5. 2018.....	58	58	0	19,890.6	19,890.6	0.0	0	0	0.0	0	0
6. 2019.....	73	73	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2020.....	92	92	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2021.....	139	139	0	944.0	944.0	0.0	0	0	0.0	0	0
9. 2022.....	351	351	0	190.4	190.4	0.0	0	0	0.0	0	0
10. 2023.....	868	868	0	187.9	187.9	0.0	0	0	0.0	0	0
11. 2024.....	919	919	0	99.3	99.3	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 1U - Pet Insurance Plans

**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

**NONE**

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**

Schedule P - Part 2U - Pet Insurance Plans

**NONE**



**ANNUAL STATEMENT FOR THE YEAR 2024 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			
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024			
1. Prior.....	000												
2. 2015.....													
3. 2016.....	XXX												
4. 2017.....	XXX	XXX											
5. 2018.....	XXX	XXX	XXX										
6. 2019.....	XXX	XXX	XXX	XXX									
7. 2020.....	XXX	XXX	XXX	XXX	XXX								
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2024.....	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. 2015.....													
3. 2016.....	XXX												
4. 2017.....	XXX	XXX											
5. 2018.....	XXX	XXX	XXX										
6. 2019.....	XXX	XXX	XXX	XXX									
7. 2020.....	XXX	XXX	XXX	XXX	XXX								
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2022.....	XXX												
10. 2023.....	XXX												
11. 2024.....	XXX												

**NONE**

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

1. Prior.....	000											XXX	XXX
2. 2015.....												XXX	XXX
3. 2016.....	XXX											XXX	XXX
4. 2017.....	XXX	XXX										XXX	XXX
5. 2018.....	XXX	XXX	XXX									XXX	XXX
6. 2019.....	XXX	XXX	XXX	XXX								XXX	XXX
7. 2020.....	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2022.....	XXX					XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2023.....	XXX				XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2024.....	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. 2015.....	0	0	0	0	0	0	0	0	0	0	0	2	2
3. 2016.....	XXX	0	0	0	0	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	1	1
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	18	19
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	28	28
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	34	30

**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. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2016.....	XXX	0	0	0	0	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	3
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	2	1
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	1	1

**ANNUAL STATEMENT FOR THE YEAR 2024 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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024		
1. Prior	000										XXX	XXX
2. 2015											XXX	XXX
3. 2016	XXX										XXX	XXX
4. 2017	XXX	XXX									XXX	XXX
5. 2018	XXX	XXX	XXX								XXX	XXX
6. 2019	XXX	XXX	XXX	XXX							XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**NONE**

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

1. Prior	000	0	0	0	0	0	0	0	0	0	0	0	0
2. 2015	0	0	0	0	0	0	0	0	0	0	0	23,867	5,124
3. 2016	XXX	0	0	0	0	0	0	0	0	0	0	24,464	5,738
4. 2017	XXX	XXX	0	0	0	0	0	0	0	0	0	25,973	6,358
5. 2018	XXX	XXX	XXX	0	0	0	0	0	0	0	0	28,650	6,034
6. 2019	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	28,928	6,225
7. 2020	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	22,774	3,959
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	25,584	4,718
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	29,059	6,431
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	30,707	6,931
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	21,718	4,618

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

1. Prior	000										XXX	XXX
2. 2015											XXX	XXX
3. 2016	XXX										XXX	XXX
4. 2017	XXX	XXX									XXX	XXX
5. 2018	XXX	XXX	XXX								XXX	XXX
6. 2019	XXX	XXX	XXX	XXX							XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2022	XXX				XXX	XXX						
10. 2023	XXX			XXX	XXX							
11. 2024	XXX											

**NONE**

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

1. Prior	000										XXX	XXX
2. 2015											XXX	XXX
3. 2016	XXX										XXX	XXX
4. 2017	XXX	XXX									XXX	XXX
5. 2018	XXX	XXX	XXX								XXX	XXX
6. 2019	XXX	XXX	XXX	XXX							XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2022	XXX				XXX	XXX						
10. 2023	XXX			XXX	XXX							
11. 2024	XXX											

**NONE**

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

1. Prior	000										XXX	XXX
2. 2015											XXX	XXX
3. 2016	XXX										XXX	XXX
4. 2017	XXX	XXX									XXX	XXX
5. 2018	XXX	XXX	XXX								XXX	XXX
6. 2019	XXX	XXX	XXX	XXX							XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2022	XXX				XXX	XXX						
10. 2023	XXX			XXX	XXX							
11. 2024	XXX											

**NONE**

**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			
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024			
1. Prior.....	000.....											XXX.....	XXX.....
2. 2015.....												XXX.....	XXX.....
3. 2016.....	XXX.....											XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

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

1. Prior.....	000.....											XXX.....	XXX.....
2. 2015.....												XXX.....	XXX.....
3. 2016.....	XXX.....											XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2022.....	XXX.....				XXX.....	XXX.....							
10. 2023.....	XXX.....			XXX.....	XXX.....								
11. 2024.....	XXX.....		XXX.....	XXX.....									

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

1. Prior.....	000.....											XXX.....	XXX.....
2. 2015.....												XXX.....	XXX.....
3. 2016.....	XXX.....											XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2022.....	XXX.....				XXX.....	XXX.....							
10. 2023.....	XXX.....			XXX.....	XXX.....								
11. 2024.....	XXX.....		XXX.....	XXX.....									

ANNUAL STATEMENT FOR THE YEAR 2024 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			
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024			
1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2015.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2016.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4. 2017.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
5. 2018.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	2.....	0.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	5.....	7.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	7.....	3.....

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

1. Prior.....	000.....												
2. 2015.....													
3. 2016.....	XXX.....												
4. 2017.....	XXX.....	XXX.....											
5. 2018.....	XXX.....	XXX.....	XXX.....										
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2022.....	XXX.....												
10. 2023.....	XXX.....												
11. 2024.....	XXX.....												

**NONE**

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

1. Prior.....	000.....											XXX.....	XXX.....
2. 2015.....												XXX.....	XXX.....
3. 2016.....	XXX.....											XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2022.....	XXX.....					XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
10. 2023.....	XXX.....				XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

**NONE**

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

1. Prior.....	000.....												
2. 2015.....													
3. 2016.....	XXX.....												
4. 2017.....	XXX.....	XXX.....											
5. 2018.....	XXX.....	XXX.....	XXX.....										
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2022.....	XXX.....												
10. 2023.....	XXX.....												
11. 2024.....	XXX.....												

**NONE**

**SCHEDULE P - PART 3U - PET INSURANCE PLANS**

1. Prior.....	000.....											XXX.....	XXX.....
2. 2015.....												XXX.....	XXX.....
3. 2016.....	XXX.....											XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2022.....	XXX.....					XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
10. 2023.....	XXX.....				XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

**NONE**

Schedule P - Part 4A - Homeowners/Farmowners

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule P - Part 4E - Commercial Multiple Peril

**NONE**

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

**NONE**

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

**NONE**

Schedule P - Part 4G - Special Liability

**NONE**

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

**NONE**

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

**NONE**

Schedule P - Part 4I - Special Property

**NONE**

Schedule P - Part 4J - Auto Physical Damage

**NONE**

Schedule P - Part 4K - Fidelity/Surety

**NONE**

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

**NONE**

Schedule P - Part 4M - International

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule P - Part 4T - Warranty

**NONE**

Schedule P - Part 4U - Pet Insurance Plans

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2024 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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	2,155	418	177	69	20	15	13	3	2	1
2. 2015.....	3,743	5,163	5,402	5,482	5,516	5,524	5,528	5,537	5,538	5,538
3. 2016.....	XXX	3,687	5,275	5,547	5,652	5,676	5,699	5,708	5,710	5,710
4. 2017.....	XXX	XXX	3,828	5,477	5,757	5,835	5,890	5,917	5,927	5,933
5. 2018.....	XXX	XXX	XXX	3,856	5,486	5,779	5,877	5,923	5,946	5,961
6. 2019.....	XXX	XXX	XXX	XXX	3,762	5,531	5,887	6,020	6,065	6,075
7. 2020.....	XXX	XXX	XXX	XXX	XXX	2,654	3,703	3,915	3,985	4,010
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	2,491	3,956	4,216	4,301
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,669	4,273	4,542
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,393	4,989
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,550

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	594	248	106	33	24	15	5	1	0	0
2. 2015.....	1,541	331	117	51	24	13	9	3	1	1
3. 2016.....	XXX	1,777	389	156	57	33	12	1	0	0
4. 2017.....	XXX	XXX	1,811	378	141	82	40	15	5	1
5. 2018.....	XXX	XXX	XXX	1,787	403	155	70	33	16	4
6. 2019.....	XXX	XXX	XXX	XXX	1,924	469	182	64	24	12
7. 2020.....	XXX	XXX	XXX	XXX	XXX	1,119	276	97	38	13
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	1,357	374	115	51
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,524	366	165
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,711	369
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,195

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	1,163	203	85	19	16	9	3	2	4	1
2. 2015.....	7,216	8,094	8,193	8,239	8,254	8,256	8,259	8,262	8,262	8,263
3. 2016.....	XXX	7,376	8,369	8,494	8,539	8,549	8,557	8,557	8,558	8,558
4. 2017.....	XXX	XXX	7,724	8,731	8,874	8,922	8,946	8,955	8,958	8,961
5. 2018.....	XXX	XXX	XXX	7,473	8,511	8,628	8,662	8,677	8,685	8,689
6. 2019.....	XXX	XXX	XXX	XXX	7,818	8,894	9,053	9,098	9,108	9,111
7. 2020.....	XXX	XXX	XXX	XXX	XXX	5,162	5,821	5,911	5,948	5,953
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	4,953	6,006	6,114	6,163
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,163	6,289	6,449
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,898	7,935
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,419

**ANNUAL STATEMENT FOR THE YEAR 2024 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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	2,294	647	297	154	54	18	13	7	2	6
2. 2015.....	4,559	6,274	6,693	6,871	6,952	6,985	6,999	7,009	7,015	7,017
3. 2016.....	XXX	4,392	6,248	6,665	6,825	6,894	6,923	6,949	6,966	6,979
4. 2017.....	XXX	XXX	4,769	6,949	7,384	7,582	7,681	7,749	7,780	7,796
5. 2018.....	XXX	XXX	XXX	4,911	7,059	7,526	7,766	7,897	7,948	7,974
6. 2019.....	XXX	XXX	XXX	XXX	4,450	6,863	7,347	7,573	7,689	7,756
7. 2020.....	XXX	XXX	XXX	XXX	XXX	3,112	4,337	4,637	4,771	4,837
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	2,798	4,473	4,804	4,950
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,859	4,491	4,896
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,933	4,643
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,059

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	1,019	499	233	80	42	27	18	12	12	8
2. 2015.....	1,992	663	319	146	63	34	20	12	6	4
3. 2016.....	XXX	2,082	632	278	135	74	51	32	17	10
4. 2017.....	XXX	XXX	2,407	692	352	196	109	54	26	11
5. 2018.....	XXX	XXX	XXX	2,425	814	417	225	99	52	30
6. 2019.....	XXX	XXX	XXX	XXX	2,645	791	404	211	103	37
7. 2020.....	XXX	XXX	XXX	XXX	XXX	1,396	475	245	107	55
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	1,578	568	286	144
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,712	648	367
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,870	717
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,688

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	1,464	298	106	37	23	10	4	4	2	3
2. 2015.....	8,719	10,044	10,239	10,318	10,345	10,354	10,360	10,363	10,363	10,363
3. 2016.....	XXX	8,646	10,016	10,203	10,277	10,305	10,317	10,332	10,339	10,348
4. 2017.....	XXX	XXX	9,624	11,290	11,548	11,649	11,676	11,697	11,703	11,706
5. 2018.....	XXX	XXX	XXX	9,765	11,478	11,698	11,807	11,834	11,847	11,854
6. 2019.....	XXX	XXX	XXX	XXX	9,531	11,345	11,574	11,673	11,714	11,734
7. 2020.....	XXX	XXX	XXX	XXX	XXX	6,218	7,150	7,306	7,354	7,383
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	5,657	7,080	7,248	7,306
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,668	7,051	7,306
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,316	7,748
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,244

ANNUAL STATEMENT FOR THE YEAR 2024 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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	642	204	82	52	20	17	10	12	7	9
2. 2015.....	729	1,309	1,452	1,514	1,546	1,573	1,585	1,595	1,598	1,601
3. 2016.....	XXX	1,692	2,497	2,678	2,771	2,811	2,831	2,844	2,850	2,859
4. 2017.....	XXX	XXX	1,590	2,431	2,640	2,718	2,739	2,755	2,767	2,772
5. 2018.....	XXX	XXX	XXX	1,846	2,746	2,903	2,982	3,058	3,172	3,193
6. 2019.....	XXX	XXX	XXX	XXX	1,534	2,634	2,835	2,960	3,018	3,054
7. 2020.....	XXX	XXX	XXX	XXX	XXX	1,360	2,419	2,700	2,829	2,885
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	1,509	2,938	3,289	3,482
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,779	3,189	3,641
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,800	3,155
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,589

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	334	170	112	64	53	41	38	30	23	16
2. 2015.....	784	245	123	79	53	34	25	20	16	15
3. 2016.....	XXX	953	302	149	71	40	29	16	15	10
4. 2017.....	XXX	XXX	961	300	128	65	52	38	28	23
5. 2018.....	XXX	XXX	XXX	1,002	300	181	113	55	38	24
6. 2019.....	XXX	XXX	XXX	XXX	1,269	355	197	120	73	47
7. 2020.....	XXX	XXX	XXX	XXX	XXX	1,303	433	183	78	49
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	1,621	508	293	149
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,736	579	298
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,571	534
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,383

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	397	71	37	14	12	5	9	4	1	4
2. 2015.....	2,979	3,316	3,369	3,399	3,415	3,425	3,431	3,437	3,437	3,440
3. 2016.....	XXX	3,615	4,081	4,142	4,165	4,177	4,190	4,191	4,197	4,201
4. 2017.....	XXX	XXX	3,425	3,934	4,009	4,030	4,041	4,047	4,050	4,050
5. 2018.....	XXX	XXX	XXX	4,109	4,689	4,765	4,789	4,814	4,916	4,923
6. 2019.....	XXX	XXX	XXX	XXX	3,822	4,478	4,555	4,611	4,629	4,643
7. 2020.....	XXX	XXX	XXX	XXX	XXX	3,762	4,420	4,507	4,541	4,573
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	4,430	5,385	5,595	5,678
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,043	5,958	6,177
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,261	6,110
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,480

**ANNUAL STATEMENT FOR THE YEAR 2024 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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	22	5	5	1	1	0	0	0	0	0
2. 2015.....	23	31	33	35	35	35	35	35	35	35
3. 2016.....	XXX	25	31	32	32	33	33	33	33	33
4. 2017.....	XXX	XXX	25	29	31	31	31	31	31	31
5. 2018.....	XXX	XXX	XXX	11	12	12	13	13	13	13
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	42	78	81	83
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	463	864	907
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,047	1,497
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,881

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	15	10	2	1	0	0	0	0	0	0
2. 2015.....	15	6	4	1	1	1	1	1	1	0
3. 2016.....	XXX	13	2	4	1	0	0	0	0	0
4. 2017.....	XXX	XXX	14	3	1	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	2	2	1	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	33	6	2	2
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204	83	70
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	458	171
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	668

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	22	5	1	1	0	0	0	0	1	0
2. 2015.....	47	56	57	57	57	57	57	57	57	57
3. 2016.....	XXX	58	64	67	67	67	67	67	67	67
4. 2017.....	XXX	XXX	63	64	65	65	65	65	65	65
5. 2018.....	XXX	XXX	XXX	19	20	20	20	20	20	20
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	103	147	151	154
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	958	1,427	1,496
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,145	2,605
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,686

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 2024 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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	1	2	2	2	2	2	2	2	2
3. 2016.....	XXX	0	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	1	1
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	14	18
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	28
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2015.....	2	2	1	0	0	0	0	0	0	0
3. 2016.....	XXX	0	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	0	1	0	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	5	4
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	3
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2015.....	2	4	4	4	4	4	4	4	4	4
3. 2016.....	XXX	0	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	0	2	2	2
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	35	41
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	59
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88

ANNUAL STATEMENT FOR THE YEAR 2024 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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0
3. 2016.....	XXX	0	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	2
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0
3. 2016.....	XXX	0	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	3
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0
3. 2016.....	XXX	0	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3	3
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	6
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

**ANNUAL STATEMENT FOR THE YEAR 2024 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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0
3. 2016.....	XXX	0	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	2	2
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	5
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0
3. 2016.....	XXX	0	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	1	2	0	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0
3. 2016.....	XXX	0	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	1	2	2	2
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3	3
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	13
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17

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 2024 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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	80	(8)	0	0	0	0	0	0	0	0	0
2. 2015.....	129,399	129,370	129,373	129,373	129,373	129,373	129,373	129,373	129,373	129,373	0
3. 2016.....	XXX	139,762	139,881	139,886	139,886	139,886	139,886	139,886	139,886	139,886	0
4. 2017.....	XXX	XXX	154,312	154,343	154,328	154,328	154,328	154,328	154,328	154,328	0
5. 2018.....	XXX	XXX	XXX	175,566	175,648	175,721	175,721	175,721	175,721	175,721	0
6. 2019.....	XXX	XXX	XXX	XXX	186,901	187,329	187,312	187,312	187,312	187,312	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	192,401	192,293	192,284	192,284	192,284	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	204,466	204,536	204,517	204,517	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	216,018	216,139	216,236	96
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231,536	231,631	95
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248,862	248,862
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	249,053
13. Earned Premiums (Sch P-Pt. 1)	129,479	139,726	154,434	175,602	186,968	192,902	204,341	216,079	231,639	249,053	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	80	(8)	0	0	0	0	0	0	0	0	0
2. 2015.....	129,399	129,370	129,373	129,373	129,373	129,373	129,373	129,373	129,373	129,373	0
3. 2016.....	XXX	139,762	139,881	139,886	139,886	139,886	139,886	139,886	139,886	139,886	0
4. 2017.....	XXX	XXX	154,312	154,343	154,328	154,328	154,328	154,328	154,328	154,328	0
5. 2018.....	XXX	XXX	XXX	175,566	175,648	175,721	175,721	175,721	175,721	175,721	0
6. 2019.....	XXX	XXX	XXX	XXX	186,901	187,329	187,312	187,312	187,312	187,312	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	192,401	192,293	192,284	192,284	192,284	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	204,466	204,536	204,517	204,517	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	216,018	216,139	216,236	96
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231,536	231,631	95
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248,862	248,862
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	249,053
13. Earned Premiums (Sch P-Pt. 1)	129,479	139,726	154,434	175,602	186,968	192,902	204,341	216,079	231,639	249,053	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	2,198	(32)	(38)	(4)	1	0	0	0	0	0	0
2. 2015.....	43,219	45,045	45,108	45,085	45,096	45,096	45,096	45,096	45,096	45,096	0
3. 2016.....	XXX	50,038	52,814	52,793	52,785	52,783	52,783	52,783	52,783	52,783	0
4. 2017.....	XXX	XXX	53,820	55,734	55,795	55,769	55,766	55,766	55,764	55,757	(7)
5. 2018.....	XXX	XXX	XXX	52,751	55,578	55,640	55,363	55,362	55,360	55,337	(22)
6. 2019.....	XXX	XXX	XXX	XXX	53,285	55,720	55,164	55,145	55,145	55,141	(3)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	59,295	60,632	60,668	60,637	60,626	(12)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	67,562	73,001	73,387	73,493	106
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,319	83,888	84,773	885
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79,294	87,148	7,854
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,537	77,537
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,339
13. Earned Premiums (Sch P-Pt. 1)	45,417	51,831	56,621	54,617	56,177	61,764	68,062	82,774	86,212	86,339	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	2,198	(32)	(38)	(4)	1	0	0	0	0	0	0
2. 2015.....	43,219	45,045	45,108	45,085	45,096	45,096	45,096	45,096	45,096	45,096	0
3. 2016.....	XXX	50,038	52,814	52,793	52,785	52,783	52,783	52,783	52,783	52,783	0
4. 2017.....	XXX	XXX	53,820	55,734	55,795	55,769	55,766	55,766	55,764	55,757	(7)
5. 2018.....	XXX	XXX	XXX	52,751	55,578	55,640	55,363	55,362	55,360	55,337	(22)
6. 2019.....	XXX	XXX	XXX	XXX	53,285	55,720	55,164	55,145	55,145	55,141	(3)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	59,295	60,632	60,668	60,637	60,626	(12)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	67,562	73,001	73,387	73,493	106
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,319	83,888	84,773	885
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79,294	87,148	7,854
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,537	77,537
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,339
13. Earned Premiums (Sch P-Pt. 1)	45,417	51,831	56,621	54,617	56,177	61,764	68,062	82,774	86,212	86,339	XXX

