

(in millions of dollars)

	March 31, 2006			December 31, 2005		
	<u>IBNR (1)</u>	<u>All Other</u>	<u>Total (2)</u>	<u>IBNR (1)</u>	<u>All Other</u>	<u>Total (2)</u>
Group Income Protection	\$ 737.8	\$ 7,677.6	\$ 8,415.4	\$ 698.6	\$ 7,600.1	\$ 8,298.7
Group Life and Accidental Death & Dismemberment	224.8	1,362.5	1,587.3	237.6	1,386.7	1,624.3
Individual Income Protection - Recently Issued	78.7	1,105.8	1,184.5	77.8	1,064.8	1,142.6
Long-term Care	34.5	2,055.3	2,089.8	32.1	1,959.0	1,991.1
Voluntary Workplace Benefits	<u>31.6</u>	<u>784.0</u>	<u>815.6</u>	<u>32.3</u>	<u>764.5</u>	<u>796.8</u>
U.S. Brokerage Segment	1,107.4	12,985.2	14,092.6	1,078.4	12,775.1	13,853.5
Unum Limited Segment	249.1	2,124.8	2,373.9	242.9	2,100.1	2,343.0
Colonial Segment	85.4	1,226.1	1,311.5	83.7	1,204.3	1,288.0
Individual Income Protection - Closed Block Segment	439.0	12,222.4	12,661.4	428.9	12,202.9	12,631.8
Other Segment	<u>251.4</u>	<u>8,434.0</u>	<u>8,685.4</u>	<u>239.6</u>	<u>8,466.3</u>	<u>8,705.9</u>
Consolidated	<u>\$ 2,132.3</u>	<u>\$ 36,992.5</u>	<u>\$ 39,124.8</u>	<u>\$2,073.5</u>	<u>\$ 36,748.7</u>	<u>\$38,822.2</u>

(1) IBNR for income protection includes "reopen reserves." These two categories of reserves are developed and maintained in aggregate based on historical monitoring that has only been on a combined basis.

(2) Equals the sum of "Policy and Contract Benefits," "Reserves for Future Policy and Contract Benefits," "Unearned Premiums," and "Other Policyholder Funds" as reported in the condensed consolidated statements of financial condition.

The increase in U.S. Brokerage segment IBNR reserves from December 31, 2005 is due to the settlement agreements claim reassessment reserve charge partially offset by a slight decline in insured lives in the group income protection, group life, and accidental death and dismemberment lines of business. The increase in All Other reserves from December 31, 2005 is due to growth in the active life reserves for the U. S. Brokerage long-term care and individual income protection – recently issued lines of business and growth in the disabled life reserves in the U.S. Brokerage group income protection line of business.