



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2025
OF THE CONDITION AND AFFAIRS OF THE

Allmerica Financial Benefit Insurance Company

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

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

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

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

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

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

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

Internet Website Address WWW.HANOVER.COM

Statutory Statement Contact Dennis M. Hazelwood, DHAZELWOOD@HANOVER.COM
(Name) (E-mail Address)
508-855-7928 (Area Code) (Telephone Number)
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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 Willard Ty-Lunn Lee, Executive Vice President Bryan James Salvatore, Executive Vice President
Dennis Francis Kerrigan Jr., Executive Vice President & Chief Legal Officer David John Lovely, Executive Vice President
Richard William Lavey, Executive Vice President Denise Maureen Lowsley, Executive Vice President

DIRECTORS OR TRUSTEES

Jeffrey Mark Farber Willard Ty-Lunn Lee Patricia Ann Norton-Gatto # Douglas Millard Warner
Lindsay France Greenfield David John Lovely John Conner Roche
Dennis Francis Kerrigan Jr. Denise Maureen Lowsley Bryan James Salvatore

State of Massachusetts County of Worcester SS

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.

Signature of John Conner Roche, President

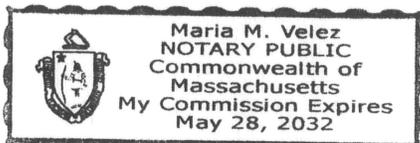
Signature of Dennis Francis Kerrigan Jr., Executive Vice President, Chief Legal Officer & Secretary

Signature of Nathaniel William Clarkin, Vice President & Treasurer

Subscribed and sworn to before me this 3rd day of February, 2026

Signature of Maria M. Velez, Notary
Maria M. Velez
Notary
May 28, 2032

- 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 2025 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) .....	117,388,451	0	117,388,451	104,372,937
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 (\$ .....8,621 , Schedule E - Part 1), cash equivalents (\$ .....2,182,713 , Schedule E - Part 2) and short-term investments (\$ .....0 , Schedule DA) .....	2,191,334	0	2,191,334	212,124
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 .....	5,561	0	5,561	20,097
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) .....	119,585,346	0	119,585,346	104,605,157
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	876,411	0	876,411	754,228
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 ....	61,526	0	61,526	159,351
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) .....	120,523,283	0	120,523,283	105,518,736
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27)	120,523,283	0	120,523,283	105,518,736
<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

**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	0
7.2 Net deferred tax liability .....	209,809	117,304
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 \$ .....455,570,237 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 .....	8,550	8,021
20. Derivatives .....	0	0
21. Payable for securities .....	0	0
22. Payable for securities lending .....	0	0
23. Liability for amounts held under uninsured plans .....	0	0
24. Capital notes \$ .....0 and interest thereon \$ .....0 .....	0	0
25. Aggregate write-ins for liabilities .....	0	8,863
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	218,359	134,188
27. Protected cell liabilities .....	0	0
28. Total liabilities (Lines 26 and 27) .....	218,359	134,188
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 .....	91,998,909	79,998,909
35. Unassigned funds (surplus) .....	24,106,015	21,185,639
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) .....	120,304,924	105,384,548
38. TOTALS (Page 2, Line 28, Col. 3) .....	120,523,283	105,518,736
<b>DETAILS OF WRITE-INS</b>		
2501. Miscellaneous Liabilities .....	0	8,863
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) .....	0	8,863
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 2025 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) .....	4,000,788	2,962,985
10. Net realized capital gains (losses) less capital gains tax of \$ ..... (70,232) (Exhibit of Capital Gains (Losses) ) .....	(258,609)	(681,236)
11. Net investment gain (loss) (Lines 9 + 10) .....	3,742,179	2,281,749
<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) .....	3,742,179	2,281,749
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) .....	3,742,179	2,281,749
19. Federal and foreign income taxes incurred .....	729,298	539,417
20. Net income (Line 18 minus Line 19)(to Line 22) .....	3,012,881	1,742,332
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2) .....	105,384,548	93,717,868
22. Net income (from Line 20) .....	3,012,881	1,742,332
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 .....	(92,505)	(75,652)
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 .....	12,000,000	10,000,000
33.2 Transferred to capital (stock dividend) .....	0	0
33.3 Transferred from capital .....	0	0
34. Net remittances from or (to) Home Office .....	0	0
35. Dividends to stockholders .....	0	0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1) .....	0	0
37. Aggregate write-ins for gains and losses in surplus .....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37) .....	14,920,376	11,666,680
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) .....	120,304,924	105,384,548
<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. ....		
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 2025 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 .....	3,473,389	2,567,925
3. Miscellaneous income .....	0	0
4. Total (Lines 1 through 3) .....	3,473,389	2,567,925
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 \$ ..... (70,232) tax on capital gains (losses) .....	561,241	510,000
10. Total (Lines 5 through 9) .....	561,241	510,000
11. Net cash from operations (Line 4 minus Line 10) .....	2,912,148	2,057,925
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	15,482,584	26,087,817
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 .....	14,536	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	15,497,120	26,087,817
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds .....	16,436,362	28,564,650
13.2 Stocks .....	0	0
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	0	0
13.5 Other invested assets .....	0	0
13.6 Miscellaneous applications .....	0	9,177
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	16,436,362	28,573,827
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) .....	(939,242)	(2,486,010)
<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 .....	14,639	162,147
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) .....	(8,334)	8,907
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	6,305	171,054
<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) .....	1,979,210	(257,030)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	212,124	469,155
19.2 End of period (Line 18 plus Line 19.1) .....	2,191,334	212,124

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

20.0001. Bonds acquired in settlement of capital contribution .....	11,875,940	9,795,486
20.0002. Accrued interest on securities acquired in settlement of capital contribution .....	109,421	42,367

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 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire .....	825,732	0	0	825,732	0	0
2.1 Allied lines .....	1,564,696	0	0	1,564,696	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 .....	4,897	0	0	4,897	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) .....	181,227,467	0	0	181,227,467	0	0
5.2 Commercial multiple peril (liability portion) .....	90,260,413	0	0	90,260,413	0	0
6. Mortgage guaranty .....	0	0	0	0	0	0
8. Ocean marine .....	0	0	0	0	0	0
9.1 Inland marine .....	16,143,382	0	0	16,143,382	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 .....	708,715	0	0	708,715	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 .....	94,168,856	0	1,887,131	96,055,987	0	0
17.1 Other liability - occurrence .....	42,602,495	0	0	42,602,495	0	0
17.2 Other liability - claims-made .....	1,345,354	0	0	1,345,354	0	0
17.3 Excess workers' compensation .....	0	0	0	0	0	0
18.1 Products liability - occurrence .....	1,820,481	0	0	1,820,481	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.....	81,952,914	0	0	81,952,914	0	0
19.3 Commercial auto no-fault (personal injury protection) .....	5,179,444	0	99,565	5,279,009	0	0
19.4 Other commercial auto liability.....	264,793,285	0	4,295,883	269,089,168	0	0
21.1 Private passenger auto physical damage .....	66,176,109	0	0	66,176,109	0	0
21.2 Commercial auto physical damage .....	102,670,741	0	1,949,135	104,619,876	0	0
22. Aircraft (all perils) .....	0	0	0	0	0	0
23. Fidelity .....	2,096,453	0	0	2,096,453	0	0
24. Surety .....	0	0	0	0	0	0
26. Burglary and theft .....	1,833,287	0	0	1,833,287	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	955,374,721	0	8,231,714	963,606,435	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 2025 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 .....	56,688	2,328	59,016	0	0	0	0.0	
2.1 Allied lines .....	957,426	0	957,426	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) .....	62,762,057	5,388	62,767,445	0	0	0	0.0	
5.2 Commercial multiple peril (liability portion) .....	14,451,366	0	14,451,366	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 .....	16,484,666	0	16,484,666	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 .....	34,508,761	1,247,992	35,756,753	0	0	0	0.0	
17.1 Other liability - occurrence .....	1,784,499	0	1,784,499	0	0	0	0.0	
17.2 Other liability - claims-made .....	26,049	0	26,049	0	0	0	0.0	
17.3 Excess workers' compensation .....	0	0	0	0	0	0	0.0	
18.1 Products liability - occurrence .....	225,062	0	225,062	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 .....	58,216,725	0	58,216,725	0	0	0	0.0	
19.3 Commercial auto no-fault (personal injury protection) .....	582,021	132,044	714,065	0	0	0	0.0	
19.4 Other commercial auto liability .....	153,603,806	3,124,282	156,728,088	0	0	0	0.0	
21.1 Private passenger auto physical damage .....	33,389,948	0	33,389,948	0	0	0	0.0	
21.2 Commercial auto physical damage .....	43,974,373	1,133,571	45,107,944	0	0	0	0.0	
22. Aircraft (all perils) .....	0	0	0	0	0	0	0.0	
23. Fidelity .....	736,455	0	736,455	0	0	0	0.0	
24. Surety .....	0	0	0	0	0	0	0.0	
26. Burglary and theft .....	76,104	0	76,104	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 .....	421,836,006	5,645,605	427,481,611	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 2025 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	62,000	0	62,000	0	178,549	0	178,549	0	0
2.1 Allied lines	6,795	0	6,795	0	(18,037)	0	(18,037)	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0
2.4 Private crop	0	0	0	0	0	0	0	0	0
2.5 Private flood	0	0	0	0	99	0	99	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	22,780,974	0	22,780,974	0	15,781,624	0	15,781,624	0	0
5.2 Commercial multiple peril (liability portion)	31,208,660	0	31,208,660	0	43,767,483	0	43,767,483	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0
9.1 Inland marine	9	0	9	0	505,815	0	505,815	0	0
9.2 Pet insurance plans	0	0	0	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	3,093	0	3,093	0	0
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0	(a)	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0	0	(a)	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15.1 Vision only	0	0	0	0	0	0	0	(a)	0
15.2 Dental only	0	0	0	0	0	0	0	(a)	0
15.3 Disability income	0	0	0	0	0	0	0	(a)	0
15.4 Medicare supplement	0	0	0	0	0	0	0	(a)	0
15.5 Medicaid Title XIX	0	0	0	0	0	0	0	(a)	0
15.6 Medicare Title XVIII	0	0	0	0	0	0	0	(a)	0
15.7 Long-term care	0	0	0	0	0	0	0	(a)	0
15.8 Federal employees health benefits plan	0	0	0	0	0	0	0	(a)	0
15.9 Other health	0	0	0	0	0	0	0	(a)	0
16. Workers' compensation	69,018,334	3,001,704	72,020,038	0	47,499,734	1,579,468	49,079,202	0	0
17.1 Other liability - occurrence	2,512,151	0	2,512,151	0	24,289,393	0	24,289,393	0	0
17.2 Other liability - claims-made	86,025	0	86,025	0	182,330	0	182,330	0	0
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	255,351	0	255,351	0	1,548,075	0	1,548,075	0	0
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	38,174,714	0	38,174,714	0	51,764,940	0	51,764,940	0	0
19.3 Commercial auto no-fault (personal injury protection)	1,410,087	75,075	1,485,162	0	5,065,160	(22,538)	5,042,622	0	0
19.4 Other commercial auto liability	171,669,244	5,537,341	177,206,585	0	239,365,121	1,686,154	241,051,275	0	0
21.1 Private passenger auto physical damage	1,233,387	0	1,233,387	0	(136,125)	0	(136,125)	0	0
21.2 Commercial auto physical damage	1,844,906	0	1,844,906	0	6,932,697	171,183	7,103,880	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0
23. Fidelity	905,001	0	905,001	0	474,994	0	474,994	0	0
24. Surety	0	0	0	0	0	0	0	0	0
26. Burglary and theft	59,000	0	59,000	0	146,171	0	146,171	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	0	0	0	XXX	0	0	0	0
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	XXX	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	341,226,638	8,614,120	349,840,758	0	437,351,116	3,414,267	440,765,383	0	0
<b>DETAILS OF WRITE-INS</b>									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

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

**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 .....	58,819,584	0	0	58,819,584
1.2 Reinsurance assumed .....	184,339	0	0	184,339
1.3 Reinsurance ceded .....	59,003,923	0	0	59,003,923
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	128,971,955	0	128,971,955
2.2 Reinsurance assumed, excluding contingent .....	0	989,176	0	989,176
2.3 Reinsurance ceded, excluding contingent .....	0	129,961,131	0	129,961,131
2.4 Contingent - direct .....	0	15,938,686	0	15,938,686
2.5 Contingent - reinsurance assumed .....	0	0	0	0
2.6 Contingent - reinsurance ceded .....	0	15,938,686	0	15,938,686
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	0	0
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	46,347	46,347
8.2 Payroll taxes .....	0	0	0	0
9. Employee relations and welfare .....	0	0	9,444	9,444
10. Insurance .....	0	0	0	0
11. Directors' fees .....	0	0	0	0
12. Travel and travel items .....	0	0	401	401
13. Rent and rent items .....	0	0	1,367	1,367
14. Equipment .....	0	0	13,132	13,132
15. Cost or depreciation of EDP equipment and software .....	0	0	0	0
16. Printing and stationery .....	0	0	50	50
17. Postage, telephone and telegraph, exchange and express .....	0	0	94	94
18. Legal and auditing .....	0	0	1,319	1,319
19. Totals (Lines 3 to 18) .....	0	0	72,154	72,154
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	0	0
23. Reimbursements by uninsured plans .....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses .....	0	0	65,119	65,119
25. Total expenses incurred .....	0	0	137,273 (a)	137,273
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	137,273	137,273
<b>DETAILS OF WRITE-INS</b>				
2401. Custodial Fees .....	0	0	41,126	41,126
2402. Outside Data Processing .....	0	0	18,436	18,436
2403. Miscellaneous .....	0	0	5,557	5,557
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	65,119	65,119

(a) Includes management fees of \$ 0 to affiliates and \$ 30,316 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**EXHIBIT OF NET INVESTMENT INCOME**

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a) ..... 410,983	..... 420,403
1.1	Bonds exempt from U.S. tax .....	(a) ..... 116,782	..... 129,823
1.2	Other bonds (unaffiliated) .....	(a) ..... 3,454,419	..... 3,549,737
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) ..... 33,695	..... 38,097
7.	Derivative instruments .....	(f) ..... 0	..... 0
8.	Other invested assets .....	..... 0	..... 0
9.	Aggregate write-ins for investment income .....	..... 0	..... 0
10.	Total gross investment income .....	4,015,878	4,138,061
11.	Investment expenses .....		(g) ..... 137,273
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) .....		..... 137,273
17.	Net investment income (Line 10 minus Line 16) .....		4,000,788
<b>DETAILS OF WRITE-INS</b>			
0901.	.....		
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) .....	0	0
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 \$ .....689,465 accrual of discount less \$ ..... 174,827 amortization of premium and less \$ ..... 174,292 paid for accrued interest on purchases.
- (b) Includes \$ ..... 0 accrual of discount less \$ ..... 0 amortization of premium and less \$ ..... 0 paid for accrued dividends on purchases.
- (c) Includes \$ ..... 0 accrual of discount less \$ ..... 0 amortization of premium and less \$ ..... 0 paid for accrued interest on purchases.
- (d) Includes \$ ..... 0 for company's occupancy of its own buildings; and excludes \$ ..... 0 interest on encumbrances.
- (e) Includes \$ ..... 0 accrual of discount less \$ ..... 0 amortization of premium and less \$ ..... 0 paid for accrued interest on purchases.
- (f) Includes \$ ..... 0 accrual of discount less \$ ..... 0 amortization of premium.
- (g) Includes \$ ..... 0 investment expenses and \$ ..... 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ ..... 0 interest on surplus notes and \$ ..... 0 interest on capital notes.
- (i) Includes \$ .....0 depreciation on real estate and \$ .....0 depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	2,754	0	2,754	0	0
1.1	Bonds exempt from U.S. tax .....	0	0	0	0	0
1.2	Other bonds (unaffiliated) .....	(331,595)	0	(331,595)	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) .....	(328,842)	0	(328,842)	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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
**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 #	2025	2024
<b>NET INCOME</b>					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 3,012,881	\$ 1,742,332
(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>\$ 3,012,881</u>	<u>\$ 1,742,332</u>
<b>SURPLUS</b>					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 120,304,924	\$ 105,384,548
(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>\$ 120,304,924</u>	<u>\$ 105,384,548</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) Asset 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**

Effective January 1, 2025, the company adopted the principles based bond definition ("PBBD") to determine if a debt security is a bond. The PBBD project assesses the debt securities based on substance over legal form. Under the new guidance, qualifying securities must meet specific criteria as either issuer credit obligations or asset-backed securities; those failing to meet these standards—typically due to equity-like features or lack of fixed payment schedules—will be reclassified to Schedule BA, potentially increasing risk-based capital charges. The changes require insurers to reassess all held securities, update accounting policies, and align reporting systems to reflect the revised classification standards. There were no securities reclassified off Schedule D-1 as of December 31, 2025.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
**NOTES TO FINANCIAL STATEMENTS**

**NOTE 3 Business Combinations and Goodwill**

Not Applicable

**NOTE 4 Discontinued Operations**

Not applicable

**NOTE 5 Investments**

A., B., C.

Not Applicable

**D. Asset-Backed Securities**

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

(2) Not applicable

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

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

a) The aggregate amount of unrealized losses:

1. Less than 12 Months	\$	-
2. 12 Months or Longer	\$	47,528

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

1. Less than 12 Months	\$	-
2. 12 Months or Longer	\$	289,834

(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)**

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Collateral held under security lending agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
c. Subject to repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
g. Placed under option contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
i. FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
j. On deposit with states	\$ 6,890,498	\$ -	\$ -	\$ -	\$ 6,890,498	\$ 7,064,970	\$ (174,472)
k. On deposit with other regulatory bodies	\$ 700,246	\$ -	\$ -	\$ -	\$ 700,246	\$ 700,296	\$ (50)
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
m. Pledged as collateral not captured in other categories	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
o. Collateral assets received and on balance sheet	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
p. Assets held under modco reinsurance agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
q. Assets held under funds withheld reinsurance agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
r. Total restricted assets (Sum of a through q)	\$ 7,590,744	\$ -	\$ -	\$ -	\$ 7,590,744	\$ 7,765,266	\$ (174,522)

(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		12  Reported in General Interrogatories	13  Difference from Note and GI	14  GI Ref
			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%	XXX	XXX	XXX
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	25.04 + 25.05
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.21
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.22
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.23
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.24
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.25
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.26
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.27
j. On deposit with states	\$ -	\$ 6,890,498	5.717%	5.717%	\$ 6,890,498	\$ -	26.28
k. On deposit with other regulatory bodies	\$ -	\$ 700,246	0.581%	0.581%	\$ 700,246	\$ -	26.29
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.31
m. Pledged as collateral not captured in other categories	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.30
n. Other restricted assets	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.32
o. Collateral assets received and on balance sheet	\$ -	\$ -	0.000%	0.000%	XXX	XXX	XXX
p. Assets held under modco reinsurance agreements	\$ -	\$ -	0.000%	0.000%	XXX	XXX	XXX
q. Assets held under funds withheld reinsurance agreements	\$ -	\$ -	0.000%	0.000%	XXX	XXX	XXX
r. Total restricted assets (Sum of a through q)	\$ -	\$ 7,590,744	6.298%	6.298%	XXX	XXX	XXX

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

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

2-5.

Not applicable

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

Not applicable

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

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
**NOTES TO FINANCIAL STATEMENTS**

**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	Amount
1. Gross	\$ 876,411
2. Nonadmitted	\$ -
3. Admitted	\$ 876,411

D., E.

Not applicable

**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			12/31/2024			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	\$ -	\$ 209,809	\$ 209,809	\$ -	\$ 117,304	\$ 117,304	\$ -	\$ 92,505	\$ 92,505
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ -	\$ (209,809)	\$ (209,809)	\$ -	\$ (117,304)	\$ (117,304)	\$ -	\$ (92,505)	\$ (92,505)

2.

	As of End of Current Period			12/31/2024			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	\$18,077,210	XXX	XXX	\$15,825,278	XXX	XXX	\$2,251,932
(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.

	2025	2024
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	14851%	13781%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 120,304,924	\$ 105,384,548

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) 12/31/2024	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 729,297	\$ 539,417	\$ 189,880
(b) Foreign	\$ -	\$ -	\$ -
(c) Subtotal (1a+1b)	\$ 729,297	\$ 539,417	\$ 189,880
(d) Federal income tax on net capital gains	\$ (70,232)	\$ (197,759)	\$ 127,527
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ -	\$ -	\$ -
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 659,065	\$ 341,658	\$ 317,407
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	\$ 209,809	\$ 117,304	\$ 92,505
(2) Real estate	\$ -	\$ -	\$ -
(3) Other	\$ -	\$ -	\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ 209,809	\$ 117,304	\$ 92,505
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 209,809	\$ 117,304	\$ 92,505
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (209,809)	\$ (117,304)	\$ (92,505)

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) 12/31/2024	(3) (Col. 1 - 2) Change
Adjusted gross deferred tax assets	\$ -	\$ -	\$ -
Total deferred tax liabilities	\$ 209,809	\$ 117,304	\$ 92,505
Net deferred tax assets (liabilities)	\$ (209,809)	\$ (117,304)	\$ (92,505)
Change in net deferred income tax			\$ (92,505)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
**NOTES TO FINANCIAL STATEMENTS**

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	\$ 771,109	21.0%
Tax exempt income deduction	\$ (19,539)	-0.5%
Total	\$ 751,570	20.5%

	As of End of Current Period	
	Tax	Rate
Federal income taxes incurred	\$ 729,297	19.9%
Realized capital gains tax	\$ (70,232)	-1.9%
Change in net deferred income taxes	\$ 92,505	2.5%
Total statutory income taxes	\$ 751,570	20.5%

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 2024:	\$ 506,998
For the tax year 2025:	\$ 664,569
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.
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2. The Board of Directors has delegated to Company Management, the development and maintenance of appropriate Federal Income Tax allocation policies and procedures, which are subject to written agreement between the companies. The Federal Income tax for all subsidiaries in the consolidated return of The Hanover Insurance Group, Inc. ("THG") is calculated on a separate return basis. Any current tax liability is paid to THG. Tax benefits resulting from taxable operating losses or credits of THG's subsidiaries are reimbursed to the subsidiary when such losses or credits can be utilized on a consolidated return basis.

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

H. Repatriation Transition Tax (RTT)

Not applicable

I. Alternative Minimum Tax (AMT) Credit

Not applicable

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

A. Nature of Relationships

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

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

On November 24, 2025, the Company received a \$12,000,000 capital contribution from Hanover. The contribution was settled in bonds at fair value of \$11,875,940, accrued interest of \$109,421 and \$14,639 of cash.

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 \$8,550 as amounts due to an affiliate company. These arrangements require that intercompany balances be settled within 30 days.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
**NOTES TO FINANCIAL STATEMENTS**

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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.

F. Guarantees or Contingencies for Related Parties

Not applicable

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, 2026 without prior approval is \$12,030,492. 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

Not applicable

E., F.

Not applicable

G. All Other Contingencies

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

**NOTE 15 Leases**

The Company has no material lease obligations at this time.

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

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

## NOTES TO FINANCIAL STATEMENTS

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

A.,B.

Not applicable

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

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**NOTES TO FINANCIAL STATEMENTS**

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)
Issuer Credit Obligations	\$ 88,338,066	\$ 90,117,932	\$ 10,626,406	\$ 77,711,660	\$ -	\$ -	\$ -
Asset-Backed Securities	\$ 27,699,843	\$ 27,270,519	\$ -	\$ 27,699,843	\$ -	\$ -	\$ -
Cash and Short-Term Investments	\$ 2,191,334	\$ 2,191,334	\$ 2,191,334	\$ -	\$ -	\$ -	\$ -

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
0088	13-5129825	The Hanover Insurance Company	\$ 1,396,534,000

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.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
**NOTES TO FINANCIAL STATEMENTS**

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	\$ -	\$ -	\$ 455,570,237	\$ -	\$ (455,570,237)	\$ -
b. All Other	\$ 3,960,807	\$ 475,297	\$ -	\$ -	\$ 3,960,807	\$ 475,297
c. Total (a+b)	\$ 3,960,807	\$ 475,297	\$ 455,570,237	\$ -	\$ (451,609,430)	\$ 475,297
d. Direct Unearned Premium Reserve						\$ 451,609,430

(2) Not applicable

(3) Not applicable

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

Not applicable

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

Not applicable

**NOTE 25 Changes 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 12/31/2025
3. Was anticipated investment income utilized in the calculation? Yes [X] No [ ]

**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 2025 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 [ X ] No [ ]  
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [ X ] No [ ] N/A [ ]
- 1.3 State Regulating? ..... MI
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ X ] No [ ]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. .... 0000944695
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: .....
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2024
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2019
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 04/02/2021
- 3.4 By what department or departments?  
Michigan Department of Insurance and Financial Services .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [ X ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ ] No [ ] N/A [ X ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes [ ] No [ X ]  
4.12 renewals? ..... Yes [ ] No [ X ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? ..... Yes [ ] No [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

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

**ANNUAL STATEMENT FOR THE YEAR 2025 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 2025 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: ..... \$ .....
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? ..... Yes [ ] No [ X ]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

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

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). .... Yes [ X ] No [ ]
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements ..... \$ .....0
- 26.22 Subject to reverse repurchase agreements ..... \$ .....0
- 26.23 Subject to dollar repurchase agreements ..... \$ .....0
- 26.24 Subject to reverse dollar repurchase agreements ..... \$ .....0
- 26.25 Placed under option agreements ..... \$ .....0
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... \$ .....0
- 26.27 FHLB Capital Stock ..... \$ .....0
- 26.28 On deposit with states ..... \$ .....6,890,498
- 26.29 On deposit with other regulatory bodies ..... \$ .....700,246
- 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 2025 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 [ ] N/A [ ]

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 [ ] N/A [ ]

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 Registered With	4 Investment Management Agreement (IMA) Filed
288313 .....	Wellington Funds (US) LLC .....	SEC .....	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 2025 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 Issuer Credit Obligations .....	90,117,932	88,338,066	(1,779,866)
31.2 Asset-Backed Securities .....	27,270,519	27,699,843	429,324
31.3 Preferred stocks .....	0	0	0
31.4 Totals	117,388,451	116,037,909	(1,350,542)

31.5 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 2025 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 .....	\$ .....	2,353,433
3.22 Non-participating policies .....	\$ .....	953,021,288

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 v12 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, 2025, the property catastrophe occurrence excess of loss reinsurance program provides coverage up to \$1.9 billion, less a \$200 million retention, with no co-participation. Additionally, coverage extends to \$2.05 billion for Northeast named storm events, less a \$200 million retention, with no co-participation. Coverage is secured through the traditional reinsurance marketplace as well as through reinsurance agreements supported by catastrophe bonds.  
  
We have catastrophe protection through 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 two active agreements are effective July 1, 2025 ("2025 agreement") and July 1, 2023 ("2023 agreement"). The former agreement effective July 1, 2022 ("2022 agreement") expired at the conclusion of its third annual risk period.  
  
The coverage under the 2025 agreement includes specified personal and commercial property in all fifty states of the U.S. and the District of Columbia for catastrophe losses from named tropical storms or hurricanes, including all events or perils directly resulting from such storm or storm system, which may include, by way of example and not limitation, hurricane, wind, gusts, typhoon, hail, rain, tornadoes, cyclones, ensuing flood, storm surge, water damage, fire following, sprinkler leakage, collapse, ensuing riots and ensuing vandalism. Additional coverage under the 2025 agreement includes earthquake, severe thunderstorms, winter storms and wildfire.  
  