**ANNUAL STATEMENT FOR THE YEAR 2024 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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	29	0	0	0	0	0	0	0	0	0	0
2. 2015.....	2,505	2,535	2,535	2,535	2,535	2,535	2,535	2,535	2,535	2,535	0
3. 2016.....	XXX	2,358	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	0
4. 2017.....	XXX	XXX	2,064	2,073	2,073	2,073	2,073	2,073	2,073	2,073	0
5. 2018.....	XXX	XXX	XXX	551	551	551	551	551	551	551	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	(2)	(2)	(2)	(2)	(2)	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	5,097	5,097	5,097	5,097	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,750	37,750	37,750	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,059	84,182	123
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,782	146,782
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,904
13. Earned Premiums (Sch P-Pt. 1)	2,534	2,388	2,083	560	0	(2)	5,097	37,750	84,059	146,904	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	29	0	0	0	0	0	0	0	0	0	0
2. 2015.....	2,505	2,535	2,535	2,535	2,535	2,535	2,535	2,535	2,535	2,535	0
3. 2016.....	XXX	2,358	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	0
4. 2017.....	XXX	XXX	2,064	2,073	2,073	2,073	2,073	2,073	2,073	2,073	0
5. 2018.....	XXX	XXX	XXX	551	551	551	551	551	551	551	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	(2)	(2)	(2)	(2)	(2)	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	5,097	5,097	5,097	5,097	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,750	37,750	37,750	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,059	84,182	123
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,782	146,782
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,904
13. Earned Premiums (Sch P-Pt. 1)	2,534	2,388	2,083	560	0	(2)	5,097	37,750	84,059	146,904	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2015.....	88	95	95	95	95	95	95	95	95	95	0
3. 2016.....	XXX	59	66	66	66	66	66	66	66	66	0
4. 2017.....	XXX	XXX	29	29	29	29	29	29	29	29	0
5. 2018.....	XXX	XXX	XXX	11	11	11	11	11	11	11	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	620	620	620	620	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,996	5,996	5,996	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,511	13,510	0
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,236	23,236
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,236
13. Earned Premiums (Sch P-Pt. 1)	87	66	36	11	0	0	620	5,996	13,511	23,236	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2015.....	88	95	95	95	95	95	95	95	95	95	0
3. 2016.....	XXX	59	66	66	66	66	66	66	66	66	0
4. 2017.....	XXX	XXX	29	29	29	29	29	29	29	29	0
5. 2018.....	XXX	XXX	XXX	11	11	11	11	11	11	11	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	620	620	620	620	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,996	5,996	5,996	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,511	13,510	0
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,236	23,236
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,236
13. Earned Premiums (Sch P-Pt. 1)	87	66	36	11	0	0	620	5,996	13,511	23,236	XXX

**ANNUAL STATEMENT FOR THE YEAR 2024 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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0	0
3. 2016.....	XXX	3	3	3	3	3	3	3	3	3	0
4. 2017.....	XXX	XXX	2	2	2	2	2	2	2	2	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	24	24	24	24	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181	181	181	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	467	467	0
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	803	803
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	803
13. Earned Premiums (Sch P-Pt. 1)	0	3	2	0	0	0	24	181	467	803	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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0	0
3. 2016.....	XXX	3	3	3	3	3	3	3	3	3	0
4. 2017.....	XXX	XXX	2	2	2	2	2	2	2	2	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	24	24	24	24	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181	181	181	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	467	467	0
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	803	803
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	803
13. Earned Premiums (Sch P-Pt. 1)	0	3	2	0	0	0	24	181	467	803	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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	
1. Prior.....											
2. 2015.....											
3. 2016.....	XXX										
4. 2017.....	XXX	XXX									
5. 2018.....	XXX	XXX									
6. 2019.....	XXX	XXX									
7. 2020.....	XXX	XXX									
8. 2021.....	XXX	XXX									
9. 2022.....	XXX	XXX									
10. 2023.....	XXX	XXX									
11. 2024.....	XXX	XXX									
12. Totals.....	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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	
1. Prior.....											
2. 2015.....											
3. 2016.....	XXX										
4. 2017.....	XXX	XXX									
5. 2018.....	XXX	XXX									
6. 2019.....	XXX	XXX									
7. 2020.....	XXX	XXX									
8. 2021.....	XXX	XXX									
9. 2022.....	XXX	XXX									
10. 2023.....	XXX	XXX									
11. 2024.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

**ANNUAL STATEMENT FOR THE YEAR 2024 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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	
1. Prior.....											
2. 2015.....											
3. 2016.....	XXX										
4. 2017.....	XXX	XXX									
5. 2018.....	XXX	XXX									
6. 2019.....	XXX	XXX									
7. 2020.....	XXX	XXX									
8. 2021.....	XXX	XXX									
9. 2022.....	XXX	XXX									
10. 2023.....	XXX	XXX									
11. 2024.....	XXX	XXX									
12. Totals.....	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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	
1. Prior.....											
2. 2015.....											
3. 2016.....	XXX										
4. 2017.....	XXX	XXX									
5. 2018.....	XXX	XXX									
6. 2019.....	XXX	XXX									
7. 2020.....	XXX	XXX									
8. 2021.....	XXX	XXX									
9. 2022.....	XXX	XXX									
10. 2023.....	XXX	XXX									
11. 2024.....	XXX	XXX									
12. Totals.....	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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	
1. Prior.....											
2. 2015.....											
3. 2016.....	XXX										
4. 2017.....	XXX	XXX									
5. 2018.....	XXX	XXX									
6. 2019.....	XXX	XXX									
7. 2020.....	XXX	XXX									
8. 2021.....	XXX	XXX									
9. 2022.....	XXX	XXX									
10. 2023.....	XXX	XXX									
11. 2024.....	XXX	XXX									
12. Totals.....	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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	
1. Prior.....											
2. 2015.....											
3. 2016.....	XXX										
4. 2017.....	XXX	XXX									
5. 2018.....	XXX	XXX									
6. 2019.....	XXX	XXX									
7. 2020.....	XXX	XXX									
8. 2021.....	XXX	XXX									
9. 2022.....	XXX	XXX									
10. 2023.....	XXX	XXX									
11. 2024.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

**ANNUAL STATEMENT FOR THE YEAR 2024 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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	2	0	0	0	0	0	0	0	0	0	0
2. 2015.....	11	13	13	13	13	13	13	13	13	13	0
3. 2016.....	XXX	9	11	11	11	11	11	11	11	11	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	15	15	15	15	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	184	184	184	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	462	461	(1)
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	927	927
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	925
13. Earned Premiums (Sch P-Pt. 1)	13	11	3	0	0	0	15	184	462	925	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	2	0	0	0	0	0	0	0	0	0	0
2. 2015.....	11	13	13	13	13	13	13	13	13	13	0
3. 2016.....	XXX	9	11	11	11	11	11	11	11	11	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	15	15	15	15	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	184	184	184	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	462	461	(1)
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	927	927
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	925
13. Earned Premiums (Sch P-Pt. 1)	13	11	3	0	0	0	15	184	462	925	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....											
2. 2015.....											
3. 2016.....	XXX										
4. 2017.....	XXX	XXX									
5. 2018.....	XXX	XXX									
6. 2019.....	XXX	XXX									
7. 2020.....	XXX	XXX									
8. 2021.....	XXX	XXX									
9. 2022.....	XXX	XXX									
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2024.....	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....											
2. 2015.....											
3. 2016.....	XXX										
4. 2017.....	XXX	XXX									
5. 2018.....	XXX	XXX									
6. 2019.....	XXX	XXX									
7. 2020.....	XXX	XXX									
8. 2021.....	XXX	XXX									
9. 2022.....	XXX	XXX									
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2024.....	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 2024 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 2015 .....	0	0
1.603 2016 .....	0	0
1.604 2017 .....	0	0
1.605 2018 .....	0	0
1.606 2019 .....	0	0
1.607 2020 .....	0	0
1.608 2021 .....	0	0
1.609 2022 .....	0	0
1.610 2023 .....	0	0
1.611 2024 .....	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	2,592,855	2,481,123	0	2,242,765	2,393,097	474,914	3,104	0
2. Alaska	AK	L	120,486	118,933	0	4,112	(10,251)	30,355	0	0
3. Arizona	AZ	L	10,552,407	9,822,210	0	5,794,940	4,778,426	10,075,776	33,905	0
4. Arkansas	AR	L	16,194,976	16,333,213	0	9,779,652	9,978,770	7,655,403	95,663	0
5. California	CA	L	58,162,682	50,719,494	0	20,329,958	27,588,475	60,716,134	150,524	0
6. Colorado	CO	L	11,194,144	10,454,960	0	4,968,990	3,846,748	13,325,779	37,534	0
7. Connecticut	CT	L	20,559,520	19,434,260	0	6,849,529	14,854,940	22,252,995	83,011	0
8. Delaware	DE	L	3,452,789	3,102,476	0	2,025,734	38,657	3,311,630	12,045	0
9. District of Columbia	DC	L	3,219,178	2,826,411	0	2,233,342	1,318,350	1,462,818	13,162	0
10. Florida	FL	L	8,723,855	9,092,679	0	7,269,799	2,815,389	11,112,252	2,606	0
11. Georgia	GA	L	77,804,424	73,298,979	0	47,367,221	53,034,981	58,651,409	275,601	0
12. Hawaii	HI	L	82,995	90,481	0	18,020	23,168	41,203	64	0
13. Idaho	ID	L	1,226,724	1,058,954	0	90,626	97,886	356,115	2,995	0
14. Illinois	IL	L	43,455,180	39,888,640	0	17,345,284	21,727,898	25,565,767	148,649	0
15. Indiana	IN	L	12,786,445	12,483,249	0	5,918,346	6,992,939	11,342,679	37,788	0
16. Iowa	IA	L	772,205	741,838	0	341,541	569,401	606,822	2,399	0
17. Kansas	KS	L	1,148,070	1,003,814	0	448,504	368,070	501,622	3,242	0
18. Kentucky	KY	L	3,422,647	3,149,469	0	2,376,305	2,625,470	2,598,288	8,032	0
19. Louisiana	LA	L	19,423,968	21,461,919	0	20,218,063	16,659,833	14,040,150	69,881	0
20. Maine	ME	L	15,815,935	15,250,749	0	8,275,551	4,633,535	16,994,307	59,237	0
21. Maryland	MD	L	22,414,276	20,092,753	0	5,673,357	5,241,140	11,860,925	52,231	0
22. Massachusetts	MA	L	41,873,538	39,226,997	0	15,620,321	23,087,084	37,993,148	149,730	0
23. Michigan	MI	L	36,353,642	34,235,065	0	16,349,795	17,966,296	28,066,471	133,517	0
24. Minnesota	MN	L	19,731,986	18,461,201	0	7,481,940	4,442,191	9,062,559	47,802	0
25. Mississippi	MS	L	498,949	431,764	0	1,272,275	1,354,354	144,744	1,387	0
26. Missouri	MO	L	3,296,669	3,094,381	0	2,244,327	5,243,490	5,692,902	8,885	0
27. Montana	MT	L	296,284	345,391	0	31,476	144,920	215,006	699	0
28. Nebraska	NE	L	283,629	246,240	0	54,942	12,934	148,908	993	0
29. Nevada	NV	L	4,683,678	4,290,187	0	1,402,731	1,147,957	2,903,397	11,705	0
30. New Hampshire	NH	L	10,090,900	22,714,125	0	14,359,947	13,782,066	14,255,287	131,437	0
31. New Jersey	NJ	L	38,163,457	34,419,233	0	16,299,415	27,917,590	44,002,928	81,539	0
32. New Mexico	NM	L	963,576	873,812	0	114,272	166,502	318,027	2,472	0
33. New York	NY	L	30,775,465	26,703,560	0	14,868,008	12,044,245	48,208,836	68,839	0
34. North Carolina	NC	L	22,446,075	20,708,187	0	8,915,568	9,160,126	14,304,801	92,407	0
35. North Dakota	ND	L	301,788	248,516	0	87,430	95,197	26,258	844	0
36. Ohio	OH	L	10,206,750	9,480,508	0	7,084,880	4,573,658	6,213,982	26,276	0
37. Oklahoma	OK	L	16,184,702	16,078,135	0	9,739,043	10,710,017	8,347,095	81,716	0
38. Oregon	OR	L	7,759,531	7,367,014	0	2,000,266	3,166,602	4,337,027	24,908	0
39. Pennsylvania	PA	L	20,458,510	17,951,359	0	18,043,954	20,950,330	16,988,849	74,914	0
40. Rhode Island	RI	L	5,595,456	5,132,313	0	2,065,973	4,241,131	4,787,471	19,154	0
41. South Carolina	SC	L	18,018,828	15,967,463	0	7,221,739	8,498,808	13,193,281	35,016	0
42. South Dakota	SD	L	128,945	131,817	0	2,886	(46,488)	42,740	317	0
43. Tennessee	TN	L	11,763,811	10,511,203	0	4,429,947	6,187,871	10,812,031	35,845	0
44. Texas	TX	L	56,627,323	53,780,555	0	29,654,590	35,319,776	57,636,223	200,609	0
45. Utah	UT	L	7,154,300	6,607,789	0	3,459,356	4,602,290	4,827,875	19,282	0
46. Vermont	VT	L	2,457,047	2,325,774	0	589,131	437,352	1,487,857	9,544	0
47. Virginia	VA	L	43,983,431	43,790,687	0	26,341,736	26,243,122	24,260,852	235,072	0
48. Washington	WA	L	14,870,752	14,134,224	0	7,518,049	8,872,186	8,615,974	49,800	0
49. West Virginia	WV	L	310,819	275,890	0	205,482	158,043	64,496	812	0
50. Wisconsin	WI	L	55,145,607	50,439,911	0	25,642,851	28,912,800	25,731,236	277,489	0
51. Wyoming	WY	L	90,589	74,931	0	12,439	19,882	10,511	700	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	1,976	10,431	0	1,517	1,922	430	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	19,536	22,461	0	25,839	26,285	463	0	0
58. Aggregate other alien	OT	XXX	1,506	1,172	0	0	0	0	0	0
59. Totals	XXX	813,664,816	772,988,900	0	412,713,764	459,017,461	665,679,008	2,915,383	0	0
DETAILS OF WRITE-INS										
58001. FSM Micronesia, Federated States of	XXX	1,479	1,151	0	0	0	0	0	0	0
58002. PER Peru	XXX	13	10	0	0	0	0	0	0	0
58003. VGB British Virgin Islands	XXX	14	11	0	0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	1,506	1,172	0	0	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	51	4. Q - Qualified - Qualified or accredited reinsurer.....	0
2. R - Registered - Non-domiciled RRGs.....	0	5. D - Domestic Surplus Lines Insurer (DSL) - Reporting entities authorized to write surplus lines in the state of domicile.....	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	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 -

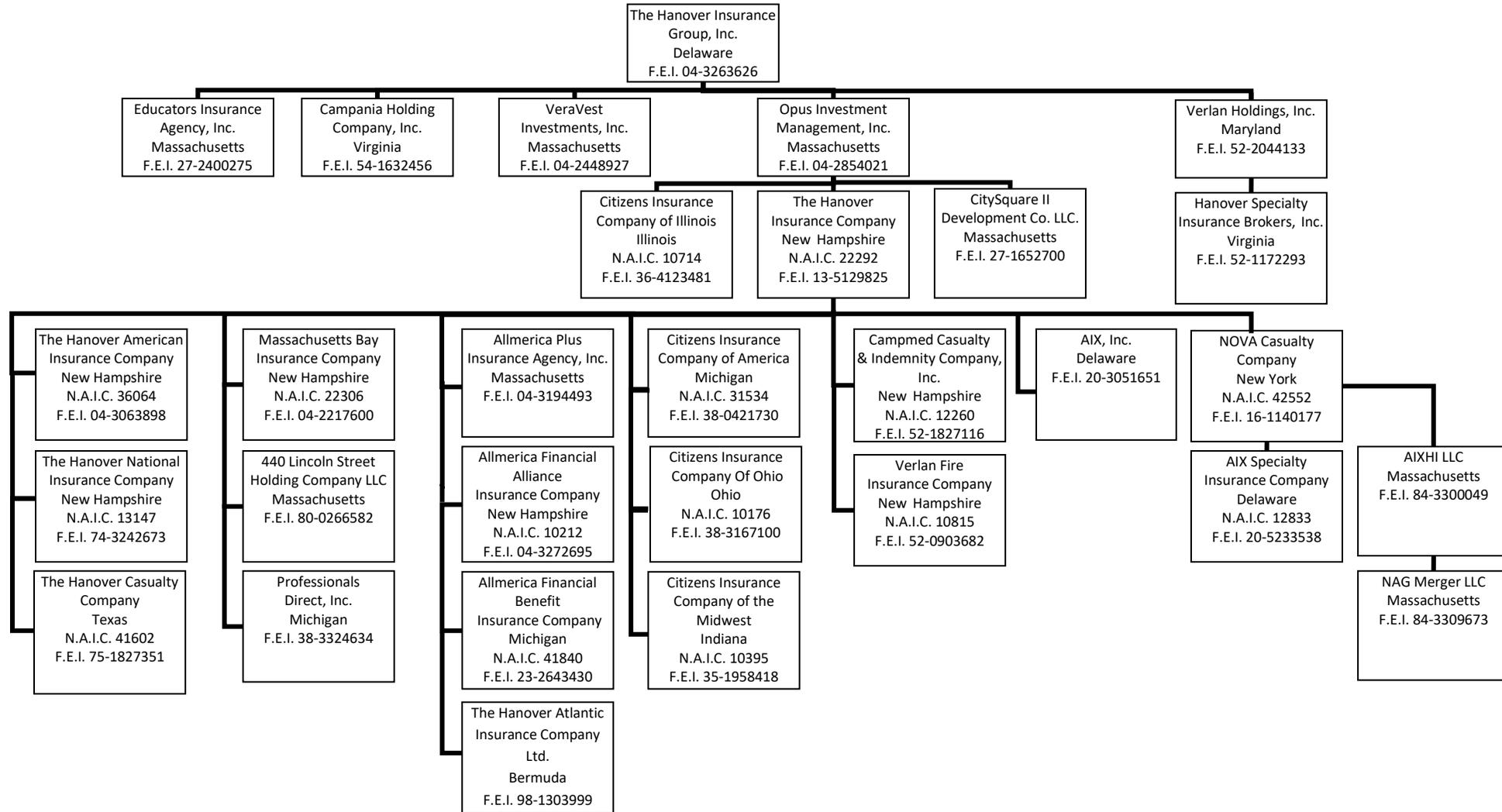
**SCHEDULE T - PART 2**  
**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

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.

