



QUARTERLY STATEMENT

AS OF MARCH 31, 2003
OF THE CONDITION AND AFFAIRS OF THE

UNUM LIFE INSURANCE COMPANY OF AMERICA

NAIC Group Code 0565 0565 NAIC Company Code 62235 Employer's ID Number 01-0278678
(Current Period) (Prior Period)

Organized under the Laws of Maine, State of Domicile or Port of Entry NA

Country of Domicile United States of America

Incorporated 08/24/1966 Commenced Business 09/03/1966

Statutory Home Office 2211 Congress Street, Portland, ME 04122
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 2211 Congress Street
(Street and Number)
Portland, ME 04122 207-575-2211
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 2211 Congress Street, Portland, ME 04122
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 2211 Congress Street
(Street and Number)
Portland, ME 04122 207-575-2211
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.unumprovident.com

Statutory Statement Contact VICKI WRIGHT CORBETT 423-755-1373
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(Street and Number)
Portland, ME 04122 866-410-4012
(City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

President THOMAS ROS WATJEN # Secretary SUSAN NANCE ROTH
Treasurer JOHN JOSEPH IWANICKI Actuary RICHARD JOSEPH POLLARD

VICE PRESIDENTS

FLOYD DEAN COPELAND ROBERT CARL GREVING VICKI WRIGHT CORBETT

DIRECTORS OR TRUSTEES

THOMAS ROS WATJEN WILLIAM LESTER ARMSTRONG CYNTHIA ANN MONTGOMERY
FLOYD DEAN COPELAND

State of TENNESSEE } ss
County of HAMILTON

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.

Thomas Ros Watjen Susan Nance Roth John Joseph Iwanicki
President Secretary Treasurer

Subscribed and sworn to before me this
9th day of May, 2003
Joan Porterfield

Joan Porterfield
My commission expires March 28, 2005

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	8,871,228,515		8,871,228,515	9,232,601,470
2. Stocks:				
2.1 Preferred stocks	4,086,809		4,086,809	4,167,083
2.2 Common stocks	36,101,877		36,101,877	38,628,023
3. Mortgage loans on real estate:				
3.1 First liens	493,456,139		493,456,139	526,756,742
3.2 Other than first liens	878,741		878,741	5,513,725
4. Real estate:				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	100,223,389		100,223,389	101,182,916
4.2 Properties held for the production of income (less \$ 0 encumbrances)	18,143,873		18,143,873	18,217,127
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ (50,054,100)) and short -term investments (\$ 278,821,345)	228,767,245		228,767,245	28,077,415
6. Contract loans, (including \$ 0 premium notes)	86,078,965		86,078,965	88,126,765
7. Other invested assets	6,058,482		6,058,482	6,214,905
8. Receivable for securities	48,198,836		48,198,836	14,991,347
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	9,893,222,870		9,893,222,870	10,064,477,518
11. Investment income due and accrued	133,334,337		133,334,337	140,534,383
12. Premiums and considerations:				
12.1 Uncollected premiums and agents' balances in the course of collection	248,236,528	9,293,085	238,943,443	235,406,315
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 1,711,053 earned but unbilled premiums)	1,147,466		1,147,466	1,076,080
12.3 Accrued retrospective premiums				
13. Reinsurance:				
13.1 Amounts recoverable from reinsurers	45,624,056		45,624,056	31,109,430
13.2 Funds held by or deposited with reinsured companies				
13.3 Other amounts receivable under reinsurance contracts	7,854,760		7,854,760	8,417,116
14. Amounts receivable relating to uninsured plans	5,690,223		5,690,223	5,111,151
15.1 Current federal and foreign income tax recoverable and interest thereon	49,323,351		49,323,351	0
15.2 Net deferred tax asset	329,300,000	308,484,000	20,816,000	58,263,440
16. Guaranty funds receivable or on deposit	7,711,196		7,711,196	7,928,597
17. Electronic data processing equipment and software	0		0	36,115
18. Furniture and equipment, including health care delivery assets (\$ 0)	1,366,655	1,366,655		
19. Net adjustment in assets and liabilities due to foreign exchange rates				
20. Receivables from parent, subsidiaries and affiliates	333,883,912		333,883,912	205,280,463
21. Health care (\$ 0) and other amounts receivable				
22. Other assets nonadmitted	15,988,077	15,988,077		
23. Aggregate write-ins for other than invested assets	215,608,052	12,196,740	203,411,313	209,329,475
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	11,288,291,485	347,328,557	10,940,962,928	10,966,970,082
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	14,491,569		14,491,569	15,381,360
26. Total (Lines 24 and 25)	11,302,783,054	347,328,557	10,955,454,497	10,982,351,443
DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)				
2301. Amounts receivable on reinsurance assumed - life and A&H lines	64,918,632		64,918,632	73,842,893
2302. Premiums Receivable - other lines	15,965,450		15,965,450	14,480,110
2303. Corporate owned life insurance	121,264,066		121,264,066	119,490,470
2398. Summary of remaining write-ins for Line 23 from overflow page	13,459,905	12,196,740	1,263,165	1,516,001
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	215,608,052	12,196,740	203,411,313	209,329,475