The coverage under the 2023 reinsurance agreement is limited to 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. Under the 2023 agreement, coverage is provided for catastrophe losses from named tropical storms or hurricanes, including all events or perils directly resulting from such storm or storm system, which may include, by way of example and not limitation, hurricane, wind, gusts, typhoon, hail, rain, tornadoes, cyclones, ensuing flood, storm surge, water damage, fire following, sprinkler leakage, collapse, riots and vandalism. ....
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? ..... Yes [ ] No [ X ]
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss  
The Company cedes 100% of its business to The Hanover Insurance Company. ....
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? ..... Yes [ ] No [ X ]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions. .... 0
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? ..... Yes [ ] No [ ]
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? ..... Yes [ ] No [ X ]
- 8.2 If yes, give full information  
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:  
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;  
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;  
(c) Aggregate stop loss reinsurance coverage;  
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;  
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or  
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. .... Yes [ ] No [ X ]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:  
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or  
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. .... Yes [ ] No [ X ]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:  
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;  
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and  
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62 - 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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

- (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.
  
- 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 2025 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 [ ]
- 15.2 If yes, give full information  
 .....
- 16.1 Does the reporting entity write any warranty business? ..... Yes [ ] No [ ]  
 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 2025 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 2025	2 2024	3 2023	4 2022	5 2021
<b>Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	498,145,408	456,291,234	435,691,878	402,507,684	357,284,178
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	191,876,694	181,314,276	187,560,646	174,224,901	180,794,222
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	271,487,880	181,640,002	108,872,972	57,785,602	15,609,050
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	2,096,453	2,546,225	2,272,473	1,842,873	1,086,310
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	963,606,435	821,791,737	734,397,969	636,361,060	554,773,760
<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)	3,742,179	2,281,749	1,932,215	1,547,470	1,446,696
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)	729,298	539,417	360,527	304,382	291,852
18. Net income (Line 20)	3,012,881	1,742,332	1,571,688	1,243,088	1,154,844
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	120,523,283	105,518,736	93,776,489	77,201,709	70,956,236
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)	218,359	134,188	58,621	24,378	15,007
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)	120,304,924	105,384,548	93,717,868	77,177,331	70,941,229
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11)	2,912,148	2,057,925	1,538,509	1,416,632	1,365,992
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital	120,304,924	105,384,548	93,717,868	77,177,331	70,941,229
29. Authorized control level risk-based capital	810,064	764,683	608,980	523,762	499,192
<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)	98.2	99.8	99.5	98.5	97.8
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)	1.8	0.2	0.5	0.8	1.5
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	0.0	0.7	0.8
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 9 + 15, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 22, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 28, Col. 1)	0	0	0	0	0
45. Affiliated mortgage loans on real estate	0	0	0	0	0
46. All other affiliated	0	0	0	0	0
47. Total of above Lines 42 to 46	0	0	0	0	0
48. Total Investment in Parent included in Lines 42 to 46 above	0	0	0	0	0
49. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 47 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 2025	2 2024	3 2023	4 2022	5 2021
<b>Capital and Surplus Accounts (Page 4)</b>					
50. Net unrealized capital gains (losses) (Line 24) .....	0	0	0	0	0
51. Dividends to stockholders (Line 35) .....	0	0	0	0	0
52. Change in surplus as regards policyholders for the year (Line 38) .....	14,920,376	11,666,680	16,540,537	6,236,101	11,171,672
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
53. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4) .....	253,451,241	238,981,423	225,314,796	190,808,905	156,141,850
54. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	96,075,104	115,139,410	143,537,313	120,198,311	83,753,775
55. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	77,218,811	62,530,335	34,164,398	8,671,515	591,469
56. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	736,455	619,804	31,974	10,133	0
57. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
58. Total (Line 35) .....	427,481,611	417,270,972	403,048,481	319,688,864	240,487,094
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
59. Liability lines (Lines 11, 16, 17, 18 & 19) .....	0	0	0	0	0
60. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	0	0	0	0	0
61. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	0	0	0	0	0
62. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
63. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
64. Total (Line 35) .....	0	0	0	0	0
<b>Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0</b>					
65. Premiums earned (Line 1) .....	100.0	100.0	100.0	100.0	100.0
66. Losses incurred (Line 2) .....	0.0	0.0	0.0	0.0	0.0
67. Loss expenses incurred (Line 3) .....	0.0	0.0	0.0	0.0	0.0
68. Other underwriting expenses incurred (Line 4) .....	0.0	0.0	0.0	0.0	0.0
69. Net underwriting gain (loss) (Line 8) .....	0.0	0.0	0.0	0.0	0.0
<b>Other Percentages</b>					
70. 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
71. 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
72. 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>					
73. 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
74. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 73 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>					
75. 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
76. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 75 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 Corrections of Errors? ..... Yes [ ] No [ ]  
 If no, please explain: .....



ANNUAL STATEMENT FOR THE YEAR 2025 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 2025

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 3,211,542
(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

19GT



**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 2025 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		963,606	0	0	349,841	23,564	440,765	126,794	455,570	0	1,396,534	0	0	0	1,396,534	0
0399999		Total authorized - affiliates - U.S. non-pool - other			963,606	0	0	349,841	23,564	440,765	126,794	455,570	0	1,396,534	0	0	0	1,396,534	0
0499999		Total authorized - affiliates - U.S. non-pool			963,606	0	0	349,841	23,564	440,765	126,794	455,570	0	1,396,534	0	0	0	1,396,534	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			963,606	0	0	349,841	23,564	440,765	126,794	455,570	0	1,396,534	0	0	0	1,396,534	0
1499999		Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			963,606	0	0	349,841	23,564	440,765	126,794	455,570	0	1,396,534	0	0	0	1,396,534	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)			963,606	0	0	349,841	23,564	440,765	126,794	455,570	0	1,396,534	0	0	0	1,396,534	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			963,606	0	0	349,841	23,564	440,765	126,794	455,570	0	1,396,534	0	0	0	1,396,534	0

ANNUAL STATEMENT FOR THE YEAR 2025 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	1,396,534	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0399999	Total authorized - affiliates - U.S. non-pool - other	0	0	XXX	0	1,396,534	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total authorized - affiliates - U.S. non-pool	0	0	XXX	0	1,396,534	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	1,396,534	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	1,396,534	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	1,396,534	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	1,396,534	0	0	0	0	0	0	0	0	XXX	0	

ANNUAL STATEMENT FOR THE YEAR 2025 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 2025 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	
0499999	Total authorized - affiliates - U.S. non-pool			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	
0899999	Total authorized - affiliates			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	
1899999	Total unauthorized - affiliates - U.S. non-pool			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	
2299999	Total unauthorized - affiliates			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	
3299999	Total certified - affiliates - U.S. non-pool			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
3599999	Total certified - affiliates - other (non-U.S.)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
3699999	Total certified - affiliates			XXX	0	0	0	XXX	XXX	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	XXX	XXX	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	
4999999	Total reciprocal jurisdiction - affiliates - other (non-U.S.)			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	
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	
5799999	Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
9999999	Totals			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2025 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 2025 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 2025 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 .....	1,396,534	963,606	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 2025 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) .....	119,585,346	0	119,585,346
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 .....	937,937	0	937,937
6. Net amount recoverable from reinsurers .....	0	1,396,534,000	1,396,534,000
7. Protected cell assets (Line 27) .....	0	0	0
8. Totals (Line 28) .....	120,523,283	1,396,534,000	1,517,057,283
<b>LIABILITIES (Page 3)</b>			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	0	940,964,000	940,964,000
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	209,809	0	209,809
11. Unearned premiums (Line 9) .....	0	455,570,000	455,570,000
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 .....	8,550	0	8,550
19. Total liabilities excluding protected cell business (Line 26) .....	218,359	1,396,534,000	1,396,752,359
20. Protected cell liabilities (Line 27) .....	0	0	0
21. Surplus as regards policyholders (Line 37)	120,304,924	XXX	120,304,924
22. Totals (Line 38)	120,523,283	1,396,534,000	1,517,057,283

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**

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
1. Prior.....	XXX	XXX	XXX	2,174	2,174	237	237	14	14	0	0	XXX
2. 2016.....	342,841	342,841	0	205,391	205,391	12,441	12,441	29,866	29,866	0	0	XXX
3. 2017.....	379,477	379,477	0	245,633	245,633	17,816	17,816	31,717	31,717	0	0	XXX
4. 2018.....	424,315	424,315	0	266,938	266,938	18,965	18,965	31,374	31,374	0	0	XXX
5. 2019.....	464,214	464,214	0	296,001	296,001	17,656	17,656	33,073	33,073	0	0	XXX
6. 2020.....	480,342	480,342	0	220,963	220,963	13,012	13,012	30,124	30,124	0	0	XXX
7. 2021.....	528,967	528,967	0	260,472	260,472	13,280	13,280	31,858	31,858	0	0	XXX
8. 2022.....	590,335	590,335	0	358,837	358,837	18,207	18,207	34,497	34,497	0	0	XXX
9. 2023.....	690,809	690,809	0	353,769	353,769	13,940	13,940	41,063	41,063	0	0	XXX
10. 2024.....	780,546	780,546	0	282,868	282,868	7,905	7,905	44,399	44,399	0	0	XXX
11. 2025.....	891,152	891,152	0	183,960	183,960	2,307	2,307	39,338	39,338	0	0	XXX
12. Totals	XXX	XXX	XXX	2,677,007	2,677,007	135,767	135,767	347,323	347,323	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		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.....	4,332	4,332	5,142	5,142	178	178	974	974	36	36	0	0	33
2. 2016.....	2,325	2,325	1,697	1,697	181	181	382	382	14	14	0	0	12
3. 2017.....	2,221	2,221	2,691	2,691	52	52	839	839	29	29	0	0	26
4. 2018.....	6,592	6,592	2,793	2,793	273	273	1,259	1,259	42	42	0	0	35
5. 2019.....	7,065	7,065	4,522	4,522	504	504	1,799	1,799	63	63	0	0	56
6. 2020.....	8,341	8,341	5,761	5,761	450	450	2,203	2,203	76	76	0	0	64
7. 2021.....	20,021	20,021	10,132	10,132	1,136	1,136	4,408	4,408	216	216	0	0	179
8. 2022.....	36,534	36,534	22,954	22,954	2,731	2,731	8,037	8,037	513	513	0	0	400
9. 2023.....	74,946	74,946	44,220	44,220	6,582	6,582	15,296	15,296	1,312	1,312	0	0	919
10. 2024.....	92,528	92,528	95,740	95,740	5,768	5,768	27,921	27,921	2,218	2,218	0	0	1,583
11. 2025.....	94,936	94,936	245,112	245,112	5,709	5,709	50,877	50,877	8,280	8,280	0	0	6,544
12. Totals	349,841	349,841	440,765	440,765	23,564	23,564	113,995	113,995	12,799	12,799	0	0	9,851

	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. 2016.....	252,298	252,298	0	73.6	73.6	0.0	0	0	0.0	0	0
3. 2017.....	300,999	300,999	0	79.3	79.3	0.0	0	0	0.0	0	0
4. 2018.....	328,236	328,236	0	77.4	77.4	0.0	0	0	0.0	0	0
5. 2019.....	360,683	360,683	0	77.7	77.7	0.0	0	0	0.0	0	0
6. 2020.....	280,930	280,930	0	58.5	58.5	0.0	0	0	0.0	0	0
7. 2021.....	341,523	341,523	0	64.6	64.6	0.0	0	0	0.0	0	0
8. 2022.....	482,311	482,311	0	81.7	81.7	0.0	0	0	0.0	0	0
9. 2023.....	551,128	551,128	0	79.8	79.8	0.0	0	0	0.0	0	0
10. 2024.....	559,349	559,349	0	71.7	71.7	0.0	0	0	0.0	0	0
11. 2025.....	630,517	630,517	0	70.8	70.8	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 2025 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).....	(6).....	(6).....	0.....	0.....	0.....	0.....	XXX.....
2. 2016.....	57,039.....	57,039.....	0.....	40,441.....	40,441.....	1,812.....	1,812.....	5,192.....	5,192.....	0.....	0.....	8,558.....
3. 2017.....	63,428.....	63,428.....	0.....	45,218.....	45,218.....	2,787.....	2,787.....	6,004.....	6,004.....	0.....	0.....	8,961.....
4. 2018.....	70,618.....	70,618.....	0.....	48,679.....	48,679.....	2,485.....	2,485.....	5,503.....	5,503.....	0.....	0.....	8,690.....
5. 2019.....	75,577.....	75,577.....	0.....	55,673.....	55,673.....	2,842.....	2,842.....	6,103.....	6,103.....	0.....	0.....	9,115.....
6. 2020.....	73,821.....	73,821.....	0.....	35,439.....	35,439.....	1,595.....	1,595.....	5,224.....	5,224.....	0.....	0.....	5,960.....
7. 2021.....	73,274.....	73,274.....	0.....	46,553.....	46,553.....	2,038.....	2,038.....	5,354.....	5,354.....	0.....	0.....	6,179.....
8. 2022.....	78,905.....	78,905.....	0.....	54,106.....	54,106.....	2,621.....	2,621.....	4,931.....	4,931.....	0.....	0.....	6,489.....
9. 2023.....	91,816.....	91,816.....	0.....	57,282.....	57,282.....	1,666.....	1,666.....	5,824.....	5,824.....	0.....	0.....	8,063.....
10. 2024.....	88,052.....	88,052.....	0.....	35,890.....	35,890.....	668.....	668.....	5,526.....	5,526.....	0.....	0.....	6,156.....
11. 2025.....	82,410.....	82,410.....	0.....	14,489.....	14,489.....	122.....	122.....	3,969.....	3,969.....	0.....	0.....	3,976.....
12. Totals.....	XXX.....	XXX.....	XXX.....	433,769.....	433,769.....	18,628.....	18,628.....	53,630.....	53,630.....	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.....	15.....	15.....	27.....	27.....	21.....	21.....	3.....	3.....	1.....	1.....	0.....	0.....	1.....
2. 2016.....	0.....	0.....	5.....	5.....	0.....	0.....	3.....	3.....	0.....	0.....	0.....	0.....	0.....
3. 2017.....	0.....	0.....	11.....	11.....	0.....	0.....	15.....	15.....	0.....	0.....	0.....	0.....	0.....
4. 2018.....	100.....	100.....	27.....	27.....	21.....	21.....	45.....	45.....	2.....	2.....	0.....	0.....	2.....
5. 2019.....	355.....	355.....	161.....	161.....	66.....	66.....	105.....	105.....	9.....	9.....	0.....	0.....	10.....
6. 2020.....	900.....	900.....	245.....	245.....	61.....	61.....	123.....	123.....	5.....	5.....	0.....	0.....	6.....
7. 2021.....	1,240.....	1,240.....	579.....	579.....	67.....	67.....	463.....	463.....	10.....	10.....	0.....	0.....	11.....
8. 2022.....	2,930.....	2,930.....	2,272.....	2,272.....	454.....	454.....	695.....	695.....	45.....	45.....	0.....	0.....	51.....
9. 2023.....	8,759.....	8,759.....	5,614.....	5,614.....	556.....	556.....	1,823.....	1,823.....	96.....	96.....	0.....	0.....	108.....
10. 2024.....	11,401.....	11,401.....	10,883.....	10,883.....	640.....	640.....	3,026.....	3,026.....	212.....	212.....	0.....	0.....	239.....
11. 2025.....	12,475.....	12,475.....	31,940.....	31,940.....	198.....	198.....	4,705.....	4,705.....	898.....	898.....	0.....	0.....	1,013.....
12. Totals.....	38,175.....	38,175.....	51,765.....	51,765.....	2,085.....	2,085.....	11,006.....	11,006.....	1,277.....	1,277.....	0.....	0.....	1,441.....

	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. 2016.....	47,453.....	47,453.....	0.....	83.2.....	83.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2017.....	54,035.....	54,035.....	0.....	85.2.....	85.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2018.....	56,861.....	56,861.....	0.....	80.5.....	80.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2019.....	65,313.....	65,313.....	0.....	86.4.....	86.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2020.....	43,592.....	43,592.....	0.....	59.1.....	59.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2021.....	56,305.....	56,305.....	0.....	76.8.....	76.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2022.....	68,054.....	68,054.....	0.....	86.2.....	86.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2023.....	81,619.....	81,619.....	0.....	88.9.....	88.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2024.....	68,247.....	68,247.....	0.....	77.5.....	77.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2025.....	68,795.....	68,795.....	0.....	83.5.....	83.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior.....	XXX.....	XXX.....	XXX.....	2,055.....	2,055.....	204.....	204.....	5.....				5.....	0.....	0.....	XXX.....
2. 2016.....	139,726.....	139,726.....	0.....	88,908.....	88,908.....	8,964.....	8,964.....	7,157.....	7,157.....	0.....	0.....	10,348.....
3. 2017.....	154,434.....	154,434.....	0.....	117,571.....	117,571.....	13,285.....	13,285.....	8,577.....	8,577.....	0.....	0.....	11,708.....
4. 2018.....	175,602.....	175,602.....	0.....	114,907.....	114,907.....	14,404.....	14,404.....	8,686.....	8,686.....	0.....	0.....	11,861.....
5. 2019.....	186,968.....	186,968.....	0.....	130,310.....	130,310.....	12,261.....	12,261.....	9,252.....	9,252.....	0.....	0.....	11,736.....
6. 2020.....	192,902.....	192,902.....	0.....	91,835.....	91,835.....	8,814.....	8,814.....	7,897.....	7,897.....	0.....	0.....	7,394.....
7. 2021.....	204,341.....	204,341.....	0.....	92,216.....	92,216.....	8,028.....	8,028.....	8,038.....	8,038.....	0.....	0.....	7,322.....
8. 2022.....	216,079.....	216,079.....	0.....	104,483.....	104,483.....	9,725.....	9,725.....	7,248.....	7,248.....	0.....	0.....	7,388.....
9. 2023.....	231,639.....	231,639.....	0.....	82,011.....	82,011.....	5,772.....	5,772.....	7,631.....	7,631.....	0.....	0.....	7,988.....
10. 2024.....	249,053.....	249,053.....	0.....	48,803.....	48,803.....	2,643.....	2,643.....	8,060.....	8,060.....	0.....	0.....	7,551.....
11. 2025.....	267,202.....	267,202.....	0.....	21,666.....	21,666.....	283.....	283.....	7,096.....	7,096.....	0.....	0.....	6,136.....
12. Totals.....	XXX.....	XXX.....	XXX.....	894,765.....	894,765.....	84,383.....	84,383.....	79,648.....	79,648.....	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.....	1,720.....	1,720.....	384.....	384.....	124.....	124.....	82.....	82.....	7.....				7.....	0.....	0.....	5.....
2. 2016.....	1,747.....	1,747.....	371.....	371.....	171.....	171.....	146.....	146.....	6.....	6.....	0.....	0.....	4.....
3. 2017.....	282.....	282.....	1,151.....	1,151.....	25.....	25.....	525.....	525.....	6.....	6.....	0.....	0.....	4.....
4. 2018.....	4,976.....	4,976.....	1,359.....	1,359.....	205.....	205.....	845.....	845.....	22.....	22.....	0.....	0.....	16.....
5. 2019.....	4,720.....	4,720.....	2,581.....	2,581.....	368.....	368.....	1,254.....	1,254.....	19.....	19.....	0.....	0.....	14.....
6. 2020.....	5,464.....	5,464.....	3,420.....	3,420.....	336.....	336.....	1,523.....	1,523.....	35.....	35.....	0.....	0.....	25.....
7. 2021.....	11,747.....	11,747.....	6,909.....	6,909.....	468.....	468.....	2,920.....	2,920.....	73.....	73.....	0.....	0.....	53.....
8. 2022.....	19,939.....	19,939.....	15,245.....	15,245.....	1,315.....	1,315.....	5,017.....	5,017.....	186.....	186.....	0.....	0.....	134.....
9. 2023.....	43,168.....	43,168.....	27,723.....	27,723.....	3,784.....	3,784.....	8,706.....	8,706.....	438.....	438.....	0.....	0.....	316.....
10. 2024.....	56,586.....	56,586.....	59,497.....	59,497.....	2,942.....	2,942.....	14,436.....	14,436.....	897.....	897.....	0.....	0.....	647.....
11. 2025.....	28,344.....	28,344.....	127,455.....	127,455.....	976.....	976.....	20,041.....	20,041.....	2,297.....	2,297.....	0.....	0.....	1,657.....
12. Totals.....	178,692.....	178,692.....	246,094.....	246,094.....	10,716.....	10,716.....	55,496.....	55,496.....	3,986.....	3,986.....	0.....	0.....	2,875.....

	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. 2016.....	107,468.....	107,468.....	0.....	76.9.....	76.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2017.....	141,421.....	141,421.....	0.....	91.6.....	91.6.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2018.....	145,404.....	145,404.....	0.....	82.8.....	82.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2019.....	160,766.....	160,766.....	0.....	86.0.....	86.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2020.....	119,325.....	119,325.....	0.....	61.9.....	61.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2021.....	130,400.....	130,400.....	0.....	63.8.....	63.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2022.....	163,158.....	163,158.....	0.....	75.5.....	75.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2023.....	179,234.....	179,234.....	0.....	77.4.....	77.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2024.....	193,863.....	193,863.....	0.....	77.8.....	77.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2025.....	208,159.....	208,159.....	0.....	77.9.....	77.9.....	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 2025 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.....	127.....	127.....	35.....	35.....	9.....	9.....	0.....	0.....	XXX.....
2. 2016.....	51,831.....	51,831.....	0.....	16,754.....	16,754.....	1,600.....	1,600.....	4,696.....	4,696.....	0.....	0.....	4,202.....
3. 2017.....	56,621.....	56,621.....	0.....	18,055.....	18,055.....	1,666.....	1,666.....	4,319.....	4,319.....	0.....	0.....	4,054.....
4. 2018.....	54,617.....	54,617.....	0.....	19,039.....	19,039.....	1,993.....	1,993.....	4,679.....	4,679.....	0.....	0.....	4,923.....
5. 2019.....	56,177.....	56,177.....	0.....	21,287.....	21,287.....	2,476.....	2,476.....	4,702.....	4,702.....	0.....	0.....	4,653.....
6. 2020.....	61,764.....	61,764.....	0.....	21,069.....	21,069.....	2,576.....	2,576.....	5,066.....	5,066.....	0.....	0.....	4,578.....
7. 2021.....	68,062.....	68,062.....	0.....	24,208.....	24,208.....	3,056.....	3,056.....	6,085.....	6,085.....	0.....	0.....	5,717.....
8. 2022.....	82,774.....	82,774.....	0.....	33,550.....	33,550.....	3,769.....	3,769.....	6,464.....	6,464.....	0.....	0.....	6,227.....
9. 2023.....	86,212.....	86,212.....	0.....	34,435.....	34,435.....	3,477.....	3,477.....	7,172.....	7,172.....	0.....	0.....	6,292.....
10. 2024.....	86,339.....	86,339.....	0.....	20,547.....	20,547.....	1,984.....	1,984.....	6,628.....	6,628.....	0.....	0.....	5,146.....
11. 2025.....	89,485.....	89,485.....	0.....	9,483.....	9,483.....	709.....	709.....	6,291.....	6,291.....	0.....	0.....	4,976.....
12. Totals.....	XXX.....	XXX.....	XXX.....	218,555.....	218,555.....	23,341.....	23,341.....	56,111.....	56,111.....	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.....	2,596.....	2,596.....	4,415.....	4,415.....	30.....	30.....	576.....	576.....	28.....	28.....	0.....	0.....	26.....
2. 2016.....	579.....	579.....	1,295.....	1,295.....	10.....	10.....	216.....	216.....	9.....	9.....	0.....	0.....	8.....
3. 2017.....	1,939.....	1,939.....	1,495.....	1,495.....	27.....	27.....	274.....	274.....	24.....	24.....	0.....	0.....	22.....
4. 2018.....	1,516.....	1,516.....	1,370.....	1,370.....	48.....	48.....	335.....	335.....	18.....	18.....	0.....	0.....	17.....
5. 2019.....	1,990.....	1,990.....	1,736.....	1,736.....	71.....	71.....	414.....	414.....	34.....	34.....	0.....	0.....	32.....
6. 2020.....	1,977.....	1,977.....	2,061.....	2,061.....	53.....	53.....	522.....	522.....	36.....	36.....	0.....	0.....	33.....
7. 2021.....	4,991.....	4,991.....	2,458.....	2,458.....	210.....	210.....	879.....	879.....	113.....	113.....	0.....	0.....	105.....
8. 2022.....	9,990.....	9,990.....	3,631.....	3,631.....	381.....	381.....	1,394.....	1,394.....	187.....	187.....	0.....	0.....	174.....
9. 2023.....	15,952.....	15,952.....	4,952.....	4,952.....	511.....	511.....	1,798.....	1,798.....	328.....	328.....	0.....	0.....	304.....
10. 2024.....	12,514.....	12,514.....	8,207.....	8,207.....	787.....	787.....	2,564.....	2,564.....	448.....	448.....	0.....	0.....	416.....
11. 2025.....	17,976.....	17,976.....	17,460.....	17,460.....	776.....	776.....	4,423.....	4,423.....	1,687.....	1,687.....	0.....	0.....	1,566.....
12. Totals.....	72,020.....	72,020.....	49,079.....	49,079.....	2,903.....	2,903.....	13,395.....	13,395.....	2,912.....	2,912.....	0.....	0.....	2,703.....