ANNUAL STATEMENT FOR THE YEAR 2024 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	12260	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	31534	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	10714	54-1632456				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	52-1827116				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	38-0421730				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	36-4123481				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	42552	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	42552	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	42552	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	22306	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.	BMJ	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	YES	
0088	The Hanover Insurance Group	13147	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	10815	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	DE	UIP		Ownership, Board, Management	0.000		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	
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ANNUAL STATEMENT FOR THE YEAR 2024 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	1,000,000	0	0	0	0		0	1,000,000	384,214,972
10212	04-3272695	Allmerica Financial Alliance Ins Co.	(1,000,000)	0	0	0	0	0		0	(1,000,000)	272,953,749
41840	23-2643430	Allmerica Financial Benefit Ins Co.	0	10,000,000	0	0	0	(143,336,066)		0	(133,336,066)	1,177,641,594
	04-3194493	Allmerica Plus Insurance Agency, Inc.	(200,000)	0	0	0	0	0		0	(200,000)	0
	52-1827116	Campmed Casualty & Indemnity Company, Inc.	(400,000)	0	0	0	0	0		0	(400,000)	2,691,785
31534	38-0421730	Citizens Insurance Co. of America	(59,000,000)	0	0	0	140,927,543	5,801,207		0	87,728,750	(477,061,784)
10714	36-4123481	Citizens Insurance Co. of Illinois	(900,000)	0	0	0	0	0		0	(900,000)	62,063,513
10176	38-3167100	Citizens Insurance Co. of Ohio	(750,000)	0	0	0	0	0		0	(750,000)	6,256,218
10395	35-1958418	Citizens Insurance Co. of the Midwest	(3,000,000)	0	0	0	0	(109,790,825)		0	(112,790,825)	1,438,584,462
36064	04-3063898	The Hanover American Insurance Co.	(2,600,000)	0	0	0	0	(92,322,520)		0	(94,922,520)	518,948,594
	98-1300399	The Hanover Atlantic Insurance Company	0	0	0	0	0	(72,989,229)		0	(72,989,229)	180,597,897
	13-5129825	The Hanover Insurance Company	(30,550,000)	(10,000,000)	0	0	(29,072,818)	682,846,843		(125,000,000)	488,224,025	(5,376,956,325)
41602	75-1827351	The Hanover Casualty Company	(700,000)	0	0	0	0	0		0	(700,000)	79,379,582
22306	04-2217600	Massachusetts Bay Insurance Company	(1,000,000)	0	0	0	0	(181,309,357)		0	(182,309,357)	1,027,100,455
42552	16-1140177	NOVA Casualty Co.	0	(1,000,000)	0	0	0	0		0	(1,000,000)	569,737,131
	04-3263626	The Hanover Insurance Group, Inc.	100,900,000	0	0	0	(111,854,725)	0		125,000,000	114,045,275	0
13147	74-3242673	The Hanover National Insurance Company	(250,000)	0	0	0	0	0		0	(250,000)	0
10815	52-0903682	Verlan Fire Insurance Co.	(550,000)	0	0	0	0	(88,900,053)		0	(89,450,053)	133,848,157
	04-2854021	Opus Investment Management, Inc.	0	0	0	0	0	0		0	0	0
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 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
Allmerica 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 2024 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.

	Responses
<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 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.
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**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 .....	13,238,989	12.656	13,238,989	0	13,238,989	12.656
1.02 All other governments .....	0	0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed .....	6,914,679	6.610	6,914,679	0	6,914,679	6.610
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed .....	7,491,486	7.162	7,491,486	0	7,491,486	7.162
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	49,080,661	46.920	49,080,661	0	49,080,661	46.920
1.06 Industrial and miscellaneous .....	27,647,122	26.430	27,647,122	0	27,647,122	26.430
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 .....	104,372,937	99.778	104,372,937	0	104,372,937	99.778
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) .....	9,101	0.009	9,101	0	9,101	0.009
6.02 Cash equivalents (Schedule E, Part 2) .....	203,023	0.194	203,023	0	203,023	0.194
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 .....	212,124	0.203	212,124	0	212,124	0.203
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 .....	20,097	0.019	20,097	0	20,097	0.019
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	104,605,157	100.000	104,605,157	0	104,605,157	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 Line 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 .....	92,629,477
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	38,360,136
3.	Accrual of discount .....	542,762
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 .....	(878,995)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	26,099,947
7.	Deduct amortization of premium .....	192,626
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 .....	12,130
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	104,372,937
12.	Deduct total nonadmitted amounts .....	0
13.	Statement value at end of current period (Line 11 minus Line 12) .....	104,372,937

## SCHEDULE D - SUMMARY BY COUNTRY

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

		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>	Description				
Governments (Including all obligations guaranteed by governments)	1. United States .....	13,238,989	12,173,755	13,108,459	13,601,163
	2. Canada .....	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	13,238,989	12,173,755	13,108,459	13,601,163
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	6,914,679	6,302,611	7,206,639	6,710,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	7,491,486	6,988,748	7,598,778	7,695,000
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	49,080,661	46,543,153	48,908,846	51,693,834
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States .....	24,745,809	24,196,221	24,650,630	25,636,811
	9. Canada .....	799,454	796,975	782,873	950,000
	10. Other Countries	2,101,859	2,073,700	2,100,516	2,050,000
	11. Totals	27,647,122	27,066,896	27,534,019	28,636,811
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	104,372,937	99,075,163	104,356,740	108,336,809
<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	104,372,937	99,075,163	104,356,740	

ANNUAL STATEMENT FOR THE YEAR 2024 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	906,485	4,806,087	6,710,748	469,662	346,006	XXX	13,238,989	12.7	20,160,368	21.8	13,238,989	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	906,485	4,806,087	6,710,748	469,662	346,006	XXX	13,238,989	12.7	20,160,368	21.8	13,238,989	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	140,161	2,449,296	1,372,785	2,952,438	0	XXX	6,914,679	6.6	9,199,836	9.9	6,914,679	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	140,161	2,449,296	1,372,785	2,952,438	0	XXX	6,914,679	6.6	9,199,836	9.9	6,914,679	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.1 NAIC 1	1,079,343	3,204,001	2,546,229	661,912	0	XXX	7,491,486	7.2	8,088,591	8.7	7,491,486	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	1,079,343	3,204,001	2,546,229	661,912	0	XXX	7,491,486	7.2	8,088,591	8.7	7,491,486	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.1 NAIC 1	1,504,868	18,106,380	21,566,190	7,290,071	613,152	XXX	49,080,661	47.0	38,874,922	42.0	49,080,661	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	1,504,868	18,106,380	21,566,190	7,290,071	613,152	XXX	49,080,661	47.0	38,874,922	42.0	49,080,661	0

S105

ANNUAL STATEMENT FOR THE YEAR 2024 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	2,033,394	6,712,141	9,968,308	5,156,164	1,194,634	XXX	25,064,641	24.0	11,731,138	12.7	20,293,639	4,771,002
6.2 NAIC 2	400,775	999,666	837,413	344,627	0	XXX	2,582,482	2.5	4,574,623	4.9	2,083,096	499,386
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
<b>6.7 Totals</b>	<b>2,434,169</b>	<b>7,711,807</b>	<b>10,805,721</b>	<b>5,500,791</b>	<b>1,194,634</b>	<b>XXX</b>	<b>27,647,122</b>	<b>26.5</b>	<b>16,305,761</b>	<b>17.6</b>	<b>22,376,734</b>	<b>5,270,388</b>
<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
<b>7.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<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
<b>8.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<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
<b>9.7 Totals</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<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
<b>10.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<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
<b>11.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>

9015

ANNUAL STATEMENT FOR THE YEAR 2024 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) 5,664,251	35,277,904	42,164,261	16,530,246	2,153,793	0	101,790,455	97.5	XXX	XXX	97,019,453	4,771,002
12.2 NAIC 2	(d) 400,775	999,666	837,413	344,627	0	0	2,582,482	2.5	XXX	XXX	2,083,096	499,386
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	6,065,026	36,277,570	43,001,674	16,874,873	2,153,793	0	(b) 104,372,937	100.0	XXX	XXX	99,102,549	5,270,388
12.8 Line 12.7 as a % of Col. 7	5.8	34.8	41.2	16.2	2.1	0.0	100.0	XXX	XXX	XXX	95.0	5.0
<b>13. Total Bonds Prior Year</b>												
13.1 NAIC 1	5,596,461	31,795,060	40,049,127	10,307,673	306,533	0	XXX	XXX	88,054,854	95.1	87,318,533	736,322
13.2 NAIC 2	698,869	2,956,619	919,135	0	0	0	XXX	XXX	4,574,623	4.9	3,679,279	895,344
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	6,295,330	34,751,679	40,968,261	10,307,673	306,533	0	XXX	XXX	(b) 92,629,477	100.0	90,997,811	1,631,666
13.8 Line 13.7 as a % of Col. 9	6.8	37.5	44.2	11.1	0.3	0.0	XXX	XXX	100.0	XXX	98.2	1.8
<b>14. Total Publicly Traded Bonds</b>												
14.1 NAIC 1	5,552,350	34,762,883	39,794,348	14,756,474	2,153,398	0	97,019,453	93.0	87,318,533	94.3	97,019,453	XXX
14.2 NAIC 2	400,775	500,280	837,413	344,627	0	0	2,083,096	2.0	3,679,279	4.0	2,083,096	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	5,953,126	35,263,164	40,631,761	15,101,101	2,153,398	0	99,102,549	95.0	90,997,811	98.2	99,102,549	XXX
14.8 Line 14.7 as a % of Col. 7	6.0	35.6	41.0	15.2	2.2	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	5.7	33.8	38.9	14.5	2.1	0.0	95.0	XXX	XXX	XXX	95.0	XXX
<b>15. Total Privately Placed Bonds</b>												
15.1 NAIC 1	111,900	515,021	2,369,913	1,773,773	395	0	4,771,002	4.6	736,322	0.8	XXX	4,771,002
15.2 NAIC 2	0	499,386	0	0	0	0	499,386	0.5	895,344	1.0	XXX	499,386
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	111,900	1,014,407	2,369,913	1,773,773	395	0	5,270,388	5.0	1,631,666	1.8	XXX	5,270,388
15.8 Line 15.7 as a % of Col. 7	2.1	19.2	45.0	33.7	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	0.1	1.0	2.3	1.7	0.0	0.0	5.0	XXX	XXX	XXX	XXX	5.0

(a) Includes \$ 5,270,388 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

S107

ANNUAL STATEMENT FOR THE YEAR 2024 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	744,721	4,257,248	6,263,878	0	225,224	XXX	11,491,071	11.0	18,144,168	19.6	11,491,071	0
1.02 Residential Mortgage-Backed Securities	161,764	548,839	446,870	469,662	120,782	XXX	1,747,917	1.7	2,016,200	2.2	1,747,917	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	906,485	4,806,087	6,710,748	469,662	346,006	XXX	13,238,989	12.7	20,160,368	21.8	13,238,989	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	140,161	2,449,296	1,372,785	2,952,438	0	XXX	6,914,679	6.6	9,199,836	9.9	6,914,679	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	140,161	2,449,296	1,372,785	2,952,438	0	XXX	6,914,679	6.6	9,199,836	9.9	6,914,679	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations	1,079,343	3,204,001	2,546,229	661,912	0	XXX	7,491,486	7.2	8,088,591	8.7	7,491,486	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	1,079,343	3,204,001	2,546,229	661,912	0	XXX	7,491,486	7.2	8,088,591	8.7	7,491,486	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations	393,842	14,008,527	17,581,307	5,061,535	0	XXX	37,045,212	35.5	35,649,727	38.5	37,045,212	0
5.02 Residential Mortgage-Backed Securities	1,078,947	3,952,085	2,727,129	2,228,535	613,152	XXX	10,599,848	10.2	2,335,666	2.5	10,599,848	0
5.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	889,530	1.0	0	0
5.04 Other Loan-Backed and Structured Securities	32,078	145,767	1,257,754	0	0	XXX	1,435,600	1.4	0	0.0	1,435,600	0
5.05 Totals	1,504,868	18,106,380	21,566,190	7,290,071	613,152	XXX	49,080,661	47.0	38,874,922	42.0	49,080,661	0
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations	2,136,062	5,809,090	10,681,702	5,460,078	1,194,239	XXX	25,281,170	24.2	16,305,761	17.6	20,653,013	4,628,156
6.02 Residential Mortgage-Backed Securities	111,900	365,203	124,019	40,714	395	XXX	642,232	0.6	0	0.0	0	642,232
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	186,207	1,537,514	0	0	0	XXX	1,723,721	1.7	0	0.0	1,723,721	0
6.05 Totals	2,434,169	7,711,807	10,805,721	5,500,791	1,194,634	XXX	27,647,122	26.5	16,305,761	17.6	22,376,734	5,270,388
<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

ANNUAL STATEMENT FOR THE YEAR 2024 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
<b>9. SVO Identified Funds</b>												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
<b>10. Unaffiliated Bank Loans</b>												
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
<b>11. Unaffiliated Certificates of Deposit</b>												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>12. Total Bonds Current Year</b>												
12.01 Issuer Obligations	4,494,129	29,728,162	38,445,901	14,135,963	1,419,463	XXX	88,223,618	84.5	XXX	XXX	83,595,462	4,628,156
12.02 Residential Mortgage-Backed Securities	1,352,612	4,866,127	3,298,018	2,738,911	734,330	XXX	12,989,998	12.4	XXX	XXX	12,347,766	642,232
12.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.04 Other Loan-Backed and Structured Securities	218,285	1,683,281	1,257,754	0	0	XXX	3,159,321	3.0	XXX	XXX	3,159,321	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	6,065,026	36,277,570	43,001,674	16,874,873	2,153,793	0	104,372,937	100.0	XXX	XXX	99,102,549	5,270,388
12.10 Line 12.09 as a % of Col. 7	5.8	34.8	41.2	16.2	2.1	0.0	100.0	XXX	XXX	XXX	95.0	5.0
<b>13. Total Bonds Prior Year</b>												
13.01 Issuer Obligations	5,889,282	32,422,330	39,759,763	9,316,706	0	XXX	XXX	XXX	87,388,081	94.3	85,756,416	1,631,666
13.02 Residential Mortgage-Backed Securities	384,547	1,461,320	1,208,498	990,967	306,533	XXX	XXX	XXX	4,351,866	4.7	4,351,866	0
13.03 Commercial Mortgage-Backed Securities	21,501	868,029	0	0	0	XXX	XXX	XXX	889,530	1.0	889,530	0
13.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	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	6,295,330	34,751,679	40,968,261	10,307,673	306,533	0	XXX	XXX	92,629,477	100.0	90,997,811	1,631,666
13.10 Line 13.09 as a % of Col. 9	6.8	37.5	44.2	11.1	0.3	0.0	XXX	XXX	100.0	XXX	98.2	1.8
<b>14. Total Publicly Traded Bonds</b>												
14.01 Issuer Obligations	4,494,129	29,078,958	36,200,008	12,402,904	1,419,463	XXX	83,595,462	80.1	85,756,416	92.6	83,595,462	XXX
14.02 Residential Mortgage-Backed Securities	1,240,711	4,500,924	3,173,999	2,698,197	733,935	XXX	12,347,766	11.8	4,351,866	4.7	12,347,766	XXX
14.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	889,530	1.0	0	XXX
14.04 Other Loan-Backed and Structured Securities	218,285	1,683,281	1,257,754	0	0	XXX	3,159,321	3.0	0	0.0	3,159,321	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	5,953,126	35,263,164	40,631,761	15,101,101	2,153,398	0	99,102,549	95.0	90,997,811	98.2	99,102,549	XXX
14.10 Line 14.09 as a % of Col. 7	6.0	35.6	41.0	15.2	2.2	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	5.7	33.8	38.9	14.5	2.1	0.0	95.0	XXX	XXX	XXX	95.0	XXX
<b>15. Total Privately Placed Bonds</b>												
15.01 Issuer Obligations	0	649,204	2,245,893	1,733,059	0	XXX	4,628,156	4.4	1,631,666	1.8	XXX	4,628,156
15.02 Residential Mortgage-Backed Securities	111,900	365,203	124,019	40,714	395	XXX	642,232	0.6	0	0.0	XXX	642,232
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	111,900	1,014,407	2,369,913	1,773,773	395	0	5,270,388	5.0	1,631,666	1.8	XXX	5,270,388
15.10 Line 15.09 as a % of Col. 7	2.1	19.2	45.0	33.7	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	0.1	1.0	2.3	1.7	0.0	0.0	5.0	XXX	XXX	XXX	XXX	5.0

6019

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE DA - VERIFICATION BETWEEN YEARS**

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....	0	0	0	0	0
2. Cost of short-term investments acquired .....	249,835	249,835	0	0	0
3. Accrual of discount .....	165	165	0	0	0
4. Unrealized valuation increase/(decrease) .....	0	0	0	0	0
5. Total gain (loss) on disposals .....	0	0	0	0	0
6. Deduct consideration received on disposals .....	250,000	250,000	0	0	0
7. Deduct amortization of premium .....	0	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized .....	0	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	0	0	0	0	0
11. Deduct total nonadmitted amounts .....	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	0	0	0