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for Life contracts \$ 799,804,280 less \$ 0 included in Line 6.3 (including \$ 0 Modco Reserve)	799,804,280	795,962,750
2. Aggregate reserve for accident and health contracts (including \$ 20,605,143 Modco Reserve)	4,861,293,181	5,804,926,048
3. Liability for deposit-type contracts (including \$ 0 Modco Reserve)	594,103,499	578,408,806
4. Contract claims:		
4.1 Life	290,689,810	292,486,060
4.2 Accident and health	631,413,906	641,188,225
5. Policyholders' dividends \$ and coupons \$ due and unpaid		
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts:		
6.1 Dividends apportioned for payment to 12/31/2003 (including \$ 0 Modco)	16,170,000	16,170,000
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ 0 discount; including \$ 20,842,858 accident and health premiums	26,243,794	30,777,837
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including \$ 18,135,709 accident and health experience rating refunds	19,239,185	19,357,119
9.3 Other amounts payable on reinsurance, including \$ 30,926,076 assumed and \$ 12,722,396 ceded	43,648,472	29,291,807
9.4 Interest Maintenance Reserve	74,242,212	70,465,723
10. Commissions to agents due or accrued—life and annuity contracts \$ 10,179,554 accident and health \$ 33,949,604 and deposit-type contract funds \$ 0	44,129,158	54,910,494
11. Commissions and expense allowances payable on reinsurance assumed	7,741,215	6,386,070
12. General expenses due or accrued		
13. Transfers to Separate Accounts due or accrued (net) (Including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	24,727,501	30,173,346
15.1 Current Federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income	1,477,938	1,694,898
17. Amounts withheld or retained by company as agent or trustee	28,871	1,160,109
18. Amounts held for agents' account, including \$ 21,252,423 agents' credit balances	21,252,423	22,603,234
19. Remittances and items not allocated	77,413,247	67,557,651
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve	12,813,541	17,760,181
24.2 Reinsurance in unauthorized companies	1,895,378	1,895,378
24.3 Funds held under reinsurance treaties with unauthorized reinsurers	2,255,450,932	1,312,181,652
24.4 Payable to parent, subsidiaries and affiliates	57,500,779	0
24.5 Drafts outstanding		
24.6 Liability for amounts held under uninsured accident and health plans		
24.7 Funds held under coinsurance		
24.8 Payable for securities		
24.9 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	41,622,484	41,158,172
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	9,902,901,808	9,836,515,562
27. From Separate Accounts Statement	14,491,569	15,381,360
28. Total Liabilities (Lines 26 and 27)	9,917,393,378	9,851,896,922
29. Common capital stock	5,000,000	5,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds	218,846,673	165,813,707
32. Surplus notes		
33. Gross paid in and contributed surplus	967,280,336	967,280,336
34. Aggregate write-ins for special surplus funds	5,000,000	5,000,000
35. Unassigned funds (surplus)	(158,065,889)	(12,639,522)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (total Lines 31 + 32 + 33 + 34 + 35 - 36) (Including \$ 0 in Separate Accounts Statement)	1,033,061,120	1,125,454,521
38. Totals of Lines 29, 30 and 37	1,038,061,120	1,130,454,521
39. Totals of Lines 28 and 38	10,955,454,497	10,982,351,443
DETAILS OF WRITE-INS		
2501. Group survivor income benefit reserve	2,379,584	2,084,981
2502. Policy claims - other lines	13,712,316	11,838,217
2503. Amounts payable to group administrator	9,285,106	9,575,914
2598. Summary of remaining write-ins for Line 25 from overflow page	16,245,478	17,659,060
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	41,622,484	41,158,172
3101. Deferred gain on reinsurance transactions	218,846,673	165,813,707
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	218,846,673	165,813,707
3401. Other lines reinsurance contingency reserve	5,000,000	5,000,000
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	5,000,000	5,000,000

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

SUMMARY OF OPERATIONS

(Excluding Unrealized Capital Gains and Losses)

	1 Current Year To Date	2 Prior Year Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	674,687,872	693,759,824	2,758,461,918
2. Considerations for supplementary contracts with life contingencies	52,409	37,322	140,193
3. Net investment income	159,461,415	145,438,873	614,988,275
4. Amortization of Interest Maintenance Reserve (IMR)	2,570,576	833,205	4,643,005
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	9,404,901	38,773,802	162,328,477
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	46,251	66,954	239,624
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income	4,842,182	2,627,272	21,671,541
9. Totals (Lines 1 to 8.3)	851,065,605	881,537,253	3,562,473,032
10. Death benefits	121,218,983	129,245,831	465,354,514
11. Matured endowments (excluding guaranteed annual pure endowments)	127,472	133,577	605,357
12. Annuity benefits	7,393,685	7,530,558	29,791,207
13. Disability benefits and benefits under accident and health contracts	455,440,895	364,094,207	1,599,407,320
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	5,004,276	3,631,082	15,241,230
16. Group conversions	(153,187)	(820,074)	(1,737,351)
17. Interest and adjustments on contract or deposit-type contract funds	3,818,204	5,356,343	19,019,772
18. Payments on supplementary contracts with life contingencies	79,230	94,236	397,267
19. Increase in aggregate reserves for life and accident and health contracts	85,231,939	128,146,560	374,740,055
20. Totals (Lines 10 to 19)	678,161,499	637,412,320	2,502,819,370
21. Commissions on premiums, annuity considerations, and deposit-type contract funds(direct business only)	95,652,342	92,449,573	370,183,178
22. Commissions and expense allowances on reinsurance assumed	103,216	6,402,845	(35,334,891)
23. General insurance expenses	153,963,395	143,257,987	629,368,872
24. Insurance taxes, licenses and fees, excluding federal income taxes	26,414,719	27,596,745	103,359,716
25. Increase in loading on deferred and uncollected premiums	(134,717)	21,923	272,590
26. Net transfers to or (from) Separate Accounts net of reinsurance	(361,035)	(528,955)	(1,911,177)
27. Aggregate write-ins for deductions	559,913	5,032	34,329,653
28. Totals (Lines 20 to 27)	954,359,332	906,617,468	3,603,087,311
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(103,293,727)	(25,080,215)	(40,614,279)
30. Dividends to policyholders	3,656,767	4,391,641	18,520,247
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(106,950,494)	(29,471,856)	(59,134,526)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(55,696,390)	(10,274,109)	(11,138,243)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(51,254,104)	(19,197,747)	(47,996,283)
34. Net realized capital gains or (losses) less capital gains tax of \$ (2,205,521) (excluding taxes of \$ 3,417,650 transferred to the IMR)	(29,633,371)	(43,211,427)	(144,582,878)
35. Net income (Line 33 plus Line 34)	(80,887,475)	(62,409,174)	(192,579,160)
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	1,130,454,521	1,218,045,369	1,218,045,369
37. Net income (Line 35)	(80,887,475)	(62,409,174)	(192,579,160)
38. Change in net unrealized capital gains (losses)	12,625,292	(30,197,112)	(25,456,992)
39. Change in net unrealized foreign exchange capital gain (loss)	1,821,861	2,149,595	2,776,372
40. Change in net deferred income tax	(34,372,000)	29,353,000	49,045,000
41. Change in non-admitted assets and related items	(32,527,735)	(44,943,677)	(11,520,105)
42. Change in liability for reinsurance in unauthorized companies			3,343,003
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	4,946,640	48,423,798	50,439,658
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance	53,032,966	(1,680,264)	58,371,003
52. Dividends to stockholders	0	(15,000,000)	(40,000,000)
53. Aggregate write-ins for gains and losses in surplus	(17,032,950)	0	17,990,373
54. Net change in capital and surplus for the year (Lines 37 through 53)	(92,393,401)	(74,303,835)	(87,590,848)
55. Capital and surplus, as of statement date (Lines 36 + 54)	1,038,061,120	1,143,741,534	1,130,454,521
DETAILS OF WRITE-INS			
08.301. Other income (loss) from other lines	(370,602)	(3,624,890)	(3,069,466)
08.302. Income from modco agreements	2,143,723	4,128,796	15,928,842
08.303. Miscellaneous income	3,069,060	2,123,365	8,812,164
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. TOTALS (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	4,842,182	2,627,272	21,671,541
2701. Change in group life survivor income benefit reserve	294,603	5,032	2,084,981
2702. Adjustment for liability gains and losses released from the IMR	0	0	32,212,537
2703. Penalties and fines	265,310	0	32,136
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	559,913	5,032	34,329,653
5301. Prior year adjustment for reinsurance ceded	0	0	17,990,373
5302. Prior year adjustment for other-than-temporary bond impairment	(17,032,950)	0	0
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	(17,032,950)	0	17,990,373