	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. 2016.....	25,159.....	25,159.....	0.....	48.5.....	48.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2017.....	27,799.....	27,799.....	0.....	49.1.....	49.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2018.....	28,997.....	28,997.....	0.....	53.1.....	53.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2019.....	32,710.....	32,710.....	0.....	58.2.....	58.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2020.....	33,359.....	33,359.....	0.....	54.0.....	54.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2021.....	42,000.....	42,000.....	0.....	61.7.....	61.7.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2022.....	59,367.....	59,367.....	0.....	71.7.....	71.7.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2023.....	68,625.....	68,625.....	0.....	79.6.....	79.6.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2024.....	53,680.....	53,680.....	0.....	62.2.....	62.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2025.....	58,806.....	58,806.....	0.....	65.7.....	65.7.....	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 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY**  
**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	0	0	0	0	0	0	0	0	XXX.....
2. 2016.....	2,388	2,388	0	418	418	19	19	96	96	0	0	67
3. 2017.....	2,083	2,083	0	1,843	1,843	34	34	98	98	0	0	65
4. 2018.....	560	560	0	170	170	4	4	33	33	0	0	20
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	(2)	(2)	0	0	0	0	0	0	0	0	0	0
7. 2021.....	5,097	5,097	0	2,266	2,266	120	120	282	282	0	0	161
8. 2022.....	37,750	37,750	0	22,830	22,830	2,010	2,010	2,838	2,838	0	0	1,518
9. 2023.....	84,059	84,059	0	43,978	43,978	2,787	2,787	5,612	5,612	0	0	2,769
10. 2024.....	146,904	146,904	0	65,347	65,347	2,467	2,467	9,746	9,746	0	0	4,357
11. 2025.....	223,920	223,920	0	48,745	48,745	1,091	1,091	9,512	9,512	0	0	4,013
12. Totals	XXX	XXX	XXX	185,596	185,596	8,532	8,532	28,217	28,217	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	201	201	0	0	208	208	0	0	0	0	0
2. 2016.....	0	0	6	6	0	0	14	14	0	0	0	0	0
3. 2017.....	0	0	16	16	0	0	16	16	0	0	0	0	0
4. 2018.....	0	0	4	4	0	0	5	5	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021.....	2,040	2,040	82	82	390	390	59	59	18	18	0	0	8
8. 2022.....	3,663	3,663	934	934	581	581	719	719	87	87	0	0	38
9. 2023.....	6,375	6,375	3,099	3,099	1,620	1,620	2,414	2,414	409	409	0	0	179
10. 2024.....	11,050	11,050	10,786	10,786	1,295	1,295	6,424	6,424	578	578	0	0	253
11. 2025.....	30,862	30,862	44,422	44,422	3,657	3,657	18,720	18,720	2,261	2,261	0	0	989
12. Totals	53,990	53,990	59,549	59,549	7,543	7,543	28,579	28,579	3,354	3,354	0	0	1,467

	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. 2016.....	554	554	0	23.2	23.2	0.0	0	0	0.0	0	0
3. 2017.....	2,006	2,006	0	96.3	96.3	0.0	0	0	0.0	0	0
4. 2018.....	216	216	0	38.6	38.6	0.0	0	0	0.0	0	0
5. 2019.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2020.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2021.....	5,258	5,258	0	103.2	103.2	0.0	0	0	0.0	0	0
8. 2022.....	33,662	33,662	0	89.2	89.2	0.0	0	0	0.0	0	0
9. 2023.....	66,294	66,294	0	78.9	78.9	0.0	0	0	0.0	0	0
10. 2024.....	107,692	107,692	0	73.3	73.3	0.0	0	0	0.0	0	0
11. 2025.....	159,270	159,270	0	71.1	71.1	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 2025 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. 2016	11	11	0	0	0	0	0	0	0	0	0	XXX
3. 2017	9	9	0	0	0	0	0	0	0	0	0	XXX
4. 2018	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2019	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2020	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2021	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2022	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2023	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2024	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2025	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2022	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2023	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2024	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2025	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. 2016	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2017	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2018	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2019	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2020	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2021	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2022	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2023	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10. 2024	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11. 2025	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 2025 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. 2016.....	66	66	0	0	0	0	0	0	0	0	0	0
3. 2017.....	36	36	0	0	0	0	0	0	0	0	0	0
4. 2018.....	11	11	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021.....	620	620	0	200	200	12	12	4	4	0	0	2
8. 2022.....	5,996	5,996	0	18,102	18,102	16	16	102	102	0	0	44
9. 2023.....	13,511	13,511	0	986	986	36	36	175	175	0	0	70
10. 2024.....	23,236	23,236	0	922	922	50	50	305	305	0	0	117
11. 2025.....	35,557	35,557	0	221	221	20	20	312	312	0	0	114
12. Totals	XXX	XXX	XXX	20,431	20,431	133	133	898	898	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	42	42	0	0	66	66	0	0	0	0	0
2. 2016.....	0	0	2	2	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	1	1	0	0	1	1	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	1	1	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021.....	0	0	58	58	0	0	10	10	0	0	0	0	0
8. 2022.....	10	10	796	796	0	0	119	119	7	7	0	0	2
9. 2023.....	675	675	2,623	2,623	22	22	368	368	20	20	0	0	6
10. 2024.....	702	702	6,692	6,692	89	89	1,107	1,107	40	40	0	0	12
11. 2025.....	1,126	1,126	14,075	14,075	48	48	2,223	2,223	171	171	0	0	51
12. Totals	2,512	2,512	24,289	24,289	159	159	3,895	3,895	238	238	0	0	71

	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. 2016.....	2	2	0	2.8	2.8	0.0	0	0	0.0	0	0
3. 2017.....	2	2	0	4.2	4.2	0.0	0	0	0.0	0	0
4. 2018.....	1	1	0	9.9	9.9	0.0	0	0	0.0	0	0
5. 2019.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2020.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2021.....	284	284	0	45.7	45.7	0.0	0	0	0.0	0	0
8. 2022.....	19,152	19,152	0	319.4	319.4	0.0	0	0	0.0	0	0
9. 2023.....	4,905	4,905	0	36.3	36.3	0.0	0	0	0.0	0	0
10. 2024.....	9,908	9,908	0	42.6	42.6	0.0	0	0	0.0	0	0
11. 2025.....	18,195	18,195	0	51.2	51.2	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 2025 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. 2016.....	3	3	0	0	0	0	0	0	0	0	0	0
3. 2017.....	2	2	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021.....	24	24	0	0	0	0	0	0	0	0	0	0
8. 2022.....	181	181	0	0	0	1	1	8	8	0	0	3
9. 2023.....	467	467	0	52	52	37	37	15	15	0	0	6
10. 2024.....	803	803	0	15	15	45	45	18	18	0	0	6
11. 2025.....	1,162	1,162	0	0	0	1	1	12	12	0	0	4
12. Totals	XXX	XXX	XXX	67	67	85	85	52	52	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. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2022.....	0	0	5	5	0	0	3	3	0	0	0	0	0
9. 2023.....	0	0	13	13	23	23	25	25	2	2	0	0	1
10. 2024.....	0	0	49	49	0	0	55	55	0	0	0	0	0
11. 2025.....	86	86	115	115	15	15	114	114	3	3	0	0	2
12. Totals	86	86	182	182	38	38	197	197	5	5	0	0	3

	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. 2016.....	0	0	0	0.1	0.1	0.0	0	0	0.0	0	0
3. 2017.....	0	0	0	0.2	0.2	0.0	0	0	0.0	0	0
4. 2018.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2019.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2020.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2021.....	1	1	0	2.2	2.2	0.0	0	0	0.0	0	0
8. 2022.....	17	17	0	9.6	9.6	0.0	0	0	0.0	0	0
9. 2023.....	166	166	0	35.5	35.5	0.0	0	0	0.0	0	0
10. 2024.....	181	181	0	22.6	22.6	0.0	0	0	0.0	0	0
11. 2025.....	346	346	0	29.8	29.8	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 2025 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	0	XXX.....
2. 2016.....	174.....	174.....	0	75	75	2	2	2	2	0	0	0	XXX.....
3. 2017.....	136.....	136.....	0	5	5	0	0	0	0	0	0	0	XXX.....
4. 2018.....	6,395.....	6,395.....	0	15,431	15,431	0	0	29	29	0	0	0	XXX.....
5. 2019.....	19,045.....	19,045.....	0	15,547	15,547	0	0	41	41	0	0	0	XXX.....
6. 2020.....	25,150.....	25,150.....	0	15,077	15,077	0	0	44	44	0	0	0	XXX.....
7. 2021.....	47,516.....	47,516.....	0	20,547	20,547	3	3	56	56	0	0	0	XXX.....
8. 2022.....	26,414.....	26,414.....	0	27,931	27,931	4	4	74	74	0	0	0	XXX.....
9. 2023.....	22,190.....	22,190.....	0	27,208	27,208	10	10	76	76	0	0	0	XXX.....
10. 2024.....	18,598.....	18,598.....	0	21,721	21,721	7	7	104	104	0	0	0	XXX.....
11. 2025.....	19,572.....	19,572.....	0	15,228	15,228	14	14	97	97	0	0	0	XXX.....
12. Totals	XXX	XXX	XXX	158,771	158,771	40	40	522	522	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. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	0	0	0	0	9	9	0	0	0	0	0
7. 2021.....	0	0	2	2	0	0	34	34	0	0	0	0	0
8. 2022.....	0	0	4	4	0	0	27	27	0	0	0	0	0
9. 2023.....	0	0	21	21	0	0	40	40	0	0	0	0	0
10. 2024.....	0	0	42	42	0	0	46	46	0	0	0	0	0
11. 2025.....	128	128	746	746	0	0	108	108	13	13	0	0	6
12. Totals	128	128	816	816	0	0	265	265	13	13	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	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. 2016.....	78.....	78.....	0	45.0	45.0	0.0	0	0	0.0	0	0
3. 2017.....	5.....	5.....	0	3.9	3.9	0.0	0	0	0.0	0	0
4. 2018.....	15,460.....	15,460.....	0	241.8	241.8	0.0	0	0	0.0	0	0
5. 2019.....	15,589.....	15,589.....	0	81.9	81.9	0.0	0	0	0.0	0	0
6. 2020.....	15,130.....	15,130.....	0	60.2	60.2	0.0	0	0	0.0	0	0
7. 2021.....	20,641.....	20,641.....	0	43.4	43.4	0.0	0	0	0.0	0	0
8. 2022.....	28,039.....	28,039.....	0	106.2	106.2	0.0	0	0	0.0	0	0
9. 2023.....	27,355.....	27,355.....	0	123.3	123.3	0.0	0	0	0.0	0	0
10. 2024.....	21,921.....	21,921.....	0	117.9	117.9	0.0	0	0	0.0	0	0
11. 2025.....	16,334.....	16,334.....	0	83.5	83.5	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**ANNUAL STATEMENT FOR THE YEAR 2025 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.....	(7).....	(7).....	4.....	4.....	0.....	0.....	0.....	0.....	XXX.....
2. 2016.....	91,593.....	91,593.....	0.....	58,796.....	58,796.....	45.....	45.....	12,724.....	12,724.....	0.....	0.....	30,202.....
3. 2017.....	102,724.....	102,724.....	0.....	62,940.....	62,940.....	44.....	44.....	12,720.....	12,720.....	0.....	0.....	32,331.....
4. 2018.....	116,512.....	116,512.....	0.....	68,712.....	68,712.....	80.....	80.....	12,444.....	12,444.....	0.....	0.....	34,684.....
5. 2019.....	126,446.....	126,446.....	0.....	73,185.....	73,185.....	77.....	77.....	12,975.....	12,975.....	0.....	0.....	35,153.....
6. 2020.....	126,707.....	126,707.....	0.....	57,544.....	57,544.....	27.....	27.....	11,892.....	11,892.....	0.....	0.....	26,733.....
7. 2021.....	129,798.....	129,798.....	0.....	74,481.....	74,481.....	25.....	25.....	12,024.....	12,024.....	0.....	0.....	30,309.....
8. 2022.....	141,084.....	141,084.....	0.....	97,731.....	97,731.....	42.....	42.....	12,784.....	12,784.....	0.....	0.....	35,501.....
9. 2023.....	158,783.....	158,783.....	0.....	106,945.....	106,945.....	74.....	74.....	14,464.....	14,464.....	0.....	0.....	37,743.....
10. 2024.....	164,604.....	164,604.....	0.....	89,160.....	89,160.....	38.....	38.....	13,918.....	13,918.....	0.....	0.....	30,135.....
11. 2025.....	168,107.....	168,107.....	0.....	73,493.....	73,493.....	58.....	58.....	11,962.....	11,962.....	0.....	0.....	22,705.....
12. Totals.....	XXX.....	XXX.....	XXX.....	762,979.....	762,979.....	512.....	512.....	127,906.....	127,906.....	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.....	1.....	0.....	0.....	2.....	2.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
2. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2017.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4. 2018.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
5. 2019.....	0.....	0.....	(3).....	(3).....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 2020.....	0.....	0.....	(9).....	(9).....	0.....	0.....	2.....	2.....	0.....	0.....	0.....	0.....	0.....
7. 2021.....	3.....	3.....	(10).....	(10).....	0.....	0.....	2.....	2.....	1.....	1.....	0.....	0.....	2.....
8. 2022.....	2.....	2.....	(7).....	(7).....	0.....	0.....	11.....	11.....	1.....	1.....	0.....	0.....	1.....
9. 2023.....	9.....	9.....	(75).....	(75).....	0.....	0.....	24.....	24.....	2.....	2.....	0.....	0.....	3.....
10. 2024.....	34.....	34.....	(946).....	(946).....	0.....	0.....	60.....	60.....	8.....	8.....	0.....	0.....	12.....
11. 2025.....	3,030.....	3,030.....	8,019.....	8,019.....	0.....	0.....	170.....	170.....	820.....	820.....	0.....	0.....	1,243.....
12. Totals.....	3,078.....	3,078.....	6,968.....	6,968.....	2.....	2.....	270.....	270.....	834.....	834.....	0.....	0.....	1,262.....

	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. 2016.....	71,564.....	71,564.....	0.....	78.1.....	78.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2017.....	75,704.....	75,704.....	0.....	73.7.....	73.7.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2018.....	81,236.....	81,236.....	0.....	69.7.....	69.7.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2019.....	86,233.....	86,233.....	0.....	68.2.....	68.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2020.....	69,456.....	69,456.....	0.....	54.8.....	54.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2021.....	86,526.....	86,526.....	0.....	66.7.....	66.7.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2022.....	110,564.....	110,564.....	0.....	78.4.....	78.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2023.....	121,444.....	121,444.....	0.....	76.5.....	76.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2024.....	102,272.....	102,272.....	0.....	62.1.....	62.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2025.....	97,552.....	97,552.....	0.....	58.0.....	58.0.....	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 2025 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. 2016.....	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2021.....	219	219	0	0	0	0	0	0	11	11	0	XXX
8. 2022.....	969	969	0	42	42	13	13	42	42	42	0	XXX
9. 2023.....	1,670	1,670	0	456	456	0	0	62	62	62	0	XXX
10. 2024.....	2,032	2,032	0	368	368	0	0	43	43	43	0	XXX
11. 2025.....	2,225	2,225	0	532	532	0	0	28	28	28	0	XXX
12. Totals	XXX	XXX	XXX	1,398	1,398	13	13	186	186	186	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. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021.....	0	0	1	1	0	0	0	0	0	0	0	0	0
8. 2022.....	0	0	8	8	0	0	5	5	0	0	0	0	0
9. 2023.....	0	0	22	22	0	0	19	19	14	14	0	0	1
10. 2024.....	125	125	179	179	0	0	41	41	28	28	0	0	2
11. 2025.....	780	780	265	265	0	0	116	116	97	97	0	0	7
12. Totals	905	905	475	475	0	0	180	180	139	139	0	0	10

	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. 2016.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2017.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2018.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2019.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2020.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2021.....	12	12	0	5.4	5.4	0.0	0	0	0.0	0	0
8. 2022.....	110	110	0	11.3	11.3	0.0	0	0	0.0	0	0
9. 2023.....	573	573	0	34.3	34.3	0.0	0	0	0.0	0	0
10. 2024.....	784	784	0	38.6	38.6	0.0	0	0	0.0	0	0
11. 2025.....	1,818	1,818	0	81.7	81.7	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 2025 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. 2016.....	11	11	0	0	0	0	0	0	0	0	0	0
3. 2017.....	3	3	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021.....	15	15	0	0	0	0	0	4	4	0	0	2
8. 2022.....	184	184	0	62	62	5	5	7	7	0	0	3
9. 2023.....	462	462	0	417	417	80	80	32	32	0	0	14
10. 2024.....	925	925	0	94	94	5	5	51	51	0	0	18
11. 2025.....	1,511	1,511	0	103	103	8	8	59	59	0	0	20
12. Totals	XXX	XXX	XXX	675	675	99	99	153	153	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	73	73	0	0	39	39	0	0	0	0	0
2. 2016.....	0	0	18	18	0	0	2	2	0	0	0	0	0
3. 2017.....	0	0	18	18	0	0	8	8	0	0	0	0	0
4. 2018.....	0	0	33	33	0	0	29	29	0	0	0	0	0
5. 2019.....	0	0	47	47	0	0	25	25	0	0	0	0	0
6. 2020.....	0	0	44	44	0	0	25	25	0	0	0	0	0
7. 2021.....	0	0	54	54	0	0	39	39	0	0	0	0	0
8. 2022.....	0	0	68	68	0	0	47	47	0	0	0	0	0
9. 2023.....	10	10	227	227	66	66	79	79	3	3	0	0	1
10. 2024.....	116	116	351	351	15	15	162	162	6	6	0	0	2
11. 2025.....	129	129	615	615	38	38	258	258	32	32	0	0	10
12. Totals	255	255	1,548	1,548	119	119	713	713	42	42	0	0	13

	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. 2016.....	21	21	0	181.4	181.4	0.0	0	0	0.0	0	0
3. 2017.....	26	26	0	892.7	892.7	0.0	0	0	0.0	0	0
4. 2018.....	61	61	0	21,189.9	21,189.9	0.0	0	0	0.0	0	0
5. 2019.....	72	72	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2020.....	69	69	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2021.....	98	98	0	665.6	665.6	0.0	0	0	0.0	0	0
8. 2022.....	189	189	0	102.4	102.4	0.0	0	0	0.0	0	0
9. 2023.....	914	914	0	197.9	197.9	0.0	0	0	0.0	0	0
10. 2024.....	801	801	0	86.6	86.6	0.0	0	0	0.0	0	0
11. 2025.....	1,242	1,242	0	82.2	82.2	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 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 2025 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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025			
1. Prior.....	000.....												
2. 2016.....													
3. 2017.....	XXX.....												
4. 2018.....	XXX.....	XXX.....											
5. 2019.....	XXX.....	XXX.....	XXX.....										
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2025.....	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. 2016.....													
3. 2017.....	XXX.....												
4. 2018.....	XXX.....	XXX.....											
5. 2019.....	XXX.....	XXX.....	XXX.....										
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2023.....	XXX.....												
10. 2024.....	XXX.....												
11. 2025.....	XXX.....												

**NONE**

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

1. Prior.....	000.....											XXX.....	XXX.....
2. 2016.....												XXX.....	XXX.....
3. 2017.....	XXX.....											XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2023.....	XXX.....					XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
10. 2024.....	XXX.....				XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
11. 2025.....	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.....	1.....	0.....
2. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2017.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4. 2018.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
5. 2019.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	1.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	21.....	21.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	31.....	33.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	52.....	53.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	28.....	35.....

**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.....	0.....
2. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2017.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4. 2018.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
5. 2019.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	3.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	4.....	1.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	3.....	3.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	2.....

**ANNUAL STATEMENT FOR THE YEAR 2025 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	2	3	4	5	6	7	8	9	10		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior	000										XXX	XXX
2. 2016											XXX	XXX
3. 2017	XXX										XXX	XXX
4. 2018	XXX	XXX									XXX	XXX
5. 2019	XXX	XXX	XXX								XXX	XXX
6. 2020	XXX	XXX	XXX	XXX							XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2025	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. 2016	0	0	0	0	0	0	0	0	0	0	0	24,464	5,738
3. 2017	XXX	0	0	0	0	0	0	0	0	0	0	25,973	6,358
4. 2018	XXX	XXX	0	0	0	0	0	0	0	0	0	28,650	6,034
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0	0	28,928	6,225
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	22,774	3,959
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	25,588	4,719
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	29,067	6,433
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	30,788	6,952
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	24,684	5,439
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	17,955	3,507

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

1. Prior	000										XXX	XXX
2. 2016											XXX	XXX
3. 2017	XXX										XXX	XXX
4. 2018	XXX	XXX									XXX	XXX
5. 2019	XXX	XXX	XXX								XXX	XXX
6. 2020	XXX	XXX	XXX	XXX							XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2023	XXX				XXX	XXX						
10. 2024	XXX			XXX	XXX							
11. 2025	XXX											

**NONE**

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

1. Prior	000										XXX	XXX
2. 2016											XXX	XXX
3. 2017	XXX										XXX	XXX
4. 2018	XXX	XXX									XXX	XXX
5. 2019	XXX	XXX	XXX								XXX	XXX
6. 2020	XXX	XXX	XXX	XXX							XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2023	XXX				XXX	XXX						
10. 2024	XXX			XXX	XXX							
11. 2025	XXX											

**NONE**

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

1. Prior	000										XXX	XXX
2. 2016											XXX	XXX
3. 2017	XXX										XXX	XXX
4. 2018	XXX	XXX									XXX	XXX
5. 2019	XXX	XXX	XXX								XXX	XXX
6. 2020	XXX	XXX	XXX	XXX							XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2023	XXX				XXX	XXX						
10. 2024	XXX			XXX	XXX							
11. 2025	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		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior.....	000.....										XXX.....	XXX.....
2. 2016.....											XXX.....	XXX.....
3. 2017.....	XXX.....										XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2025.....	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. 2016.....											XXX.....	XXX.....
3. 2017.....	XXX.....										XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2023.....	XXX.....				XXX.....	XXX.....						
10. 2024.....	XXX.....			XXX.....	XXX.....							
11. 2025.....	XXX.....											

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

1. Prior.....	000.....										XXX.....	XXX.....
2. 2016.....											XXX.....	XXX.....
3. 2017.....	XXX.....										XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2023.....	XXX.....				XXX.....	XXX.....						
10. 2024.....	XXX.....			XXX.....	XXX.....							
11. 2025.....	XXX.....											

ANNUAL STATEMENT FOR THE YEAR 2025 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			
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025			
1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2017.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4. 2018.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
5. 2019.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	3.....	0.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	6.....	7.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	8.....	8.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	5.....	5.....

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

1. Prior.....	000.....												
2. 2016.....													
3. 2017.....	XXX.....												
4. 2018.....	XXX.....	XXX.....											
5. 2019.....	XXX.....	XXX.....	XXX.....										
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2023.....	XXX.....												
10. 2024.....	XXX.....												
11. 2025.....	XXX.....												

**NONE**

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

1. Prior.....	000.....											XXX.....	XXX.....
2. 2016.....												XXX.....	XXX.....
3. 2017.....	XXX.....											XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2023.....	XXX.....					XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
10. 2024.....	XXX.....				XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

**NONE**

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

1. Prior.....	000.....												
2. 2016.....													
3. 2017.....	XXX.....												
4. 2018.....	XXX.....	XXX.....											
5. 2019.....	XXX.....	XXX.....	XXX.....										
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2023.....	XXX.....												
10. 2024.....	XXX.....												
11. 2025.....	XXX.....												

**NONE**

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

1. Prior.....	000.....											XXX.....	XXX.....
2. 2016.....												XXX.....	XXX.....
3. 2017.....	XXX.....											XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2023.....	XXX.....					XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
10. 2024.....	XXX.....				XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

**NONE**

Schedule P - Part 4A - Homeowners/Farmowners

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 4E - Commercial Multiple Peril

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 4G - Special Liability

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 4I - Special Property

**N O N E**

Schedule P - Part 4J - Auto Physical Damage

**N O N E**

Schedule P - Part 4K - Fidelity/Surety

**N O N E**

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

**N O N E**

Schedule P - Part 4M - International

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 4T - Warranty

**N O N E**

Schedule P - Part 4U - Pet Insurance Plans

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2025 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	1,838	416	149	54	23	17	12	3	1	0
2. 2016.....	3,687	5,275	5,547	5,652	5,676	5,699	5,708	5,710	5,710	5,710
3. 2017.....	XXX	3,828	5,477	5,757	5,835	5,890	5,917	5,927	5,933	5,933
4. 2018.....	XXX	XXX	3,856	5,486	5,779	5,877	5,923	5,946	5,961	5,964
5. 2019.....	XXX	XXX	XXX	3,762	5,531	5,887	6,020	6,065	6,075	6,081
6. 2020.....	XXX	XXX	XXX	XXX	2,654	3,703	3,915	3,985	4,010	4,022
7. 2021.....	XXX	XXX	XXX	XXX	XXX	2,491	3,956	4,216	4,301	4,345
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2,669	4,273	4,542	4,655
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,393	4,989	5,282
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,550	3,674
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,937

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	579	223	84	48	28	14	4	1	1	1
2. 2016.....	1,777	389	156	57	33	12	1	0	0	0
3. 2017.....	XXX	1,811	378	141	82	40	15	5	1	0
4. 2018.....	XXX	XXX	1,787	403	155	70	33	16	4	2
5. 2019.....	XXX	XXX	XXX	1,924	469	182	64	24	12	10
6. 2020.....	XXX	XXX	XXX	XXX	1,119	276	97	38	13	6
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,357	374	115	51	11
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,524	366	165	51
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,711	369	108
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,195	239
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,013

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	1,081	184	65	31	11	6	5	4	2	0
2. 2016.....	7,376	8,369	8,494	8,539	8,549	8,557	8,557	8,558	8,558	8,558
3. 2017.....	XXX	7,724	8,731	8,874	8,922	8,946	8,955	8,958	8,961	8,961
4. 2018.....	XXX	XXX	7,473	8,511	8,628	8,662	8,677	8,685	8,689	8,690
5. 2019.....	XXX	XXX	XXX	7,818	8,894	9,053	9,098	9,108	9,111	9,115
6. 2020.....	XXX	XXX	XXX	XXX	5,162	5,821	5,911	5,948	5,953	5,960
7. 2021.....	XXX	XXX	XXX	XXX	XXX	4,953	6,006	6,114	6,163	6,179
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	5,163	6,289	6,449	6,489
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,898	7,935	8,063
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,419	6,156
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,976

**ANNUAL STATEMENT FOR THE YEAR 2025 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	2,362	716	332	135	51	27	17	8	8	6
2. 2016.....	4,392	6,248	6,665	6,825	6,894	6,923	6,949	6,966	6,979	6,985
3. 2017.....	XXX	4,769	6,949	7,384	7,582	7,681	7,749	7,780	7,796	7,804
4. 2018.....	XXX	XXX	4,911	7,059	7,526	7,766	7,897	7,948	7,974	7,989
5. 2019.....	XXX	XXX	XXX	4,450	6,863	7,347	7,573	7,689	7,756	7,776
6. 2020.....	XXX	XXX	XXX	XXX	3,112	4,337	4,637	4,771	4,837	4,873
7. 2021.....	XXX	XXX	XXX	XXX	XXX	2,798	4,473	4,804	4,950	5,033
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2,859	4,491	4,896	5,158
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,933	4,643	5,132
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,059	4,684
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,170

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	1,162	552	226	105	61	38	24	18	12	5
2. 2016.....	2,082	632	278	135	74	51	32	17	10	4
3. 2017.....	XXX	2,407	692	352	196	109	54	26	11	4
4. 2018.....	XXX	XXX	2,425	814	417	225	99	52	30	16
5. 2019.....	XXX	XXX	XXX	2,645	791	404	211	103	37	14
6. 2020.....	XXX	XXX	XXX	XXX	1,396	475	245	107	55	25
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,578	568	286	144	53
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,712	648	367	134
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,870	717	316
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,688	647
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,657

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	1,623	301	116	50	19	10	7	2	3	2
2. 2016.....	8,646	10,016	10,203	10,277	10,305	10,317	10,332	10,339	10,348	10,348
3. 2017.....	XXX	9,624	11,290	11,548	11,649	11,676	11,697	11,703	11,706	11,708
4. 2018.....	XXX	XXX	9,765	11,478	11,698	11,807	11,834	11,847	11,854	11,861
5. 2019.....	XXX	XXX	XXX	9,531	11,345	11,574	11,673	11,714	11,734	11,736
6. 2020.....	XXX	XXX	XXX	XXX	6,218	7,150	7,306	7,354	7,383	7,394
7. 2021.....	XXX	XXX	XXX	XXX	XXX	5,657	7,080	7,248	7,306	7,322
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	5,668	7,051	7,306	7,388
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,316	7,748	7,988
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,244	7,551
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,136

ANNUAL STATEMENT FOR THE YEAR 2025 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	784	225	114	52	44	22	22	10	12	12
2. 2016.....	1,692	2,497	2,678	2,771	2,811	2,831	2,844	2,850	2,859	2,861
3. 2017.....	XXX	1,590	2,431	2,640	2,718	2,739	2,755	2,767	2,772	2,777
4. 2018.....	XXX	XXX	1,846	2,746	2,903	2,982	3,058	3,172	3,193	3,197
5. 2019.....	XXX	XXX	XXX	1,534	2,634	2,835	2,960	3,018	3,054	3,079
6. 2020.....	XXX	XXX	XXX	XXX	1,360	2,419	2,700	2,829	2,885	2,904
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,509	2,938	3,289	3,482	3,554
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,779	3,189	3,641	3,793
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,800	3,155	3,525
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,589	2,731
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,714

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	415	235	143	106	75	63	50	39	31	26
2. 2016.....	953	302	149	71	40	29	16	15	10	8
3. 2017.....	XXX	961	300	128	65	52	38	28	23	22
4. 2018.....	XXX	XXX	1,002	300	181	113	55	38	24	17
5. 2019.....	XXX	XXX	XXX	1,269	355	197	120	73	47	32
6. 2020.....	XXX	XXX	XXX	XXX	1,303	433	183	78	49	33
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,621	508	293	149	105
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,736	579	298	174
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,571	534	304
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,383	416
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,566

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	408	90	44	28	15	15	10	1	7	7
2. 2016.....	3,615	4,081	4,142	4,165	4,177	4,190	4,191	4,197	4,201	4,202
3. 2017.....	XXX	3,425	3,934	4,009	4,030	4,041	4,047	4,050	4,050	4,054
4. 2018.....	XXX	XXX	4,109	4,689	4,765	4,789	4,814	4,916	4,923	4,923
5. 2019.....	XXX	XXX	XXX	3,822	4,478	4,555	4,611	4,629	4,643	4,653
6. 2020.....	XXX	XXX	XXX	XXX	3,762	4,420	4,507	4,541	4,573	4,578
7. 2021.....	XXX	XXX	XXX	XXX	XXX	4,430	5,385	5,595	5,678	5,717
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	5,043	5,958	6,177	6,227
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,261	6,110	6,292
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,480	5,146
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,976