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

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 .....	3,944	0	3,944	0
2. Cost of cash equivalents acquired .....	18,688,455	571,033	18,117,423	0
3. Accrual of discount .....	3,967	3,967	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 .....	18,493,344	575,000	17,918,344	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) .....	203,023	0	203,023	0
11. Deduct total nonadmitted amounts .....	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	203,023	0	203,023	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 2024 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
912810-RT-7	UNITED STATES TREASURY				1.A	224,878	.64	5781	219,566	340,000	225,224	0	346	0	2.250	4.769	FA	2,890	0	11/21/2024	08/15/2046
912828-3F-5	UNITED STATES TREASURY	SD			1.A	180,329	.94	5547	179,654	190,000	186,619	0	1,138	0	2.250	2.901	MN	555	4,382	12/14/2018	11/15/2027
912828-3F-5	UNITED STATES TREASURY				1.A	9,491	.94	5547	9,455	10,000	9,822	0	35	0	2.250	2.901	MN	29	118	12/14/2018	11/15/2027
912828-3I-8	UNITED STATES TREASURY	SD			1.A	494,258	.95	4922	477,461	500,000	498,027	0	596	0	2.750	2.883	FA	5,194	13,750	02/21/2018	02/15/2028
912828-5N-6	UNITED STATES TREASURY				1.A	486,895	.98	7695	493,848	500,000	496,122	0	4,111	0	2.875	3.749	MN	1,264	14,375	09/13/2022	11/30/2025
912828-U2-4	UNITED STATES TREASURY	SD			1.A	963,359	.95	9727	959,727	1,000,000	992,246	0	4,007	0	2.000	2.427	MN	12,597	20,000	07/17/2017	11/15/2026
912828-V9-8	UNITED STATES TREASURY	SD			1.A	192,883	.95	9688	191,938	200,000	196,651	0	1,883	0	2.250	3.071	FA	1,700	5,850	06/08/2022	02/15/2027
912828-V9-8	UNITED STATES TREASURY				1.A	289,324	.95	9688	287,906	300,000	294,983	0	1,886	0	2.250	3.070	FA	2,550	5,400	06/08/2022	02/15/2027
912828-Z9-4	UNITED STATES TREASURY				1.A	108,098	.86	8516	86,852	100,000	104,306	0	(824)	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	.82	0859	328,344	400,000	397,073	0	532	0	0.625	0.764	MN	403	2,500	06/03/2020	05/15/2030
91282C-AE-1	UNITED STATES TREASURY	SD			1.A	660,445	.81	2578	548,490	675,000	666,438	0	1,503	0	0.625	0.857	FA	1,594	4,294	11/24/2020	08/15/2030
91282C-AE-1	UNITED STATES TREASURY				1.A	24,461	.81	2578	20,314	25,000	24,683	0	33	0	0.625	0.857	FA	59	81	11/24/2020	08/15/2030
91282C-AV-3	UNITED STATES TREASURY	SD			1.A	700,492	.81	8594	573,016	700,000	700,296	0	(49)	0	0.875	0.868	MN	795	6,125	11/24/2020	11/15/2030
91282C-AV-3	UNITED STATES TREASURY				1.A	753,469	.81	8594	654,875	800,000	768,899	0	5,025	0	0.875	1.571	MN	909	7,000	11/17/2021	11/15/2030
91282C-BL-4	UNITED STATES TREASURY	SD			1.A	1,201,806	.82	5469	1,031,836	1,250,000	1,217,316	0	5,365	0	1.125	1.575	FA	5,312	15,601	11/17/2021	02/15/2031
91282C-BL-4	UNITED STATES TREASURY				1.A	336,506	.82	5469	288,914	350,000	340,850	0	1,099	0	1.125	1.575	FA	1,487	2,399	11/17/2021	02/15/2031
91282C-CB-5	UNITED STATES TREASURY	SD			1.A	101,352	.84	3828	84,383	100,000	100,895	0	(180)	0	1.625	1.477	MN	211	2,302	06/28/2021	05/15/2031
91282C-CB-5	UNITED STATES TREASURY				1.A	506,758	.84	3828	421,914	500,000	504,474	0	(618)	0	1.625	1.477	MN	1,055	7,448	06/28/2021	05/15/2031
91282C-CS-8	UNITED STATES TREASURY				1.A	247,822	.81	6406	204,102	250,000	248,522	0	213	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	.81	7344	347,371	425,000	413,505	0	1,658	0	1.375	1.795	MN	759	6,282	01/27/2022	11/15/2031
91282C-DJ-7	UNITED STATES TREASURY				1.A	72,182	.81	7344	61,301	75,000	72,972	0	177	0	1.375	1.795	MN	134	593	01/27/2022	11/15/2031
91282C-EM-9	UNITED STATES TREASURY				1.A	380,547	.94	1406	376,563	400,000	383,948	0	3,373	0	2.875	3.892	AO	1,970	11,500	12/28/2023	04/30/2029
91282C-FH-9	UNITED STATES TREASURY				1.A	194,273	.97	1250	194,250	200,000	195,781	0	1,496	0	3.125	3.969	FA	2,124	6,250	12/28/2023	08/31/2027
91282C-FK-2	UNITED STATES TREASURY				1.A	244,385	.99	4609	248,652	250,000	248,599	0	1,951	0	3.500	4.321	MS	2,611	8,750	10/11/2022	09/15/2025
91282C-GC-9	UNITED STATES TREASURY	SD			1.A	476,518	.98	8828	464,749	470,000	474,123	0	(1,219)	0	3.875	3.564	JD	50	26,772	01/20/2023	12/31/2027
91282C-GC-9	UNITED STATES TREASURY				1.A	30,416	.98	8828	29,665	30,000	30,262	0	(113)	0	3.875	3.565	JD	3	2,290	01/20/2023	12/31/2027
91282C-GH-8	UNITED STATES TREASURY				1.A	291,164	.97	7188	293,156	300,000	294,292	0	1,717	0	3.500	4.164	JJ	4,394	10,500	02/21/2023	01/31/2028
91282C-GM-7	UNITED STATES TREASURY				1.A	698,496	.93	0625	697,969	750,000	703,651	0	4,718	0	3.500	4.414	FA	9,915	26,250	11/28/2023	02/15/2033
91282C-HM-6	UNITED STATES TREASURY				1.A	700,875	100	3672	702,570	700,000	700,494	0	(267)	0	4.500	4.452	JJ	14,552	31,500	07/21/2023	07/15/2026
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					11,375,182	XXX		10,478,839	11,730,000	11,491,071	0	39,594	0	XXX	XXX	XXX	76,859	246,938	XXX	XXX
36179U-ZS-4	G2 IAG153 - RMBS		4		1.A	352,434	.87	3874	300,930	344,363	364,447	0	(474)	0	3.000	2.224	MON	861	10,610	09/26/2019	09/20/2049
36179U-NE-4	G2 IAG7589 - RMBS		4		1.A	307,907	.83	6127	310,483	371,335	308,228	0	671	0	2.500	5.080	MON	774	9,516	11/28/2023	09/20/2051
38380Y-R4-9	GNR 2018-122 HA - CMO/RMBS		4		1.A	284,663	.98	6499	291,476	295,465	286,203	0	1,851	0	3.500	5.733	MON	862	12,284	11/28/2023	05/20/2045
38384C-LT-4	GNR 2023-128 AL - CMO/RMBS		4		1.A	788,272	.99	0033	792,026	800,000	789,039	0	712	0	5.500	5.718	MON	3,667	44,000	11/28/2023	05/20/2053
0029999999	Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities					1,733,276	XXX		1,694,916	1,811,163	1,747,917	0	2,760	0	XXX	XXX	XXX	6,163	76,410	XXX	XXX
0109999999	Total - U.S. Government Bonds					13,108,459	XXX		12,173,755	13,601,163	13,238,989	0	42,353	0	XXX	XXX	XXX	83,022	323,348	XXX	XXX
0309999999	Total - All Other Government Bonds					0	XXX		0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
373384-2W-5	GEORGIA ST		2		1.A FE	803,320	.99	3080	749,775	755,000	755,510	0	(5,912)	0	4.250	3.434	FA	13,370	32,088	09/15/2015	02/01/2029
373384-5C-6	GEORGIA ST		1,2		1.A FE	257,750	.88	6200	221,550	250,000	251,410	0	(1,260)	0	2.800	2.270	FA	2,917	7,000	09/23/2019	02/01/2032
373384-L8-7	GEORGIA ST		1,2		1.A FE	523,776	.99	4610	532,116	535,000	526,547	0	2,532	0	4.300	4.858	FA	9,585	23,005	11/28/2023	02/01/2028
373384-ZS-8	GEORGIA ST		2		1.A FE	211,916	.92	1440	216,538	235,000	215,418	0	2,527	0	3.250	4.755	JJ	3,819	7,638	08/04/2023	07/01/2031
373385-BU-6	GEORGIA ST		1		1.A FE	544,735	.96	8840	484,420	500,000	516,293	0	(7,672)	0	2.720	1.133	FA	5,667	13,600	03/24/2021	02/01/2027
373385-CB-7	GEORGIA ST	SD	1,2		1.A FE	212,208	.85	4770	170,954	200,000	203,634	0	(2,244)	0	3.300	2.400	FA	2,750	9,240	08/14/2019	02/01/2037
373385-CB-7	GEORGIA ST		1,2		1.A FE	848,832	.85	4770	683,816	800,000	814,561	0	(6,127)	0	3.300	2.398	FA	11,000	23,760	08/14/2019	02/01/2037

E10

ANNUAL STATEMENT FOR THE YEAR 2024 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
373385-FX-6	GEORGIA ST			1,2	1.A FE	298,215	.78 5890	235,767	300,000	298,537	.0	134	.0	.0	1.350	1.401	FA	1,688	4,050	06/22/2021	08/01/2032
373385-LJ-0	GEORGIA ST			1,2	1.A FE	754,538	.92 2160	691,620	750,000	754,369	.0	(169)	.0	.0	4.450	4.358	JJ	16,688	.0	08/05/2024	07/01/2039
546417-DC-7	LOUISIANA ST			2	1.C FE	1,336,170	108.1260	1,081,260	1,000,000	1,179,874	.0	(33,341)	.0	.0	5.000	1.378	MS	16,667	50,000	03/05/2020	03/01/2035
612103-YP-0	MONTANA ST			2	1.A FE	225,000	.84 5740	190,292	225,000	225,000	.0	.0	.0	.0	1.236	1.236	FA	1,159	.0	09/30/2020	08/01/2029
68609T-NH-7	OREGON	.SD.		1	1.B FE	170,000	.89 7500	152,575	170,000	170,000	.0	.0	.0	.0	2.246	2.246	MN	636	4,645	10/09/2019	11/01/2029
68609T-NH-7	OREGON			1	1.B FE	130,000	.89 7500	116,675	130,000	130,000	.0	.0	.0	.0	2.246	2.246	MN	487	2,093	10/09/2019	11/01/2029
68609T-WJ-3	OREGON			1	1.B FE	512,685	.85 9300	429,650	500,000	507,420	.0	(1,333)	.0	.0	1.672	1.382	MN	1,393	8,300	12/18/2020	05/01/2030
76222R-YD-8	RHODE ISLAND ST & PROVIDENCE PLANTATIONS			1	1.C FE	142,702	.99 5590	139,383	140,000	140,161	.0	(477)	.0	.0	3.000	2.649	MN	703	4,260	04/17/2019	05/01/2025
882722-KE-0	TEXAS ST			1	1.A FE	134,792	100.6810	120,817	120,000	125,945	.0	(1,275)	.0	.0	5.367	4.084	AO	1,610	6,440	12/14/2018	04/01/2029
882724-QN-0	TEXAS ST			2	1.A FE	100,000	.85 4030	85,403	100,000	100,000	.0	.0	.0	.0	2.964	2.964	AO	741	2,964	11/14/2019	04/01/2034
0419999999 Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						7,206,639	XXX	6,302,611	6,710,000	6,914,679	0	(54,617)	0	0	XXX	XXX	XXX	90,875	201,863	XXX	XXX
0509999999 Total - U.S. States, Territories and Possessions Bonds						7,206,639	XXX	6,302,611	6,710,000	6,914,679	0	(54,617)	0	0	XXX	XXX	XXX	90,875	201,863	XXX	XXX
005662-NV-9	ADAMS CNTY COLO SCH DIST NO 014			1	1.C FE	650,000	.83 0890	540,079	650,000	650,000	.0	.0	.0	.0	1.601	1.601	JD	867	10,407	01/07/2021	12/01/2030
047772-ZC-5	ATLANTA GA	.SD.		2	1.B FE	549,038	.99 2420	530,945	535,000	535,000	.0	(1,579)	.0	.0	3.339	3.190	JD	1,489	17,864	09/15/2015	12/01/2025
146441-CT-5	CARTERSVILLE GA			2	1.B FE	647,300	.74 9270	670,597	895,000	661,912	.0	12,025	.0	.0	2.000	4.572	AO	4,475	17,900	11/28/2023	10/01/2038
212204-JP-7	CONTRA COSTA CALIF CNTY COLLEGE DIST			1,2	1.B FE	100,000	.83 8530	83,853	100,000	100,000	.0	.0	.0	.0	2.563	2.563	FA	1,068	2,563	08/29/2019	08/01/2033
212204-MD-0	CONTRA COSTA CALIF CNTY COLLEGE DIST			1	1.B FE	200,000	.99 6030	199,206	200,000	200,000	.0	.0	.0	.0	4.215	4.213	FA	3,513	8,430	09/16/2022	08/01/2027
346604-LP-4	FORSYTH CNTY GA SCH DIST			1	1.A FE	1,000,000	.92 1510	921,510	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
346604-LQ-2	FORSYTH CNTY GA SCH DIST			1	1.A FE	426,778	.89 7820	426,465	475,000	427,035	.0	257	.0	.0	1.775	4.511	FA	3,513	.0	12/20/2024	02/01/2029
54438C-YP-1	LOS ANGELES CALIF CNTY COLLEGE DIST	.SD.		1,2	1.B FE	500,000	.83 8760	419,380	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 CNTY COLLEGE DIST	.SD.		1,2	1.B FE	52,500	.82 2780	41,139	50,000	51,508	.0	(255)	.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	.82 0300	164,060	200,000	200,000	.0	.0	.0	.0	1.486	1.486	JJ	1,486	2,972	01/27/2021	07/01/2031
64763F-KK-0	NEW ORLEANS LA			1	1.F FE	200,000	.96 2890	192,578	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	1.F FE	273,663	.98 0780	294,234	300,000	293,752	.0	9,131	.0	.0	1.369	4.600	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	.85 8990	214,748	250,000	250,306	.0	(44)	.0	.0	2.297	2.276	JD	479	5,743	02/12/2020	06/01/2031
801315-KW-1	SANTA BARBARA CALIF UNI SCH DIST			2	1.C FE	286,684	.83 6490	234,217	280,000	284,009	.0	(677)	.0	.0	1.853	1.584	FA	2,162	5,188	12/18/2020	08/01/2031
833085-5F-6	SNOHOMISH CNTY WASH			1	1.B FE	1,028,500	.98 1680	893,329	910,000	968,521	.0	(19,510)	.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	100.9040	504,520	500,000	510,407	.0	(1,249)	.0	.0	5.003	4.648	JD	2,085	25,015	03/27/2023	12/01/2031
919069-AU-8	VALDOSTA GA CITY SCH SYS			1	1.B FE	309,253	100.1480	250,370	500,000	250,591	.0	(6,946)	.0	.0	5.000	2.165	FA	5,208	12,500	09/29/2015	02/01/2025
95736V-FA-5	WESTCHESTER CNTY N Y			1	1.B FE	412,040	101.8800	407,520	400,000	408,446	.0	(1,911)	.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						7,598,778	XXX	6,988,748	7,695,000	7,491,486	0	(10,756)	0	0	XXX	XXX	XXX	43,857	200,441	XXX	XXX
0709999999 Total - U.S. Political Subdivisions Bonds						7,598,778	XXX	6,988,748	7,695,000	7,491,486	0	(10,756)	0	0	XXX	XXX	XXX	43,857	200,441	XXX	XXX
040654-YA-7	ARIZONA ST TRANS BRD HIWY REV			1	1.B FE	250,000	.89 1280	222,820	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 & WASTEWR REV			2	1.D FE	233,576	100.1300	200,260	200,000	212,956	.0	(4,427)	.0	.0	4.000	1.649	MN	1,333	8,000	03/11/2020	11/01/2036
047870-RV-4	ATLANTA GA WTR & WASTEWR REV			2	1.D FE	12,614	107.7440	10,774	10,000	11,376	.0	(268)	.0	.0	5.000	1.999	MN	83	500	03/13/2020	11/01/2032
047870-SM-3	ATLANTA GA WTR & WASTEWR REV			1	1.D FE	102,304	.87 0630	87,063	100,000	101,286	.0	(256)	.0	.0	1.637	1.361	MN	273	1,637	12/07/2020	11/01/2029
047870-SN-1	ATLANTA GA WTR & WASTEWR REV			2	1.D FE	2,014,450	.79 7460	1,594,920	2,000,000	2,008,949	.0	(1,404)	.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	.89 6730	44,837	50,000	50,000	.0	.0	.0	.0	3.087	3.087	MN	197	1,544	05/23/2019	11/15/2031
052414-TE-9	AUSTIN TEX ELEC UTIL SYS REV	.SD.		1,2	1.D FE	100,000	.87 9280	87,928	100,000	100,000	.0	.0	.0	.0	2.785	2.785	MN	356	3,780	07/31/2019	11/15/2031
052414-TE-9	AUSTIN TEX ELEC UTIL SYS REV			1,2	1.D FE	250,000	.87 9280	219,820	250,000	250,000	.0	.0	.0	.0	2.785	2.785	MN	890	5,968	07/31/2019	11/15/2031
130770-QJ-4	CALIFORNIA ST UNIV REV			1	1.D FE	300,706	.84 8010	254,418	300,000	300,462	.0	(74)	.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	1.B FE	400,000	.90 2960	361,164	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	1.C FE	2,257,848	.93 9840	2,020,656	2,150,000	2,206,843	.0	(16,499)	.0	.0	2.544	1.723	MN	9,116	54,696	11/17/2021	05/01/2028
20775C-Y6-5	CONNECTICUT ST HSG FIN AUTH HSG MTG FIN			1	1.A FE	130,000	.90 2480	117,322	130,000	130,000	.0	.0	.0	.0	3.200	3.200	MN	532	4,160	07/17/2019	05/15/2031