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	670,905,035	2,762,640,032
2. Net investment income	156,428,063	568,669,906
3. Miscellaneous income	61,622,082	1,131,284,851
4. Total (Lines 1 to 3)	888,955,180	4,462,594,790
5. Benefits and loss related payments	593,140,815	2,074,727,218
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts	(361,035)	(1,911,177)
7. Commissions, expenses paid and aggregate write-ins for deductions	579,135,652	1,113,791,583
8. Dividends paid to policyholders	3,656,767	18,420,247
9. Federal and foreign income taxes paid (recovered) \$ 22,212,000 net tax on capital gains (losses)	18,946,000	5,635,001
10. Total (Lines 5 through 9)	1,194,518,200	3,210,662,872
11. Net cash from operations (Line 4 minus Line 10)	(305,563,020)	1,251,931,918
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	940,120,823	2,609,728,958
12.2 Stocks	111,945	255,297
12.3 Mortgage loans	35,935,587	320,141,983
12.4 Real estate	0	14,733,393
12.5 Other invested assets	154,855	41,988
12.6 Net gains or (losses) on cash and short-term investments	131,442	(821,353)
12.7 Miscellaneous proceeds	0	(12,421,205)
12.8 Total investment proceeds (Lines 12.1 to 12.7)	976,454,652	2,931,659,061
13. Cost of investments acquired (long-term only):		
13.1 Bonds	583,939,760	5,480,020,724
13.2 Stocks	231,292	2,845,588
13.3 Mortgage loans	0	7,350,000
13.4 Real estate	128,517	1,663,481
13.5 Other invested assets	0	5,774,725
13.6 Miscellaneous applications	39,045,260	58,346,944
13.7 Total investments acquired (Lines 13.1 to 13.6)	623,344,829	5,556,001,462
14. Net increase (or decrease) in policy loans and premium notes	(2,047,801)	(6,611,720)
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	355,157,625	(2,617,730,682)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds received		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	13,109,038	127,501,483
16.5 Dividends to stockholders	0	40,000,000
16.6 Other cash provided (applied)	137,986,187	1,282,564,968
17. Net cash from financing and miscellaneous sources (Line 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	151,095,225	1,370,066,450
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
18. Net change in cash and short-term investments (Line 11 plus Line 15 plus Line 17)	200,689,829	4,267,686
19. Cash and short-term investments:		
19.1 Beginning of period	28,077,415	23,809,729
19.2 End of period (Line 18 plus Line 19.1)	228,767,245	28,077,415

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Industrial Life			
2. Ordinary Life Insurance	7,621,029	6,869,309	28,640,836
3. Ordinary Individual Annuities	70,258	54,716	190,553
4. Credit Life (Group & Individual)			
5. Group Life Insurance	317,956,524	294,029,696	1,213,961,030
6. Group Annuities			654,801
7. A & H - Group	603,026,568	565,571,230	2,298,981,282
8. A & H - Credit (Group & Individual)			
9. A & H - Other	123,090,983	116,507,814	487,135,387
10. Aggregate of All Other Lines of Business			
11. Subtotal	1,051,765,362	983,032,765	4,029,563,890
12. Deposit-Type Contracts	1,332,900	731,691	4,690,485
13. Total	1,053,098,262	983,764,455	4,034,254,374
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above)			

NOTES TO FINANCIAL STATEMENTS

1. Prior Year Adjustment for Other-than-Temporary Bond Impairment

During 2002, 2001 and 2000, Unum Life Insurance Company of America (the Company) recorded other than temporary impairments on certain of its bonds based on values that included their quoted market prices, as well as to give effect to analysis by the Company with respect to certain issuers of bonds that perhaps was not reflected in those market prices. The Company has concluded that not relying solely on quoted market prices for its other than temporary impairment charges was an erroneous interpretation of Statements of Statutory Accounting Principles No. 26, *Bonds, excluding Loan-backed and Structured Securities* (SSAP 26). The impact to the Company's surplus was \$(17.0) million at December 31, 2002. The Company had filed its 2002 Statutory Annual Statement at the time it determined that the provisions of SSAP 26 had been inappropriately applied. As such, the correction was not included in the Company's 2002 Statutory Annual Statement, but was recorded during the first quarter of 2003 and is reported on line 53 of the Summary of Operations as an adjustment to surplus.

2. Reinsurance

During the first quarter of 2003, the Company ceded its long-term care business to its affiliate, UnumProvident International Limited through a funds held reinsurance arrangement. The reinsurance was executed on an arms-length basis. The Company ceded reserves and other net liabilities of \$761 million and recorded a deferred gain of \$64.2 million. The deferred gain on the transaction will be amortized into income over the future life of the business. Investment returns on the funds held are ceded to the reinsurer and reported as a reduction of net investment income in accordance with current statutory accounting principles.