**ANNUAL STATEMENT FOR THE YEAR 2025 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	13	7	3	1	0	0	0	0	0	0
2. 2016.....	25	31	32	32	33	33	33	33	33	33
3. 2017.....	XXX	25	29	31	31	31	31	31	31	31
4. 2018.....	XXX	XXX	11	12	12	13	13	13	13	13
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	42	78	81	83	84
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	463	864	907	940
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,047	1,497	1,589
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,881	2,532
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,786

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	16	6	2	1	1	1	1	1	0	0
2. 2016.....	13	2	4	1	0	0	0	0	0	0
3. 2017.....	XXX	14	3	1	0	0	0	0	0	0
4. 2018.....	XXX	XXX	2	2	1	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	33	6	2	2	8
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	204	83	70	38
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	458	171	179
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	668	253
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	989

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	14	2	1	0	0	0	0	1	0	0
2. 2016.....	58	64	67	67	67	67	67	67	67	67
3. 2017.....	XXX	63	64	65	65	65	65	65	65	65
4. 2018.....	XXX	XXX	19	20	20	20	20	20	20	20
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	103	147	151	154	161
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	958	1,427	1,496	1,518
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,145	2,605	2,769
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,686	4,357
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,013

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 2025 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	1	1	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	1	1	1
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	5	14	18	21
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	28	31
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	52
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	2	1	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	1	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	9	5	4	2
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	3	6
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	12
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	2	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	2	2	2	2
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	20	35	41	44
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	59	70
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88	117
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114

ANNUAL STATEMENT FOR THE YEAR 2025 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	2	4
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2	1	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	3	1
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	3	3	3	3
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	6	6
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	6
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

**ANNUAL STATEMENT FOR THE YEAR 2025 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	2	2	3
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	5	6
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	8
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1	2	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	2
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1	2	2	2	2
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1	3	3	3
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	13	14
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	18
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20

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 2025 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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	(37)	3	0	0	0	0	0	0	0	0	0
2. 2016.....	139,762	139,881	139,886	139,886	139,886	139,886	139,886	139,886	139,886	139,886	0
3. 2017.....	XXX	154,312	154,343	154,328	154,328	154,328	154,328	154,328	154,328	154,328	0
4. 2018.....	XXX	XXX	175,566	175,648	175,721	175,721	175,721	175,721	175,721	175,721	0
5. 2019.....	XXX	XXX	XXX	186,901	187,329	187,312	187,312	187,312	187,312	187,312	0
6. 2020.....	XXX	XXX	XXX	XXX	192,401	192,293	192,284	192,284	192,284	192,284	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	204,466	204,536	204,517	204,517	204,517	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	216,018	216,139	216,236	216,242	6
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231,536	231,631	231,758	127
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248,862	249,120	257
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	266,811	266,811
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	267,202
13. Earned Premiums (Sch P-Pt. 1)	139,726	154,434	175,602	186,968	192,902	204,341	216,079	231,639	249,053	267,202	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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	(37)	3	0	0	0	0	0	0	0	0	0
2. 2016.....	139,762	139,881	139,886	139,886	139,886	139,886	139,886	139,886	139,886	139,886	0
3. 2017.....	XXX	154,312	154,343	154,328	154,328	154,328	154,328	154,328	154,328	154,328	0
4. 2018.....	XXX	XXX	175,566	175,648	175,721	175,721	175,721	175,721	175,721	175,721	0
5. 2019.....	XXX	XXX	XXX	186,901	187,329	187,312	187,312	187,312	187,312	187,312	0
6. 2020.....	XXX	XXX	XXX	XXX	192,401	192,293	192,284	192,284	192,284	192,284	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	204,466	204,536	204,517	204,517	204,517	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	216,018	216,139	216,236	216,242	6
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231,536	231,631	231,758	127
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248,862	249,120	257
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	266,811	266,811
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	267,202
13. Earned Premiums (Sch P-Pt. 1)	139,726	154,434	175,602	186,968	192,902	204,341	216,079	231,639	249,053	267,202	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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	1,793	25	(27)	12	0	0	0	0	0	0	0
2. 2016.....	50,038	52,814	52,793	52,785	52,783	52,783	52,783	52,783	52,783	52,783	0
3. 2017.....	XXX	53,820	55,734	55,795	55,769	55,766	55,766	55,764	55,757	55,757	0
4. 2018.....	XXX	XXX	52,751	55,578	55,640	55,363	55,362	55,360	55,337	55,337	0
5. 2019.....	XXX	XXX	XXX	53,285	55,720	55,164	55,145	55,145	55,141	55,141	0
6. 2020.....	XXX	XXX	XXX	XXX	59,295	60,632	60,668	60,637	60,626	60,626	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	67,562	73,001	73,387	73,493	73,490	(3)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	77,319	83,888	84,773	84,659	(114)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79,294	87,148	86,876	(273)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,537	83,538	6,001
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,873	83,873
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,485
13. Earned Premiums (Sch P-Pt. 1)	51,831	56,621	54,617	56,177	61,764	68,062	82,774	86,212	86,339	89,485	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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	1,793	25	(27)	12	0	0	0	0	0	0	0
2. 2016.....	50,038	52,814	52,793	52,785	52,783	52,783	52,783	52,783	52,783	52,783	0
3. 2017.....	XXX	53,820	55,734	55,795	55,769	55,766	55,766	55,764	55,757	55,757	0
4. 2018.....	XXX	XXX	52,751	55,578	55,640	55,363	55,362	55,360	55,337	55,337	0
5. 2019.....	XXX	XXX	XXX	53,285	55,720	55,164	55,145	55,145	55,141	55,141	0
6. 2020.....	XXX	XXX	XXX	XXX	59,295	60,632	60,668	60,637	60,626	60,626	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	67,562	73,001	73,387	73,493	73,490	(3)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	77,319	83,888	84,773	84,659	(114)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79,294	87,148	86,876	(273)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,537	83,538	6,001
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,873	83,873
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,485
13. Earned Premiums (Sch P-Pt. 1)	51,831	56,621	54,617	56,177	61,764	68,062	82,774	86,212	86,339	89,485	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	30	0	0	0	0	0	0	0	0	0	0
2. 2016.....	2,358	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	0
3. 2017.....	XXX	2,064	2,073	2,073	2,073	2,073	2,073	2,073	2,073	2,073	0
4. 2018.....	XXX	XXX	551	551	551	551	551	551	551	551	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	(2)	(2)	(2)	(2)	(2)	(2)	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	5,097	5,097	5,097	5,097	5,097	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	37,750	37,750	37,750	37,750	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,059	84,182	84,183	1
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,782	147,116	334
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	223,585	223,585
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	223,920
13. Earned Premiums (Sch P-Pt. 1)	2,388	2,083	560	0	(2)	5,097	37,750	84,059	146,904	223,920	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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	30	0	0	0	0	0	0	0	0	0	0
2. 2016.....	2,358	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	0
3. 2017.....	XXX	2,064	2,073	2,073	2,073	2,073	2,073	2,073	2,073	2,073	0
4. 2018.....	XXX	XXX	551	551	551	551	551	551	551	551	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	(2)	(2)	(2)	(2)	(2)	(2)	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	5,097	5,097	5,097	5,097	5,097	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	37,750	37,750	37,750	37,750	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,059	84,182	84,183	1
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,782	147,116	334
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	223,585	223,585
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	223,920
13. Earned Premiums (Sch P-Pt. 1)	2,388	2,083	560	0	(2)	5,097	37,750	84,059	146,904	223,920	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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	7	0	0	0	0	0	0	0	0	0	0
2. 2016.....	59	66	66	66	66	66	66	66	66	66	0
3. 2017.....	XXX	29	29	29	29	29	29	29	29	29	0
4. 2018.....	XXX	XXX	11	11	11	11	11	11	11	11	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	620	620	620	620	620	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	5,996	5,996	5,996	5,996	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,511	13,510	13,510	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,236	23,273	38
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,519	35,519
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,557
13. Earned Premiums (Sch P-Pt. 1)	66	36	11	0	0	620	5,996	13,511	23,236	35,557	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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	7	0	0	0	0	0	0	0	0	0	0
2. 2016.....	59	66	66	66	66	66	66	66	66	66	0
3. 2017.....	XXX	29	29	29	29	29	29	29	29	29	0
4. 2018.....	XXX	XXX	11	11	11	11	11	11	11	11	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	620	620	620	620	620	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	5,996	5,996	5,996	5,996	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,511	13,510	13,510	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,236	23,273	38
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,519	35,519
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,557
13. Earned Premiums (Sch P-Pt. 1)	66	36	11	0	0	620	5,996	13,511	23,236	35,557	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	3	3	3	3	3	3	3	3	3	3	0
3. 2017.....	XXX	2	2	2	2	2	2	2	2	2	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	24	24	24	24	24	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	181	181	181	181	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	467	467	467	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	803	803	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,162	1,162
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,162
13. Earned Premiums (Sch P-Pt. 1)	3	2	0	0	0	24	181	467	803	1,162	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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	3	3	3	3	3	3	3	3	3	3	0
3. 2017.....	XXX	2	2	2	2	2	2	2	2	2	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	24	24	24	24	24	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	181	181	181	181	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	467	467	467	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	803	803	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,162	1,162
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,162
13. Earned Premiums (Sch P-Pt. 1)	3	2	0	0	0	24	181	467	803	1,162	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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX									
6. 2020.....	XXX	XXX									
7. 2021.....	XXX	XXX									
8. 2022.....	XXX	XXX									
9. 2023.....	XXX	XXX									
10. 2024.....	XXX	XXX									
11. 2025.....	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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX									
6. 2020.....	XXX	XXX									
7. 2021.....	XXX	XXX									
8. 2022.....	XXX	XXX									
9. 2023.....	XXX	XXX									
10. 2024.....	XXX	XXX									
11. 2025.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

**ANNUAL STATEMENT FOR THE YEAR 2025 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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX	XXX								
6. 2020.....	XXX	XXX	XXX	XXX							
7. 2021.....	XXX	XXX	XXX	XXX	XXX						
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX	XXX								
6. 2020.....	XXX	XXX	XXX	XXX							
7. 2021.....	XXX	XXX	XXX	XXX	XXX						
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2025.....	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 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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX	XXX								
6. 2020.....	XXX	XXX	XXX	XXX							
7. 2021.....	XXX	XXX	XXX	XXX	XXX						
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX	XXX								
6. 2020.....	XXX	XXX	XXX	XXX							
7. 2021.....	XXX	XXX	XXX	XXX	XXX						
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

**ANNUAL STATEMENT FOR THE YEAR 2025 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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	3	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016.....	9	11	11	11	11	11	11	11	11	11	0
3. 2017.....	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	0
4. 2018.....	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	0
5. 2019.....	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	0
6. 2020.....	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	15	15	15	15	15	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	184	184	184	184	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	462	461	461	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	927	946	19
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,492	1,492
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,511
13. Earned Premiums (Sch P-Pt. 1)	11	3	0	0	0	15	184	462	925	1,511	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	3	.0	.0	.0	.0	.0	.0	.0	.0	.0	0
2. 2016.....	9	11	11	11	11	11	11	11	11	11	0
3. 2017.....	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	0
4. 2018.....	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	0
5. 2019.....	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	0
6. 2020.....	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	15	15	15	15	15	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	184	184	184	184	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	462	461	461	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	927	946	19
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,492	1,492
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,511
13. Earned Premiums (Sch P-Pt. 1)	11	3	0	0	0	15	184	462	925	1,511	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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX	XXX								
6. 2020.....	XXX	XXX	XXX	XXX							
7. 2021.....	XXX	XXX	XXX	XXX	XXX						
8. 2022.....	XXX	XXX	XXX	XXX	XXX	15	15	15	15	15	
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	184	184	184	184	
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	462	461	461	
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	927	946	19
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,492
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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX	XXX								
6. 2020.....	XXX	XXX	XXX	XXX							
7. 2021.....	XXX	XXX	XXX	XXX	XXX						
8. 2022.....	XXX	XXX	XXX	XXX	XXX	15	15	15	15	15	
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	184	184	184	184	
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	462	461	461	
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	927	946	19
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,492
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 2025 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 2016 .....	0	0
1.603 2017 .....	0	0
1.604 2018 .....	0	0
1.605 2019 .....	0	0
1.606 2020 .....	0	0
1.607 2021 .....	0	0
1.608 2022 .....	0	0
1.609 2023 .....	0	0
1.610 2024 .....	0	0
1.611 2025 .....	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	2,243,695	2,543,353	0	2,405,528	3,288,980	1,358,367	3,191	0
2. Alaska	AK	L	131,057	127,652	0	(10,570)	(19,448)	21,478	24	0
3. Arizona	AZ	L	13,502,247	11,790,139	0	8,389,038	13,705,587	15,392,326	46,566	0
4. Arkansas	AR	L	7,282,226	12,977,562	0	7,885,445	6,689,138	6,459,093	65,403	0
5. California	CA	L	81,531,829	69,677,308	0	30,700,524	54,850,751	84,866,362	237,652	0
6. Colorado	CO	L	13,076,379	12,118,316	0	4,358,879	3,763,296	12,730,195	44,551	0
7. Connecticut	CT	L	23,624,132	21,461,331	0	13,641,960	17,200,394	25,811,428	105,195	0
8. Delaware	DE	L	4,544,866	3,960,181	0	3,457,944	2,826,070	2,679,756	15,852	0
9. District of Columbia	DC	L	3,952,459	3,536,802	0	947,835	1,374,695	1,889,675	15,518	0
10. Florida	FL	L	10,040,508	8,735,649	0	4,092,123	6,184,678	13,204,808	2,672	0
11. Georgia	GA	L	95,983,125	87,266,794	0	46,491,316	61,393,730	73,553,824	292,960	0
12. Hawaii	HI	L	96,198	89,269	0	4,418	969	37,753	26	0
13. Idaho	ID	L	1,135,017	1,112,893	0	905,366	1,073,860	524,610	3,565	0
14. Illinois	IL	L	55,058,585	48,047,129	0	13,983,375	16,641,624	28,224,019	174,730	0
15. Indiana	IN	L	15,678,519	14,021,319	0	7,378,662	9,571,640	13,535,656	45,656	0
16. Iowa	IA	L	887,480	783,278	0	134,355	58,039	530,507	2,652	0
17. Kansas	KS	L	1,338,112	1,250,573	0	439,782	846,826	908,667	3,805	0
18. Kentucky	KY	L	5,168,936	4,273,891	0	2,652,710	4,594,317	4,539,892	10,497	0
19. Louisiana	LA	L	16,380,488	17,609,401	0	9,378,525	7,939,590	12,601,215	49,911	0
20. Maine	ME	L	17,061,439	16,405,855	0	7,507,511	4,152,330	13,639,129	68,673	0
21. Maryland	MD	L	29,209,596	26,036,482	0	10,127,475	11,351,699	13,085,148	64,942	0
22. Massachusetts	MA	L	47,819,939	45,150,475	0	19,959,850	19,732,924	37,766,220	181,428	0
23. Michigan	MI	L	41,639,471	38,450,442	0	16,849,535	20,027,451	31,244,388	153,058	0
24. Minnesota	MN	L	20,312,499	20,001,842	0	6,575,232	11,722,044	14,209,369	54,632	0
25. Mississippi	MS	L	550,108	519,846	0	103,224	117,590	159,108	1,937	0
26. Missouri	MO	L	4,042,992	3,508,784	0	1,130,930	1,921,571	6,483,543	12,746	0
27. Montana	MT	L	316,500	303,147	0	18,558	204,745	401,191	1,175	0
28. Nebraska	NE	L	528,674	441,549	0	178,630	155,247	125,527	1,342	0
29. Nevada	NV	L	6,136,229	5,286,863	0	2,016,934	2,319,581	3,206,046	16,508	0
30. New Hampshire	NH	L	12,010,643	11,205,164	0	6,389,518	5,626,896	13,492,667	48,381	0
31. New Jersey	NJ	L	48,316,918	43,236,140	0	16,536,636	28,658,715	56,125,004	108,292	0
32. New Mexico	NM	L	973,860	1,057,897	0	141,727	360,304	536,603	2,854	0
33. New York	NY	L	40,717,051	36,057,767	0	20,199,658	26,605,959	54,615,137	116,726	0
34. North Carolina	NC	L	28,569,101	25,332,596	0	9,069,704	10,459,488	15,694,588	114,418	0
35. North Dakota	ND	L	574,997	405,300	0	6,510	36,123	55,872	1,484	0
36. Ohio	OH	L	13,657,742	11,707,235	0	5,202,375	5,552,280	6,563,886	38,212	0
37. Oklahoma	OK	L	16,660,497	16,487,806	0	9,790,346	10,447,863	9,004,610	71,434	0
38. Oregon	OR	L	9,099,913	8,299,624	0	3,181,359	5,541,367	6,697,038	27,695	0
39. Pennsylvania	PA	L	26,197,604	23,587,256	0	9,643,213	18,029,047	25,374,687	94,788	0
40. Rhode Island	RI	L	6,507,200	5,992,569	0	988,667	615,523	4,414,327	23,007	0
41. South Carolina	SC	L	23,968,802	21,113,852	0	8,705,702	10,064,287	14,551,866	44,788	0
42. South Dakota	SD	L	201,209	147,220	0	41,216	90,175	91,700	479	0
43. Tennessee	TN	L	14,102,007	12,855,649	0	7,443,865	3,885,338	7,253,507	44,998	0
44. Texas	TX	L	62,727,476	59,622,205	0	36,839,753	37,401,660	58,198,133	219,000	0
45. Utah	UT	L	8,834,037	8,110,672	0	3,407,241	8,257,127	9,677,762	24,566	0
46. Vermont	VT	L	2,950,523	2,564,621	0	603,324	1,198,724	2,083,256	12,074	0
47. Virginia	VA	L	45,096,331	44,996,103	0	25,372,073	32,036,655	30,925,433	214,829	0
48. Washington	WA	L	16,247,900	15,518,004	0	7,727,378	11,222,023	12,110,619	55,165	0
49. West Virginia	WV	L	535,920	424,654	0	435,475	920,323	549,346	1,138	0
50. Wisconsin	WI	L	57,997,036	56,710,347	0	28,327,770	33,898,164	31,301,624	269,002	0
51. Wyoming	WY	L	136,567	115,763	0	65,930	126,174	70,756	1,345	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	6,019	4,877	0	944	535	21	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	12,063	13,999	0	10,528	10,097	11	0	0
58. Aggregate other alien	OT	XXX	0	341	0	0	0	0	0	0
59. Totals	XXX		955,374,721	883,055,786	0	421,836,006	534,734,765	778,577,753	3,211,542	0
DETAILS OF WRITE-INS										
58001. FSM Micronesia, Federated States of	XXX		0	341	0	0	0	0	0	0
58002.	XXX									
58003.	XXX									
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	341	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 (DSLII) - 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 - location of work; Supply bonds - location of contractors; All other - location of principal.

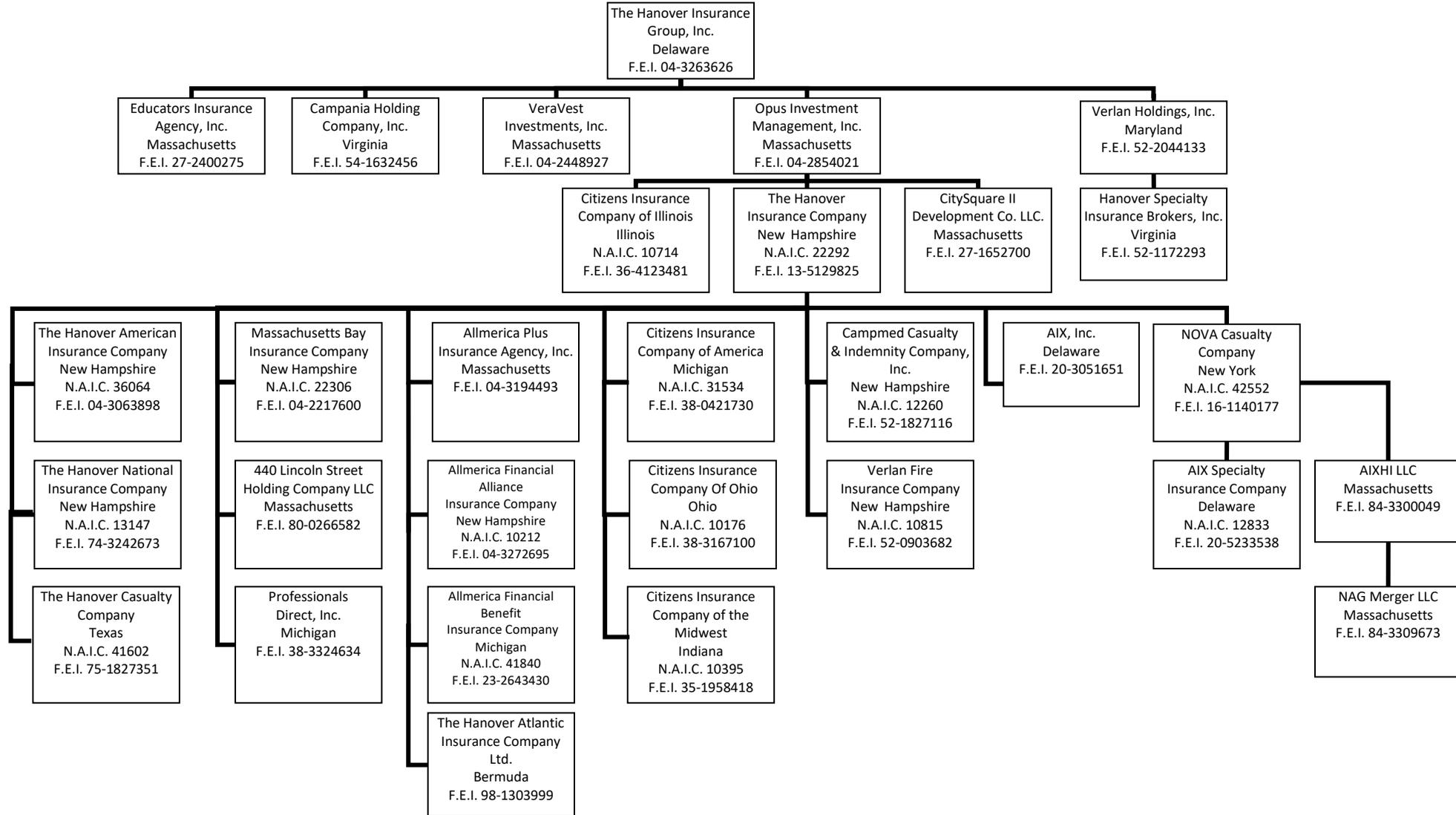
**SCHEDULE T - PART 2**  
**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

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 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE Y**

**PART 1A - DETAILS 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	Domiciliary Location	Relationship 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 Required? (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	10176	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	10395	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	42552	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	42552	52-1172293				Hanover Specialty Insurance Brokers, Inc.	VA	NIA	Verlan Holdings, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	42552	04-2217600				Massachusetts Bay Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	42552	84-3309673				NAG Merger LLC	MA	NIA	AIXHI LLC	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	42552	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	42552	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**

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
12833	20-5233538	AIX Specialty Insurance Co.	0	0	0	0	0	0		0	0	395,086,924
10212	04-3272695	Allmerica Financial Alliance Ins Co.	0	3,000,000	0	0	0	0		0	3,000,000	296,726,398
41840	23-2643430	Allmerica Financial Benefit Ins Co.	0	12,000,000	0	0	0	(146,068,648)		0	(134,068,648)	1,396,534,539
	04-3194493	Allmerica Plus Insurance Agency, Inc.	0	0	0	0	0	0		0	0	0
12260	52-1827116	Campmed Casualty & Indemnity Company, Inc.	(450,000)	0	0	0	0	0		0	(450,000)	3,200,450
31534	38-0421730	Citizens Insurance Co. of America	(91,000,000)	0	(90,084,830)	0	147,436,137	107,658,641		0	74,009,948	(567,282,027)
10714	36-4123481	Citizens Insurance Co. of Illinois	0	0	0	0	0	0		0	0	60,964,924
10176	38-3167100	Citizens Insurance Co. of Ohio	0	0	0	0	0	0		0	0	5,578,891
10395	35-1958418	Citizens Insurance Co. of the Midwest	0	0	0	0	0	(236,562,637)		0	(236,562,637)	1,493,939,762
36064	04-3063898	The Hanover American Insurance Co.	0	0	0	0	0	(66,762,721)		0	(66,762,721)	529,586,800
	98-1303999	The Hanover Atlantic Insurance Company	0	0	0	0	0	0		0	0	254,522,797
22292	13-5129825	The Hanover Insurance Company	(202,700,000)	(15,600,000)	(202,616,125)	0	(15,541,508)	649,188,449		(125,000,000)	87,730,816	(5,631,304,863)
41602	75-1827351	The Hanover Casualty Company	0	0	0	0	0	0		0	0	77,275,228
22306	04-2217600	Massachusetts Bay Insurance Company	0	0	0	0	0	(219,908,976)		0	(219,908,976)	1,031,796,284
42552	16-1140177	NOVA Casualty Co.	0	0	0	0	0	0		0	0	502,723,283
	04-3263626	The Hanover Insurance Group, Inc.	295,000,000	0	292,700,955	0	(131,894,629)	0		125,000,000	580,806,326	0
13147	74-3242673	The Hanover National Insurance Company	(300,000)	0	0	0	0	0		0	(300,000)	0
10815	52-0903682	Verlan Fire Insurance Co.	(550,000)	600,000	0	0	0	(87,544,108)		0	(87,494,108)	150,650,610
	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 2025 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
.....	.....	.....	.....	.....	.....	.....	.....
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**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