ANNUAL STATEMENT FOR THE YEAR 2024 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
20775C-Y8-1	CONNECTICUT ST HSG FIN AUTH HSG MTG FIN				1.A FE	200,000	.88.7320	177,464	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	104.3220	130,403	125,000	137,900	.0	(1,569)	.0	.0	4.000	2.998	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	.86.6380	86,638	100,000	102,590	.0	(456)	.0	.0	2.000	1.500	JD	167	2,000	09/22/2021	06/01/2030
235036-4R-8	DALLAS FORT WORTH TEX INTL APPT REV	1,2			1.E FE	294,396	.88.8110	266,433	300,000	296,090	.0	615	.0	.0	2.554	2.798	MN	1,277	7,662	03/01/2022	11/01/2030
254845-TB-6	DISTRICT COLUMBIA WTR & SWIR AUTH PUB UTI	1			1.C FE	500,000	.91.1750	455,875	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	.99.3770	824,829	830,000	833,320	.0	(5,540)	.0	.0	3.000	2.306	FA	10,375	24,900	12/21/2015	08/01/2026
261172-NN-6	DOWNTOWN SAVANNAH AUTH GA REV				1.B FE	500,000	.97.6790	488,395	500,000	500,000	.0	.0	.0	.0	2.960	2.959	FA	6,167	14,800	11/18/2016	08/01/2026
261172-QD-5	DOWNTOWN SAVANNAH AUTH GA REV				1.B FE	521,535	.97.7260	488,630	500,000	508,691	.0	(2,219)	.0	.0	4.000	3.480	FA	8,333	20,000	09/14/2018	08/01/2028
261172-SD-3	DOWNTOWN SAVANNAH AUTH GA REV	2			1.B FE	205,904	.89.7960	179,592	200,000	203,009	.0	(603)	.0	.0	3.000	2.649	FA	2,500	6,000	12/12/2019	08/01/2031
270618-GP-0	EAST BATON ROUGE LA SEW COMMUN REV	1			1.D FE	496,775	.91.3400	456,700	500,000	498,341	.0	524	.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 COMMUN REV	1			1.D FE	500,000	.86.2920	431,460	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	.97.4040	1,168,848	1,200,000	1,160,189	.0	30,455	.0	.0	2.012	4.787	AO	6,036	24,144	11/28/2023	04/01/2026
346609-LN-8	FORSYTH CNTY GA WTR & SEW AUTH REV				1.A FE	500,000	.91.6900	458,450	500,000	500,000	.0	.0	.0	.0	2.283	2.283	AO	2,854	11,415	02/18/2022	04/01/2029
359900-LJ-4	FULTON CNTY GA DEV AUTH REV				1.B FE	673,100	106.1530	674,072	635,000	672,965	.0	(135)	.0	.0	6.660	5.448	MN	7,049	.0	12/20/2024	11/01/2030
360066-PN-8	FULTON CNTY GA WTR & SEW REV	2			1.C FE	732,185	.84.1130	757,017	900,000	740,017	.0	6,669	.0	.0	3.000	4.577	JJ	13,500	27,000	11/28/2023	01/01/2041
38611T-DC-8	GRAND PARKWAY TRANSN CORP TEX SYS TOLL R	1,2			1.C FE	100,000	.87.3050	87,305	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.C FE	400,000	.91.2110	364,844	400,000	400,000	.0	.0	.0	.0	2.652	2.652	AO	2,652	10,608	02/09/2022	10/01/2029
47770V-AY-6	JOBSHIO BEVERAGE SYS OHIO STATEWIDE LIQ	1			1.C FE	110,825	.98.8740	103,818	105,000	107,623	.0	(650)	.0	.0	3.985	3.313	JJ	2,491	4,583	04/03/2019	01/01/2029
48944E-DV-6	KENNER LA SALES TAX REV	2			1.C FE	658,640	.84.9450	679,560	800,000	668,242	.0	9,602	.0	.0	2.371	5.063	JD	1,581	18,968	05/01/2024	06/01/2032
54627D-BV-2	LOUISIANA HSG CORP SINGLE FAMILY MTG REV				1.A FE	80,867	.85.8840	69,452	80,867	80,867	.0	.0	.0	.0	3.050	3.050	MON	206	2,555	07/22/2015	12/01/2038
54627D-BW-0	LOUISIANA HSG CORP SINGLE FAMILY MTG REV				1.A FE	23,017	.89.9040	20,693	23,017	23,017	.0	.0	.0	.0	2.100	2.100	MON	40	517	08/25/2016	12/01/2038
54627D-EF-4	LOUISIANA HSG CORP SINGLE FAMILY MTG REV	2			1.A FE	1,273,717	.78.2660	1,183,477	1,512,122	1,285,120	.0	10,775	.0	.0	2.050	3.244	MON	2,583	31,913	12/04/2023	03/01/2041
54627R-AK-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.A FE	797,634	.98.8100	807,523	817,248	800,554	.0	3,126	.0	.0	3.240	5.837	FA	11,033	13,239	03/11/2024	08/01/2028
54628C-KP-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	2			1.C FE	1,258,740	.87.5480	1,050,576	1,200,000	1,230,994	.0	(5,945)	.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	.96.5630	482,815	500,000	501,425	.0	(1,294)	.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 &				1.E FE	392,971	.84.9660	412,085	485,000	405,672	.0	11,645	.0	.0	1.855	5.183	AO	2,249	8,997	11/28/2023	10/01/2030
54628C-WD-0	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	2			1.E FE	616,712	.82.8170	662,536	800,000	653,380	.0	17,801	.0	.0	1.945	5.201	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	.81.0790	632,416	780,000	683,665	.0	9,887	.0	.0	2.075	3.864	AO	4,046	16,185	11/18/2022	10/01/2032
546475-TR-5	LOUISIANA ST GAS & FUELS TAX REV				1.D FE	25,883	.90.4950	27,149	30,000	27,532	.0	679	.0	.0	1.498	4.169	MN	75	449	06/27/2022	05/01/2028
546475-TT-1	LOUISIANA ST GAS & FUELS TAX REV	1			1.D FE	3,617,043	.85.8510	3,562,817	4,150,000	3,641,984	.0	23,501	.0	.0	1.748	4.323	MN	12,090	20,102	11/21/2024	05/01/2030
546475-TU-8	LOUISIANA ST GAS & FUELS TAX REV	1			1.D FE	416,280	.83.9320	419,660	500,000	424,593	.0	8,313	.0	.0	1.898	4.678	MN	1,582	9,490	03/04/2024	05/01/2031
546475-TZ-7	LOUISIANA ST GAS & FUELS TAX REV				1.D FE	488,565	.74.3100	371,550	500,000	491,077	.0	684	.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.C FE	500,000	.92.0010	460,005	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.C FE	448,560	.89.9120	449,560	500,000	465,127	.0	7,292	.0	.0	2.091	3.855	MN	1,743	10,455	08/31/2022	05/01/2029
546475-VK-7	LOUISIANA ST GAS & FUELS TAX REV	1			1.C FE	400,000	.87.9600	351,840	400,000	400,000	.0	.0	.0	.0	2.201	2.201	MN	1,467	8,804	01/13/2022	05/01/2030
54651R-CT-4	LOUISIANA ST UNCLAIMED PPTY SPL REV	1			1.D FE	305,606	.89.8480	314,468	350,000	313,144	.0	7,538	.0	.0	1.543	4.707	MS	1,800	2,700	02/29/2024	09/01/2028
54651R-CX-5	LOUISIANA ST UNCLAIMED PPTY SPL REV	1			1.D FE	911,950	.81.3330	813,330	1,000,000	918,662	.0	3,790	.0	.0	1.979	3.159	MS	6,597	9,895	09/11/2024	09/01/2032
54651R-DL-0	LOUISIANA ST UNCLAIMED PPTY SPL REV	1			1.D FE	1,133,487	.81.3330	1,175,262	1,445,000	1,166,894	.0	28,975	.0	.0	1.979	5.015	MS	9,532	28,597	11/28/2023	09/01/2032
574297-DZ-7	MARYLAND ST STAD AUTH SPORTS FACS LEASE	.SD.			1.B FE	65,000	.94.1830	61,219	65,000	65,000	.0	.0	.0	.0	3.181	3.181	MS	689	2,430	05/08/2019	03/01/2029
574297-DZ-7	MARYLAND ST STAD AUTH SPORTS FACS LEASE	1			1.B FE	35,000	.94.1830	32,964	35,000	35,000	.0	.0	.0	.0	3.181	3.180	MS	371	752	05/08/2019	03/01/2029
591745-TT-5	METROPOLITAN ATLANTA RAPID TRANSIT AUTHO				1.A FE	936,650	.91.2100	912,100	1,000,000	950,502	.0	12,711	.0	.0	1.746	3.220	JJ	8,730	17,460	11/28/2023	07/01/2028
591745-TU-2	METROPOLITAN ATLANTA RAPID TRANSIT AUTHO				1.A FE	825,390	.89.2700	892,770	1,000,000	875,230	.0	24,188	.0	.0	1.911	5.045	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	.80.3610	80,361	100,000	81,633	.0	1,315	.0	.0	2.641	4.899	JJ	1,321	2,641	07/18/2023	07/01/2035
594698-TB-8	MICHIGAN ST STRATEGIC PD LTDBLIG REV	1			1.C FE	600,000	.92.1570	552,942	600,000	600,000	.0	.0	.0	.0	2.770	2.770	AO	3,509	16,620	03/03/2022	10/15/2029
62620H-ON-0	MUNICIPAL ELEC AUTH GA	1			1.G FE	917,290	.91.1280	911,280	1,000,000	918,234	.0	944	.0	.0	2.257	4.514	JJ	11,285	.0	12/12/2024	01/01/2029

E10.2

ANNUAL STATEMENT FOR THE YEAR 2024 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
64990F-S9-6	NEW YORK ST DORM AUTH ST PERS INCOME TAX	2			1.B FE	472,520	.94	624.00	500,000	484,329	.0	4,669	.0	.0	2.657	3.730	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		219,170	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	.97	437.00	350,000	350,000	.0	.0	.0	.0	4.171	4.170	AO	3,650	14,599	04/26/2023	04/01/2030
703599-EW-6	PAULDING CNTY GA INDL BLDG AUTH REV	1			1.B FE	580,307	.89	761.00	580,000	580,178	.0	(17)	.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	.93	550.00	250,000	251,763	.0	(884)	.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	.89	586.00	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	734.00	870,000	738,789	.0	18,889	.0	.0	1.691	4.636	JD	1,226	14,712	11/18/2022	12/01/2030
759136-VG-6	REGIONAL TRANS DIST COLO SALES TAX REV	1,2			1.C FE	500,000	.80	810.00	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	.83	427.00	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.A FE	400,000	.81	556.00	400,000	400,000	.0	.0	.0	.0	1.556	1.556	JJ	3,112	6,224	01/22/2021	07/01/2031
91417K-3C-3	UNIVERSITY COLO ENTERPRISE SYS REV	1			1.B FE	50,000	.89	422.00	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	.83	869.00	200,000	200,000	.0	.0	.0	.0	2.997	2.997	MN	999	5,994	01/09/2020	11/01/2034
977100-HW-9	WISCONSIN ST GEN FD ANNUAL APPROPRIATION	1			1.C FE	250,000	.99	045.00	250,000	250,000	.0	.0	.0	.0	4.346	4.345	MN	1,811	10,865	01/25/2023	05/01/2029
<b>0819999999 Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations</b>						<b>36,877,532</b>	<b>XXX</b>	<b>34,605,748</b>	<b>39,208,253</b>	<b>37,045,212</b>	<b>0</b>	<b>202,346</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>238,592</b>	<b>778,246</b>	<b>XXX</b>	<b>XXX</b>
3128MJ-IV-8	FH G08659 - RMBS	4			1.A	69,492	.90	445.99	63,238	69,918	.0	48	.0	.0	3.500	3.654	MON	204	2,510	05/02/2018	08/01/2045
3128PY-YP-3	FH J18818 - RMBS	4			1.A	5,706	.98	072.88	5,585	5,606	.0	(11)	.0	.0	2.500	2.001	MON	12	163	04/26/2012	04/01/2027
3132DU-AS-6	FH S06317 - RMBS	4			1.A	1,564,728	.98	742.51	1,579,038	1,564,716	.0	(12)	.0	.0	5.500	5.696	MON	7,237	.0	12/19/2024	05/01/2054
3132DU-EJ-2	FH S06437 - RMBS	4			1.A	1,634,778	.99	175.55	1,649,208	1,634,771	.0	(7)	.0	.0	5.500	5.669	MON	7,559	.0	12/19/2024	06/01/2054
31335A-BE-7	FH G60037 - RMBS	4			1.A	91,685	.88	704.33	94,308	91,639	.0	168	.0	.0	3.000	3.515	MON	236	2,910	08/08/2018	10/01/2043
31337H-V7-9	FHR 2113 OG - CMO/RMBS	4			1.A	12,803	1.01	493.11	11,910	12,386	.0	(144)	.0	.0	6.000	3.562	MON	60	792	01/21/2010	01/15/2029
3137HB-HX-2	FHR 5248 HB - CMO/RMBS	4			1.A	769,941	.97	972.72	812,707	774,641	.0	4,795	.0	.0	4.500	5.976	MON	3,048	38,189	11/28/2023	08/25/2052
3140N2-6Y-2	FN BII9886 - RMBS	4			1.A	2,549,946	.94	163.99	2,679,747	2,550,984	.0	1,037	.0	.0	4.500	5.249	MON	10,049	60,294	06/25/2024	10/01/2052
3140ON-QU-9	FN CB3166 - RMBS	4			1.A	948,048	.85	665.99	1,091,769	947,629	.0	(420)	.0	.0	3.000	4.865	MON	2,729	2,729	11/21/2024	03/01/2052
3140XM-AY-2	FN FSS422 - RMBS	4			1.A	346,045	.94	614.33	343,510	346,745	.0	686	.0	.0	4.500	5.266	MON	1,361	16,645	12/08/2023	08/01/2053
3140XM-X8-4	FN FS6102 - RMBS	4			1.A	350,502	.96	500.99	349,826	362,511	.0	458	.0	.0	5.000	5.564	MON	1,510	18,531	12/04/2023	10/01/2053
3140XM-V5-9	FN FS6131 - RMBS	4			1.A	343,673	.82	1116.88	409,897	344,138	.0	465	.0	.0	2.500	4.667	MON	854	4,270	07/30/2024	03/01/2052
3140XN-S4-7	FN FS6838 - RMBS	4			1.A	1,821,649	.98	754.44	1,846,753	1,821,605	.0	(44)	.0	.0	5.500	5.771	MON	8,464	.0	12/19/2024	11/01/2053
54627D-BX-8	LOUISIANA HSG CORP SINGLE FAMILY MTG REV	2			1.A FE	84,750	.89	964.00	84,750	84,750	.0	.0	.0	.0	2.875	2.875	MON	203	2,614	04/18/2017	11/01/2038
<b>0829999999 Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities</b>						<b>10,593,747</b>	<b>XXX</b>	<b>10,544,042</b>	<b>11,061,164</b>	<b>10,599,848</b>	<b>0</b>	<b>7,018</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>43,526</b>	<b>149,648</b>	<b>XXX</b>	<b>XXX</b>
54627R-AM-2	LAGOV 22A A2 - ABS				1.A FE	1,103,960	.97	1150.00	1,100,000	1,103,745	.0	(215)	.0	.0	4.145	4.055	FA	18,998	.0	09/12/2024	02/01/2033
88258M-AA-3	TNGJTL 23 A1 - ABS	1			1.A FE	333,608	1.00	2100.00	324,417	331,855	.0	(1,210)	.0	.0	5.102	4.543	MS	4,138	18,380	03/15/2023	04/01/2035
<b>0849999999 Subtotal - Bonds - U.S. Special Revenues - Other Loan-Backed and Structured Securities</b>						<b>1,437,568</b>	<b>XXX</b>	<b>1,393,363</b>	<b>1,424,417</b>	<b>1,435,600</b>	<b>0</b>	<b>(1,425)</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>23,136</b>	<b>18,380</b>	<b>XXX</b>	<b>XXX</b>
<b>0909999999 Total - U.S. Special Revenues Bonds</b>						<b>48,908,846</b>	<b>XXX</b>	<b>46,543,153</b>	<b>51,693,834</b>	<b>49,080,661</b>	<b>0</b>	<b>207,939</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>305,254</b>	<b>946,275</b>	<b>XXX</b>	<b>XXX</b>
025816-CP-2	AMERICAN EXPRESS CO	2			1.F FE	151,389	.97	030.99	150,000	150,370	.0	(152)	.0	.0	3.300	3.186	MN	798	4,950	07/18/2017	05/03/2027
025816-DH-9	AMERICAN EXPRESS CO	2,5			1.F FE	200,000	1.00	943.44	200,000	200,000	.0	.0	.0	.0	5.282	5.283	JJ	4,490	10,564	07/25/2023	07/27/2029
032654-BA-2	ANALOG DEVICES INC	1,2			1.G FE	753,899	.97	454.55	800,000	767,252	.0	12,230	.0	.0	3.450	5.250	JD	1,227	27,600	11/28/2023	06/15/2027
03522A-AH-3	ANHEUSER-BUSCH COMPANIES LLC	1,2			2.C FE	344,533	.94	826.33	350,000	344,627	.0	94	.0	.0	4.700	4.881	FA	6,854	.0	10/11/2024	02/01/2036
035240-AQ-3	ANHEUSER-BUSCH INBEV WORLDWIDE INC	1,2			1.G FE	293,469	1.00	0342.63	300,000	294,899	.0	1,129	.0	.0	4.750	5.220	JJ	6,254	14,250	09/22/2023	01/23/2029
05581K-AG-6	BNP PARIBAS SA	C,2,5			1.E FE	1,556,985	1.02	3196.00	1,500,000	1,556,476	.0	(509)	.0	.0	5.894	5.358	JD	6,385	44,205	11/21/2024	12/05/2034
06406R-CA-3	BANK OF NEW YORK MELLON CORP	1,2,5			1.D FE	1,505,445	.99	584.35	1,500,000	1,505,399	.0	(46)	.0	.0	5.225	5.178	MN	8,926	.0	11/21/2024	11/20/2035
0778FP-AG-4	BELL TELEPHONE COMPANY OF CANADA OR BELL	1,2			2.B FE	629,499	.81	373.33	800,000	648,188	.0	17,145	.0	.0	2.150	5.395	FA	6,498	17,200	11/28/2023	02/15/2032
10373Q-BX-7	BP CAPITAL MARKETS AMERICA INC	1,2			1.E FE	299,940	.99	412.11	300,000	300,041	.0	101	.0	.0	4.699	4.695	AO	3,172	10,573	01/04/2024	04/10/2029