3. Contingencies

UnumProvident Corporation (UnumProvident) and its insurance company subsidiaries, including the Company, as part of their normal operations in managing disability claims are engaged in claim litigation where disputes arise as a result of a denial or termination of benefits. Most typically those lawsuits are filed on behalf of a single claimant or policyholder, and in some of these individual actions punitive damages are sought, such as claims alleging bad faith in the handling of insurance claims. For claim litigation, UnumProvident and its insurance company subsidiaries, including the Company, maintain reserves based on experience to satisfy judgments and settlements in the normal course. Management expects that the ultimate liability, if any, with respect to claim litigation, after consideration of the reserves maintained, will not be material to the financial condition of the Company. Nevertheless, given the inherent unpredictability of litigation, it is possible that an adverse outcome in certain claim litigation involving punitive damages could, from time to time, have a material adverse effect on the Company's results of operations in a particular reporting period.

Additionally, from time to time class action allegations are pursued where the claimant or policyholder purports to represent a larger number of individuals who are similarly situated. Since each insurance claim is evaluated based on its own merits, there is rarely a single act or series of actions, which can properly be addressed by a class action. Nevertheless, the Company monitors these cases closely and defends itself appropriately where these allegations are made. Six such purported class actions are described below.

On November 4, 2002 the case of Theresa Keir et al. v. UnumProvident Corporation et al. (Keir) was filed in the United States District Court for the Southern District of New York. This case purports to be a class action. The plaintiffs in Keir are seeking representative status of a class of group long-term disability participants insured under ERISA plans whose claims were denied or terminated on or after June 30, 1999. The amended complaint alleges that these claimants had their claims improperly challenged and allege that UnumProvident and its insurance subsidiaries, including the Company, breached certain fiduciary duties owed to these participants in ERISA plans in which the Company is the claims adjudicator. The Company maintains that the allegations are false and that the claims, as framed, are not permissible under ERISA's carefully structured avenues of relief. A substantive motion to dismiss was denied on April 29, 2003. In addition, the Company does not believe that a class action should be certified under these circumstances. The Company will vigorously defend against any future attempt to certify the class in Keir.

On February 25, 2003, the case of Thomas P. Davis, et al., v. UnumProvident Corporation, et al., was filed in the United States District Court for the Eastern District of Pennsylvania. The plaintiffs are seeking representative status as a class of disability participants insured under ERISA plans. The complaint alleges that these claimants had their claims improperly denied or terminated and that the Company breached certain fiduciary duties owed to these participants in ERISA plans. The complaint also alleges violations under the federal Racketeer Influenced and Corrupt Organizations Act (RICO). The complaint seeks reversal of claim denials or contract rescissions and re-determination by an independent person of claims of the named plaintiffs and others similarly situated, appointment of a master to oversee certain claim handling matters, and treble damages under RICO. On May 5, 2003, the plaintiffs filed a Motion for Class Certification. The Company will vigorously oppose the motion and all aspects of the complaint.

On February 11, 2003, the case of Marcia Harris, et al. v. UnumProvident Corporation, et al., was filed in the Circuit Court of St. Clair County, Illinois. This case purports to be a class action. The complaint alleges that individuals were wrongfully denied benefits and alleges causes of action under breach of contract, breach of the covenant of good faith and fair dealing, violation of the Illinois Consumer Fraud Act, common law fraud, intentional misrepresentation, and breach of fiduciary duty. Alternatively, the complaint alleges violations of ERISA. The complaint seeks injunctive and declaratory relief as well as restitution and punitive damages. On April 4, 2003 the case was removed to the United States District Court for the Southern District of Illinois. The Company strongly denies the allegations in the complaint and will vigorously defend the litigation.

NOTES TO FINANCIAL STATEMENTS

3. Contingencies - Continued

On December 26, 2002 the case of Impress Communications Inc. and Jeff Chiarella v. UnumProvident et al. (Impress) was filed in Los Angeles Superior Court as a purported class action. The plaintiffs in Impress seek representative status of all California policyholders of each of the insurance subsidiaries of UnumProvident who have never filed a claim with the Company and who allegedly were misled into purchasing coverage with the Company without full disclosure of the Company's alleged improper claim paying practices. The complaint was removed to the United States District Court for the Central District of California on February 7, 2003. Plaintiffs filed a motion to remand the case to state court, but that motion was denied on April 22, 2003. The Company strongly denies the allegations in the complaint and will vigorously defend both the substantive and procedural aspects of the litigation.

On July 15, 2002, the case of Edmundo M. Rombeiro v. Unum Life Insurance Company of America, et al., was filed in the Superior Court of Sonoma County, California. It was subsequently removed to the United States District Court for the Northern District of California. On January 21, 2003, a First Amended Complaint was filed, purporting to be a class action. This complaint alleges that plaintiff individually was wrongfully denied disability benefits under a group long-term disability plan and alleges breach of fiduciary duties on behalf of himself and others covered by similar plans whose disability benefits have been denied or terminated after a claim was made. The complaint seeks, among other things, injunctive and declaratory relief and payment of benefits. A motion to dismiss was filed subsequently, on May 1, 2003, the court granted in part and denied in part that motion. The plaintiffs have until May 16, 2003 to amend the complaint. The Company denies the allegations in the current complaint and will vigorously defend the litigation.

On April 30, 2003, the case of Carol J. Taylor, on behalf of herself and all others similarly situated v. UnumProvident Corporation, et al, was filed in the Circuit Court for Shelby County, Tennessee in the Thirteenth Judicial District at Memphis. The plaintiff seeks to represent all individuals who were insured by long-term disability policies issued by subsidiaries of UnumProvident and who did not obtain their coverage through employer sponsored plans and who had a claim denied, terminated or suspended by a UnumProvident subsidiary after January 1, 1995. Plaintiff alleges that UnumProvident and its subsidiaries, including the Company, employed various unfair claim practices in assessing entitlement to benefits by class members during this period and as a result wrongfully denied legitimate claims. The plaintiff and the class seek contractual, equitable and injunctive relief. The defendants strongly deny the allegations in the complaint, do not believe that class certification is appropriate for the relief sought and will vigorously defend the litigation.