**REQUIRED FILINGS**

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

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

**SUPPLEMENTAL FILINGS**

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

<b>MARCH FILING</b>	
11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? .....	NO
12. Will the Financial Guaranty Insurance Exhibit be filed by March 1? .....	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
14. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1? .....	NO
15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? .....	NO
17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? ...	NO
18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?..	YES
20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1? .....	NO
22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
24. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? .....	NO
25. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? .....	NO
26. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? .....	NO
27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1? .....	NO
28. Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1? .....	YES
29. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? .....	YES
<b>APRIL FILING</b>	
30. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
31. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
32. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	NO
33. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? .....	NO
34. Will the Cybersecurity 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 14	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 14
1. Issuer credit obligations (Schedule D, Part 1, Section 1):						
1.01 U.S. government obligations.....	11,228,164	9.389	11,228,164	0	11,228,164	9.389
1.02 Other U.S. government obligations .....	0	0.000	0	0	0	0.000
1.03 Non-U.S. sovereign jurisdiction securities.....	0	0.000	0	0	0	0.000
1.04 Municipal bonds – general obligations (direct & guaranteed) .....	13,382,225	11.191	13,382,225	0	13,382,225	11.191
1.05 Municipal bonds – special revenue.....	40,350,876	33.742	40,350,876	0	40,350,876	33.742
1.06 Project finance bonds issued by operating entities .....	0	0.000	0	0	0	0.000
1.07 Corporate bonds .....	25,156,667	21.037	25,156,667	0	25,156,667	21.037
1.08 Mandatory convertible bonds .....	0	0.000	0	0	0	0.000
1.09 Single entity backed obligations .....	0	0.000	0	0	0	0.000
1.10 SVO-Identified bond exchange traded funds – fair value .....	0	0.000	0	0	0	0.000
1.11 SVO-Identified bond exchange traded funds – systematic value .....	0	0.000	0	0	0	0.000
1.12 Bonds issued by funds representing operating entities.....	0	0.000	0	0	0	0.000
1.13 Bank loans - issued.....	0	0.000	0	0	0	0.000
1.14 Bank loans - acquired.....	0	0.000	0	0	0	0.000
1.15 Mortgages loans that qualify as SVO-Identified credit tenant loans.....	0	0.000	0	0	0	0.000
1.16 Certificates of deposit.....	0	0.000	0	0	0	0.000
1.17 Other issuer credit obligations.....	0	0.000	0	0	0	0.000
1.18 Total issuer credit obligations.....	90,117,932	75.359	90,117,932	0	90,117,932	75.359
2. Asset-backed securities (Schedule D, Part 1, Section 2):						
2.01 Financial asset-backed securities – self-liquidating .....	27,060,527	22.629	27,060,527	0	27,060,527	22.629
2.02 Financial asset-backed securities – not self-liquidating .....	0	0.000	0	0	0	0.000
2.03 Non-financial asset-backed securities .....	209,992	0.176	209,992	0	209,992	0.176
2.04 Total asset-backed securities.....	27,270,519	22.804	27,270,519	0	27,270,519	22.804
3. Preferred stocks (Schedule D, Part 2, Section 1):						
3.01 Industrial and miscellaneous (unaffiliated).....	0	0.000	0	0	0	0.000
3.02 Parent, subsidiaries and affiliates.....	0	0.000	0	0	0	0.000
3.03 Total preferred stocks.....	0	0.000	0	0	0	0.000
4. Common stocks (Schedule D, Part 2, Section 2):						
4.01 Industrial and miscellaneous - publicly traded (unaffiliated) .....	0	0.000	0	0	0	0.000
4.02 Industrial and miscellaneous - other (unaffiliated) .....	0	0.000	0	0	0	0.000
4.03 Parent, subsidiaries and affiliates - publicly traded .....	0	0.000	0	0	0	0.000
4.04 Parent, subsidiaries and affiliates - other .....	0	0.000	0	0	0	0.000
4.05 Mutual funds .....	0	0.000	0	0	0	0.000
4.06 Unit investment trusts .....	0	0.000	0	0	0	0.000
4.07 Closed-end funds .....	0	0.000	0	0	0	0.000
4.08 Exchange traded funds .....	0	0.000	0	0	0	0.000
4.09 Total common stocks .....	0	0.000	0	0	0	0.000
5. Mortgage loans (Schedule B):						
5.01 Farm mortgages .....	0	0.000	0	0	0	0.000
5.02 Residential mortgages .....	0	0.000	0	0	0	0.000
5.03 Commercial mortgages .....	0	0.000	0	0	0	0.000
5.04 Mezzanine real estate loans .....	0	0.000	0	0	0	0.000
5.05 Total valuation allowance .....	0	0.000	0	0	0	0.000
5.06 Total mortgage loans .....	0	0.000	0	0	0	0.000
6. Real estate (Schedule A):						
6.01 Properties occupied by company .....	0	0.000	0	0	0	0.000
6.02 Properties held for production of income .....	0	0.000	0	0	0	0.000
6.03 Properties held for sale .....	0	0.000	0	0	0	0.000
6.04 Total real estate .....	0	0.000	0	0	0	0.000
7. Cash, cash equivalents and short-term investments:						
7.01 Cash (Schedule E, Part 1) .....	8,621	0.007	8,621	0	8,621	0.007
7.02 Cash equivalents (Schedule E, Part 2) .....	2,182,713	1.825	2,182,713	0	2,182,713	1.825
7.03 Short-term investments (Schedule DA) .....	0	0.000	0	0	0	0.000
7.04 Total cash, cash equivalents and short-term investments .....	2,191,334	1.832	2,191,334	0	2,191,334	1.832
8. Contract loans .....	0	0.000	0	0	0	0.000
9. Derivatives (Schedule DB) .....	0	0.000	0	0	0	0.000
10. Other invested assets (Schedule BA) .....	0	0.000	0	0	0	0.000
11. Receivables for securities .....	5,561	0.005	5,561	0	5,561	0.005
12. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
13. Other invested assets (Page 2, Line 11) .....	0	0.000	0	0	0	0.000
14. Total invested assets	119,585,346	100.000	119,585,346	0	119,585,346	100.000

Schedule A - Verification - Real Estate

**N O N E**

Schedule B - Verification - Mortgage Loans

**N O N E**

Schedule BA - Verification - Other Long-Term Invested Assets

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

	1	2	3	4	5
	Total	Issuer Credit Obligations	Asset-Backed Securities	Preferred Stocks	Common Stocks
1. Book/adjusted carrying value, December 31 of prior year.....	104,372,937	87,940,215	16,432,722	.0	.0
2. Cost of bonds and stocks acquired, Part 3, Column 6.....	28,312,302	14,736,483	13,575,820	.0	.0
3. Accrual of discount .....	689,465	577,980	111,485	.0	.XXX.
4. Unrealized valuation increase/(decrease).....	.0	.0	.0	.0	.0
5. Total gain (loss) on disposals, Part 4, Column 18 .....	(328,842)	(348,327)	19,486	.0	.0
6. Consideration for bonds and stocks disposed, Part 4, Column 6.....	15,482,584	12,631,156	2,851,428	.0	.0
7. Amortization of premium .....	174,827	157,262	17,565	.0	.XXX.
8. Total foreign exchange change in book/adjusted carrying value .....	.0	.0	.0	.0	.0
9. Current year's other-than-temporary impairment recognized .....	.0	.0	.0	.0	.0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	.0	.0	.0	.0	.XXX.
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	117,388,451	90,117,932	27,270,520	.0	.0
12. Total nonadmitted amounts .....	.0	.0	.0	.0	.0
13. Statement value at end of current period (Line 11 minus Line 12)	117,388,451	90,117,932	27,270,520	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - SUMMARY BY COUNTRY**

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Issuer Credit Obligations					
Governments and Municipalities	1. United States .....	64,961,265	62,937,138	64,761,073	67,164,718
	2. Canada .....	0	0	0	0
	3. Other Countries.....	0	0	0	0
	4. Total	64,961,265	62,937,138	64,761,073	67,164,718
All Other Issuer Credit Obligations (unaffiliated)	5. United States .....	21,316,477	21,477,374	21,185,863	22,078,055
	6. Canada .....	1,367,289	1,393,119	1,333,087	1,500,000
	7. Other Countries.....	2,472,901	2,530,435	2,477,421	2,415,000
	8. Total	25,156,667	25,400,928	24,996,372	25,993,055
All Other Issuer Credit Obligations (affiliated)	9. Total	0	0	0	0
10. Total Issuer Credit Obligations		90,117,932	88,338,066	89,757,445	93,157,773
Asset-Backed Securities					
Asset-Backed Securities (unaffiliated)	11. United States.....	27,270,519	27,699,843	27,224,766	28,012,103
	12. Canada.....	0	0	0	0
	13. Other Countries	0	0	0	0
	14. Total	27,270,519	27,699,843	27,224,766	28,012,103
Asset-Backed Securities (affiliated)	15. Total	0	0	0	0
16. Total Asset-Backed Securities		27,270,519	27,699,843	27,224,766	28,012,103
17. Total Bonds		117,388,451	116,037,909	116,982,211	121,169,876
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	18. United States .....	0	0	0	0
	19. Canada .....	0	0	0	0
	20. Other Countries.....	0	0	0	0
	21. Total	0	0	0	0
Parent, Subsidiaries and Affiliates	22. Total	0	0	0	0
23. Total Preferred Stocks		0	0	0	0
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	24. United States .....	0	0	0	0
	25. Canada .....	0	0	0	0
	26. Other Countries.....	0	0	0	0
	27. Total	0	0	0	0
Parent, Subsidiaries and Affiliates	28. Total	0	0	0	0
29. Total Common Stocks		0	0	0	0
30. Total Stocks		0	0	0	0
31. Total Bonds and Stocks		117,388,451	116,037,909	116,982,211	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1A**

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 52.7	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. Government Obligations</b>												
1.1 NAIC 1	1,696,526	5,688,398	3,614,880	0	228,360	XXX	11,228,164	9.6	XXX	XXX	11,228,164	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.7 Totals	1,696,526	5,688,398	3,614,880	0	228,360	XXX	11,228,164	9.6	XXX	XXX	11,228,164	0
<b>2. Other U.S. Government Securities</b>												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>3. Non-U.S. Sovereign Jurisdiction Securities</b>												
3.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>4. Municipal Bonds – General Obligations</b>												
4.1 NAIC 1	200,000	5,291,357	5,299,757	2,591,111	0	XXX	13,382,225	11.4	XXX	XXX	13,382,225	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.7 Totals	200,000	5,291,357	5,299,757	2,591,111	0	XXX	13,382,225	11.4	XXX	XXX	13,382,225	0
<b>5. Municipal Bonds – Special Revenue</b>												
5.1 NAIC 1	3,466,486	21,159,578	11,347,467	3,441,552	935,792	XXX	40,350,876	34.4	XXX	XXX	40,350,876	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.7 Totals	3,466,486	21,159,578	11,347,467	3,441,552	935,792	XXX	40,350,876	34.4	XXX	XXX	40,350,876	0
<b>6. Project Finance Bonds Issued by Operating Entities (Unaffiliated)</b>												
6.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1A (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 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>7. Project Finance Bonds Issued by Operating Entities (Affiliated)</b>												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>8. Corporate Bonds (Unaffiliated)</b>												
8.1 NAIC 1	0	7,594,108	9,085,274	2,050,738	1,204,158	XXX	19,934,278	17.0	XXX	XXX	14,843,447	5,090,831
8.2 NAIC 2	0	2,732,726	2,144,654	345,009	0	XXX	5,222,389	4.4	XXX	XXX	5,122,389	100,000
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8.7 Totals	0	10,326,834	11,229,928	2,395,747	1,204,158	XXX	25,156,667	21.4	XXX	XXX	19,965,836	5,190,831
<b>9. Corporate Bonds (Affiliated)</b>												
9.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>10. Mandatory Convertible Bonds (Unaffiliated)</b>												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>11. Mandatory Convertible Bonds (Affiliated)</b>												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>12. Single Entity Backed Obligations (Unaffiliated)</b>												
12.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

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**SCHEDULE D - PART 1A (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 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>13. Single Entity Backed Obligations (Affiliated)</b>												
13.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>14. SVO-Identified Bond Exchange Traded Funds – Fair Value</b>												
14.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
<b>15. SVO-Identified Bond Exchange Traded Funds – Systematic Value</b>												
15.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
<b>16. Bonds Issued by Funds Representing Operating Entities (Unaffiliated)</b>												
16.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>17. Bonds Issued by Funds Representing Operating Entities (Affiliated)</b>												
17.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>18. Bank Loans – Issued (Unaffiliated)</b>												
18.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

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**SCHEDULE D - PART 1A (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 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>19. Bank Loans – Issued (Affiliated)</b>												
19.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>20. Bank Loans – Acquired (Unaffiliated)</b>												
20.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>21. Bank Loans – Acquired (Affiliated)</b>												
21.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>22. Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Unaffiliated)</b>												
22.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>23. Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Affiliated)</b>												
23.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>24. Certificates of Deposit (Unaffiliated)</b>												
24.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

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**SCHEDULE D - PART 1A (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 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>25. Certificates of Deposit (Affiliated)</b>												
25.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>26. Other Issuer Credit Obligations (Unaffiliated)</b>												
26.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>27. Other Issuer Credit Obligations (Affiliated)</b>												
27.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>28. Agency Residential Mortgage-Backed Securities - Guaranteed</b>												
28.1 NAIC 1	1,021,770	2,519,486	1,289,017	620,580	83,011	XXX	5,533,865	4.7	XXX	XXX	5,533,865	0
28.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.7 Totals	1,021,770	2,519,486	1,289,017	620,580	83,011	XXX	5,533,865	4.7	XXX	XXX	5,533,865	0
<b>29. Agency Commercial Mortgage-Backed Securities - Guaranteed</b>												
29.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>30. Agency Residential Mortgage-Backed Securities - Not Guaranteed</b>												
30.1 NAIC 1	2,030,390	7,845,533	3,834,880	2,608,343	601,222	XXX	16,920,369	14.4	XXX	XXX	16,920,369	0
30.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.7 Totals	2,030,390	7,845,533	3,834,880	2,608,343	601,222	XXX	16,920,369	14.4	XXX	XXX	16,920,369	0

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**SCHEDULE D - PART 1A (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 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>31. Agency Commercial Mortgage-Backed Securities - Not Guaranteed</b>												
31.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>32. Non-Agency Residential Mortgage-Backed Securities (Unaffiliated)</b>												
32.1 NAIC 1	279,570	333,774	1,357,817	1,271,175	0	XXX	3,242,336	2.8	XXX	XXX	2,838,787	403,549
32.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.7 Totals	279,570	333,774	1,357,817	1,271,175	0	XXX	3,242,336	2.8	XXX	XXX	2,838,787	403,549
<b>33. Non-Agency Residential Mortgage-Backed Securities (Affiliated)</b>												
33.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>34. Non-Agency Commercial Mortgage-Backed Securities (Unaffiliated)</b>												
34.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>35. Non-Agency Commercial Mortgage-Backed Securities (Affiliated)</b>												
35.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>36. Non-Agency – CLOs/CBOs/CDOs (Unaffiliated)</b>												
36.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1A (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 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>37. Non-Agency – CLOs/CBOs/CDOs (Affiliated)</b>												
37.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>38. Other Financial Asset-Backed Securities (Unaffiliated)</b>												
38.1 NAIC 1	437,735	926,223	0	0	0	XXX	1,363,958	1.2	XXX	XXX	1,363,958	0
38.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.7 Totals	437,735	926,223	0	0	0	XXX	1,363,958	1.2	XXX	XXX	1,363,958	0
<b>39. Other Financial Asset-Backed Securities (Affiliated)</b>												
39.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>40. Equity-Backed Securities (Unaffiliated)</b>												
40.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>41. Equity-Backed Securities (Affiliated)</b>												
41.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>42. Other Financial Asset-Backed Securities – Not Self-Liquidating (Unaffiliated)</b>												
42.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1A (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 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>43. Other Financial Asset-Backed Securities – Not Self-Liquidating (Affiliated)</b>												
43.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>44. Lease-Backed Securities – Practical Expedient (Unaffiliated)</b>												
44.1 NAIC 1	209,992	0	0	0	0	XXX	209,992	0.2	XXX	XXX	209,992	0
44.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.7 Totals	209,992	0	0	0	0	XXX	209,992	0.2	XXX	XXX	209,992	0
<b>45. Lease-Backed Securities – Practical Expedient (Affiliated)</b>												
45.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>46. Other Non-Financial Asset-Backed Securities – Practical Expedient (Unaffiliated)</b>												
46.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>47. Other Non-Financial Asset-Backed Securities – Practical Expedient (Affiliated)</b>												
47.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>48. Lease-Backed Securities – Full Analysis (Unaffiliated)</b>												
48.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1A (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 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>49. Lease-Backed Securities – Full Analysis (Affiliated)</b>												
49.1 NAIC 1 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.2 NAIC 2 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.3 NAIC 3 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.4 NAIC 4 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.5 NAIC 5 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.6 NAIC 6 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>50. Other Non-Financial Asset-Backed Securities – Full Analysis (Unaffiliated)</b>												
50.1 NAIC 1 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.2 NAIC 2 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.3 NAIC 3 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.4 NAIC 4 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.5 NAIC 5 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.6 NAIC 6 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>51. Other Non-Financial Asset-Backed Securities – Full Analysis (Affiliated)</b>												
51.1 NAIC 1 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.2 NAIC 2 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.3 NAIC 3 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.4 NAIC 4 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.5 NAIC 5 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.6 NAIC 6 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

**SCHEDULE D - PART 1A (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 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>52. Total Bonds Current Year</b>												
52.1 NAIC 1	(d) 9,342,468	51,358,458	35,829,092	12,583,499	3,052,544	0	112,166,062	95.6	XXX	XXX	106,671,682	5,494,380
52.2 NAIC 2	(d) 0	2,732,726	2,144,654	345,009	0	0	5,222,389	4.4	XXX	XXX	5,122,389	100,000
52.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
52.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
52.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
52.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
52.7 Totals	9,342,468	54,091,184	37,973,746	12,928,508	3,052,544	0	(b) 117,388,451	100.0	XXX	XXX	111,794,071	5,594,380
52.8 Line 52.7 as a % of Col. 7	8.0	46.1	32.3	11.0	2.6	0.0	100.0	XXX	XXX	XXX	95.2	4.8
<b>53. Total Bonds Prior Year</b>												
53.1 NAIC 1	5,664,251	35,277,904	42,164,261	16,530,246	2,153,793	0	XXX	XXX	101,790,455	97.5	97,019,453	4,771,002
53.2 NAIC 2	400,775	999,666	837,413	344,627	0	0	XXX	XXX	2,582,482	2.5	2,083,096	499,386
53.3 NAIC 3	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
53.4 NAIC 4	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
53.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
53.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
53.7 Totals	6,065,026	36,277,570	43,001,674	16,874,873	2,153,793	0	XXX	XXX	(b) 104,372,937	100.0	99,102,549	5,270,388
53.8 Line 53.7 as a % of Col. 9	5.8	34.8	41.2	16.2	2.1	0.0	XXX	XXX	100.0	XXX	95.0	5.0
<b>54. Total Publicly Traded Bonds</b>												
54.1 NAIC 1	9,062,899	50,934,949	32,757,771	10,863,519	3,052,544	0	106,671,682	90.9	XXX	XXX	106,671,682	XXX
54.2 NAIC 2	0	2,632,726	2,144,654	345,009	0	0	5,122,389	4.4	XXX	XXX	5,122,389	XXX
54.3 NAIC 3	0	0	0	0	0	0	0	0.0	XXX	XXX	0	XXX
54.4 NAIC 4	0	0	0	0	0	0	0	0.0	XXX	XXX	0	XXX
54.5 NAIC 5	0	0	0	0	0	0	0	0.0	XXX	XXX	0	XXX
54.6 NAIC 6	0	0	0	0	0	0	0	0.0	XXX	XXX	0	XXX
54.7 Totals	9,062,899	53,567,675	34,902,425	11,208,528	3,052,544	0	111,794,071	95.2	XXX	XXX	111,794,071	XXX
54.8 Line 54.7 as a % of Col. 7	8.1	47.9	31.2	10.0	2.7	0.0	100.0	XXX	XXX	XXX	100.0	XXX
54.9 Line 54.7 as a % of Line 52.7, Col. 7, Section 52	7.7	45.6	29.7	9.5	2.6	0.0	95.2	XXX	XXX	XXX	95.2	XXX
<b>55. Total Privately Placed Bonds</b>												
55.1 NAIC 1	279,570	423,509	3,071,321	1,719,980	0	0	5,494,380	4.7	XXX	XXX	XXX	5,494,380
55.2 NAIC 2	0	100,000	0	0	0	0	100,000	0.1	XXX	XXX	XXX	100,000
55.3 NAIC 3	0	0	0	0	0	0	0	0.0	XXX	XXX	XXX	0
55.4 NAIC 4	0	0	0	0	0	0	0	0.0	XXX	XXX	XXX	0
55.5 NAIC 5	0	0	0	0	0	0	0	0.0	XXX	XXX	XXX	0
55.6 NAIC 6	0	0	0	0	0	0	0	0.0	XXX	XXX	XXX	0
55.7 Totals	279,570	523,509	3,071,321	1,719,980	0	0	5,594,380	4.8	XXX	XXX	XXX	5,594,380
55.8 Line 55.7 as a % of Col. 7	5.0	9.4	54.9	30.7	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
55.9 Line 55.7 as a % of Line 52.7, Col. 7, Section 52	0.2	0.4	2.6	1.5	0.0	0.0	4.8	XXX	XXX	XXX	XXX	4.8

(a) Includes \$ 5,594,380 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

Schedule DA - Verification - Short-Term Investments

**N O N E**

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

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other
1. Book/adjusted carrying value, December 31 of prior year .....	203,023	0	203,023	0
2. Cost of cash equivalents acquired .....	16,471,673	0	16,471,673	0
3. Accrual of discount .....	0	0	0	0
4. Unrealized valuation increase/(decrease) .....	0	0	0	0
5. Total gain (loss) on disposals .....	0	0	0	0
6. Deduct consideration received on disposals .....	14,491,983	0	14,491,983	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) .....	2,182,713	0	2,182,713	0
11. Deduct total nonadmitted amounts .....	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	2,182,713	0	2,182,713	0

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 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

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

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

1	2	3	4	5	6	7	8	Change in Book/Adjusted Carrying Value				Interest			Dates		20		
								9	10	11	12	13	14	15	16	17		18	19
CUSIP Identification	Description	Re-stricted Asset Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Par Value	Fair 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	Stated Rate of	Effective Rate of	When Paid	Interest Income Due & Accrued	Interest Received During Year	Acquired	Stated Contractual Maturity Date	Payment Due at Maturity
912810-RT-7	UNITED STATES TREASURY		1.A	224,878	340,000	223,975	228,360	.0	3,136	.0	.0	2.250	4.769	FA	2,890	7,650	11/21/2024	08/15/2046	343,825
912828-3F-5	UNITED STATES TREASURY	SD	1.A	180,329	190,000	185,777	187,766	.0	1,147	.0	.0	2.250	2.901	MN	555	4,275	12/14/2018	11/15/2027	192,138
912828-3F-5	UNITED STATES TREASURY		1.A	9,491	10,000	9,778	9,882	.0	60	.0	.0	2.250	2.901	MN	29	225	12/14/2018	11/15/2027	10,113
912828-3W-8	UNITED STATES TREASURY	SD	1.A	494,258	500,000	492,461	498,640	.0	613	.0	.0	2.750	2.883	FA	5,194	13,750	02/21/2018	02/15/2028	501,375
912828-U2-4	UNITED STATES TREASURY	SD	1.A	963,359	1,000,000	986,797	996,349	.0	4,104	.0	.0	2.000	2.427	MN	2,597	30,000	07/17/2017	11/15/2026	1,000,000
912828-V9-8	UNITED STATES TREASURY	SD	1.A	192,883	200,000	197,203	198,203	.0	1,552	.0	.0	2.250	3.071	FA	1,700	4,500	06/08/2022	02/15/2027	202,250
912828-V9-8	UNITED STATES TREASURY		1.A	289,324	300,000	295,805	297,307	.0	2,324	.0	.0	2.250	3.070	FA	2,550	6,750	06/08/2022	02/15/2027	303,375
912828-Z9-4	UNITED STATES TREASURY		1.A	108,098	100,000	91,852	103,476	.0	(830)	.0	.0	1.500	0.644	FA	567	1,500	05/04/2020	02/15/2030	100,750
912828-Z0-6	UNITED STATES TREASURY	SD	1.A	394,672	400,000	351,063	397,609	.0	536	.0	.0	0.625	0.764	MN	325	2,578	06/03/2020	05/15/2030	401,250
91282C-AE-1	UNITED STATES TREASURY		1.A	660,445	675,000	667,408	667,931	.0	1,493	.0	.0	0.625	0.857	FA	1,594	4,219	11/24/2020	08/15/2030	677,109
91282C-AE-1	UNITED STATES TREASURY		1.A	24,461	25,000	21,756	24,738	.0	55	.0	.0	0.625	0.857	FA	59	156	11/24/2020	08/15/2030	25,078
91282C-AV-3	UNITED STATES TREASURY	SD	1.A	700,492	700,000	611,953	700,246	.0	(49)	.0	.0	0.875	0.868	MN	795	6,125	11/24/2020	11/15/2030	703,063
91282C-AV-3	UNITED STATES TREASURY		1.A	800,099	800,000	699,375	773,998	.0	5,099	.0	.0	0.875	1.571	MN	909	7,000	11/17/2021	11/15/2030	803,500
91282C-BL-4	UNITED STATES TREASURY	SD	1.A	1,201,806	1,250,000	1,100,586	1,222,443	.0	5,127	.0	.0	1.125	1.575	FA	5,312	14,063	11/17/2021	02/15/2031	1,257,031
91282C-BL-4	UNITED STATES TREASURY		1.A	336,506	350,000	308,164	342,286	.0	1,435	.0	.0	1.125	1.575	FA	1,487	3,938	11/17/2021	02/15/2031	351,969
91282C-CB-5	UNITED STATES TREASURY	SD	1.A	101,352	100,000	89,602	100,760	.0	(135)	.0	.0	1.625	1.477	MN	211	1,625	06/28/2021	05/15/2031	100,813
91282C-CB-5	UNITED STATES TREASURY		1.A	506,758	500,000	448,008	503,799	.0	(675)	.0	.0	1.625	1.477	MN	1,055	8,125	06/28/2021	05/15/2031	504,063
91282C-CS-8	UNITED STATES TREASURY		1.A	247,822	250,000	217,852	248,737	.0	215	.0	.0	1.250	1.344	FA	1,180	3,125	08/25/2021	08/15/2031	251,563
91282C-DJ-7	UNITED STATES TREASURY	SD	1.A	235,793	245,000	213,456	239,289	.0	934	.0	.0	1.375	1.795	MN	437	3,369	01/27/2022	11/15/2031	246,684
91282C-DJ-7	UNITED STATES TREASURY		1.A	245,418	255,000	222,169	249,556	.0	935	.0	.0	1.375	1.795	MN	455	3,506	01/27/2022	11/15/2031	256,753
91282C-EM-9	UNITED STATES TREASURY		1.A	380,547	400,000	391,156	387,423	.0	3,475	.0	.0	2.875	3.892	AO	1,970	11,500	12/28/2023	04/30/2029	405,750
91282C-FH-9	UNITED STATES TREASURY		1.A	194,273	200,000	198,844	197,318	.0	1,537	.0	.0	3.125	3.969	FA	2,124	6,250	12/28/2023	08/31/2027	203,125
91282C-GC-9	UNITED STATES TREASURY	SD	1.A	476,518	470,000	473,525	472,795	.0	(1,327)	.0	.0	3.875	3.564	JD	50	18,213	01/20/2023	12/31/2027	479,106
91282C-GH-8	UNITED STATES TREASURY		1.A	766,164	775,000	775,121	771,066	.0	1,774	.0	.0	3.500	3.754	JJ	11,351	10,500	11/24/2025	01/31/2028	788,563
91282C-GM-7	UNITED STATES TREASURY		1.A	698,496	750,000	729,141	708,511	.0	4,860	.0	.0	3.500	4.414	FA	9,915	26,250	11/28/2023	02/15/2033	763,125
91282C-HM-6	UNITED STATES TREASURY		1.A	700,875	700,000	703,582	700,177	.0	(318)	.0	.0	4.500	4.452	JJ	14,552	31,500	07/21/2023	07/15/2026	715,750
0019999999	Subtotal - issuer credit obligations - U.S. government obligations (exempt from RBC)			11,088,487	11,485,000	10,626,406	11,228,164	0	37,076	0	0	XXX	XXX	XXX	69,860	230,691	XXX	XXX	11,588,119
005662-NV-9	ADAMS CNTY COLO SCH DIST NO 014		1.C FE	650,000	650,000	581,998	650,000	.0	.0	.0	.0	1.601	1.601	JD	867	10,407	01/07/2021	12/01/2030	655,203
146441-CT-5	CARTERSVILLE GA		1.B FE	800,264	1,095,000	834,694	827,670	.0	12,793	.0	.0	2.000	5.475	AO	5,475	17,900	11/24/2025	10/01/2038	1,105,950
212204-JP-7	CONTRA COSTA CALIF CNTY COLLEGE DIST		1.B FE	100,000	100,000	88,721	100,000	.0	.0	.0	.0	2.563	2.563	FA	1,068	2,563	08/29/2019	08/01/2033	101,282
212204-MD-0	CONTRA COSTA CALIF CNTY COLLEGE DIST		1.B FE	200,000	200,000	201,654	200,000	.0	.0	.0	.0	4.215	4.213	FA	3,513	8,430	09/16/2022	08/01/2027	204,215
373384-2W-5	GEORGIA ST		1.A FE	803,320	755,000	755,209	755,000	.0	(510)	.0	.0	4.250	3.434	FA	13,370	32,088	09/15/2015	07/01/2029	755,000
373384-5C-6	GEORGIA ST		1.A FE	257,750	250,000	231,994	250,110	.0	(1,300)	.0	.0	2.800	2.270	FA	2,917	7,000	09/23/2019	02/01/2032	250,000
373384-L8-7	GEORGIA ST		1.A FE	523,776	535,000	535,212	529,153	.0	2,606	.0	.0	4.300	4.858	FA	9,585	23,005	11/28/2023	02/01/2028	546,503
373384-ZS-8	GEORGIA ST		1.A FE	1,373,221	1,435,000	1,376,421	1,380,028	.0	3,305	.0	.0	3.250	4.032	JJ	23,319	7,638	11/24/2025	07/01/2031	1,458,319
373385-BU-6	GEORGIA ST		1.A FE	544,735	500,000	494,897	508,523	.0	(7,770)	.0	.0	2.720	1.133	FA	5,667	13,600	03/24/2021	02/01/2027	506,800
373385-CB-7	GEORGIA ST	SD	1.A FE	212,208	200,000	180,839	201,913	.0	(1,721)	.0	.0	3.300	2.401	FA	2,750	6,600	08/14/2019	02/01/2037	200,000
373385-CB-7	GEORGIA ST		1.A FE	848,832	800,000	723,355	807,664	.0	(6,897)	.0	.0	3.300	2.399	FA	11,000	26,400	08/14/2019	02/01/2037	800,000
373385-FX-6	GEORGIA ST		1.A FE	298,215	300,000	251,479	298,672	.0	135	.0	.0	1.350	1.402	FA	1,688	4,050	06/22/2021	08/01/2032	302,225
373385-LJ-0	GEORGIA ST		1.A FE	754,538	750,000	721,694	753,864	.0	(504)	.0	.0	4.450	4.358	JJ	16,688	33,375	08/05/2024	07/01/2039	750,000
373385-MZ-3	GEORGIA ST		1.A FE	152,471	150,000	152,621	153,383	.0	(88)	.0	.0	4.400	3.707	JJ	3,300	.0	11/24/2025	07/01/2029	153,300
54438C-YP-1	LOS ANGELES CALIF CNTY COLLEGE DIST	SD	1.B FE	500,000	500,000	439,417	500,000	.0	.0	.0	.0	2.106	2.106	FA	4,388	10,530	10/30/2020	08/01/2032	505,265
54438C-YP-9	LOS ANGELES CALIF CNTY COLLEGE DIST	SD	1.B FE	52,500	50,000	43,070	51,249	.0	(259)	.0	.0	2.336	1.766	FA	487	1,168	12/28/2020	08/01/2033	50,000
546417-DC-7	LOUISIANA ST		1.C FE	1,336,170	1,000,000	1,086,658	1,146,021	.0	(33,853)	.0	.0	5.000	1.378	MS	16,667	50,000	03/05/2020	03/01/2035	1,000,000
592112-UH-7	METROPOLITAN GOVT NASHVILLE & DAVIDSON C		1.B FE	200,000	200,000	175,229	200,000	.0	.0	.0	.0	1.486	1.486	JJ	1,486	2,972	01/27/2021	07/01/2031	201,486
612103-YP-0	MONTANA ST		1.A	225,000	225,000	205,682	225,000	.0	.0	.0	.0	1.236	1.236	FA	1,159	2,781	09/30/2020	08/01/2029	226,391