E103

ANNUAL STATEMENT FOR THE YEAR 2024 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
114289-AT-1	BROOKLYN UNION GAS CO			1,2	2.A FE	100,000	.94 6637	94,664	100,000	100,000	.0	.0	.0	.0	3.865	3.864	MS	1,256	3,865	02/27/2019	03/04/2029
13645R-AY-0	CANADIAN PACIFIC RAILWAY CO			1,2	2.A FE	153,374	.97 3255	145,988	150,000	151,266	.0	(367)	.0	.0	4.000	3.716	JD	500	6,000	08/21/2018	06/01/2028
141781-BQ-6	CARGILL INC			1,2	1.F FE	483,395	.82 3746	411,873	500,000	489,418	.0	1,620	.0	.0	1.700	2.072	FA	3,518	8,500	02/25/2021	02/02/2031
186108-CX-0	CLEVELAND ELECTRIC ILLUMINATING CO			1,2	2.B FE	199,408	.95 1797	190,359	200,000	199,802	.0	64	.0	.0	3.500	3.533	AO	1,750	7,000	10/02/2017	04/01/2028
20030N-AF-8	COMCAST CORP			1	1.G FE	1,544,745	102.0994	1,531,491	1,500,000	1,544,452	.0	(293)	.0	.0	5.650	5.278	JD	3,767	42,375	11/21/2024	06/15/2035
200339-DX-4	COMERICA BANK				2.B FE	260,813	.99 1913	247,978	250,000	250,785	.0	(1,388)	.0	.0	4.000	3.428	JJ	4,278	10,000	06/27/2017	07/27/2025
202795-HT-0	COMMONWEALTH EDISON CO			1	1.F FE	332,688	108.0982	324,294	300,000	332,540	.0	(148)	.0	.0	6.450	5.288	JJ	8,923	.0	11/26/2024	01/15/2038
24422E-JE-7	JOHN DEERE CAPITAL CORP				1.E FE	99,136	.99 7630	99,763	100,000	99,971	.0	151	.0	.0	3.450	3.599	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 6075	346,430	400,000	340,387	.0	7,843	.0	.0	2.550	5.376	AO	2,153	10,200	11/28/2023	04/15/2031
26443C-AJ-2	DUKE UNIVERSITY HEALTH SYSTEM INC			1	1.D FE	400,000	.88 3139	353,256	400,000	400,000	.0	.0	.0	.0	2.602	2.602	JD	867	10,408	01/08/2020	06/01/2030
26882P-BE-1	ERAC USA FINANCE LLC			1	1.G FE	1,734,270	112.6532	1,689,797	1,500,000	1,733,059	.0	(1,211)	.0	.0	7.000	5.310	AO	22,167	.0	11/26/2024	10/15/2037
29157T-AC-0	EMORY UNIVERSITY			1,2	1.C FE	471,510	.97 9286	489,643	500,000	488,735	.0	16,433	.0	.0	1.566	5.072	MS	2,610	7,830	12/12/2023	09/01/2025
29157T-AD-8	EMORY UNIVERSITY			1,2	1.C FE	259,674	.87 0630	261,189	300,000	264,079	.0	4,405	.0	.0	2.143	4.567	MS	2,143	3,215	03/12/2024	09/01/2030
377372-AM-9	GLAXOSMITHKLINE CAPITAL INC			1	1.F FE	928,651	.99 5997	946,198	950,000	946,698	.0	8,731	.0	.0	3.625	4.585	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	.96 4486	144,673	150,000	149,818	.0	52	.0	.0	4.047	4.086	MN	742	6,071	05/15/2018	05/17/2028
423012-AF-0	HEINEKEN NV			1,2	2.A FE	198,704	.96 2891	192,578	200,000	199,584	.0	133	.0	.0	3.500	3.572	JJ	2,956	7,000	03/20/2017	01/29/2028
437076-BY-7	HOME DEPOT INC			1,2	1.F FE	49,713	.92 9610	46,481	50,000	49,862	.0	29	.0	.0	2.950	3.017	JD	66	1,475	06/03/2019	06/15/2029
437076-CP-5	HOME DEPOT INC			1,2	1.F FE	2,090,302	.89 2277	2,096,851	2,350,000	2,090,715	.0	414	.0	.0	3.250	5.080	AO	16,124	.0	12/26/2024	04/15/2032
440452-AK-6	HORMEL FOODS CORP			1,2	1.G FE	449,564	100.4809	452,164	450,000	449,704	.0	140	.0	.0	4.800	4.831	MS	5,460	12,120	03/05/2024	03/30/2027
46647P-EB-8	JPMORGAN CHASE & CO			1,2,5	1.E FE	150,000	.99 8697	149,805	150,000	150,000	.0	.0	.0	.0	5.012	5.013	JJ	3,300	3,759	01/16/2024	01/23/2030
501044-DJ-7	KROGER CO			1,2	2.A FE	100,112	.97 5810	97,581	100,000	100,039	.0	(10)	.0	.0	3.700	3.684	FA	1,542	3,700	08/25/2017	08/01/2027
539830-CA-5	LOCKHEED MARTIN CORP			1,2	1.F FE	388,146	.97 0082	388,033	400,000	389,197	.0	957	.0	.0	4.750	5.124	FA	7,178	19,000	11/28/2023	02/15/2034
57636Q-AJ-3	MASTERCARD INC			1,2	1.D FE	149,649	.96 9037	145,356	150,000	149,883	.0	41	.0	.0	3.500	3.526	FA	1,823	5,250	02/21/2018	02/26/2028
57636Q-AP-9	MASTERCARD INC			1,2	1.D FE	1,498,480	.93 4415	1,495,063	1,600,000	1,500,420	.0	1,940	.0	.0	3.350	4.705	MS	14,144	.0	11/21/2024	03/26/2030
665859-AV-6	NORTHERN TRUST CORP			2	1.E FE	988,147	.86 3231	863,231	1,000,000	992,296	.0	1,363	.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 5582	95,558	100,000	99,988	.0	6	.0	.0	3.250	3.254	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	.97 0512	145,577	150,000	148,988	.0	363	.0	.0	3.600	3.869	MS	1,800	5,400	02/13/2018	09/01/2027
71338Q-AK-2	PEPPERDINE UNIVERSITY			1	1.D FE	545,000	.89 7084	488,911	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			1,2	1.F FE	344,827	.98 9510	346,328	350,000	345,800	.0	677	.0	.0	4.650	4.907	MN	1,899	16,275	07/27/2023	05/19/2030
74340X-BX-8	PROLOGIS LP			1,2	1.G FE	98,926	.97 3183	97,318	100,000	99,560	.0	114	.0	.0	4.000	4.130	MS	1,178	4,000	09/04/2018	09/15/2028
744538-AE-9	PUBLIC SERVICE COMPANY OF NEW HAMPSHIRE			1,2	1.E FE	431,904	.84 1346	450,120	535,000	444,459	.0	11,497	.0	.0	2.200	5.334	JD	523	11,770	11/28/2023	06/15/2031
74460D-AC-3	PUBLIC STORAGE OPERATING CO			1,2	1.F FE	1,199,939	.96 1760	1,202,200	1,250,000	1,201,866	.0	1,927	.0	.0	3.094	4.625	MS	11,388	.0	11/21/2024	09/15/2027
771196-CX-6	ROCHE HOLDINGS INC			1,2	1.C FE	200,000	.99 7716	199,543	200,000	200,000	.0	.0	.0	.0	4.909	4.908	MS	3,082	4,909	03/04/2024	03/08/2031
808513-BW-4	CHARLES SCHWAB CORP			1,2	1.F FE	101,598	.97 1066	97,107	100,000	100,387	.0	(180)	.0	.0	3.300	3.100	AO	825	3,300	08/21/2017	04/01/2027
85440K-AB-0	LELAND STANFORD JUNIOR UNIVERSITY			1,2	1.A FE	291,820	.94 5187	274,104	290,000	290,829	.0	(191)	.0	.0	3.089	3.014	MN	1,493	9,105	03/22/2019	05/01/2029
85440K-AB-0	LELAND STANFORD JUNIOR UNIVERSITY			1,2	1.A FE	10,096	.94 5187	9,452	10,000	10,044	.0	(6)	.0	.0	3.089	2.975	MN	51	162	03/22/2019	05/01/2029
855244-AQ-2	STARBUCKS CORP			1,2	2.A FE	149,862	.99 4712	149,207	150,000	149,990	.0	24	.0	.0	3.800	3.811	FA	2,153	5,700	08/08/2018	08/15/2025
904764-BB-2	UNILEVER CAPITAL CORP			1,2	1.E FE	196,616	.99 6714	199,343	200,000	199,881	.0	541	.0	.0	3.375	3.648	MS	1,856	6,750	04/25/2018	03/22/2025
907818-FB-9	UNION PACIFIC CORP			1,2	1.G FE	49,800	.96 0123	48,006	50,000	49,911	.0	22	.0	.0	3.700	3.747	MS	617	1,850	02/21/2019	03/01/2029
907818-FK-9	UNION PACIFIC CORP			1,2	1.G FE	1,193,125	.68 2652	1,163,921	1,705,000	1,194,239	.0	1,114	.0	.0	3.250	5.456	FA	22,473	.0	11/21/2024	02/05/2050
91324P-DX-7	UNITEDHEALTH GROUP INC			1	1.F FE	671,741	.86 1240	602,868	700,000	681,043	.0	3,288	.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	.96 6301	193,260	200,000	189,225	.0	1,133	.0	.0	4.897	5.709	JJ	4,244	9,794	12/04/2023	07/25/2033
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					25,166,958	XXX	24,704,410	26,285,000	25,281,170	0	91,200	0	0	XXX	XXX	XXX	221,166	461,994	XXX	XXX
75410P-AA-8	RATE 24J1 A1 - RMBS			4	1.A	232,478	.99 5406	233,600	234,678	232,505	.0	27	.0	.0	6.000	6.216	MN	1,173	7,040	06/28/2024	07/27/2054

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1**

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3 C o d e	4 F o r e i g n	5 B o n d C h a r			8 R a t e U s e d t o O b t a i n F a i r V a l u e	9 F a i r V a l u e			12 U n r e a l i z e d V a l u e I n c r e a s e/ (D e c r e a s e)	13 C u r r e n t Y e a r ' s (A m o r t i z a t i o n)/ A c c r e t i o n	14 C u r r e n t Y e a r ' s O t h e r T h a n T e m p o r a r y I m p a i r m e n t R e c o g n i z e d	15 T o t a l F o r e i g n E x c h a n g e i n B o o k/ A d j u s t e d C a r r y i n g V a l u e	16 R a t e o f	17 E f f e c t i v e R a t e o f	18 W h e n P a i d	19 A d m i t t e d A m o u n t D u e a n d A c c r u e d	20 A m o u n t R e c e i v e d D u r i n g Y e a r	21 A c q u i r e d	22 S t a t e d C o n t r a c t u a l M a t u r i t y D a t e
81748E-AB-2	SEMT 2024-7 A2 - RMBS			4	1.A	409,751	99.6772	410,803	412,134	409,727	0	(24)	0	0	6.000	6.143	MON	2.061	10,303	07/16/2024	08/25/2054
1029999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities					642,229	XXX	644,403	646,811	642,232	0	3	0	0	XXX	XXX	XXX	3,234	17,344	XXX	XXX
02589B-AE-0	AMXCA 2024-3 A - ABS			4	1.A FE	144,993	100.2489	145,361	145,000	144,994	0	1	0	0	4.650	4.697	MON	300	2,660	07/16/2024	07/16/2029
12664Q-AC-8	CNH 2023-A A3 - ABS			4	1.A FE	208,819	100.3371	210,708	210,000	209,280	0	461	0	0	4.810	5.164	MON	449	7,576	03/13/2024	08/15/2028
38012Q-AD-0	GMALT 2024-3 A3 - ABS			4	1.A FE	209,975	99.4282	208,799	210,000	209,978	0	3	0	0	4.210	4.254	MON	270	1,940	09/24/2024	10/20/2027
437918-AC-9	HAROT 2024-1 A3 - ABS			4	1.A FE	399,983	100.9917	403,967	400,000	399,988	0	6	0	0	5.210	5.269	MON	926	17,019	02/13/2024	08/15/2028
47800R-AD-5	JDOT 2024 A3 - ABS			4	1.A FE	139,992	100.7308	141,023	140,000	139,994	0	2	0	0	4.960	5.014	MON	309	5,131	03/11/2024	11/15/2028
65479U-AE-8	NART-24A-A4 - ABS			4	1.A FE	621,070	101.3708	608,225	600,000	619,486	0	(1,585)	0	0	5.180	4.080	MON	1,381	7,770	09/25/2024	04/15/2031
1049999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities					1,724,832	XXX	1,718,083	1,705,000	1,723,721	0	(1,111)	0	0	XXX	XXX	XXX	3,635	42,096	XXX	XXX
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					27,534,019	XXX	27,066,896	28,636,811	27,647,122	0	90,092	0	0	XXX	XXX	XXX	228,035	521,433	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					88,225,088	XXX	83,080,356	91,688,253	88,223,618	0	267,766	0	0	XXX	XXX	XXX	671,349	1,889,482	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities					12,969,252	XXX	12,883,361	13,519,139	12,989,998	0	9,781	0	0	XXX	XXX	XXX	52,923	243,402	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities					3,162,400	XXX	3,111,446	3,129,417	3,159,321	0	(2,537)	0	0	XXX	XXX	XXX	26,771	60,476	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					104,356,740	XXX	99,075,163	108,336,809	104,372,937	0	275,011	0	0	XXX	XXX	XXX	751,043	2,193,360	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 Number  
 1A 1A ..\$ .....40,992,632 1B ..\$ .....10,016,786 1C ..\$ ..... 13,114,493 1D ..\$ .....16,370,028 1E ..\$ .....6,283,355 1F ..\$ .....7,961,852 1G ..\$ .....7,051,309  
 1B 2A ..\$ ..... 1,139,080 2B ..\$ ..... 1,098,775 2C ..\$ .....344,627  
 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 2024 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
912810-RT-7	UNITED STATES TREASURY		11/21/2024	Various		224,878	340,000	2,037
0109999999	Subtotal - Bonds - U.S. Governments					224,878	340,000	2,037
373385-LJ-0	GEORGIA ST		08/05/2024	FUND FUNDS II		754,538	750,000	3,245
0509999999	Subtotal - Bonds - U.S. States, Territories and Possessions					754,538	750,000	3,245
346604-LQ-2	FORSYTH CNTY GA SCH DIST		12/20/2024	Jefferies & Co., Inc.		426,778	475,000	3,326
0709999999	Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions					426,778	475,000	3,326
3132DU-AS-6	FH SD6317 - RMBS		12/19/2024	Bank of Montreal		1,564,728	1,579,038	4,584
3132DU-EJ-2	FH SD6437 - RMBS		12/19/2024	Citigroup		1,634,778	1,649,208	4,787
3140N2-6Y-2	FN BW9886 - RMBS		06/25/2024	Bank of Tokyo Mitsubishi		2,650,098	2,784,997	8,703
3140QN-QU-9	FN CB3166 - RMBS		11/21/2024	BAML		955,195	1,099,999	1,925
3140XM-Y5-9	FN FS6131 - RMBS		07/30/2024	BNP Paribas		352,143	420,000	875
3140XN-S4-7	FN FS6838 - RMBS		12/19/2024	Citigroup		1,821,649	1,846,753	5,361
359900-LJ-4	FULTON CNTY GA DEV AUTH REV		12/20/2024	Jefferies & Co., Inc.		673,100	635,000	6,109
48944E-DV-6	KENNER LA SALES TAX REV		05/01/2024	Southwest Securities		658,640	800,000	8,009
54627R-AK-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACs &		03/11/2024	WELLS FARGO SECURITIES LLC		974,024	997,976	3,772
54627R-AM-2	LASGOV 22A A2 - ABS		09/12/2024	Wells		1,103,960	1,100,000	5,319
546475-TT-1	LOUISIANA ST GAS & FUELS TAX REV		11/21/2024	JP Morgan Securities LLC		2,582,580	3,000,000	2,913
546475-TU-8	LOUISIANA ST GAS & FUELS TAX REV		03/04/2024	Southwest Securities		416,280	500,000	3,295
54651R-CT-4	LOUISIANA ST UNCLAIMED PPTY SPL REV		02/29/2024	SMITH NEW COURT		305,606	350,000	45
54651R-CX-5	LOUISIANA ST UNCLAIMED PPTY SPL REV		09/11/2024	Wells		428,360	500,000	302
62620H-CN-0	MUNICIPAL ELEC AUTH GA		12/12/2024	Wells		917,290	1,000,000	10,157
0909999999	Subtotal - Bonds - U.S. Special Revenues					17,038,432	18,262,971	66,156
02589B-AE-0	AMXCA 2024-3 A - ABS		07/16/2024	Citi Bank		144,993	145,000	0
03522A-AH-3	ANHEUSER-BUSCH COMPANIES LLC		10/11/2024	BZW SECS		344,533	350,000	3,381
05581K-AG-6	BNP PARIBAS SA		11/21/2024	Jefferies & Co., Inc.		1,556,985	1,500,000	41,012
06406R-CA-3	BANK OF NEW YORK MELLON CORP		11/21/2024	Wells		1,505,445	1,500,000	435
10373Q-BX-7	BP CAPITAL MARKETS AMERICA INC		01/04/2024	JP Morgan Securities LLC		299,940	300,000	0
12664Q-AC-8	CNH 2023-A A3 - ABS		03/13/2024	SOCIETE GENERALE		208,819	210,000	0
20030N-AF-8	COMCAST CORP		11/21/2024	Wells		1,544,745	1,500,000	36,960
202795-HT-0	COMMONWEALTH EDISON CO		11/26/2024	BANK OF NYC/GOLDMAN		332,688	300,000	7,095
26882P-BE-1	ERAC USA FINANCE LLC		11/26/2024	BANCO SANTANDER SA		1,734,270	1,500,000	12,250
29157T-AD-8	EMORY UNIVERSITY		03/12/2024	WELLS FARGO SECURITIES LLC		259,674	300,000	232
38012Q-AD-0	GIALT 24J1 A3 - ABS		09/24/2024	Wells		209,975	210,000	0
437076-CP-5	HOME DEPOT INC		12/26/2024	BANK OF NYC/GOLDMAN		2,090,302	2,350,000	15,275
437918-AC-9	HAROT 2024-1 A3 - ABS		02/13/2024	MITSUBISHI UFJ SECURITIES		399,983	400,000	0
440452-AK-6	HORMEL FOODS CORP		03/05/2024	WELLS FARGO SECURITIES LLC		449,564	450,000	0
46647P-EB-8	JPMORGAN CHASE & CO		01/16/2024	JP Morgan Securities LLC		150,000	150,000	0
47800R-AD-5	JDOT 2024 A3 - ABS		03/11/2024	Citigroup		139,992	140,000	0
57636Q-AP-9	MASTERCARD INC		11/21/2024	SALOMON BROTHERS INC		1,498,480	1,600,000	8,189
65479U-AE-8	NART-24A-A4 - ABS		09/25/2024	IFCSMUNI		621,070	600,000	950
74460D-AC-3	PUBLIC STORAGE OPERATING CO		11/21/2024	Various		1,199,939	1,250,000	7,090
75410P-AA-8	RATE 24J1 A1 - RMBS		06/28/2024	Bank of America Merrill Lynch		247,656	250,000	1,583
771196-CK-6	ROOHE HOLDINGS INC		03/04/2024	JP Morgan Securities LLC		200,000	200,000	0
81748E-AB-2	SEMT 247 A2 - RMBS		07/16/2024	Bank of America Merrill Lynch		486,849	489,680	1,469
907818-FX-9	UNION PACIFIC CORP		11/21/2024	GOLDMAN		1,193,125	1,705,000	16,316
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					16,819,026	17,399,680	152,239
2509999997	Total - Bonds - Part 3					35,263,651	37,227,651	227,003
2509999998	Total - Bonds - Part 5					3,096,484	3,191,000	5,821
2509999999	Total - Bonds					38,360,136	40,418,651	232,824
4509999997	Total - Preferred Stocks - Part 3					0	XXX	0
4509999998	Total - Preferred Stocks - Part 5					0	XXX	0
4509999999	Total - Preferred Stocks					0	XXX	0
5989999997	Total - Common Stocks - Part 3					0	XXX	0
5989999998	Total - Common Stocks - Part 5					0	XXX	0

E13

ANNUAL STATEMENT FOR THE YEAR 2024 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
5989999999. Total - Common Stocks						0	XXX	0
5999999999. Total - Preferred and Common Stocks						0	XXX	0
6009999999 - Totals						38,360,136	XXX	232,824