In certain reinsurance pools associated with the Company's reinsurance businesses there are disputes among the pool members and reinsurance participants concerning the scope of their obligations and liabilities within the complex pool arrangements, including pools for which the Company acted either as underwriting agent, as pool member or as reinsurer. The Company either has been or may in the future be brought into disputes, arbitration proceedings, or litigation with other pool members or reinsurers of the pools in the process of resolving the various claims.

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

**PART 1 - COMMON INTERROGATORIES
GENERAL**

- 1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [] No [X]
- 1.2 If yes, explain:
.....
- 2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [X] No []
- 2.2 If yes, has the report been filed with the domiciliary state? Yes [X] No []
- 3.1 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]
- 3.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.
4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [X] No []
If yes, attach an explanation.
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of 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. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [X] NA []
If yes, attach an explanation.
- 7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1999
- 7.2 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. 12/31/1999
- 7.3 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). 08/30/2001
- 7.4 By what department or departments?
.....
- 8.1 Has this 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? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [] No [X]
- 8.2 If yes, give full information:
.....
- 9.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 9.2 If response to 9.1 is yes, please identify the name of the bank holding company.
.....
- 9.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 9.4 If response to 9.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), 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 OTS	6 FDIC	7 SEC

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

INVESTMENT

10.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [] No [X]

10.2 If yes, explain:
.....

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]

11.2 If yes, give full and complete information relating thereto:
.....

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$

13. Amount of real estate and mortgages held in short-term investments: \$

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [X] No []

14.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
14.21 Bonds	\$	\$
14.22 Preferred Stock	\$	\$
14.23 Common Stock	31,435,379	29,660,963
14.24 Short-term Investments	\$	\$
14.25 Mortgages, Loans or Real Estate	\$	\$
14.26 All Other	\$	\$
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$ 31,435,379	\$ 29,660,963
14.28 Total Investment in Parent Included in Lines 14.21 to 14.26 above	\$	\$
14.29 Receivable from Parent not included in Lines 14.21 to 14.26 above	\$	\$

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [X] No []

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No []

If no, attach a description with this statement.

16. Excluding items in Schedule E, 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 Part 1 - General, Section IV.H - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

16.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
JP Morgan Chase Bank	New York, NY

16.2 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)

16.3 Have there been any changes, including name changes in the custodian(s) identified in 16.1 during the current quarter? Yes [] No [X]

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

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

16.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
30172	Provident Investment Management, LLC	Chattanooga, TN
	Metropolitan West Securities, LLC	Los Angeles, CA
	JPMorgan Fleming Asset Management	New York, NY

GENERAL INTERROGATORIES (continued)

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

PART 2 - LIFE & HEALTH

1.	1 Amount
Report the statement value of mortgage loans at the end of this reporting period for the following categories:	
1.1 Long-Term Mortgages In Good Standing	
1.11 Farm Mortgages	\$
1.12 Residential Mortgages	\$
1.13 Commercial Mortgages	\$ 479,466,565
1.14 Total Mortgages in Good Standing	<u>\$ 479,466,565</u>
1.2 Long-Term Mortgages In Good Standing with Restructured Terms	
1.21 Total Mortgages in Good Standing	\$ 9,442,983
1.3 Long-Term Mortgages Loans Upon which Interest is Overdue more than Three Months	
1.31 Farm Mortgages	\$
1.32 Residential Mortgages	\$
1.33 Commercial Mortgages	\$ 5,425,332
1.34 Total Mortgages with Interest Overdue more than Three Months	<u>\$ 5,425,332</u>
1.4 Long-Term Mortgages Loans in Process of Foreclosure	
1.41 Farm Mortgages	\$
1.42 Residential Mortgages	\$
1.43 Commercial Mortgages	\$
1.44 Total Mortgages in Process of Foreclosure	<u>\$</u>
1.5 Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Col. 3, Lines 3.1 plus 3.2)	\$ 494,334,880
1.6 Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
1.61 Farm Mortgages	\$
1.62 Residential Mortgages	\$
1.63 Commercial Mortgages	\$
1.64 Total Mortgages Foreclosed and Transferred to Real Estate	<u>\$</u>

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE A - VERIFICATION

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	119,400,043	134,289,920
2. Increase (decrease) by adjustment	(1,161,298)	(4,712,668)
3. Cost of acquired		
4. Cost of additions to and permanent improvements	128,517	1,663,481
5. Total profit (loss) on sales		2,892,703
6. Increase (decrease) by foreign exchange adjustment		
7. Amount received on sales		14,733,393
8. Book/adjusted carrying value at end of current period	118,367,262	119,400,043
9. Total valuation allowance		
10. Subtotal (Lines 8 plus 9)	118,367,262	119,400,043
11. Total nonadmitted amounts		
12. Statement value, current period (Page 2, real estate lines, current period)	118,367,262	119,400,043

SCHEDULE B – VERIFICATION

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	532,270,467	844,137,869
2. Amount loaned during period:		
2.1. Actual cost at time of acquisitions		7,350,000
2.2. Additional investment made after acquisitions		
3. Accrual of discount and mortgage interest points and commitment fees		29,990
4. Increase (decrease) by adjustment		
5. Total profit (loss) on sale		894,591
6. Amounts paid on account or in full during the period	35,935,587	320,141,983
7. Amortization of premium		
8. Increase (decrease) by foreign exchange adjustment		
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	496,334,880	532,270,467
10. Total valuation allowance	(2,000,000)	
11. Subtotal (Lines 9 plus 10)	494,334,880	532,270,467
12. Total nonadmitted amounts		
13. Statement value of mortgages owned at end of current period	494,334,880	532,270,467

SCHEDULE BA – VERIFICATION

Other Invested Assets Included in Schedule BA

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	6,214,905	486,159
2. Cost of acquisitions during period:		
2.1. Actual cost at time of acquisitions		
2.2. Additional investment made after acquisitions		5,774,725
3. Accrual of discount		
4. Increase (decrease) by adjustment		
5. Total profit (loss) on sale		
6. Amounts paid on account or in full during the period	154,855	41,988
7. Amortization of premium	1,568	3,991
8. Increase (decrease) by foreign exchange adjustment		
9. Book/adjusted carrying value of long-term invested assets at end of current period	6,058,482	6,214,905
10. Total valuation allowance		
11. Subtotal (Lines 9 plus 10)	6,058,482	6,214,905
12. Total nonadmitted amounts		
13. Statement value of long-term invested assets at end of current period	6,058,482	6,214,905