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

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

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

1	2	3	4	5	6	7	8	Change in Book/Adjusted Carrying Value				Interest			Dates		20		
								9	10	11	12	13	14	15	16	17		18	19
CUSIP Identification	Description	Re-stricted Asset Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Par Value	Fair 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	Stated Rate of	Effective Rate of	When Paid	Interest Income Due & Accrued	Interest Received During Year	Acquired	Stated Contractual Maturity Date	Payment Due at Maturity
64763F-KX-0	NEW ORLEANS LA		1.G FE	200,000	200,000	197,323	200,000	.0	.0	.0	.0	2.400	2.400	JD	400	4,800	09/17/2019	12/01/2026	202,400
649791-PY-0	NEW YORK ST		1.B FE	230,761	250,000	229,465	231,001	.0	241	.0	.0	2.900	4.143	FA	2,739	.0	11/24/2025	02/15/2033	253,625
68609T-NH-7	OREGON	SD	1.B FE	170,000	170,000	160,139	170,000	.0	.0	.0	.0	2.246	2.246	MN	636	3,818	10/09/2019	11/01/2029	171,909
68609T-NH-7	OREGON		1.B FE	130,000	130,000	122,459	130,000	.0	.0	.0	.0	2.246	2.246	MN	487	2,920	10/09/2019	11/01/2029	131,460
68609T-IU-3	OREGON		1.B FE	512,685	500,000	455,352	506,069	.0	(1,351)	.0	.0	1.672	1.382	MN	1,393	8,360	12/18/2020	05/01/2030	504,180
758449-SC-7	REEDY CREEK IMPT DIST FLA		1.D FE	250,513	250,000	228,584	250,261	.0	(45)	.0	.0	2.297	2.276	JD	479	5,743	02/12/2020	06/01/2031	252,871
801315-KW-1	SANTA BARBARA CALIF UNI SCH DIST		1.C FE	286,684	280,000	248,214	283,317	.0	(692)	.0	.0	1.853	1.584	FA	2,162	5,188	12/18/2020	08/01/2031	.0
833085-5F-6	SNOHOMISH CNTY WASH		1.B FE	1,028,500	910,000	909,836	948,726	.0	(19,794)	.0	.0	3.750	1.487	JD	2,844	34,125	11/17/2021	12/01/2027	927,063
848644-6M-7	SPOKANE CNTY WASH		1.B FE	512,510	500,000	519,644	509,098	.0	(1,309)	.0	.0	5.003	4.648	JD	2,085	25,015	03/27/2023	12/01/2031	512,508
882722-KE-0	TEXAS STATE		1.A FE	117,943	105,000	108,432	109,056	.0	(1,146)	.0	.0	5.367	4.084	AO	1,409	5,988	12/14/2018	04/01/2029	107,818
882724-QN-0	TEXAS STATE		1.A FE	100,000	100,000	91,003	100,000	.0	.0	.0	.0	2.964	2.964	AO	741	2,964	11/14/2019	04/01/2034	101,482
95736V-FA-5	WESTCHESTER CNTY N Y	SD	1.A FE	87,559	85,000	87,965	86,372	.0	(129)	.0	.0	5.000	4.411	JD	189	2,577	12/15/2022	12/15/2028	87,125
95736V-FA-5	WESTCHESTER CNTY N Y		1.A FE	324,482	315,000	325,987	320,076	.0	(1,870)	.0	.0	5.000	4.412	JD	700	17,423	12/15/2022	12/15/2028	322,875
0049999999. Subtotal - issuer credit obligations - municipal bonds - general obligations (direct and guaranteed)				13,785,635	13,490,000	12,765,246	13,382,225	0	(60,159)	0	0	XXX	XXX	XXX	141,653	379,426	XXX	XXX	9,742,052
047870-QN-3	ATLANTA GA WTR & WASTEWTR REV		1.D FE	233,576	200,000	202,690	208,448	.0	(4,508)	.0	.0	4.000	1.649	MN	1,333	8,000	03/11/2020	11/01/2036	.0
047870-RV-4	ATLANTA GA WTR & WASTEWTR REV		1.D FE	12,614	10,000	10,840	11,102	.0	(274)	.0	.0	5.000	1.999	MN	83	500	03/13/2020	11/01/2032	.0
047870-SM-3	ATLANTA GA WTR & WASTEWTR REV		1.D FE	102,304	100,000	92,209	101,027	.0	(259)	.0	.0	1.637	1.361	MN	273	1,637	12/07/2020	11/01/2029	100,819
047870-SN-1	ATLANTA GA WTR & WASTEWTR REV		1.D FE	2,014,450	2,000,000	1,706,120	2,007,494	.0	(1,456)	.0	.0	2.257	2.175	MN	7,523	45,140	03/16/2021	11/01/2035	.0
052414-RX-9	AUSTIN TEX ELEC UTIL SYS REV		1.D FE	50,000	50,000	47,413	50,000	.0	.0	.0	.0	3.087	3.087	MN	197	1,544	05/23/2019	11/15/2031	50,772
052414-TE-9	AUSTIN TEX ELEC UTIL SYS REV	SD	1.D FE	100,000	100,000	93,282	100,000	.0	.0	.0	.0	2.785	2.785	MN	356	2,785	07/31/2019	11/15/2031	101,393
052414-TE-9	AUSTIN TEX ELEC UTIL SYS REV		1.D FE	250,000	250,000	233,205	250,000	.0	.0	.0	.0	2.785	2.785	MN	890	6,963	07/31/2019	11/15/2031	253,481
130770-QJ-4	CALIFORNIA ST UNIV REV		1.D FE	300,706	300,000	272,017	300,386	.0	(76)	.0	.0	1.794	1.766	MN	897	5,382	08/25/2021	11/01/2030	302,691
164243-VY-0	CHEROKEE CNTY GA WTR & SEW AUTH REV		1.B FE	400,000	400,000	379,794	400,000	.0	.0	.0	.0	2.150	2.150	FA	3,583	8,600	05/27/2020	08/01/2030	404,300
199144-WY-8	COLUMBUS GA WTR & SEW REV		1.C FE	2,257,848	2,150,000	2,093,513	2,190,097	.0	(16,746)	.0	.0	2.544	1.723	MN	9,116	54,696	11/17/2021	05/01/2029	2,177,348
223663-KP-9	COWETA CNTY GA WTR & SEW AUTH REV		1.B FE	148,840	125,000	131,432	137,029	.0	(872)	.0	.0	4.000	2.998	JD	417	5,000	03/11/2020	06/01/2037	127,500
223663-LD-5	COWETA CNTY GA WTR & SEW AUTH REV		1.B FE	104,056	100,000	92,168	102,127	.0	(463)	.0	.0	2.000	1.500	JD	167	2,000	09/22/2021	06/01/2030	101,000
240523-E7-1	DEKALB CNTY GA WTR & SEW REV		1.D FE	936,603	900,000	943,524	935,792	.0	(811)	.0	.0	5.000	4.470	AO	11,250	5,000	09/26/2025	10/01/2050	.0
261172-MY-3	DOWNTOWN SAVANNAH AUTH GA REV		1.B FE	879,053	830,000	830,262	830,000	.0	(3,320)	.0	.0	3.000	2.306	FA	10,375	24,900	12/21/2015	08/01/2026	.0
261172-NN-6	DOWNTOWN SAVANNAH AUTH GA REV		1.B FE	500,000	500,000	498,067	500,000	.0	.0	.0	.0	2.960	2.959	FA	6,167	14,800	11/18/2016	08/01/2026	507,400
261172-OD-5	DOWNTOWN SAVANNAH AUTH GA REV		1.B FE	521,535	500,000	504,131	506,373	.0	(2,318)	.0	.0	4.000	3.480	FA	8,333	20,000	09/14/2018	08/01/2028	510,000
261172-SD-3	DOWNTOWN SAVANNAH AUTH GA REV		1.B FE	205,904	200,000	190,006	202,383	.0	(626)	.0	.0	3.000	2.649	FA	6,000	12,120	12/12/2019	08/01/2031	.0
346604-LP-4	FORSYTH CNTY GA SCH DIST		1.A FE	1,000,000	1,000,000	960,075	1,000,000	.0	.0	.0	.0	1.713	1.713	FA	7,138	17,130	11/17/2021	02/01/2028	1,008,565
346604-LQ-2	FORSYTH CNTY GA SCH DIST	SD	1.A FE	426,778	475,000	447,100	437,985	.0	10,950	.0	.0	1.775	4.510	FA	3,513	8,431	12/20/2024	02/01/2029	479,216
346609-LK-4	FORSYTH CNTY GA WTR & SEW AUTH REV		1.A FE	1,120,343	1,200,000	1,194,895	1,191,958	.0	31,769	.0	.0	2.012	4.787	AO	6,036	24,144	11/28/2023	04/01/2026	1,212,072
346609-LN-8	FORSYTH CNTY GA WTR & SEW AUTH REV		1.A FE	500,000	500,000	477,002	500,000	.0	.0	.0	.0	2.283	2.283	AO	2,854	11,415	02/18/2022	04/01/2029	505,708
359900-LJ-4	FULTON CNTY GA DEV AUTH REV		1.B FE	577,700	545,000	583,977	572,732	.0	(4,852)	.0	.0	6.660	5.448	MN	6,050	36,297	12/20/2024	11/01/2030	563,149
360066-PN-8	FULTON CNTY GA WTR & SEW REV		1.C FE	1,158,151	1,300,000	1,158,198	1,102,164	.0	7,182	.0	.0	3.000	4.391	JJ	19,500	27,000	11/24/2025	01/01/2041	1,319,500
38611T-DC-8	GRAND PARKWAY TRANSN CORP TEX SYS TOLL R		1.C FE	100,000	100,000	92,414	100,000	.0	.0	.0	.0	2.225	2.225	AO	556	2,225	02/12/2020	10/01/2030	101,113
48944E-DV-6	KENNER LA SALES TAX REV		1.C FE	658,640	800,000	700,254	683,296	.0	15,054	.0	.0	2.371	5.063	JD	1,581	18,968	05/01/2024	06/01/2032	809,484
54627R-AK-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		1.A FE	405,228	415,193	414,105	410,741	.0	4,030	.0	.0	3.240	5.284	FA	5,605	13,452	03/11/2024	08/01/2028	.0
54627R-AM-2	LASGOV 22A A2 - ABS		1.A FE	1,400,183	1,400,000	1,401,092	1,399,839	.0	(129)	.0	.0	4.145	4.187	FA	24,179	45,595	09/02/2025	02/01/2033	1,429,015
54627R-AT-7	LASGOV 23 A3 - ABS		1.A FE	507,755	500,000	515,365	507,531	.0	(224)	.0	.0	5.198	5.046	JD	2,166	25,990	04/30/2025	12/01/2039	512,985
54628C-G3-0	LASFAC 2022 A - ABS		1.B FE	966,467	988,078	988,078	994,610	.0	(165)	.0	.0	5.197	4.902	MS	16,742	.0	11/12/2025	09/01/2039	991,581
54628C-KP-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		1.C FE	1,258,740	1,200,000	1,101,601	1,224,919	.0	(6,076)	.0	.0	2.452	1.899	JD	2,452	29,424	03/02/2020	12/01/2030	.0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

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

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

1	2	3	4	5	6	7	8	Change in Book/Adjusted Carrying Value				Interest				Dates		20	
								9	10	11	12	13	14	15	16	17	18		19
CUSIP Identification	Description	Re-stricted Asset Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Par Value	Fair 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	Stated Rate of	Effective Rate of	When Paid	Interest Income Due & Accrued	Interest Received During Year	Acquired	Stated Contractual Maturity Date	Payment Due at Maturity
54628C-NK-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		1.E FE	505,970	500,000	499,060	500,111	0	(1,314)	0	0	1.447	1.182	FA	3,015	7,235	06/04/2021	02/01/2026	503,618
54628C-WC-2	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		1.E FE	392,971	485,000	436,429	417,858	0	12,185	0	0	1.855	5.183	AO	2,249	8,997	11/28/2023	10/01/2030	489,498
54628C-WD-0	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		1.E FE	616,712	800,000	704,204	672,043	0	18,663	0	0	1.945	5.201	AO	3,890	15,560	11/18/2022	10/01/2031	807,780
54628C-WE-8	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		1.E FE	663,307	780,000	673,121	694,034	0	10,369	0	0	2.075	3.885	AO	4,046	16,185	11/18/2022	10/01/2032	788,093
546395-V6-8	LOUISIANA PUB FACS AUTH HOSP REV		1.C FE	240,358	275,000	255,959	245,759	0	5,401	0	0	2.282	4.996	JD	523	6,276	01/23/2025	06/01/2030	278,138
546475-TQ-7	LOUISIANA ST GAS & FUELS TAX REV		1.D FE	193,074	200,000	193,738	193,571	0	497	0	0	1.255	3.754	MN	418	0	11/24/2025	05/01/2027	201,255
546475-TR-5	LOUISIANA ST GAS & FUELS TAX REV		1.D FE	25,883	30,000	28,507	28,238	0	706	0	0	1.498	4.169	MN	75	449	06/27/2022	05/01/2028	30,225
546475-TT-1	LOUISIANA ST GAS & FUELS TAX REV		1.D FE	4,475,319	5,090,000	4,645,316	4,587,982	0	87,722	0	0	1.748	4.251	MN	14,829	72,542	11/24/2025	05/01/2030	5,134,487
546475-TU-8	LOUISIANA ST GAS & FUELS TAX REV		1.D FE	416,280	500,000	447,963	435,087	0	10,495	0	0	1.898	4.678	MN	1,582	9,490	03/04/2024	05/01/2031	504,745
546475-TZ-7	LOUISIANA ST GAS & FUELS TAX REV		1.D FE	488,565	500,000	400,728	491,771	0	694	0	0	2.230	2.411	MN	1,858	11,150	03/05/2021	05/01/2036	505,575
546475-VH-4	LOUISIANA ST GAS & FUELS TAX REV		1.C FE	500,000	500,000	480,561	500,000	0	0	0	0	1.991	1.991	MN	1,659	9,955	01/13/2022	05/01/2028	504,978
546475-VJ-0	LOUISIANA ST GAS & FUELS TAX REV		1.C FE	448,560	500,000	472,722	472,676	0	7,549	0	0	2.091	3.855	MN	1,743	10,455	08/31/2022	05/01/2029	505,228
546475-VK-7	LOUISIANA ST GAS & FUELS TAX REV		1.C FE	400,000	400,000	372,198	400,000	0	0	0	0	2.201	2.201	MN	1,467	8,804	01/13/2022	05/01/2030	404,402
54651R-CT-4	LOUISIANA ST UNCLAIMED PPTY SPL REV		1.D FE	776,505	850,000	802,025	794,554	0	10,512	0	0	1.543	4.154	MS	4,372	5,401	11/24/2025	09/01/2028	856,558
54651R-CX-5	LOUISIANA ST UNCLAIMED PPTY SPL REV		1.D FE	911,950	1,000,000	867,285	927,985	0	9,323	0	0	1.979	3.166	MS	6,597	19,790	09/11/2024	09/01/2032	1,009,895
54651R-DL-0	LOUISIANA ST UNCLAIMED PPTY SPL REV		1.D FE	1,568,799	1,945,000	1,688,355	1,633,404	0	31,197	0	0	1.979	4.800	MS	12,831	28,597	11/24/2025	09/01/2032	1,964,246
574297-DZ-7	MARYLAND ST STAD AUTH SPORTS FACS LEASE	SD	1.B FE	65,000	65,000	63,565	65,000	0	0	0	0	3.181	3.181	MS	689	2,068	05/08/2019	03/01/2029	65,239
574297-DZ-7	MARYLAND ST STAD AUTH SPORTS FACS LEASE		1.B FE	35,000	35,000	34,227	35,000	0	0	0	0	3.181	3.181	MS	371	1,113	05/08/2019	03/01/2029	35,557
591746-CT-7	METROPOLITAN ATLANTA RAPID TRANSIT AUTHO		1.A IF	897,352	955,000	911,175	922,068	0	8,212	0	0	1.746	3.169	JJ	8,337	12,702	11/28/2023	07/01/2028	963,337
591746-CU-4	METROPOLITAN ATLANTA RAPID TRANSIT AUTHO		1.A IF	734,597	890,000	838,444	801,539	0	15,318	0	0	1.911	5.044	JJ	8,504	8,504	11/18/2022	07/01/2029	898,504
591746-DA-7	METROPOLITAN ATLANTA RAPID TRANSIT AUTHO		1.A	75,763	95,000	82,023	78,861	0	888	0	0	2.641	4.899	JJ	1,254	1,254	07/18/2023	07/01/2035	96,254
591746-DE-9	METROPOLITAN ATLANTA RAPID TRANSIT AUTHO		1.C FE	39,299	45,000	42,872	41,743	0	1,198	0	0	1.746	4.855	JJ	393	786	11/28/2023	07/01/2028	45,393
591746-DF-6	METROPOLITAN ATLANTA RAPID TRANSIT AUTHO		1.C FE	90,793	110,000	103,063	99,067	0	2,791	0	0	1.911	5.044	JJ	1,051	2,102	11/18/2022	07/01/2029	111,051
591746-DM-1	METROPOLITAN ATLANTA RAPID TRANSIT AUTHO		1.C FE	3,988	5,000	4,250	4,151	0	69	0	0	2.641	4.899	JJ	66	132	07/18/2023	07/01/2035	5,066
62620H-CN-0	MUNICIPAL ELEC AUTH GA		1.G FE	917,290	1,000,000	942,934	937,328	0	19,094	0	0	2.257	4.514	JJ	11,285	22,570	12/12/2024	01/01/2029	1,011,285
64985S-FE-8	NEW YORK STATE DORMITORY AUTHORITY		1.D FE	234,567	225,000	233,650	234,396	0	(171)	0	0	5.228	4.679	JJ	6,698	0	09/29/2025	07/01/2035	230,882
64990F-S9-6	NEW YORK STATE DORMITORY AUTHORITY		1.B FE	472,520	500,000	489,971	489,154	0	4,825	0	0	2.657	3.730	FA	5,019	13,285	05/19/2022	02/15/2028	506,643
68607V-4P-7	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE		1.A FE	350,000	350,000	352,734	350,000	0	0	0	0	4.171	4.170	AO	3,650	14,599	04/26/2023	04/01/2030	357,299
703599-EW-6	PAULDING CNTY GA INDL BLDG AUTH REV		1.A FE	580,307	580,000	548,490	580,148	0	(30)	0	0	2.650	2.644	FA	6,404	15,370	12/12/2019	08/01/2030	587,685
70360P-EP-2	PAULDING CNTY GA WTR & SEW REV		1.C FE	258,443	250,000	246,052	250,853	0	(910)	0	0	3.000	2.620	JD	625	7,500	09/14/2016	12/01/2033	0
709235-P3-3	PENNSYLVANIA ST UNIV		1.C FE	300,000	300,000	283,117	300,000	0	0	0	0	2.209	2.209	MS	2,209	6,627	02/05/2020	09/01/2029	303,314
753385-MX-8	RAPID CITY S D SALES TAX REV		1.C FE	699,724	870,000	781,968	758,553	0	19,765	0	0	1.691	4.636	JD	1,226	14,712	11/18/2022	12/01/2030	877,356
759136-VG-6	REGIONAL TRANSN DIST COLO SALES TAX REV		1.B FE	500,000	500,000	444,776	500,000	0	0	0	0	1.837	1.837	MN	1,531	9,185	02/19/2021	11/01/2031	504,593
79771F-KT-3	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL		1.A	20,000	20,000	17,712	20,000	0	0	0	0	1.988	1.988	MN	66	199	10/08/2020	11/01/2031	20,199
79771F-LD-7	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL		1.D FE	480,000	480,000	426,254	480,000	0	0	0	0	1.988	1.988	MN	1,590	9,542	10/08/2020	11/01/2031	484,771
810489-WJ-9	SCOTTSDALE ARIZ MUN PPTY CORP EXCISE TAX		1.A FE	400,000	400,000	350,993	400,000	0	0	0	0	1.556	1.556	JJ	3,112	6,224	01/22/2021	07/01/2031	403,112
85440K-AB-0	LELAND STANFORD JUNIOR UNIVERSITY	SD	1.A FE	291,820	290,000	280,980	290,636	0	(193)	0	0	3.089	3.014	MN	1,493	8,958	03/22/2019	05/01/2029	167,548
85440K-AB-0	LELAND STANFORD JUNIOR UNIVERSITY		1.A FE	10,096	10,000	9,689	10,034	0	(10)	0	0	3.089	2.975	MN	51	309	03/22/2019	05/01/2029	10,000
88258M-AA-3	TINGUTL 23 A1 - ABS		1.A FE	301,360	293,058	300,838	299,242	0	(535)	0	0	5.102	4.620	MS	3,738	14,952	03/15/2023	04/01/2035	0
914437-UQ-9	UNIVERSITY MASS BLDG AUTH REV		1.C FE	200,000	200,000	178,993	200,000	0	0	0	0	2.997	2.997	MN	999	5,994	01/09/2020	11/01/2034	202,997
977100-HH-9	WISCONSIN ST GEN FD ANNUAL APPROPRIATION		1.C FE	250,000	250,000	253,713	250,000	0	0	0	0	4.346	4.345	MN	1,811	10,865	01/25/2023	05/01/2029	255,433
0059999999	Subtotal - issuer credit obligations - municipal bonds - special revenue			39,886,952	42,189,718	39,545,486	40,350,876	0	300,120	0	0	XXX	XXX	XXX	295,158	893,454	XXX	XXX	36,191,333
00182Y-AA-3	ANZ BANK NEW ZEALAND LTD		1.G FE	575,609	565,000	575,884	575,011	0	(599)	0	0	5.548	4.394	FA	12,190	0	11/24/2025	08/11/2032	0
025816-DH-9	AMERICAN EXPRESS CO		1.F FE	200,000	200,000	205,928	200,000	0	0	0	0	5.282	5.280	JJ	4,490	10,564	07/25/2023	07/27/2029	0