ANNUAL STATEMENT FOR THE YEAR 2024 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 IAG6153 - RMBS		12/01/2024	Paydown		35,598	35,598	36,432	37,709	0	(2,111)	0	(2,111)	0	35,598	0	0	0	304	09/20/2049
36179W-NE-4	G2 IAG7589 - RMBS		12/01/2024	Paydown		34,879	34,879	28,921	28,912	0	5,967	0	5,967	0	34,879	0	0	0	259	09/20/2051
38380T-PZ-3	GNR 2016-173 CT - CMO/RMBS		06/24/2024	Various		14,148	14,163	14,327	14,170	0	(9)	0	(9)	0	14,160	0	(12)	(12)	149	10/20/2045
38380Y-RA-9	GNR 2018-122 HA - CMO/RMBS		12/01/2024	Paydown		197,089	197,089	189,884	190,252	0	6,838	0	6,838	0	197,089	0	0	0	2,070	05/20/2045
912828-3P-3	UNITED STATES TREASURY		12/20/2024	CITADEL		499,805	500,000	484,258	497,217	0	2,722	0	2,722	0	499,939	0	(134)	(134)	16,630	12/31/2024
912828-6F-2	UNITED STATES TREASURY		11/21/2024	Morgan Stanley		732,920	750,000	713,994	715,425	0	13,897	0	13,897	0	729,321	0	3,598	3,598	23,049	02/28/2026
912828-W4-8	UNITED STATES TREASURY		02/29/2024	Maturity @ 100.00		1,000,000	1,000,000	973,203	999,231	0	769	0	769	0	1,000,000	0	0	0	10,625	02/29/2024
912828-YS-3	UNITED STATES TREASURY		11/21/2024	SMBC-Global		2,133,750	2,400,000	2,590,032	2,526,792	0	(18,829)	0	(18,829)	0	2,507,964	0	(374,214)	(374,214)	42,812	11/15/2029
91282C-ET-4	UNITED STATES TREASURY		11/21/2024	CITADEL		720,645	750,000	704,150	705,286	0	11,018	0	11,018	0	716,303	0	4,341	4,341	19,257	05/31/2027
91282C-FE-6	UNITED STATES TREASURY		12/20/2024	Morgan Stanley		1,488,926	1,500,000	1,456,347	1,473,617	0	15,703	0	15,703	0	1,489,321	0	(395)	(395)	63,434	08/15/2025
<b>0109999999 Subtotal - Bonds - U.S. Governments</b>						<b>6,857,759</b>	<b>7,181,729</b>	<b>7,191,548</b>	<b>7,188,610</b>	<b>0</b>	<b>35,964</b>	<b>0</b>	<b>35,964</b>	<b>0</b>	<b>7,224,574</b>	<b>0</b>	<b>(366,815)</b>	<b>(366,815)</b>	<b>178,583</b>	<b>XXX</b>
13063D-3Q-9	CALIFORNIA STATE		06/21/2024	JP Morgan		530,450	500,000	528,235	525,461	0	(1,697)	0	(1,697)	0	523,764	0	6,686	6,686	24,417	03/01/2030
546415-3D-0	LOUISIANA ST		09/04/2024	Adjustment		512,130	500,000	527,070	510,140	0	(2,455)	0	(2,455)	0	507,685	0	(7,685)	(7,685)	32,297	09/01/2033
546417-DV-5	LOUISIANA ST		08/14/2024	Adjustment		901,010	1,000,000	995,530	996,552	0	345	0	345	0	996,897	0	(95,887)	(95,887)	12,922	06/01/2030
612103-YN-5	MONTANA ST		11/21/2024	MARKETTX		221,013	250,000	250,000	250,000	0	0	0	0	0	250,000	0	(28,988)	(28,988)	3,748	08/01/2028
649791-PU-8	NEW YORK ST		11/21/2024	Wells		100,055	100,000	100,096	100,055	0	(7)	0	(7)	0	100,047	0	(7,571)	(7,571)	3,237	02/15/2029
68608K-NE-4	OREGON		08/01/2024	Maturity @ 100.00		50,000	50,000	50,259	50,015	0	(15)	0	(15)	0	50,000	0	0	0	2,871	08/01/2024
68609T-IH-7	OREGON		11/21/2024	Jefferies & Co., Inc.		176,480	200,000	200,000	200,000	0	0	0	0	0	200,000	0	(23,520)	(23,520)	3,327	05/01/2029
76222R-YC-0	RHODE ISLAND ST & PROVIDENCE PLANTATIONS		05/01/2024	Maturity @ 100.00		60,000	60,000	61,062	60,075	0	(75)	0	(75)	0	60,000	0	0	0	900	05/01/2024
882722-KE-0	TEXAS ST		04/01/2024	Call @ 100.00		15,000	15,000	16,849	15,903	0	(25)	0	(25)	0	15,878	0	(878)	(878)	403	04/01/2029
882723-PZ-6	TEXAS ST		10/01/2024	Call @ 100.00		175,000	175,000	187,598	176,877	0	(1,877)	0	(1,877)	0	175,000	0	0	0	6,839	10/01/2031
882724-RC-3	TEXAS ST		11/21/2024	Jefferies & Co., Inc.		94,016	100,000	100,000	100,000	0	0	0	0	0	100,000	0	(5,984)	(5,984)	2,491	10/01/2027
<b>0509999999 Subtotal - Bonds - U.S. States, Territories and Possessions</b>						<b>2,827,575</b>	<b>2,950,000</b>	<b>3,016,699</b>	<b>2,985,077</b>	<b>0</b>	<b>(5,806)</b>	<b>0</b>	<b>(5,806)</b>	<b>0</b>	<b>2,979,271</b>	<b>0</b>	<b>(163,827)</b>	<b>(163,827)</b>	<b>93,452</b>	<b>XXX</b>
047772-ZB-7	ATLANTA GA		12/01/2024	Maturity @ 100.00		300,000	300,000	305,784	300,830	0	(830)	0	(830)	0	300,000	0	0	0	9,717	12/01/2024
212204-LP-4	CONTRA COSTA CALIF CMNTY COLLEGE DIST		11/21/2024	Jefferies & Co., Inc.		452,995	500,000	513,535	508,311	0	(1,572)	0	(1,572)	0	506,739	0	(53,744)	(53,744)	11,448	08/01/2028
54438C-YQ-9	LOS ANGELES CALIF CMNTY COLLEGE DIST		05/09/2024	Adjustment		85,351	100,000	104,999	103,523	0	(217)	0	(217)	0	103,306	0	(17,955)	(17,955)	1,973	08/01/2033
64763F-IY-1	NEW ORLEANS LA		12/01/2024	Maturity @ 100.00		100,000	100,000	102,625	100,464	0	(464)	0	(464)	0	100,000	0	0	0	3,070	12/01/2024
<b>0709999999 Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>						<b>938,346</b>	<b>1,000,000</b>	<b>1,026,943</b>	<b>1,013,127</b>	<b>0</b>	<b>(3,082)</b>	<b>0</b>	<b>(3,082)</b>	<b>0</b>	<b>1,010,045</b>	<b>0</b>	<b>(71,699)</b>	<b>(71,699)</b>	<b>26,208</b>	<b>XXX</b>
072024-WS-7	BAY AREA TOLL AUTH CALIF TOLL BRDG REV		05/29/2024	Adjustment		279,927	300,000	300,000	300,000	0	0	0	0	0	300,000	0	(20,073)	(20,073)	5,684	04/01/2031
231266-IN-4	CURATORS UNIV MO SYS FACS REV		11/21/2024	BAML		233,120	250,000	250,000	250,000	0	0	0	0	0	250,000	0	(16,880)	(16,880)	5,323	11/01/2027
270618-DS-7	EAST BATON ROUGE LA SEW COMM REV		02/01/2024	Maturity @ 100.00		2,420,000	2,420,000	2,500,995	2,422,677	0	(2,677)	0	(2,677)	0	2,420,000	0	0	0	39,930	02/01/2024
3128MJ-IV-8	FH G08659 - RMBS		12/01/2024	Paydown		6,544	6,544	6,504	6,478	0	66	0	66	0	6,544	0	0	0	65	08/01/2045
3128PY-YP-3	FH J18818 - RMBS		12/01/2024	Paydown		4,031	4,031	4,118	4,052	0	(21)	0	(21)	0	4,031	0	0	0	29	04/01/2027
31335A-BE-7	FH G60037 - RMBS		12/01/2024	Paydown		10,108	10,108	9,826	9,807	0	301	0	301	0	10,108	0	0	0	87	10/01/2043
3133TH-V7-9	FHR 2113 OG - CMO/RMBS		12/01/2024	Paydown		4,833	4,833	5,195	5,069	0	(237)	0	(237)	0	4,833	0	0	0	84	01/15/2029
3136AA-XU-4	FNR 2012-133 EB - CMO/RMBS		11/21/2024	Various		381,419	400,000	404,500	401,370	0	(415)	0	(415)	0	400,955	0	(19,535)	(19,535)	11,451	12/25/2032
3137HB-HX-2	FHR 5248 HB - CMO/RMBS		12/01/2024	Paydown		108,281	108,281	102,583	102,766	0	5,515	0	5,515	0	108,281	0	0	0	1,368	08/25/2052
3140J7-XA-8	FN BM3372 - CMB/RMBS		12/24/2024	Various		928,467	966,902	888,099	889,530	0	17,187	0	17,187	0	906,717	0	21,750	21,750	34,170	01/01/2028
3140N2-6Y-2	FN BW9886 - RMBS		12/01/2024	Paydown		105,250	105,250	100,152	100,000	0	5,098	0	5,098	0	105,250	0	0	0	1,560	10/01/2052
3140QN-QU-9	FN CB3166 - RMBS		12/01/2024	Paydown		8,230	8,230	7,147	7,183	0	1,083	0	1,083	0	8,230	0	0	0	21	03/01/2052
3140XM-AY-2	FN F55422 - RMBS		12/01/2024	Paydown		25,547	25,547	24,350	24,358	0	1,189	0	1,189	0	25,547	0	0	0	322	08/01/2053
3140XM-XB-4	FN F56102 - RMBS		12/01/2024	Paydown		27,390	27,390	26,483	26,491	0	899	0	899	0	27,390	0	0	0	460	10/01/2053
3140XM-YS-9	FN F56131 - RMBS		12/01/2024	Paydown		10,102	10,102	8,470	8,470	0	1,632	0	1,632	0	10,102	0	0	0	60	03/01/2052
451174-AD-8	IDAH0 ENERGY RES AUTH TRANSMISSION FACS		11/25/2024	J P MORGAN SECURITIES		94,810	100,000	100,000	100,000	0	0	0	0	0	100,000	0	(5,190)	(5,190)	3,649	09/01/2028
47770V-AY-6	JOBSOHIO BEVERAGE SYS OHIO STATEWIDE LIQ		12/02/2024	Call @ 100.00		45,000	45,000	47,497	46,334	0	(67)	0	(67)	0	46,267	0	(1,267)	(1,267)	897	01/01/2029
54627D-BV-2	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		12/01/2024	Call @ 100.00		13,063	13,063	13,063	13,063	0	0	0	0	0	13,063	0	0	0	115	12/01/2038
54627D-BW-0	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		12/01/2024	Call @ 100.00		7,797	7,797	7,797	7,797	0	0	0	0	0	7,797	0	0	0	53	12/01/2038
54627D-BX-8	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		12/01/2024	Various		25,269	25,267	25,267	25,267	0	0	0	0	0	25,267	0	2	2	207	11/01/2038
54627D-EF-4	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		12/01/2024	Call @ 100.00		130,717	130,717	109,745	110,091	0	233	0	233	0	110,324	0	20,393	20,393	757	03/01/2041

ANNUAL STATEMENT FOR THE YEAR 2024 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
54627R-AK-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		08/01/2024	Paydown		180,728	180,728	176,390	0	0	4,131	0	4,131	0	180,728	0	0	0	2,928	08/01/2028
59447T-XS-7	MICHIGAN FIN AUTH REV		11/25/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC. RAYMOND JAMES & ASSOCIATES INC.		237,358	250,000	250,000	250,000	0	0	0	0	0	250,000	0	(12,643)	(12,643)	6,740	12/01/2027
68607V-Z9-9	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE		12/19/2024	ASSOCIATES INC.		14,618	15,000	15,000	15,000	0	0	0	0	0	15,000	0	(382)	(382)	497	04/01/2026
86932U-CG-8	SUSTAINABLE ENERGY UTIL INC DEL ENERGY E		11/25/2024	J P MORGAN SECURITIES		231,160	250,000	250,000	250,000	0	0	0	0	0	250,000	0	(18,840)	(18,840)	6,866	09/15/2028
88258M-AA-3	TEXAS NATURAL GAS SECURITIZATION FINANCE		04/01/2024	Paydown		10,486	10,486	10,783	10,783	0	(279)	0	(279)	0	10,486	0	0	0	312	04/01/2035
88258M-AA-3	TNGUTL 23 A1 - ABS		10/01/2024	Paydown		15,097	15,097	15,485	15,485	0	(388)	0	(388)	0	15,097	0	0	0	385	04/01/2035
914440-UN-0	UNIVERSITY MASS BLDG AUTH PROJ REV		11/25/2024	J P MORGAN SECURITIES		378,748	400,000	400,000	400,000	0	0	0	0	0	400,000	0	(21,252)	(21,252)	12,444	11/01/2028
914713-05-4	UNIVERSITY N C CHAPEL HILL REV		11/25/2024	RBC CAPITAL MARKETS		942,890	1,000,000	1,087,190	1,061,866	0	(11,000)	0	(11,000)	0	1,050,867	0	(107,977)	(107,977)	28,075	12/01/2028
<b>0909999999 Subtotal - Bonds - U.S. Special Revenues</b>						<b>6,880,988</b>	<b>7,090,372</b>	<b>7,146,679</b>	<b>6,748,266</b>	<b>0</b>	<b>22,250</b>	<b>0</b>	<b>22,250</b>	<b>0</b>	<b>7,062,882</b>	<b>0</b>	<b>(181,893)</b>	<b>(181,893)</b>	<b>164,537</b>	<b>XXX</b>
00287Y-AY-5	ABBYIE INC		12/19/2024	CITADEL		196,242	200,000	199,236	199,799	0	82	0	82	0	199,881	0	(3,639)	(3,639)	7,040	05/14/2026
025816-BR-9	AMERICAN EXPRESS CO		06/24/2024	Citi Bank		99,099	100,000	99,937	99,992	0	4	0	4	0	99,997	0	(898)	(898)	1,958	10/30/2024
053611-AJ-8	AVERY DENNISON CORP		06/24/2024	FUND FUNDS II Bank of America Merrill Lynch		98,663	100,000	99,500	99,726	0	24	0	24	0	99,750	0	(1,087)	(1,087)	2,695	12/06/2028
05523U-AK-6	BAE SYSTEMS HOLDINGS INC		06/24/2024	Bank of America Merrill Lynch		99,420	100,000	98,430	99,773	0	142	0	142	0	99,915	0	(495)	(495)	2,723	10/07/2024
05531F-BB-8	TRUIST FINANCIAL CORP		06/24/2024	SBC SECURITIES INC		99,044	100,000	99,918	99,990	0	6	0	6	0	99,996	0	(952)	(952)	1,892	10/26/2024
06406H-CS-6	BANK OF NEW YORK MELLON CORP		02/04/2024	Maturity @ 100.00		150,000	150,000	149,453	149,994	0	6	0	6	0	150,000	0	0	0	2,738	02/04/2024
14040H-BT-1	CAPITAL ONE FINANCIAL CORP		06/24/2024	TRADEWEB		148,719	150,000	146,415	149,511	0	283	0	283	0	149,794	0	(1,075)	(1,075)	3,231	10/30/2024
166754-AP-6	CHEVRON PHILLIPS CHEMICAL COMPANY LLC		12/19/2024	Stifel Nicolaus & Co.		97,414	100,000	96,902	98,758	0	397	0	397	0	99,155	0	(1,741)	(1,741)	3,579	12/01/2026
20030N-BS-9	COMCAST CORP		11/21/2024	TORONTO DOMINION BK		98,159	100,000	94,940	98,333	0	673	0	673	0	99,006	0	(847)	(847)	3,859	03/01/2026
224044-CH-8	COX COMMUNICATIONS INC		06/24/2024	FUND FUNDS II MORGAN SECURITIES-FIXED INC		199,192	200,000	199,724	199,974	0	20	0	20	0	199,994	0	(802)	(802)	5,425	08/15/2024
22822V-AG-6	CROWN CASTLE INC		06/24/2024	MILLENNIUM ADVISORS, LLC		149,256	150,000	149,582	149,957	0	31	0	31	0	149,988	0	(732)	(732)	3,920	09/01/2024
23636T-AE-0	DANONE SA	C.	11/21/2024	LLC		96,680	100,000	90,984	96,409	0	1,085	0	1,085	0	97,494	0	(814)	(814)	3,111	11/02/2026
278265-AE-3	MORGAN STANLEY		09/18/2024	Wells		147,659	150,000	153,197	151,121	0	(251)	0	(251)	0	150,870	0	(3,211)	(3,211)	5,002	04/06/2027
29250N-AH-8	ENBRIDGE INC		06/10/2024	Maturity @ 100.00		100,000	100,000	96,101	99,654	0	346	0	346	0	100,000	0	0	0	1,750	06/10/2024
29364G-AJ-2	ENTERGY CORP		12/19/2024	BZIV SECS		193,774	200,000	190,896	197,138	0	1,016	0	1,016	0	198,154	0	(4,380)	(4,380)	7,686	09/01/2026
31428X-BF-2	FEDEX CORP		12/19/2024	TORONTO DOMINION BK		98,143	100,000	99,796	99,950	0	23	0	23	0	99,973	0	(1,830)	(1,830)	3,963	04/01/2026
31677A-AB-0	FIFTH THIRD BANK NA		12/19/2024	Wells		197,048	200,000	208,542	202,105	0	(936)	0	(936)	0	201,169	0	(4,121)	(4,121)	9,732	03/15/2026
459200-JG-7	INTERNATIONAL BUSINESS MACHINES CORP		12/19/2024	TORONTO DOMINION BK MORGAN SECURITIES-FIXED INC		197,212	200,000	199,330	199,839	0	77	0	77	0	199,916	0	(2,704)	(2,704)	9,219	02/19/2026
46625H-KC-3	JPMORGAN CHASE & CO		06/24/2024	MCDONALD & CO SECURITIES INC		197,244	200,000	199,308	199,916	0	40	0	40	0	199,956	0	(2,712)	(2,712)	5,764	01/23/2025
494368-BU-6	KIMBERLY-CLARK CORP		12/19/2024	SECURITIES INC		98,050	100,000	94,351	98,232	0	792	0	792	0	99,024	0	(974)	(974)	3,705	02/15/2026
497266-AC-0	KIRBY CORP		06/04/2024	J P MORGAN SECURITIES		144,693	150,000	149,789	149,906	0	9	0	9	0	149,915	0	(5,222)	(5,222)	4,795	03/01/2028
539830-BH-1	LOCKHEED MARTIN CORP		12/19/2024	Stifel Nicolaus & Co.		75,229	76,000	74,393	75,527	0	222	0	222	0	75,749	0	(520)	(520)	3,860	01/15/2026
606822-BD-5	MITSUBISHI UFJ FINANCIAL GROUP INC	C.	03/07/2024	Maturity @ 100.00 Bank of America Merrill Lynch		100,000	100,000	100,000	100,000	0	0	0	0	0	100,000	0	0	0	1,704	03/07/2024
69353R-EF-1	PNC BANK NA (DELAWARE)		06/24/2024	Bank of America Merrill Lynch		248,045	250,000	249,895	249,991	0	5	0	5	0	249,996	0	(1,951)	(1,951)	5,385	10/30/2024
740816-AH-6	PRESIDENT AND FELLOWS OF HARVARD COLLEGE		06/21/2024	Bank of America Merrill Lynch		197,482	200,000	198,666	199,037	0	20	0	20	0	199,057	0	(1,575)	(1,575)	6,744	10/15/2040
743820-AA-0	PROVIDENCE ST JOSEPH HEALTH		06/24/2024	Various		220,015	250,000	250,469	250,281	0	(22)	0	(22)	0	250,258	0	(30,243)	(30,243)	4,634	10/01/2029
744600-AC-3	PUBLIC STORAGE OPERATING CO		09/18/2024	Jefferies & Co., Inc.		97,611	100,000	100,261	100,105	0	(18)	0	(18)	0	100,087	0	(2,476)	(2,476)	3,128	09/15/2027
75410P-AA-8	RATE 24J1 A1 - RMBS		12/01/2024	Paydown		15,322	15,322	15,178	144	0	144	0	144	0	15,322	0	0	0	262	07/27/2054
79466L-AH-7	SALESFORCE INC		11/21/2024	Wells		225,020	250,000	237,700	241,051	0	1,690	0	1,690	0	242,740	0	(17,720)	(17,720)	5,073	07/15/2028
81748E-AB-2	SEMT 2024-7 A2 - RMBS		12/01/2024	Paydown		77,546	77,546	77,098	0	0	448	0	448	0	77,546	0	0	0	1,342	08/25/2054
87264A-BR-5	T-MOBILE USA INC		09/18/2024	Head Wellington Direct		349,308	360,000	335,377	336,351	0	7,720	0	7,720	0	344,071	0	5,237	5,237	8,865	02/15/2026
883203-BW-0	TEXTRON INC		12/19/2024	TORONTO DOMINION BK		484,298	490,000	472,747	473,420	0	7,099	0	7,099	0	480,519	0	3,777	3,777	24,772	03/15/2026
89566E-AG-3	TRI-STATE GENERATION AND TRANSMISSION AS		06/24/2024	TRADEWEB		59,398	60,000	59,548	59,936	0	37	0	37	0	59,973	0	(575)	(575)	1,443	11/01/2024
91159H-HM-5	US BANCORP		12/19/2024	Jefferies & Co., Inc.		244,353	250,000	249,638	249,909	0	41	0	41	0	249,949	0	(5,597)	(5,597)	8,891	04/27/2026