SCHEDULE D - VERIFICATION

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	9,258,363,626	6,517,362,086
2. Cost of bonds and stocks acquired	584,171,052	5,482,866,312
3. Accrual of discount	25,780,244	43,074,732
4. Increase (decrease) by adjustment	(23,213,642)	(180,268,290)
5. Increase (decrease) by foreign exchange adjustment		
6. Total profit (loss) on disposal	12,215,664	39,134,314
7. Consideration for bonds and stocks disposed of	940,232,768	2,609,984,255
8. Amortization of premium	5,666,975	16,788,323
9. Book/adjusted carrying value, current period	8,911,417,201	9,275,396,576
10. Total valuation allowance		
11. Subtotal (Lines 9 plus 10)	8,911,417,201	9,275,396,576
12. Total nonadmitted amounts		
13. Statement value (Lines 11 minus 12)	8,911,417,201	9,275,396,576

Column 1, line 1 decreased \$17,032,950 due to prior period adjustments

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1	2	3	4	5	6	7	8
	Book/Adjusted Carrying Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Book/Adjusted Carrying Value End of First Quarter	Book/Adjusted Carrying Value End of Second Quarter	Book/Adjusted Carrying Value End of Third Quarter	Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. Class 1	4,495,360,070	3,248,530,302	3,262,884,840	(28,333,092)	4,452,672,440			4,495,360,070
2. Class 2	3,738,833,398	143,270,953	65,908,138	(24,501,038)	3,791,695,175			3,738,833,398
3. Class 3	461,637,535		88,266,938	(8,487,412)	364,883,185			461,637,535
4. Class 4	330,150,506		82,089,357	53,948,614	302,009,763			330,150,506
5. Class 5	202,686,422		13,629,849	(23,042,426)	166,014,147			202,686,422
6. Class 6	72,264,361		14,738,626	15,249,415	72,775,150			89,297,311
7. Total Bonds	9,300,932,292	3,391,801,255	3,527,517,748	(15,165,939)	9,150,049,860			9,317,965,242
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3	1,860,500		19,501	1	1,841,000			1,860,500
11. Class 4	1,250,000				1,250,000			1,250,000
12. Class 5	866,750	57		(1)	866,806			866,750
13. Class 6	189,833			(60,830)	129,003			189,833
14. Total Preferred Stock	4,167,083	57	19,501	(60,830)	4,086,809			4,167,083
15. Total Bonds and Preferred Stock	9,305,099,375	3,391,801,312	3,527,537,249	(15,226,769)	9,154,136,669			9,322,132,325

Column 1, line 6 decreased \$17,032,950 due to prior period adjustments

SCHEDULE DA - PART 1**Short-Term Investments Owned End of Current Quarter**

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999 Totals	278,821,345	XXX	278,821,345		

SCHEDULE DA - PART 2- Verification**Short-Term Investments Owned**

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	85,363,772	69,580,853
2. Cost of short-term investments acquired.....	2,807,861,495	8,476,285,122
3. Increase (decrease) by adjustment.....	2,225	
4. Increase (decrease) by foreign exchange adjustment.....		
5. Total profit (loss) on disposal of short-term investments.....		
6. Consideration received on disposal of short-term investments.....	2,614,406,146	8,460,502,203
7. Book/adjusted carrying value, current period.....	278,821,345	85,363,772
8. Total valuation allowance.....		
9. Subtotal (Lines 7 plus 8).....	278,821,345	85,363,772
10. Total nonadmitted amounts.....		
11. Statement value (Lines 9 minus 10).....	278,821,345	85,363,772
12. Income collected during period.....	1,267,863	5,695,838
13. Income earned during period.....	1,275,013	5,656,159

Schedule DB - Part F - Section 1
NONE

Schedule DB - Part F - Section 2
NONE

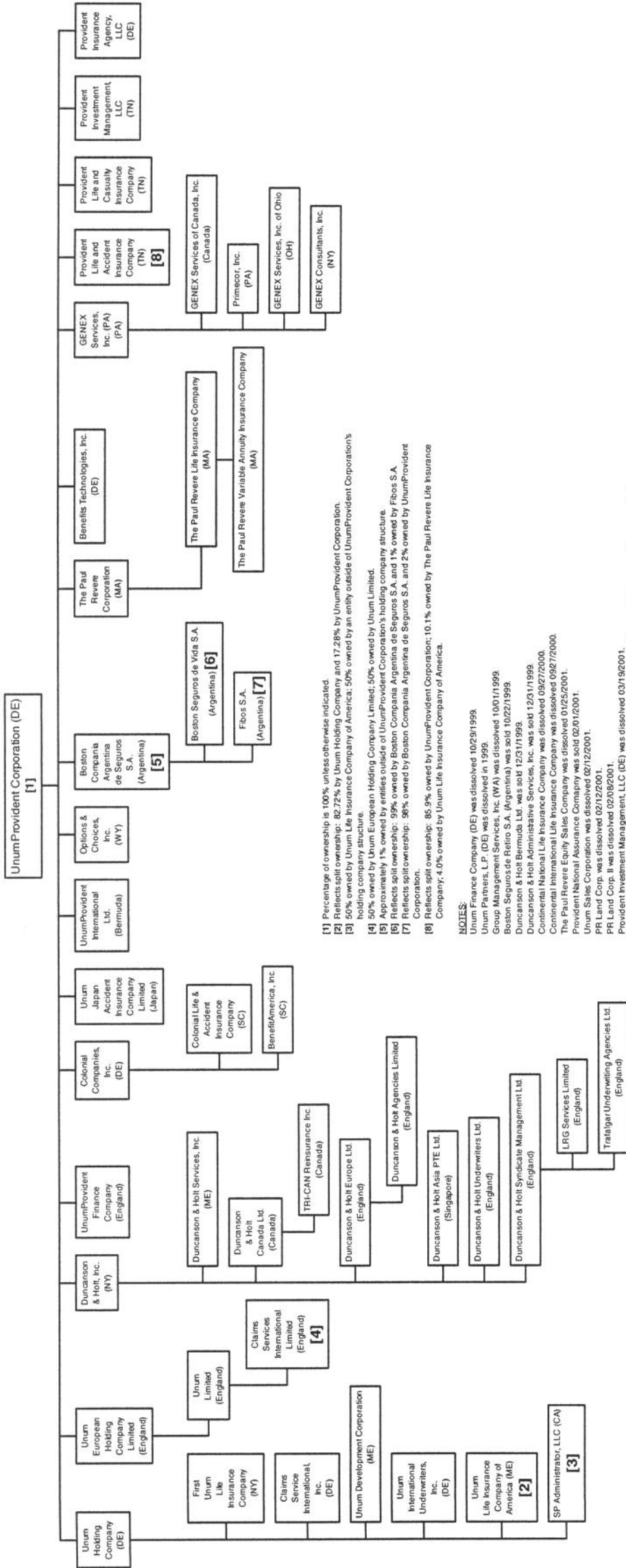
STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