E10.2

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

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

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

1	2	3	4	5	6	7	8	Change in Book/Adjusted Carrying Value				Interest			Dates		20		
								9	10	11	12	13	14	15	16	17		18	19
CUSIP Identification	Description	Re-stricted Asset Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Par Value	Fair 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	Stated Rate of	Effective Rate of	When Paid	Interest Income Due & Accrued	Interest Received During Year	Acquired	Stated Contractual Maturity Date	Payment Due at Maturity
032654-BA-2	ANALOG DEVICES INC		1.G FE	753,889	800,000	795,454	780,103	0	12,851	0	0	3.450	5.250	JD	1,227	27,600	11/28/2023	06/15/2027	813,800
035224-AH-3	ANHEUSER-BUSCH COMPANIES LLC		2.C FE	344,533	350,000	346,607	345,009	0	382	0	0	4.700	4.881	FA	6,854	16,450	10/11/2024	02/01/2036	358,225
035240-AQ-3	ANHEUSER-BUSCH INBEV WORLDWIDE INC		1.G FE	293,469	300,000	306,164	306,058	0	1,159	0	0	4.750	5.220	JJ	6,254	14,250	09/22/2023	01/23/2029	307,125
05581K-AG-6	BNP PARIBAS SA		1.E FE	1,556,985	1,500,000	1,597,445	1,551,391	0	(5,085)	0	0	5.894	5.358	JD	6,385	88,410	11/21/2024	12/05/2034	0
06406R-CA-3	BANK OF NEW YORK MELLON CORP		1.D FE	1,505,445	1,500,000	1,553,656	1,504,973	0	(427)	0	0	5.225	5.178	MM	8,926	78,375	11/21/2024	11/20/2035	0
0778FP-AG-4	BELL TELEPHONE COMPANY OF CANADA OR BELL		2.B FE	629,499	800,000	692,548	666,196	0	18,008	0	0	2.150	5.395	FA	6,498	17,200	11/28/2023	02/15/2032	808,600
10373Q-BX-7	BP CAPITAL MARKETS AMERICA INC		1.E FE	299,940	300,000	305,910	300,032	0	(9)	0	0	4.699	4.695	AO	3,172	14,097	01/04/2024	04/10/2029	307,049
114259-AT-1	BROOKLYN UNION GAS CO		2.A FE	100,000	100,000	98,602	100,000	0	0	0	0	3.865	3.864	MS	1,256	3,865	02/27/2019	03/04/2029	101,933
13645R-AY-0	CANADIAN PACIFIC RAILWAY CO		2.A FE	703,588	700,000	700,571	701,093	0	(387)	0	0	4.000	3.926	JD	2,333	17,000	11/24/2025	06/01/2028	0
141781-BQ-6	CARGILL INC		1.F FE	483,395	500,000	440,618	491,067	0	1,649	0	0	1.700	2.072	FA	3,518	8,500	02/25/2021	02/02/2031	504,250
20030N-AF-8	COMCAST CORP		1.G FE	1,544,745	1,500,000	1,573,725	1,541,168	0	(3,284)	0	0	5.650	5.278	JD	3,767	84,750	11/21/2024	06/15/2035	1,542,375
202795-HT-0	COMMONWEALTH EDISON CO		1.F FE	332,688	300,000	335,218	330,757	0	(1,783)	0	0	6.450	5.288	JJ	8,923	19,350	11/26/2024	01/15/2038	309,675
26882P-BE-1	ERAC USA FINANCE LLC		1.G FE	1,734,270	1,500,000	1,738,666	1,719,980	0	(13,079)	0	0	7.000	5.310	AO	22,167	105,000	11/26/2024	10/15/2037	1,552,500
29157T-AD-8	EMORY UNIVERSITY		1.C FE	761,665	850,000	778,213	774,647	0	8,577	0	0	2.143	4.259	MS	6,072	6,429	09/03/2025	09/01/2030	859,108
39138Q-AA-3	GREAT-WEST LIFE CO FINANCE 2018 LP		1.F FE	299,157	300,000	299,466	299,529	0	66	0	0	4.047	4.117	MM	1,494	6,071	11/24/2025	05/17/2028	306,071
437076-BY-7	HOME DEPOT INC		1.F FE	49,713	50,000	48,393	49,891	0	29	0	0	2.950	3.017	JD	66	1,475	06/03/2019	06/15/2029	50,738
437076-CP-5	HOME DEPOT INC		1.F FE	2,090,302	2,350,000	2,212,446	2,121,102	0	30,387	0	0	3.250	5.080	AO	16,124	76,375	12/26/2024	04/15/2032	2,388,188
440452-AK-6	HORMEL FOODS CORP		1.G FE	449,564	450,000	454,848	449,832	0	128	0	0	4.800	4.831	MS	5,460	21,600	03/05/2024	03/30/2027	460,800
46647P-EB-8	JPMORGAN CHASE & CO		1.E FE	611,189	600,000	615,272	610,860	0	(329)	0	0	5.012	4.371	JJ	13,198	7,518	11/24/2025	01/23/2030	0
501044-DJ-7	KROGER CO		2.A FE	697,789	700,000	697,517	697,851	0	135	0	0	3.700	3.901	FA	10,792	3,700	11/24/2025	08/01/2027	712,950
53983Q-CA-5	LOCKHEED MARTIN CORP		1.F FE	388,146	400,000	405,343	390,153	0	956	0	0	4.750	5.124	FA	7,178	19,000	11/28/2023	02/15/2034	409,500
57636Q-AP-9	MASTERCARD INC		1.D FE	1,498,480	1,600,000	1,563,331	1,517,700	0	17,279	0	0	3.350	4.705	MS	14,144	53,600	11/21/2024	03/26/2030	1,626,800
665859-AV-6	NORTHERN TRUST CORP		1.E FE	988,147	1,000,000	914,847	993,676	0	1,380	0	0	1.950	2.104	MM	3,250	19,500	11/17/2021	05/01/2030	1,009,750
666807-BN-1	NORTHROP GRUMMAN CORP		2.A FE	98,494	100,000	98,672	98,567	0	72	0	0	3.250	3.989	JJ	1,499	0	11/24/2025	01/15/2028	101,625
67103H-AF-4	O'REILLY AUTOMOTIVE INC		2.A FE	1,132,179	1,143,055	1,135,894	1,135,215	0	826	0	0	3.600	4.029	MS	13,717	5,400	11/24/2025	09/01/2027	1,163,630
681919-BD-7	OMNICOM GROUP INC		2.A FE	271,946	300,000	272,269	272,398	0	452	0	0	2.600	4.481	FA	3,250	0	11/24/2025	08/01/2031	303,900
71338Q-AK-2	PEPPERDINE UNIVERSITY		1.D FE	545,000	545,000	512,616	545,000	0	0	0	0	2.061	2.061	MS	3,744	11,232	11/30/2021	09/01/2028	550,616
716973-AD-4	PFIZER INVESTMENT ENTERPRISES PTE LTD		1.F FE	344,827	350,000	357,106	346,500	0	700	0	0	4.650	4.907	MM	1,899	16,275	07/27/2023	05/19/2030	358,138
74340X-BX-8	PROLOGIS LP		1.F FE	98,926	100,000	100,164	99,672	0	113	0	0	4.000	4.130	MS	1,178	4,000	09/04/2018	09/15/2028	102,000
744538-AE-9	PUBLIC SERVICE COMPANY OF NEW HAMPSHIRE		1.E FE	431,904	535,000	480,041	456,557	0	12,099	0	0	2.200	5.334	JD	523	11,770	11/28/2023	03/01/2028	540,885
76209P-AJ-2	RGA GLOBAL FUNDING		1.E FE	254,000	250,000	251,754	253,853	0	(147)	0	0	5.000	4.727	FA	4,375	0	09/10/2025	08/25/2032	256,250
771196-CK-6	ROCHE HOLDINGS INC		1.C FE	200,000	200,000	206,576	200,000	0	0	0	0	4.909	4.908	MS	3,082	9,818	03/04/2024	03/08/2031	204,909
907818-FB-9	UNION PACIFIC CORP		1.G FE	49,800	50,000	49,633	49,931	0	20	0	0	3.700	3.747	MS	617	1,850	02/21/2019	03/01/2029	50,925
907818-FK-9	UNION PACIFIC CORP		1.G FE	1,193,125	1,705,000	1,179,951	1,204,158	0	9,919	0	0	3.250	5.456	FA	22,473	55,413	11/21/2024	02/05/2050	1,732,706
94106L-BQ-1	WASTE MANAGEMENT INC		1.G FE	280,119	300,000	280,614	280,676	0	556	0	0	2.000	4.039	JD	500	3,000	11/24/2025	06/01/2029	303,000
95000U-3B-7	WELLS FARGO & CO		2.A FE	1,203,845	1,200,000	1,218,968	1,206,060	0	998	0	0	4.897	4.802	JJ	25,464	9,794	11/24/2025	07/25/2033	0
0089999999	Subtotal - issuer credit obligations - corporate bonds (unaffiliated)			24,996,372	25,993,055	25,400,928	25,156,667	0	93,615	0	0	XXX	XXX	XXX	258,046	849,230	XXX	XXX	20,098,018
0489999999	Total - issuer credit obligations (unaffiliated)			89,757,445	93,157,773	88,338,066	90,117,932	0	370,652	0	0	XXX	XXX	XXX	764,718	2,352,801	XXX	XXX	77,619,522
0499999999	Total - issuer credit obligations (affiliated)			0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	0
0509999999	Total - issuer credit obligations			89,757,445	93,157,773	88,338,066	90,117,932	0	370,652	0	0	XXX	XXX	XXX	764,718	2,352,801	XXX	XXX	77,619,522

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 Number  
 1A 1A ..\$ .....26,907,558 1B ..\$ ..... 9,708,222 1C ..\$ .....11,877,262 1D ..\$ ..... 17,589,169 1E ..\$ .....6,450,416 1F ..\$ ..... 4,328,672 1G ..\$ ..... 8,034,245

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number	1A	1A ..\$ .....	26,907,558	1B ..\$ .....	9,708,222	1C ..\$ .....	11,877,262	1D ..\$ .....	17,589,169	1E ..\$ .....	6,450,416	1F ..\$ .....	4,328,672	1G ..\$ .....	8,034,245
	1B	2A ..\$ .....	4,211,184	2B ..\$ .....	666,196	2C ..\$ .....	345,009								
	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 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

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

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

1	2	3	4	5	6	7	8	Change in Book/Adjusted Carrying Value				Interest				Dates		20	21	
								9	10	11	12	13	14	15	16	17	18			19
CUSIP Identification	Description	Restricted Asset Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Par Value	Fair 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	Stated Rate of	Effective Rate of	When Paid	Interest Income Due & Accrued	Interest Received During Year	Acquired	Stated Contractual Maturity Date	Payment Due at Maturity	Origination Ballon Payment %
36179U-ZS-4	G2 MA6153 - RMBS		1.A	319,743	312,421	282,502	329,935	0	(706)	0	0	3.000	2.215	MON	781	9,373	09/26/2019	09/20/2049	182	
36179V-7D-6	G2 MA7192 - RMBS		1.A	271,722	346,177	286,909	272,519	0	797	0	0	2.000	5.299	MON	577	6,347	01/14/2025	02/20/2051	182	
36179W-NE-4	G2 MA7589 - RMBS		1.A	279,896	337,553	291,491	280,288	0	101	0	0	2.500	5.036	MON	703	8,439	11/28/2023	09/20/2051	183	
36179X-H2-5	G2 MA8349 - RMBS		1.A	2,366,785	2,329,497	2,369,567	2,367,191	0	405	0	0	5.500	4.950	MON	10,677	10,677	11/24/2025	10/20/2052	39	
3618NS-TY-5	G2 MB0566 - RMBS		1.A	1,490,717	1,482,609	1,498,269	1,492,167	0	1,451	0	0	5.000	5.221	MON	6,178	24,710	08/13/2025	08/20/2055	26	
38384C-LT-4	GNR 2023-128 AL - CMO/RMBS		1.A	788,272	800,000	813,875	791,764	0	2,725	0	0	5.500	5.834	MON	3,667	44,000	11/28/2023	05/20/2053	296	
1019999999. Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency residential mortgage-backed securities - guaranteed (exempt from RBC)				5,517,135	5,608,257	5,542,613	5,533,865	0	4,772	0	0	XXX	XXX	XXX	22,582	103,545	XXX	XXX	908	XXX
3132DU-AS-6	FH SD6317 - RMBS		1.A	1,388,851	1,401,552	1,424,554	1,389,567	0	727	0	0	5.500	5.707	MON	6,424	77,085	12/19/2024	05/01/2054	68	
3132DU-EJ-2	FH SD6437 - RMBS		1.A	1,465,804	1,478,743	1,511,170	1,466,238	0	440	0	0	5.500	5.678	MON	6,778	81,331	12/19/2024	06/01/2054	173	
3133TH-V7-9	FHR 2113 OQ - CMO/RMBS		1.A	7,751	7,210	7,332	7,427	0	(71)	0	0	6.000	3.561	MON	36	433	01/21/2010	01/15/2029	101	
3136BU-PL-8	FNR 2024-103 GV - CMO/RMBS		1.A	1,799,293	1,768,347	1,822,884	1,794,267	0	(5,026)	0	0	5.500	4.911	MON	8,105	64,839	04/08/2025	12/25/2035	23,697	
3137HB-HX-2	FHR 5248 HB - CMO/RMBS		1.A	674,267	711,719	715,648	684,470	0	6,087	0	0	4.500	6.071	MON	2,669	32,027	11/28/2023	08/25/2052	3,270	
3137HJ-DQ-7	FHR 5504 BL - CMO/RMBS		1.A	845,750	850,000	855,581	845,848	0	98	0	0	5.500	5.584	MON	3,896	35,062	03/25/2025	02/25/2055	0	
3140N2-6Y-2	FN BI9886 - RMBS		1.A	2,313,916	2,431,702	2,383,962	2,317,884	0	3,027	0	0	4.500	5.320	MON	9,119	109,427	06/25/2024	10/01/2052	772	
3140QN-QU-9	FN CB3166 - RMBS		1.A	855,894	985,645	881,125	854,794	0	(722)	0	0	3.000	4.920	MON	2,464	29,569	11/21/2024	03/01/2052	555	
3140W0-2F-1	FN FA0773 - RMBS		1.A	1,761,908	1,848,635	1,814,029	1,763,166	0	1,258	0	0	4.500	5.385	MON	6,932	62,391	03/27/2025	09/01/2052	478	
3140W0-2Z-7	FN FA0791 - RMBS		1.A	1,085,453	1,139,958	1,118,295	1,086,461	0	1,008	0	0	4.500	5.365	MON	4,275	38,474	03/27/2025	02/01/2054	299	
3140W0-FJ-9	FN FA0168 - RMBS		1.A	1,430,062	1,447,248	1,449,198	1,430,304	0	242	0	0	4.500	4.766	MON	5,427	32,563	06/04/2025	12/01/2039	1,709	
3140XM-AY-2	FN FSS422 - RMBS		1.A	313,789	329,222	324,477	314,895	0	471	0	0	4.500	5.293	MON	1,235	14,815	12/08/2023	08/01/2053	96	
3140XM-X8-4	FN FS6102 - RMBS		1.A	320,322	331,296	331,972	321,412	0	655	0	0	5.000	5.611	MON	1,380	16,565	12/04/2023	10/01/2053	62	
3140XM-V5-9	FN FS6131 - RMBS		1.A	318,373	379,721	324,498	319,967	0	1,164	0	0	2.500	4.750	MON	791	9,493	07/30/2024	03/01/2052	260	
3140XN-S4-7	FN FS8838 - RMBS		1.A	1,609,622	1,631,805	1,659,694	1,610,531	0	947	0	0	5.500	5.800	MON	7,479	89,749	12/19/2024	11/01/2053	177	
3141BE-KT-6	FN MA4805 - RMBS		1.A	690,856	724,625	710,743	691,356	0	499	0	0	4.500	5.321	MON	2,717	24,456	03/27/2025	11/01/2052	214	
3141BF-G2-7	FN MA5616 - RMBS		1.A	21,786	21,941	21,970	21,783	0	(3)	0	0	4.500	4.646	MON	82	494	06/27/2025	02/01/2040	25	
1039999999. Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency residential mortgage-backed securities - not/partially guaranteed (not exempt from RBC)				16,903,698	17,489,368	17,357,133	16,920,369	0	10,800	0	0	XXX	XXX	XXX	69,809	718,774	XXX	XXX	31,957	XXX
20775C-Y6-5	CONNECTICUT HOUSING FINANCE AUTHORITY		1.A FE	130,000	130,000	124,177	130,000	0	0	0	0	3.200	3.200	MN	532	4,160	07/17/2019	05/15/2031	132,080	
20775C-Y8-1	CONNECTICUT HOUSING FINANCE AUTHORITY		1.A FE	200,000	200,000	188,413	200,000	0	0	0	0	3.280	3.280	MN	838	6,560	07/17/2019	05/15/2032	203,280	
37353P-TR-0	GEORGIA ST HSG & FIN AUTH REV		1.A FE	209,937	190,000	208,967	209,795	0	(142)	0	0	6.250	3.900	JD	429	0	12/03/2025	12/01/2030	195,938	
37353P-TW-9	GEORGIA ST HSG & FIN AUTH REV		1.A FE	653,095	590,000	649,006	652,817	0	(278)	0	0	6.250	4.543	JD	1,332	0	12/01/2025	06/01/2033	608,438	
37353P-TZ-2	GEORGIA ST HSG & FIN AUTH REV		1.A FE	375,000	375,000	372,533	375,000	0	0	0	0	4.792	4.792	JD	649	0	12/03/2025	12/01/2034	383,985	
54627D-BV-2	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		1.A FE	67,504	67,504	64,769	67,504	0	0	0	0	3.050	3.050	MON	172	2,059	07/22/2015	12/01/2038	67,676	
54627D-BX-8	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		1.A FE	53,869	53,869	44,527	53,870	0	0	0	0	2.875	2.875	MON	129	1,549	04/18/2017	11/01/2038	53,998	
54627D-EF-4	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		1.A FE	1,130,105	1,341,065	1,153,184	1,149,802	0	9,610	0	0	2.050	3.242	MON	2,291	27,492	12/04/2023	03/01/2041	1,343,356	
75410P-AA-8	RATE 24J1 A1 - RMBS		1.A	137,786	139,090	141,460	138,215	0	413	0	0	6.000	6.441	MON	695	8,345	06/28/2024	07/27/2054	1,339	
81748E-AB-2	SEMT 2024-7 A2 - RMBS		1.A	265,635	267,180	271,146	265,334	0	(285)	0	0	6.000	6.392	MON	1,336	16,031	07/16/2024	08/25/2054	803	
1059999999. Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - non-agency residential mortgage-backed securities (unaffiliated)				3,222,931	3,353,709	3,218,183	3,242,336	0	9,318	0	0	XXX	XXX	XXX	8,402	66,196	XXX	XXX	2,990,893	XXX
02589B-AE-0	AMXCA 2024-3 A - ABS		1.A FE	144,993	145,000	146,976	144,996	0	2	0	0	4.650	4.697	MON	300	6,743	07/16/2024	07/16/2029	145,562	
12664Q-AC-8	CNH 2023-A A3 - ABS		1.A FE	138,720	139,505	140,179	139,257	0	230	0	0	4.810	5.178	MON	298	6,710	03/13/2024	08/15/2028	5,417	
437918-AC-9	HAROT 2024-1 A3 - ABS		1.A FE	326,251	326,265	329,144	326,260	0	5	0	0	5.210	5.269	MON	755	16,998	02/13/2024	08/15/2028	4,447	

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

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

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

1 CUSIP Identification	2 Description	3 Re-stricted Asset Code	4 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	5 Actual Cost	6 Par Value	7 Fair Value	8 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest				Dates		20 Payment Due at Maturity	21 Origination Ballon Payment %	
								9 Unrealized Valuation Increase/ (Decrease)	10 Current Year's (Amor-tization)/ Accretion	11 Current Year's Other-Than-Temporary Impairment Recognized	12 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	13 Stated Rate of	14 Effective Rate of	15 When Paid	16 Interest Income Due & Accrued	17 Interest Received During Year	18 Acquired			19 Stated Contractual Maturity Date
47800R-AD-5	JDOT 2024 A3 - ABS		1.A FE	139,992	140,000	141,218	139,997	0	3	0	0	4.960	5.014	MON	309	6,944	03/11/2024	11/15/2028	360	
65479U-AE-8	NAROT 2024-A A4 - ABS		1.A FE	621,070	600,000	614,060	613,447	0	(6,039)	0	0	5.180	4.092	MON	1,381	31,080	09/25/2024	04/15/2031	12,022	
1119999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - other financial asset-backed securities - self-liquidating (unaffiliated)			1,371,027	1,350,770	1,371,577	1,363,958	0	(5,798)	0	0	XXX	XXX	XXX	3,043	68,475	XXX	XXX	167,808	XXX
1209999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating			27,014,791	27,802,103	27,489,506	27,060,527	0	19,092	0	0	XXX	XXX	XXX	103,837	956,990	XXX	XXX	3,191,565	XXX
1409999999	Subtotal - asset-backed securities - financial asset-backed securities - not self-liquidating			0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	0	XXX
38012Q-AD-0	GMALT 2024-3 A3 - ABS		1.A FE	209,975	210,000	210,337	209,992	0	14	0	0	4.210	4.254	MON	270	8,841	09/24/2024	10/20/2027	13,115	0.0
1519999999	Subtotal - asset-backed securities - non-financial asset-backed securities - practical expedient - lease-backed securities - practical expedient (unaffiliated)			209,975	210,000	210,337	209,992	0	14	0	0	XXX	XXX	XXX	270	8,841	XXX	XXX	13,115	XXX
1609999999	Subtotal - asset-backed securities - non-financial asset-backed securities - practical expedient			209,975	210,000	210,337	209,992	0	14	0	0	XXX	XXX	XXX	270	8,841	XXX	XXX	13,115	XXX
1809999999	Subtotal - asset-backed securities - non-financial asset-backed securities - full analysis			0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	0	XXX
1889999999	Total - asset-backed securities (unaffiliated)			27,224,766	28,012,103	27,699,843	27,270,519	0	19,105	0	0	XXX	XXX	XXX	104,107	965,831	XXX	XXX	3,204,681	XXX
1899999999	Total - asset-backed securities (affiliated)			0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	0	XXX
1909999999	Total - asset-backed securities			27,224,766	28,012,103	27,699,843	27,270,519	0	19,105	0	0	XXX	XXX	XXX	104,107	965,831	XXX	XXX	3,204,681	XXX
2009999999	Total long term bonds - issuer credit obligations and asset-backed securities			116,982,211	121,169,876	116,037,909	117,388,451	0	389,757	0	0	XXX	XXX	XXX	868,825	3,318,632	XXX	XXX	80,824,203	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Number	1A ..\$	27,270,519	1B ..\$	0	1C ..\$	0	1D ..\$	0	1E ..\$	0	1F ..\$	0	1G ..\$	0
1A	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												

E11.1

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 2025 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 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
91282C-GH-8	UNITED STATES TREASURY	11/24/2025	B.A. Securities Inc.		475,000	475,000	5,240
0019999999	Subtotal - issuer credit obligations - U.S. government obligations (exempt from RBC)				475,000	475,000	5,240
146441-CT-5	CARTERSVILLE GA	11/24/2025	MORGAN STANLEY CO		152,964	200,000	589
373384-ZS-8	GEORGIA ST	11/24/2025	INL		1,161,306	1,200,000	15,492
373385-MZ-3	GEORGIA ST	11/24/2025	JP Morgan Securities LLC		153,471	150,000	2,622
649791-PY-0	NEW YORK ST	11/24/2025	MORGAN STANLEY CO		230,761	250,000	1,994
0049999999	Subtotal - issuer credit obligations - municipal bonds - general obligations (direct and guaranteed)				1,698,501	1,800,000	20,696
240523-E7-1	DEKALB CNTY GA WTR & SEW REV	09/26/2025	Jefferies & Co., Inc.		936,603	900,000	4,750
360066-PN-8	FULTON CNTY GA WTR & SEW REV	11/24/2025	B.A. Securities Inc.		354,966	400,000	4,767
54627R-AM-2	LASGOV 22A A2 - ABS	09/02/2025	Wells		296,223	300,000	1,105
54627R-AT-7	LASGOV 23 A3 - ABS	04/30/2025	Wells		507,755	500,000	10,829
54628C-G3-0	LASFAC 2022 A - ABS	11/12/2025	Jefferies & Co., Inc.		994,775	966,467	10,045
546395-V6-8	LOUISIANA PUB FACS AUTH HOSP REV	01/23/2025	Wells		240,358	275,000	976
546475-TQ-7	LOUISIANA ST GAS & FUELS TAX REV	11/24/2025	RBC CAPITAL MARKETS		193,074	200,000	160
546475-TT-1	LOUISIANA ST GAS & FUELS TAX REV	11/24/2025	JP Morgan Securities LLC		858,276	940,000	1,050
54651R-CT-4	LOUISIANA ST UNCLAIMED PPTY SPL REV	11/24/2025	SMITH NEW COURT		470,899	500,000	1,779
54651R-DL-0	LOUISIANA ST UNCLAIMED PPTY SPL REV	11/24/2025	RBC CAPITAL MARKETS		435,312	500,000	2,281
591746-CT-7	METROPOLITAN ATLANTA RAPID TRAN AUTH GA	04/29/2025	GOLDMAN		413,856	455,000	2,604
591746-CU-4	METROPOLITAN ATLANTA RAPID TRAN AUTH GA	04/29/2025	GOLDMAN		786,221	890,000	5,575
591746-DA-7	METROPOLITAN ATLANTA RAPID TRAN AUTH GA	04/29/2025	ROBERT W. BAIRD		77,972	95,000	822
64985S-FE-8	NEW YORK STATE DORMITORY AUTHORITY	09/29/2025	Wells		234,567	225,000	3,725
79771F-KT-3	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL	06/27/2025	GOLDMAN		20,000	20,000	62
0059999999	Subtotal - issuer credit obligations - municipal bonds - special revenue				6,820,857	7,166,467	50,531
00182Y-AA-3	ANZ BANK NEW ZEALAND LTD	11/24/2025	B.A. Securities Inc.		575,609	565,000	8,989
13645R-AY-0	CANADIAN PACIFIC RAILWAY CO	11/24/2025	Various		550,214	550,000	10,572
29157T-AD-8	EMORY UNIVERSITY	09/03/2025	IFCSMUNI		501,991	550,000	98
39138Q-AA-3	GREAT-WEST LIFECCO FINANCE 2018 LP	11/24/2025	Various		149,646	150,000	118
46847P-EB-8	JPMORGAN CHASE & CO	11/24/2025	JP Morgan Securities LLC		461,189	450,000	7,581
501044-DJ-7	KROGER CO	11/24/2025	Various		597,677	600,000	6,968
666807-BN-1	NORTHROP GRUMMAN CORP	11/24/2025	Various		98,494	100,000	1,165
67103H-AF-4	O'REILLY AUTOMOTIVE INC	11/24/2025	Various		985,401	993,055	8,242
681919-BD-7	OMNICOM GROUP INC	11/24/2025	SALOMON BROTHERS INC		271,946	300,000	2,448
76209P-AJ-2	RGA GLOBAL FUNDING	09/10/2025	JANE STREET		254,000	250,000	556
94106L-BQ-1	WASTE MANAGEMENT INC	11/24/2025	GOLDMAN		280,119	300,000	2,883
95000U-3B-7	WELLS FARGO & CO	11/24/2025	GOLDMAN		1,015,837	1,000,000	16,187
0089999999	Subtotal - issuer credit obligations - corporate bonds (unaffiliated)				5,742,124	5,808,055	65,787
0489999999	Total - issuer credit obligations (unaffiliated)				14,736,483	15,249,522	142,255
0499999999	Total - issuer credit obligations (affiliated)				0	0	0
0509999997	Total - issuer credit obligations - Part 3				14,736,483	15,249,522	142,255
0509999998	Total - issuer credit obligations - Part 5				0	0	0
0509999999	Total - issuer credit obligations				14,736,483	15,249,522	142,255
36179V-7D-6	G2 MA7192 - RMBS	01/14/2025	BAML		294,345	375,000	292
36179X-H2-5	G2 MA8349 - RMBS	11/24/2025	INL		2,403,778	2,365,907	8,314
3618N5-TY-5	G2 MB0566 - RMBS	08/13/2025	Jefferies & Co., Inc.		1,508,203	1,500,000	2,708
1019999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency residential mortgage-backed securities - guaranteed (exempt from RBC)				4,206,327	4,240,906	11,314
3136BU-PL-8	FNR 2024-103 GV - CMO/RMBS	04/08/2025	BAML		1,889,412	1,856,916	2,837
3137HJ-DQ-7	FHR 5504 BL - CMO/RMBS	03/25/2025	Mizuho		845,750	850,000	3,506
3140W0-2F-1	FN FA0773 - RMBS	03/27/2025	Mizuho		1,906,172	2,000,000	6,750
3140W0-2Z-7	FN FA0791 - RMBS	03/27/2025	Morgan Stanley		1,163,959	1,222,405	4,126
3140W0-FJ-9	FN FA0168 - RMBS	06/04/2025	Jefferies & Co., Inc.		1,559,988	1,578,736	789
31418E-KT-6	FN MA4805 - RMBS	03/27/2025	Wells		741,358	777,500	2,624
31418F-G2-7	FN MA5616 - RMBS	06/27/2025	Jefferies & Co., Inc.		24,823	24,999	91
1039999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency residential mortgage-backed securities - not/partially guaranteed (not exempt from RBC)				8,131,462	8,310,650	20,723
37353P-TR-0	GEORGIA ST HSG & FIN AUTH REV	12/03/2025	Morgan Stanley		209,937	190,000	0
37353P-TW-9	GEORGIA ST HSG & FIN AUTH REV	12/01/2025	Morgan Stanley		653,095	590,000	0
37353P-TZ-2	GEORGIA ST HSG & FIN AUTH REV	12/03/2025	Morgan Stanley		375,000	375,000	0
1059999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - non-agency residential mortgage-backed securities (unaffiliated)				1,238,031	1,155,000	0
1889999999	Total - asset-backed securities (unaffiliated)				13,575,820	13,706,557	32,037
1899999999	Total - asset-backed securities (affiliated)				0	0	0
1909999997	Total - asset-backed securities - Part 3				13,575,820	13,706,557	32,037