ANNUAL STATEMENT FOR THE YEAR 2024 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	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ 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 Con- tractual Maturity Date	
961214-CX-9	WESTPAC BANKING CORP	C	11/21/2024	JANE STREET		195,180	200,000	199,224	199,798	0	76	0	76	0	199,874	0	(4,694)	(4,694)	5,842	05/13/2026	
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					5,494,515	5,628,869	5,536,522	5,475,480	0	21,331	0	21,331	0	5,589,087	0	(94,572)	(94,572)	175,733	XXX	
2509999997	Total - Bonds - Part 4					22,999,183	23,850,969	23,918,392	23,410,560	0	70,657	0	70,657	0	23,865,859	0	(878,806)	(878,806)	638,513	XXX	
2509999998	Total - Bonds - Part 5					3,100,764	3,191,000	3,096,484	0	0	4,468	0	4,468	0	3,100,953	0	(189)	(189)	12,659	XXX	
2509999999	Total - Bonds					26,099,947	27,041,969	27,014,876	23,410,560	0	75,125	0	75,125	0	26,966,812	0	(878,995)	(878,995)	651,172	XXX	
4509999997	Total - Preferred Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999998	Total - Preferred Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999999	Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999997	Total - Common Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999998	Total - Common Stocks - Part 5					0	XXX	0	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	0	XXX
5999999999	Total - Preferred and Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6009999999	Totals					26,099,947	XXX	27,014,876	23,410,560	0	75,125	0	75,125	0	26,966,812	0	(878,995)	(878,995)	651,172	XXX	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 5**

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value				17	18	19	20	21		
											12	13	14	15						16	
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/ Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends	
912828-6S-4	UNITED STATES TREASURY		11/21/2024	BARCLAYS CAPITAL INC	12/19/2024	Morgan Stanley	1,700,000	1,653,250	1,656,969	1,655,794	0	2,544	0	2,544	0	0	1,175	1,175	5,577	2,342	
0109999999. Subtotal - Bonds - U.S. Governments							1,700,000	1,653,250	1,656,969	1,655,794	0	2,544	0	2,544	0	0	1,175	1,175	5,577	2,342	
949746-SH-5	WELLS FARGO & CO		11/21/2024	Various	12/19/2024	Wells	1,491,000	1,443,234	1,443,795	1,445,159	0	1,924	0	1,924	0	0	(1,364)	(1,364)	7,082	3,479	
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)							1,491,000	1,443,234	1,443,795	1,445,159	0	1,924	0	1,924	0	0	(1,364)	(1,364)	7,082	3,479	
2509999998. Total - Bonds							3,191,000	3,096,484	3,100,764	3,100,953	0	4,468	0	4,468	0	0	(189)	(189)	12,659	5,821	
4509999998. Total - Preferred Stocks							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5989999998. Total - Common Stocks							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5999999999. Total - Preferred and Common Stocks							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6009999999 - Totals							3,096,484	3,100,764	3,100,953	3,100,953	0	4,468	0	4,468	0	0	(189)	(189)	12,659	5,821	

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

**NONE**

Schedule D - Part 6 - Section 2

**NONE**

Schedule DA - Part 1 - Short-Term Investments Owned

**NONE**

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

**NONE**

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

**NONE**

Schedule DB - Part B - Section 1 - Futures Contracts Open

**NONE**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

**NONE**

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

**NONE**

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

**NONE**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

**NONE**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

**NONE**

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of  
Current Year

**NONE**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**NONE**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2024 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
261908-10-7	DREYFUS TRS OBS CM INST		12/31/2024	4.350		197,013	3,163	0
8209999999	Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO					197,013	3,163	0
94975H-25-4	ALLSPRING GOVT MM S	SD	12/02/2024	4.050		6,009	21	201
8309999999	Subtotal - All Other Money Market Mutual Funds					6,009	21	201
8609999999	Total Cash Equivalents					203,023	3,185	201

E28

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

ANNUAL STATEMENT FOR THE YEAR 2024 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	181,140	153,131	
2. Alaska	AK		0	0	0	0	
3. Arizona	AZ		0	0	0	0	
4. Arkansas	AR	B. PROPERTY & CASUALTY RESERVE	0	0	272,516	232,678	
5. California	CA	B. WORKER'S COMPENSATION	0	0	110,284	103,971	
6. Colorado	CO		0	0	0	0	
7. Connecticut	CT		0	0	0	0	
8. Delaware	DE	B. PROPERTY & CASUALTY RESERVE	0	0	125,545	118,148	
9. District of Columbia	DC		0	0	0	0	
10. Florida	FL	B. PROPERTY & CASUALTY RESERVE	0	0	550,000	545,072	
11. Georgia	GA	B. PROPERTY & CASUALTY RESERVE	0	0	98,326	95,969	
12. Hawaii	HI		0	0	0	0	
13. Idaho	ID	B. PROPERTY & CASUALTY RESERVE	0	0	249,013	238,730	
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	139,913	
23. Michigan	MI	B. FOR BENEFIT OF ALL POLICYHOLDERS	2,169,539	1,973,719	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	664,364	556,248	
27. Montana	MT		0	0	0	0	
28. Nebraska	NE		0	0	0	0	
29. Nevada	NV	B. MULTIPLE	0	0	361,170	349,158	
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	402,285	370,466	
33. New York	NY		0	0	0	0	
34. North Carolina	NC	B. PROPERTY & CASUALTY RESERVE	0	0	406,056	340,294	
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	423,634	370,621	
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	246,369	215,112	
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	649,729	555,074	
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	700,296	573,016	
59. Subtotal	XXX	XXX	2,169,539	1,973,719	5,595,726	4,957,600	
DETAILS OF WRITE-INS							
5801. US Treasury Notes 0.875% Due 11/15/30	B.	WORKER'S COMPENSATION	0	0	700,296	573,016	
5802.							
5803.							
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0	
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	700,296	573,016	

## ALPHABETICAL INDEX

### ANNUAL STATEMENT BLANK

Assets .....	2
Cash Flow .....	5
Exhibit of Capital Gains (Losses) .....	12
Exhibit of Net Investment Income .....	12
Exhibit of Nonadmitted Assets .....	13
Exhibit of Premiums and Losses (State Page) .....	19
Five-Year Historical Data .....	17
General Interrogatories .....	15
Jurat Page .....	1
Liabilities, Surplus and Other Funds .....	3
Notes To Financial Statements .....	14
Overflow Page For Write-ins .....	102
Schedule A - Part 1 .....	E01
Schedule A - Part 2 .....	E02
Schedule A - Part 3 .....	E03
Schedule A - Verification Between Years .....	SI02
Schedule B - Part 1 .....	E04
Schedule B - Part 2 .....	E05
Schedule B - Part 3 .....	E06
Schedule B - Verification Between Years .....	SI02
Schedule BA - Part 1 .....	E07
Schedule BA - Part 2 .....	E08
Schedule BA - Part 3 .....	E09
Schedule BA - Verification Between Years .....	SI03
Schedule D - Part 1 .....	E10
Schedule D - Part 1A - Section 1 .....	SI05
Schedule D - Part 1A - Section 2 .....	SI08
Schedule D - Part 2 - Section 1 .....	E11
Schedule D - Part 2 - Section 2 .....	E12
Schedule D - Part 3 .....	E13
Schedule D - Part 4 .....	E14
Schedule D - Part 5 .....	E15
Schedule D - Part 6 - Section 1 .....	E16
Schedule D - Part 6 - Section 2 .....	E16
Schedule D - Summary By Country .....	SI04
Schedule D - Verification Between Years .....	SI03
Schedule DA - Part 1 .....	E17
Schedule DA - Verification Between Years .....	SI10
Schedule DB - Part A - Section 1 .....	E18
Schedule DB - Part A - Section 2 .....	E19
Schedule DB - Part A - Verification Between Years .....	SI11
Schedule DB - Part B - Section 1 .....	E20
Schedule DB - Part B - Section 2 .....	E21
Schedule DB - Part B - Verification Between Years .....	SI11
Schedule DB - Part C - Section 1 .....	SI12
Schedule DB - Part C - Section 2 .....	SI13
Schedule DB - Part D - Section 1 .....	E22
Schedule DB - Part D - Section 2 .....	E23
Schedule DB - Part E .....	E24
Schedule DB - Verification .....	SI14
Schedule DL - Part 1 .....	E25
Schedule DL - Part 2 .....	E26
Schedule E - Part 1 - Cash .....	E27
Schedule E - Part 2 - Cash Equivalents .....	E28
Schedule E - Part 2 - Verification Between Years .....	SI15
Schedule E - Part 3 - Special Deposits .....	E29
Schedule F - Part 1 .....	20
Schedule F - Part 2 .....	21
Schedule F - Part 3 .....	22
Schedule F - Part 4 .....	27
Schedule F - Part 5 .....	28
Schedule F - Part 6 .....	29
Schedule H - Accident and Health Exhibit - Part 1 .....	30
Schedule H - Part 2, Part 3 and 4 .....	31
Schedule H - Part 5 - Health Claims .....	32

**ANNUAL STATEMENT BLANK (Continued)**

Schedule P - Part 1 - Summary .....	33
Schedule P - Part 1A - Homeowners/Farmowners .....	35
Schedule P - Part 1B - Private Passenger Auto Liability/Medical .....	36
Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical .....	37
Schedule P - Part 1D - Workers' Compensation (Excluding Excess Workers' Compensation) .....	38
Schedule P - Part 1E - Commercial Multiple Peril .....	39
Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence .....	40
Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made .....	41
Schedule P - Part 1G - Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler and Machinery) .....	42
Schedule P - Part 1H - Section 1 - Other Liability-Occurrence .....	43
Schedule P - Part 1H - Section 2 - Other Liability - Claims-Made .....	44
Schedule P - Part 1I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft) .....	45
Schedule P - Part 1J - Auto Physical Damage .....	46
Schedule P - Part 1K - Fidelity/Surety .....	47
Schedule P - Part 1L - Other (Including Credit, Accident and Health) .....	48
Schedule P - Part 1M - International .....	49
Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property .....	50
Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability .....	51
Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines .....	52
Schedule P - Part 1R - Section 1 - Products Liability - Occurrence .....	53
Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made .....	54
Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty .....	55
Schedule P - Part 1T - Warranty .....	56
Schedule P - Part 1U - Warranty .....	57
Schedule P - Part 2, Part 3 and Part 4 - Summary .....	34
Schedule P - Part 2A - Homeowners/Farmowners .....	58
Schedule P - Part 2B - Private Passenger Auto Liability/Medical .....	58
Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical .....	58
Schedule P - Part 2D - Workers' Compensation (Excluding Excess Workers' Compensation) .....	58
Schedule P - Part 2E - Commercial Multiple Peril .....	58
Schedule P - Part 2F - Section 1 - Medical Professional Liability - Occurrence .....	59
Schedule P - Part 2F - Section 2 - Medical Professional Liability - Claims-Made .....	59
Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery) .....	59
Schedule P - Part 2H - Section 1 - Other Liability - Occurrence .....	59
Schedule P - Part 2H - Section 2 - Other Liability - Claims-Made .....	59
Schedule P - Part 2I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft) .....	60
Schedule P - Part 2J - Auto Physical Damage .....	60
Schedule P - Part 2K - Fidelity, Surety .....	60
Schedule P - Part 2L - Other (Including Credit, Accident and Health) .....	60
Schedule P - Part 2M - International .....	60
Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property .....	61
Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability .....	61
Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines .....	61
Schedule P - Part 2R - Section 1 - Products Liability - Occurrence .....	62
Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made .....	62
Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty .....	62
Schedule P - Part 2T - Warranty .....	62
Schedule P - Part 2U - Pet Insurance Plans .....	62
Schedule P - Part 3A - Homeowners/Farmowners .....	63
Schedule P - Part 3B - Private Passenger Auto Liability/Medical .....	63
Schedule P - Part 3C - Commercial Auto/Truck Liability/Medical .....	63
Schedule P - Part 3D - Workers' Compensation (Excluding Excess Workers' Compensation) .....	63
Schedule P - Part 3E - Commercial Multiple Peril .....	63
Schedule P - Part 3F - Section 1 - Medical Professional Liability - Occurrence .....	64
Schedule P - Part 3F - Section 2 - Medical Professional Liability - Claims-Made .....	64
Schedule P - Part 3G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery) .....	64
Schedule P - Part 3H - Section 1 - Other Liability - Occurrence .....	64
Schedule P - Part 3H - Section 2 - Other Liability - Claims-Made .....	64
Schedule P - Part 3I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft) .....	65
Schedule P - Part 3J - Auto Physical Damage .....	65
Schedule P - Part 3K - Fidelity/Surety .....	65
Schedule P - Part 3L - Other (Including Credit, Accident and Health) .....	65
Schedule P - Part 3M - International .....	65
Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property .....	66
Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability .....	66
Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines .....	66
Schedule P - Part 3R - Section 1 - Products Liability - Occurrence .....	67
Schedule P - Part 3R - Section 2 - Products Liability - Claims-Made .....	67
Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty .....	67
Schedule P - Part 3T - Warranty .....	67
Schedule P - Part 3U - Pet Insurance Plans .....	67

**ANNUAL STATEMENT BLANK (Continued)**

Schedule P - Part 4A - Homeowners/Farmowners .....	68
Schedule P - Part 4B - Private Passenger Auto Liability/Medical .....	68
Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical .....	68
Schedule P - Part 4D - Workers' Compensation (Excluding Excess Workers' Compensation) .....	68
Schedule P - Part 4E - Commercial Multiple Peril .....	68
Schedule P - Part 4F - Section 1 - Medical Professional Liability - Occurrence .....	69
Schedule P - Part 4F - Section 2 - Medical Professional Liability - Claims-Made .....	69
Schedule P - Part 4G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery) .....	69
Schedule P - Part 4H - Section 1 - Other Liability - Occurrence .....	69
Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made .....	69
Schedule P - Part 4I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft) .....	70
Schedule P - Part 4J - Auto Physical Damage .....	70
Schedule P - Part 4K - Fidelity/Surety .....	70
Schedule P - Part 4L - Other (Including Credit, Accident and Health) .....	70
Schedule P - Part 4M - International .....	70
Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property .....	71
Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability .....	71
Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines .....	71
Schedule P - Part 4R - Section 1 - Products Liability - Occurrence .....	72
Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made .....	72
Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty .....	72
Schedule P - Part 4T - Warranty .....	72
Schedule P - Part 4U - Pet Insurance Plans .....	72
Schedule P - Part 5A - Homeowners/Farmowners .....	73
Schedule P - Part 5B - Private Passenger Auto Liability/Medical .....	74
Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical .....	75
Schedule P - Part 5D - Workers' Compensation (Excluding Excess Workers' Compensation) .....	76
Schedule P - Part 5E - Commercial Multiple Peril .....	77
Schedule P - Part 5F - Medical Professional Liability - Claims-Made .....	79
Schedule P - Part 5F - Medical Professional Liability - Occurrence .....	78
Schedule P - Part 5H - Other Liability - Claims-Made .....	81
Schedule P - Part 5H - Other Liability - Occurrence .....	80
Schedule P - Part 5R - Products Liability - Claims-Made .....	83
Schedule P - Part 5R - Products Liability - Occurrence .....	82
Schedule P - Part 5T - Warranty .....	84
Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical .....	85
Schedule P - Part 6D - Workers' Compensation (Excluding Excess Workers' Compensation) .....	85
Schedule P - Part 6E - Commercial Multiple Peril .....	86
Schedule P - Part 6H - Other Liability - Claims-Made .....	87
Schedule P - Part 6H - Other Liability - Occurrence .....	86
Schedule P - Part 6M - International .....	87
Schedule P - Part 6N - Reinsurance - Nonproportional Assumed Property .....	88
Schedule P - Part 6O - Reinsurance - Nonproportional Assumed Liability .....	88
Schedule P - Part 6R - Products Liability - Claims-Made .....	89
Schedule P - Part 6R - Products Liability - Occurrence .....	89
Schedule P - Part 7A - Primary Loss Sensitive Contracts .....	90
Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts .....	92
Schedule P Interrogatories .....	94
Schedule T - Exhibit of Premiums Written .....	95
Schedule T - Part 2 - Interstate Compact .....	96
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group .....	97
Schedule Y - Part 1A - Detail of Insurance Holding Company System .....	98
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates .....	99
Schedule Y - Part 3 - Ultimate Controlling Party and Listing of Other U.S. Insurance Groups or Entities Under That Ultimate Controlling Party's Control .....	100
Statement of Income .....	4
Summary Investment Schedule .....	SI01
Supplemental Exhibits and Schedules Interrogatories .....	101
Underwriting and Investment Exhibit Part 1 .....	6
Underwriting and Investment Exhibit Part 1A .....	7
Underwriting and Investment Exhibit Part 1B .....	8
Underwriting and Investment Exhibit Part 2 .....	9
Underwriting and Investment Exhibit Part 2A .....	10
Underwriting and Investment Exhibit Part 3 .....	11