		Allocated by States and Territories					
States, Etc.	1	Life Contracts		Direct Business Only		6	
		2	3	4	5		
							Life Insurance Premiums
Is Insurer Licensed? (Yes or No)							
1. Alabama	AL	Yes	3,817,618		9,030,764	1,633	
2. Alaska	AK	Yes	489,890		1,672,123		
3. Arizona	AZ	Yes	5,798,670		11,947,028		
4. Arkansas	AR	Yes	6,767,250		10,237,078		
5. California	CA	Yes	29,697,260	25,910	84,382,934	11,473	
6. Colorado	CO	Yes	7,010,237		9,848,016	2,686	
7. Connecticut	CT	Yes	7,532,393	2,814	13,133,796	(106)	
8. Delaware	DE	Yes	2,686,115	250	2,794,844	7,785	
9. District of Columbia	DC	Yes	2,389,825		10,553,475	21,533	
10. Florida	FL	Yes	12,107,078	151	35,025,901	11,636	
11. Georgia	GA	Yes	14,162,764	594	24,608,945	3,476	
12. Hawaii	HI	Yes	602,945		3,822,979	(27)	
13. Idaho	ID	Yes	974,282		1,464,807		
14. Illinois	IL	Yes	18,405,020	65	32,615,780	2,050	
15. Indiana	IN	Yes	3,701,915		7,811,159	(30)	
16. Iowa	IA	Yes	3,182,085		5,806,810	(32)	
17. Kansas	KS	Yes	3,207,793	90	4,102,895	4,898	
18. Kentucky	KY	Yes	1,766,912		6,307,385		
19. Louisiana	LA	Yes	2,214,032		10,646,459		
20. Maine	ME	Yes	5,349,211	15,273	13,313,313	5,874	
21. Maryland	MD	Yes	6,841,209		16,465,114		
22. Massachusetts	MA	Yes	18,041,202	5,175	30,948,340	50,858	
23. Michigan	MI	Yes	10,176,112	75	21,179,499	80,129	
24. Minnesota	MN	Yes	8,017,968		19,868,894	143	
25. Mississippi	MS	Yes	2,768,636		4,023,763	1,075	
26. Missouri	MO	Yes	8,287,128	6,619	16,138,982	638	
27. Montana	MT	Yes	541,505		1,119,272		
28. Nebraska	NE	Yes	1,062,013		4,009,613	542	
29. Nevada	NV	Yes	4,017,877		4,376,929		
30. New Hampshire	NH	Yes	897,299	3,500	4,328,770		
31. New Jersey	NJ	Yes	6,526,033		26,487,185	672,575	
32. New Mexico	NM	Yes	969,906		2,723,128	(82)	
33. New York	NY	No	3,181,946		7,464,467	229,095	
34. North Carolina	NC	Yes	9,674,710		21,043,972	224	
35. North Dakota	ND	Yes	274,782		791,389		
36. Ohio	OH	Yes	20,551,056	1,000	37,264,095	427	
37. Oklahoma	OK	Yes	1,640,062		4,805,801	4,464	
38. Oregon	OR	Yes	2,659,138		8,821,029	893	
39. Pennsylvania	PA	Yes	12,492,150		37,518,896	3,370	
40. Rhode Island	RI	Yes	829,096	4,500	2,329,071		
41. South Carolina	SC	Yes	2,413,154		6,997,630		
42. South Dakota	SD	Yes	284,315		1,456,196		
43. Tennessee	TN	Yes	15,286,937		27,890,609	(27)	
44. Texas	TX	Yes	27,197,160	130	61,354,299	157,082	
45. Utah	UT	Yes	867,440		2,537,448	(27)	
46. Vermont	VT	Yes	762,076		1,859,883	(89)	
47. Virginia	VA	Yes	6,323,312	180	18,376,961	7,795	
48. Washington	WA	Yes	8,368,353	3,932	18,429,311	48,011	
49. West Virginia	WV	Yes	566,739		1,758,695		
50. Wisconsin	WI	Yes	5,721,275		13,020,352	2,955	
51. Wyoming	WY	Yes	52,889		345,664		
52. American Samoa	AS	No					
53. Guam	GU	Yes	5,380		4		
54. Puerto Rico	PR	Yes	134,953		48,486		
55. US Virgin Islands	VI	No	1,140		2,355		
56. Canada	CN	No					
57. Aggregate Other Alien	OT	XXX					
58. Subtotal	(a) 52		319,298,248	70,258	724,912,593	1,332,900	
90. Reporting entity contributions for employee benefit plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		128,589		3,472,929		
94. Aggregate of other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		319,426,837	70,258	728,385,521	1,332,900	
96. Plus Reinsurance Assumed	XXX				86,736,420		
97. Totals (All Business)	XXX		319,426,837	70,258	815,121,941	1,332,900	
98. Less Reinsurance Ceded	XXX		134,812,527	70,258	328,883,625	1,073,524	
99. Totals (All Business) less Reinsurance Ceded	XXX		184,614,310		486,238,316	259,376	
DETAILS OF WRITE-INS							
5701. Other Alien	XXX						
5702.	XXX						
5703.	XXX						
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX						
5799. Totals (Lines 5701 thru 5703 plus 5798)(Line 57 above)	XXX						
9401. Premiums not yet applied to policy	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 thru 9403 plus 9498)(Line 94 above)	XXX						

(a) Insert the number of yes responses except for Canada and Other Alien.