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ANNUAL STATEMENT FOR THE YEAR 2025 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 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
1909999998. Total - asset-backed securities - Part 5					0	0	0
1909999999. Total - asset-backed securities					13,575,820	13,706,557	32,037
2009999999. Total - issuer credit obligations and asset-backed securities					28,312,302	28,956,079	174,292
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
5989999999. Total - common stocks					0	XXX	0
5999999999. Total - preferred and common stocks					0	XXX	0
6009999999 - Totals					28,312,302	XXX	174,292

ANNUAL STATEMENT FOR THE YEAR 2025 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	Change In Book/Adjusted Carrying Value					15	16	17	18	19	20	
									10	11	12	13	14							
CUSIP Identification	Description	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 (10+11-12)	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	
912828-5N-6	UNITED STATES TREASURY	11/30/2025	Maturity @ 100.00		500,000	500,000	486,895	496,122	0	3,878	0	3,878	0	500,000	0	0	0	14,375	11/30/2025	
91282C-FK-2	UNITED STATES TREASURY	09/15/2025	Maturity @ 100.00		250,000	250,000	244,385	248,599	0	1,401	0	1,401	0	250,000	0	0	0	8,750	09/15/2025	
91282C-GC-9	UNITED STATES TREASURY	06/27/2025	Wellington Direct		30,107	30,000	30,416	30,262	0	(42)	0	(42)	0	30,221	0	(114)	(114)	581	12/31/2027	
0019999999	Subtotal - issuer credit obligations - U.S. government obligations (exempt from RBC)				780,107	780,000	761,695	774,983	0	5,238	0	5,238	0	780,221	0	(114)	(114)	23,706	XXX	
047772-ZC-5	ATLANTA GA	12/01/2025	Call @ 100.00		535,000	535,000	549,038	535,000	0	0	0	0	0	535,000	0	0	0	17,864	12/01/2025	
64763F-ZT-9	NEW ORLEANS LA	09/01/2025	Maturity @ 100.00		300,000	300,000	273,663	293,752	0	6,248	0	6,248	0	300,000	0	0	0	4,107	09/01/2025	
76222R-YD-8	RHODE ISLAND ST & PROVIDENCE PLANTATIONS	05/01/2025	Maturity @ 100.00		140,000	140,000	142,702	140,161	0	(161)	0	(161)	0	140,000	0	0	0	2,100	05/01/2025	
882722-KE-0	TEXAS ST	03/03/2025	Call @ 100.00		15,000	15,000	16,849	15,743	0	(40)	0	(40)	0	15,703	0	(703)	(703)	50	04/01/2029	
919069-AU-8	VALDOSTA GA CITY SOH SYS	02/01/2025	Maturity @ 100.00		250,000	250,000	309,253	250,591	0	(591)	0	(591)	0	250,000	0	0	0	6,250	02/01/2025	
0049999999	Subtotal - issuer credit obligations - municipal bonds - general obligations (direct and guaranteed)				1,240,000	1,240,000	1,291,505	1,235,247	0	5,456	0	5,456	0	1,240,703	0	(703)	(703)	30,371	XXX	
040654-YA-7	ARIZONA ST TRANS BRD HIWY REV	09/29/2025	BAML		233,673	250,000	250,000	250,000	0	0	0	0	0	250,000	0	(16,328)	(16,328)	7,677	07/01/2030	
235036-4R-8	DALLAS FORT WORTH TEX INTL ARPT REV	03/26/2025	BAML		271,179	300,000	294,396	296,090	0	145	0	145	0	296,235	0	(25,056)	(25,056)	3,107	11/01/2030	
254845-TB-6	DISTRICT COLUMBIA WTR & SWIR AUTH PUB UTI	03/26/2025	WELLINGTON WEST		462,240	500,000	500,000	500,000	0	0	0	0	0	500,000	0	(37,760)	(37,760)	6,125	10/01/2029	
270618-GR-0	EAST BATON ROUGE LA SEW COMMVN REV	12/04/2025	Various		482,590	500,000	496,775	498,341	0	488	0	488	0	498,829	0	(16,239)	(16,239)	10,351	02/01/2028	
270618-GR-6	EAST BATON ROUGE LA SEW COMMVN REV	12/04/2025	Various		468,285	500,000	500,000	500,000	0	0	0	0	0	500,000	0	(31,715)	(31,715)	11,357	02/01/2030	
359900-LJ-4	FULTON CNTY GA DEV AUTH REV	09/04/2025	Call @ 100.00		90,000	90,000	95,381	95,381	0	(665)	0	(665)	0	94,716	0	(4,716)	(4,716)	5,994	11/01/2030	
392275-AA-1	GREATER ORLANDO AVIATION AUTH ORLANDO FL	03/26/2025	Wells		369,672	400,000	400,000	400,000	0	0	0	0	0	400,000	0	(30,328)	(30,328)	5,186	10/01/2029	
47770V-AY-6	JOBOSHO BEVERAGE SYS OHIO STATEWIDE LIQ	03/25/2025	Suntrust		104,119	105,000	110,825	107,623	0	(144)	0	(144)	0	107,479	0	(3,360)	(3,360)	3,479	10/01/2029	
54627R-AK-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	08/01/2025	Paydown		402,055	402,055	392,406	393,842	0	8,213	0	8,213	0	402,055	0	0	0	9,551	08/01/2028	
591745-7T-5	METROPOLITAN ATLANTA RAPID TRAN AUTH GA	04/29/2025	Various		413,856	455,000	397,352	409,957	0	3,899	0	3,899	0	413,856	0	0	0	6,576	07/01/2028	
591745-7U-2	METROPOLITAN ATLANTA RAPID TRAN AUTH GA	04/29/2025	Various		786,221	890,000	734,597	778,955	0	7,266	0	7,266	0	786,221	0	0	0	14,079	07/01/2029	
591745-8A-5	METROPOLITAN ATLANTA RAPID TRAN AUTH GA	04/29/2025	Various		77,972	95,000	75,763	77,551	0	421	0	421	0	77,972	0	0	0	2,077	07/01/2035	
594698-TB-8	MICHIGAN ST STRATEGIC FD LTD OBLIG REV	03/27/2025	Jefferies & Co., Inc.		556,000	600,000	600,000	600,000	0	0	0	0	0	600,000	0	(43,998)	(43,998)	7,525	10/15/2029	
67760H-MZ-1	OHIO ST TPK COMMN TPK REV	03/26/2025	ASSOCIATES INC.		221,813	250,000	250,000	250,000	0	0	0	0	0	250,000	0	(28,188)	(28,188)	3,779	02/15/2031	
79771F-BV-8	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL	06/27/2025	Various		20,000	20,000	20,000	20,000	0	0	0	0	0	20,000	0	0	0	261	11/01/2031	
88259M-AA-3	TNGJTL 23 A1 - ABS	10/01/2025	Paydown		31,359	31,359	32,248	32,078	0	(719)	0	(719)	0	31,359	0	0	0	1,205	04/01/2035	
91417K-3C-3	UNIVERSITY COLO ENTERPRISE SYS REV	01/13/2025	Adjustment		45,762	50,000	50,000	50,000	0	0	0	0	0	50,000	0	(4,239)	(4,239)	245	06/01/2031	
0059999999	Subtotal - issuer credit obligations - municipal bonds - special revenue				5,036,797	5,438,414	5,199,762	5,259,817	0	18,905	0	18,905	0	5,278,722	0	(241,925)	(241,925)	98,573	XXX	
025816-CP-2	AMERICAN EXPRESS CO	03/25/2025	BZV SECS		146,666	150,000	151,389	150,370	0	(37)	0	(37)	0	150,333	0	(3,668)	(3,668)	1,966	05/03/2027	
186108-CK-0	CLEVELAND ELECTRIC ILLUMINATING CO	03/25/2025	JANE STREET		192,112	200,000	199,408	199,802	0	13	0	13	0	199,815	0	(7,703)	(7,703)	3,403	04/01/2028	
200339-DX-4	COMERICA BANK	07/27/2025	Maturity @ 100.00		250,000	250,000	260,813	250,785	0	(785)	0	(785)	0	250,000	0	0	0	10,000	07/27/2025	
24422E-UE-7	JOHN DEERE CAPITAL CORP	03/13/2025	Maturity @ 100.00		100,000	100,000	99,136	99,971	0	29	0	29	0	100,000	0	0	0	1,725	03/13/2025	
26442C-BB-9	DUKE ENERGY CAROLINAS LLC	03/25/2025	BZV SECS		352,956	400,000	331,832	340,387	0	1,848	0	1,848	0	342,235	0	10,721	10,721	4,562	04/15/2031	
26443C-AJ-2	DUKE UNIVERSITY HEALTH SYSTEM INC	09/29/2025	Jefferies & Co., Inc.		371,256	400,000	400,000	400,000	0	0	0	0	0	400,000	0	(28,744)	(28,744)	8,644	06/01/2030	
29157T-AC-0	EMORY UNIVERSITY	09/01/2025	Maturity @ 100.00		500,000	500,000	471,510	488,735	0	11,265	0	11,265	0	500,000	0	0	0	7,830	09/01/2025	
373732-AM-9	GLAXOSMITHKLINE CAPITAL INC	05/15/2025	Maturity @ 100.00		950,000	950,000	928,651	946,698	0	3,302	0	3,302	0	950,000	0	0	0	17,219	05/15/2025	
423012-AF-0	HEINEKEN NV	03/25/2025	JANE STREET		194,432	200,000	198,704	199,584	0	30	0	30	0	199,614	0	(5,182)	(5,182)	4,608	01/29/2028	
57636Q-AJ-3	MASTERCARD INC	03/25/2025	BZV SECS		147,071	150,000	149,649	149,883	0	8	0	8	0	149,891	0	(2,820)	(2,820)	3,063	02/26/2028	
666807-BN-1	NORTHROP GRUMMAN CORP	03/25/2025	Suntrust		96,672	100,000	99,947	99,988	0	1	0	1	0	99,989	0	(3,317)	(3,317)	2,266	01/15/2028	
74460D-AC-3	PUBLIC STORAGE OPERATING CO	03/25/2025	Wells		1,208,988	1,250,000	1,199,939	1,201,866	0	3,941	0	3,941	0	1,205,807	0	3,181	3,181	20,519	09/15/2027	
808513-BW-4	CHARLES SCHWAB CORP	03/25/2025	Wells		97,744	100,000	101,598	100,387	0	(43)	0	(43)	0	100,344	0	(2,600)	(2,600)	1,604	04/01/2027	
855244-AQ-2	STARBUCKS CORP	08/15/2025	Maturity @ 100.00		150,000	150,000	149,862	149,990	0	10	0	10	0	150,000	0	0	0	5,700	08/15/2025	
904764-BB-2	UNILEVER CAPITAL CORP	03/22/2025	Maturity @ 100.00		200,000	200,000	199,616	199,881	0	119	0	119	0	200,000	0	0	0	3,375	03/22/2025	
91324P-DX-7	UNITEDHEALTH GROUP INC	03/25/2025	US BANCORP		616,357	700,000	671,741	681,043	0	767	0	767	0	681,810	0	(65,453)	(65,453)	5,094	05/15/2030	
0089999999	Subtotal - issuer credit obligations - corporate bonds (unaffiliated)				5,574,253	5,800,000	5,610,795	5,659,370	0	20,467	0	20,467	0	5,679,837	0	(105,585)	(105,585)	101,579	XXX	
0489999999	Total - issuer credit obligations (unaffiliated)				12,631,156	13,258,414	12,863,757	12,929,418	0	50,066	0	50,066	0	12,979,483	0	(348,327)	(348,327)	254,229	XXX	
0499999999	Total - issuer credit obligations (affiliated)				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
0509999997	Total - issuer credit obligations - Part 4				12,631,156	13,258,414	12,863,757	12,929,418	0	50,066	0	50,066	0	12,979,483	0	(348,327)	(348,327)	254,229	XXX	
0509999998	Total - issuer credit obligations - Part 5				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
0509999999	Total - issuer credit obligations				12,631,156	13,258,414	12,863,757	12,929,418	0	50,066	0	50,066	0	12,979,483	0	(348,327)	(348,327)	254,229	XXX	
36179U-ZS-4	G2 MA6153 - RMBS	12/01/2025	Paydown		31,942	31,942	32,691	33,805	0	(1,863)	0	(1,863)	0	31,942	0	0	0	519	09/20/2049	
36179V-7D-6	G2 MA7192 - RMBS	12/01/2025	Paydown		28,822	28,822	22,623	22,623	0	6,199	0	6,199	0	28,822	0	0	0	292	02/20/2051	

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ANNUAL STATEMENT FOR THE YEAR 2025 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	Change In Book/Adjusted Carrying Value					15	16	17	18	19	20	
									10	11	12	13	14							
CUSIP Identification	Description	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 (10+11-12)	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	
36179H-NE-4	G2 MA7589 - RMBS	12/01/2025	Paydown		33,781	33,781	28,011	28,040	0	5,741	0	5,741	0	33,781	0	0	0	455	09/20/2051	
36179X-H2-5	G2 MA8349 - RMBS	12/01/2025	Paydown		36,410	36,410	36,993	0	0	(583)	0	(583)	0	36,410	0	0	0	167	10/20/2052	
3618N5-TY-5	G2 MB0566 - RMBS	12/01/2025	Paydown		17,391	17,391	17,486	0	0	(95)	0	(95)	0	17,391	0	0	0	218	08/20/2055	
38380Y-R4-9	GNR 2018-122 HA - CMO/RMBS	09/10/2025	Various		294,263	295,465	284,663	286,203	0	5,192	0	5,192	0	291,395	0	2,868	2,868	6,268	05/20/2045	
<b>1019999999. Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency residential mortgage-backed securities - guaranteed (exempt from RBC)</b>					<b>442,610</b>	<b>443,813</b>	<b>422,468</b>	<b>348,049</b>	<b>0</b>	<b>14,591</b>	<b>0</b>	<b>14,591</b>	<b>0</b>	<b>439,742</b>	<b>0</b>	<b>2,868</b>	<b>2,868</b>	<b>7,918</b>	<b>XXX</b>	
3128MJ-IV-8	FH G08659 - RMBS	09/09/2025	Various		65,933	69,918	69,492	69,261	0	57	0	57	0	69,318	0	(3,384)	(3,384)	1,838	08/01/2045	
3128PY-YP-3	FH J18818 - RMBS	09/09/2025	Various		5,548	5,585	5,706	5,606	0	(13)	0	(13)	0	5,593	0	(44)	(44)	85	04/01/2027	
3132DU-AS-6	FH S06317 - RMBS	12/01/2025	Paydown		177,486	177,486	175,877	175,876	0	1,610	0	1,610	0	177,486	0	0	0	5,915	05/01/2024	
3132DU-EJ-2	FH S06437 - RMBS	12/01/2025	Paydown		170,466	170,466	168,974	168,973	0	1,492	0	1,492	0	170,466	0	0	0	5,250	06/01/2054	
31335A-BE-7	FH G00037 - RMBS	06/30/2025	Various		86,365	94,308	91,685	91,639	0	214	0	214	0	91,854	0	(5,489)	(5,489)	1,610	10/01/2043	
3133TH-V7-9	FHR 2113 OG - CMO/RMBS	12/01/2025	Paydown		4,700	4,700	5,052	4,888	0	(188)	0	(188)	0	4,700	0	0	0	144	01/15/2029	
3136BU-PL-8	FNR 2024-103 GV - CMO/RMBS	12/01/2025	Paydown		88,569	88,569	90,119	0	0	(1,550)	0	(1,550)	0	88,569	0	0	0	1,836	12/25/2035	
3137HB-HX-2	FHR 5248 HB - CMO/RMBS	12/01/2025	Paydown		100,988	100,988	95,673	4,730	0	0	0	4,730	0	100,988	0	0	0	2,488	08/25/2052	
3140N2-6Y-2	FN B19886 - RMBS	12/01/2025	Paydown		248,045	248,045	236,030	236,126	0	11,919	0	11,919	0	248,045	0	0	0	5,154	10/01/2052	
3140QN-QU-9	FN C03166 - RMBS	12/01/2025	Paydown		106,124	106,124	92,154	92,113	0	14,011	0	14,011	0	106,124	0	0	0	1,799	03/01/2052	
3140W0-2F-1	FN FA0773 - RMBS	12/01/2025	Paydown		151,365	151,365	144,264	0	0	7,101	0	7,101	0	151,365	0	0	0	2,743	09/01/2052	
3140W0-2Z-7	FN FA0791 - RMBS	12/01/2025	Paydown		82,447	82,447	78,505	0	0	3,942	0	3,942	0	82,447	0	0	0	1,541	02/01/2054	
3140W0-FJ-9	FN FA0168 - RMBS	12/01/2025	Paydown		131,488	131,488	129,926	0	0	1,561	0	1,561	0	131,488	0	0	0	1,867	12/01/2039	
3140XM-AY-2	FN F55422 - RMBS	12/01/2025	Paydown		33,842	33,842	32,256	32,321	0	0	0	1,521	0	33,842	0	0	0	751	08/01/2053	
3140XM-X8-4	FN F56102 - RMBS	12/01/2025	Paydown		31,215	31,215	30,181	30,222	0	993	0	993	0	31,215	0	0	0	847	10/01/2053	
3140XM-Y5-9	FN F56131 - RMBS	12/01/2025	Paydown		30,176	30,176	25,301	25,335	0	4,841	0	4,841	0	30,176	0	0	0	430	03/01/2052	
3140XN-S4-7	FN F56838 - RMBS	12/01/2025	Paydown		214,949	214,949	212,027	212,022	0	2,927	0	2,927	0	214,949	0	0	0	7,719	11/01/2053	
31418E-KT-6	FN MA4805 - RMBS	12/01/2025	Paydown		52,970	52,970	50,501	0	0	2,468	0	2,468	0	52,970	0	0	0	993	11/01/2052	
31418F-G2-7	FN MA5616 - RMBS	12/01/2025	Paydown		3,058	3,058	3,037	0	0	22	0	22	0	3,058	0	0	0	45	02/01/2040	
<b>1039999999. Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency residential mortgage-backed securities - not/partially guaranteed (not exempt from RBC)</b>					<b>1,785,733</b>	<b>1,797,697</b>	<b>1,736,761</b>	<b>1,240,639</b>	<b>0</b>	<b>57,658</b>	<b>0</b>	<b>57,658</b>	<b>0</b>	<b>1,794,650</b>	<b>0</b>	<b>(8,917)</b>	<b>(8,917)</b>	<b>43,056</b>	<b>XXX</b>	
54627D-BV-2	LOUISIANA HSG CORP SINGLE FAMILY MTG REV	12/01/2025	Call @ 100.00		13,363	13,363	13,363	13,363	0	0	0	0	0	13,363	0	0	0	242	12/01/2038	
54627D-BW-0	LOUISIANA HSG CORP SINGLE FAMILY MTG REV	07/01/2025	Call @ 100.00		23,017	23,017	23,017	23,017	0	0	0	0	0	23,017	0	0	0	258	12/01/2038	
54627D-BX-8	LOUISIANA HSG CORP SINGLE FAMILY MTG REV	12/01/2025	Paydown		30,878	30,880	30,880	0	0	0	0	0	0	30,880	0	(2)	(2)	549	11/01/2038	
54627D-EF-4	LOUISIANA HSG CORP SINGLE FAMILY MTG REV	12/01/2025	Call @ 100.00		171,056	171,056	143,612	144,928	0	590	0	590	0	145,519	0	25,538	25,538	1,962	03/01/2041	
75410P-AA-8	RATE 24J1 A1 - RMBS	12/01/2025	Paydown		95,588	95,588	94,692	94,703	0	885	0	885	0	95,588	0	0	0	3,896	07/27/2054	
81748E-AB-2	SEMT 2024-7 A2 - RMBS	12/01/2025	Paydown		144,954	144,954	144,116	144,107	0	847	0	847	0	144,954	0	0	0	5,370	08/25/2054	
<b>1059999999. Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - non-agency residential mortgage-backed securities (unaffiliated)</b>					<b>478,855</b>	<b>478,857</b>	<b>449,679</b>	<b>450,998</b>	<b>0</b>	<b>2,322</b>	<b>0</b>	<b>2,322</b>	<b>0</b>	<b>453,319</b>	<b>0</b>	<b>25,536</b>	<b>25,536</b>	<b>12,277</b>	<b>XXX</b>	
126640-AC-8	ONH 2023-A A3 - ABS	12/15/2025	Paydown		70,495	70,495	70,099	70,254	0	242	0	242	0	70,495	0	0	0	2,242	08/15/2028	
437918-AC-9	HAROT 2024-1 A3 - ABS	12/15/2025	Paydown		73,735	73,735	73,732	73,733	0	2	0	2	0	73,735	0	0	0	3,483	08/15/2028	
<b>1119999999. Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - other financial asset-backed securities - self-liquidating (unaffiliated)</b>					<b>144,230</b>	<b>144,230</b>	<b>143,831</b>	<b>143,987</b>	<b>0</b>	<b>244</b>	<b>0</b>	<b>244</b>	<b>0</b>	<b>144,230</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,725</b>	<b>XXX</b>	
<b>1889999999. Total - asset-backed securities (unaffiliated)</b>					<b>2,851,428</b>	<b>2,864,597</b>	<b>2,752,738</b>	<b>2,183,672</b>	<b>0</b>	<b>74,815</b>	<b>0</b>	<b>74,815</b>	<b>0</b>	<b>2,831,942</b>	<b>0</b>	<b>19,486</b>	<b>19,486</b>	<b>68,976</b>	<b>XXX</b>	
<b>1899999999. Total - asset-backed securities (affiliated)</b>					<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>
<b>1909999997. Total - asset-backed securities - Part 4</b>					<b>2,851,428</b>	<b>2,864,597</b>	<b>2,752,738</b>	<b>2,183,672</b>	<b>0</b>	<b>74,815</b>	<b>0</b>	<b>74,815</b>	<b>0</b>	<b>2,831,942</b>	<b>0</b>	<b>19,486</b>	<b>19,486</b>	<b>68,976</b>	<b>XXX</b>	
<b>1909999998. Total - asset-backed securities - Part 5</b>					<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>
<b>1909999999. Total - asset-backed securities</b>					<b>2,851,428</b>	<b>2,864,597</b>	<b>2,752,738</b>	<b>2,183,672</b>	<b>0</b>	<b>74,815</b>	<b>0</b>	<b>74,815</b>	<b>0</b>	<b>2,831,942</b>	<b>0</b>	<b>19,486</b>	<b>19,486</b>	<b>68,976</b>	<b>XXX</b>	
<b>2009999999. Total - issuer credit obligations and asset-backed securities</b>					<b>15,482,584</b>	<b>16,123,012</b>	<b>15,616,494</b>	<b>15,113,090</b>	<b>0</b>	<b>124,880</b>	<b>0</b>	<b>124,880</b>	<b>0</b>	<b>15,811,426</b>	<b>0</b>	<b>(328,842)</b>	<b>(328,842)</b>	<b>323,205</b>	<b>XXX</b>	
<b>4509999997. Total - preferred stocks - Part 4</b>					<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>
<b>4509999998. Total - preferred stocks - Part 5</b>					<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>
<b>4509999999. Total - preferred stocks</b>					<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>
<b>5989999997. Total - common stocks - Part 4</b>					<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>
<b>5989999998. Total - common stocks - Part 5</b>					<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>
<b>5989999999. Total - common stocks</b>					<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>
<b>5999999999. Total - preferred and common stocks</b>					<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>
<b>6009999999 - Totals</b>					<b>15,482,584</b>	<b>XXX</b>	<b>15,616,494</b>	<b>15,113,090</b>	<b>0</b>	<b>124,880</b>	<b>0</b>	<b>124,880</b>	<b>0</b>	<b>15,811,426</b>	<b>0</b>	<b>(328,842)</b>	<b>(328,842)</b>	<b>323,205</b>	<b>XXX</b>	

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

**N O N E**

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

**N O N E**

Schedule D - Part 6 - Section 2

**N O N E**

Schedule DA - Part 1 - Short-Term Investments Owned

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**N O N E**



ANNUAL STATEMENT FOR THE YEAR 2025 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 Re- stricted Asset Code	4 Date Acquired	5 Stated Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0489999999	Total - issuer credit obligations (unaffiliated)					0	0	0
0499999999	Total - issuer credit obligations (affiliated)					0	0	0
0509999999	Total - issuer credit obligations					0	0	0
261908-10-7	DREYFUS TRS OBS CM INST		12/31/2025	3.680		2,182,713	7,586	0
8209999999	Subtotal - exempt money market mutual funds - as identified by the SVO					2,182,713	7,586	0
8589999999	Total cash equivalents (unaffiliated)					2,182,713	7,586	0
8599999999	Total cash equivalents (affiliated)					0	0	0
8609999999	Total cash equivalents					2,182,713	7,586	0

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 Number  
 1A 1A ..\$ .....0 1B ..\$ .....0 1C ..\$ .....0 1D ..\$ .....0 1E ..\$ .....0 1F ..\$ .....0 1G ..\$ .....0  
 1B 2A ..\$ .....0 2B ..\$ .....0 2C ..\$ .....0  
 1C 3A ..\$ .....0 3B ..\$ .....0 3C ..\$ .....0  
 1D 4A ..\$ .....0 4B ..\$ .....0 4C ..\$ .....0  
 1E 5A ..\$ .....0 5B ..\$ .....0 5C ..\$ .....0  
 1F 6 ..\$ .....0

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ANNUAL STATEMENT FOR THE YEAR 2025 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		0	0
2. Alaska	AK		0	0	0	0	
3. Arizona	AZ		0	0	0	0	
4. Arkansas	AR	ICO... PROPERTY & CASUALTY RESERVE	0	0	273,206	246,773	
5. California	CA	ICO... WORKER'S COMPENSATION	0	0	110,218	106,579	
6. Colorado	CO		0	0	0	0	
7. Connecticut	CT		0	0	0	0	
8. Delaware	DE	ICO... PROPERTY & CASUALTY RESERVE	0	0	125,418	121,112	
9. District of Columbia	DC		0	0	0	0	
10. Florida	FL	ICO... PROPERTY & CASUALTY RESERVE	0	0	539,356	549,733	
11. Georgia	GA	ICO... PROPERTY & CASUALTY RESERVE	0	0	99,101	98,602	
12. Hawaii	HI		0	0	0	0	
13. Idaho	ID	ICO... PROPERTY & CASUALTY RESERVE	0	0	249,320	246,230	
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	ICO... PROPERTY & CASUALTY RESERVE	0	0	155,000	146,571	
23. Michigan	MI	ICO... FOR BENEFIT OF ALL POLICYHOLDERS	2,178,084	2,063,359	0	0	
24. Minnesota	MN		0	0	0	0	
25. Mississippi	MS		0	0	0	0	
26. Missouri	MO	ICO... PROPERTY & CASUALTY RESERVE	0	0	671,100	598,098	
27. Montana	MT		0	0	0	0	
28. Nebraska	NE		0	0	0	0	
29. Nevada	NV	ICO... MULTIPLE	0	0	360,689	357,717	
30. New Hampshire	NH		0	0	0	0	
31. New Jersey	NJ		0	0	0	0	
32. New Mexico	NM	ICO... PROPERTY & CASUALTY RESERVE	0	0	402,289	384,194	
33. New York	NY		0	0	0	0	
34. North Carolina	NC	ICO... PROPERTY & CASUALTY RESERVE	0	0	407,466	363,450	
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	ICO... PROPERTY & CASUALTY RESERVE	0	0	421,913	389,874	
39. Pennsylvania	PA		0	0	0	0	
40. Rhode Island	RI		0	0	0	0	
41. South Carolina	SC	ICO... PROPERTY & CASUALTY RESERVE	0	0	247,266	227,237	
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	ICO... PROPERTY & CASUALTY RESERVE	0	0	650,073	580,264	
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	700,246	611,953	
59. Subtotal	XXX	XXX	2,178,084	2,063,359	5,412,660	5,028,388	
DETAILS OF WRITE-INS							
5801. US Treasury Notes 0.875% Due 11/15/30	ICO...	WORKER'S COMPENSATION	0	0	700,246	611,953	
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	700,246	611,953	

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