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



[1] Percentage of ownership is 100% unless otherwise indicated.
 [2] Reflects split ownership: 82.72% by Unum Holding Company and 17.28% by UnumProvident Corporation.
 [3] 50% owned by Unum Life Insurance Company of America; 50% owned by an entity outside of UnumProvident Corporation's holding company structure.
 [4] 50% owned by Unum European Holding Company Limited; 50% owned by Unum Limited.
 [5] Approximately 1% owned by entities outside of UnumProvident Corporation's holding company structure.
 [6] Reflects split ownership: 99% owned by Boston Compania Argentina de Seguros S.A. and 1% owned by Fibos S.A.
 [7] Reflects split ownership: 98% owned by Boston Compania Argentina de Seguros S.A. and 2% owned by UnumProvident Corporation.
 [8] Reflects split ownership: 85.9% owned by UnumProvident Corporation; 10.1% owned by The Paul Revere Life Insurance Company; 4.0% owned by Unum Life Insurance Company of America.

NOTES:
 Unum Finance Company (DE) was dissolved 10/29/1999.
 Unum Partners, L.P. (DE) was dissolved in 1999.
 Group Management Services, Inc. (WA) was dissolved 10/01/1999.
 Boston Seguros de Retiro S.A. (Argentina) was sold 10/22/1999.
 Duncanson & Holt Bermuda Ltd. was sold 12/31/1999.
 Duncanson & Holt Administrative Services, Inc. was sold 12/31/1999.
 Continental International Life Insurance Company was dissolved 09/27/2000.
 The Paul Revere Equity Sales Company was dissolved 09/27/2000.
 Provident National Assurance Company was dissolved 01/25/2001.
 PR Land Corp. was dissolved 02/12/2001.
 PR Land Corp. was dissolved 02/12/2001.
 Provident Investment Management, LLC (DE) was dissolved 03/19/2001.
 The Paul Revere Protective Life Insurance Company merged into The Paul Revere Life Insurance Company effective 05/03/2001.
 Volunteer Assistance Company was approved for dissolution 11/03/2000 (Pending).
 Mindtask Limited was dissolved.
 Unum General Company Limited was dissolved.
 Unum Management Company was dissolved.
 Open Door VAC Limited was dissolved.
 Provident International Ltd. dissolved and liquidated 12/31/2001.
 Unum International Ltd. changed name to UnumProvident International Ltd. effective 03/19/2002.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. 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 supplemental is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

RESPONSES

1. Will the SVO Compliance Certification be filed with this statement?

.....Yes.....

2. Will the Trusteed Surplus Statement be filed with the State of Domicile and the NAIC with this statement?

.....No.....

Explanations:

Bar Codes:

2.



OVERFLOW PAGE FOR WRITE-INS

LQ002 Additional Aggregate Lines for Page 02 Line 23.

*ASSETS

2304. Accounts receivable from group clients and administrators.....	1,789,740	1,789,740		
2305. Accounts receivable - securities sold.....	6,424,187	6,424,187		
2306. Other assets.....	5,245,978	3,982,813	1,263,165	1,516,001
2397. Summary of remaining write-ins for Line 23 from Page 02	13,459,905	12,196,740	1,263,165	1,516,001

LQ003 Additional Aggregate Lines for Page 03 Line 25.

*LIAB

2504. Accounts payable for operating expenses.....		9,257,102		10,122,070
2505. Missing claimants liability.....		6,963,857		7,504,732
2506. Unearned premium reserve - other lines.....		24,518		32,258
2597. Summary of remaining write-ins for Line 25 from Page 03		16,245,478		17,659,060

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

1 Description of Property	2 Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Expended for Additions and Permanent Improvements
	City	State						
NONE								
9999999 - Totals								

SCHEDULE A - PART 3

Showing all Real Estate SOLD during the Current Quarter, including Payments during the Final Year on "Sales under Contract"

1 Description of Property	2 Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Expended for Additions, Permanent Improvements and Changes in Encumbrances	10 Book/Adjusted Carrying Value Less Encumbrances	11 Amounts Received	12 Foreign Exchange Profit (Loss) on Sale	13 Realized Profit (Loss) on Sale	14 Total Profit (Loss) on Sale	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs and Expenses Incurred
	City	State													
NONE															
9999999 Totals															

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

1	2		3	4	5	6	7	8	9	10	11
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation	
				NONE							
9999999 Totals											XX

SCHEDULE B - PART 2

Showing all Mortgage Loans SOLD, transferred or paid in full during the Current Quarter

1	2		3	4	5	6	7	8	9	10	11	12	13
Loan Number	City	State	Loan Type	Date Acquired	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale	
004490218	PHOENIX	AZ		06/29/1984	185,177			93,088	93,088				
004457113	SAN MARCOS	CA		01/29/1988	1,184,668			1,180,024	1,180,024				
100000045	SANTA MARIA	CA		03/13/1997	4,423,907			4,408,668	4,408,668				
100000096	FT. LAUDERDALE	FL		08/28/1997	3,431,525			3,423,524	3,423,524				
100000957	WESTON	FL		11/06/1998	3,528,066			3,523,961	3,523,961				
100000010	ORLANDO	FL		10/02/1997	2,613,494			2,598,025	2,598,025				
100000094	ORLANDO	FL		08/26/1997	6,308,112			6,289,270	6,289,270				
009050706	FLORENCE	KY		01/06/1995	4,390,589			4,363,259	4,363,259				
100000029	RENTON	WA		03/13/1997	4,612,158			4,596,271	4,596,271				
0199999 - Mortgages closed by repayment					30,677,696			30,476,090	30,476,090				
9999999 Totals					30,677,696			30,476,090	30,476,090				

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets ACQUIRED during the Current Quarter

1 Number of Units and Description	2 Location		3 State	4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	City									
NONE										
9999999 Totals										

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Current Quarter

1 Number of Units and Description	2 Location		3 State	4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/Adjusted Carrying Value Less Encumbrances at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	City												
MICRO CAPITAL	PORTLAND	ME		FINAL DISTRIBUTION	03/13/1998	150,000			150,000	150,000			
1499999 - Any Other Class of Invested Assets													
9999999 Totals													

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

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	9 NAIC Designation
BONDS								
US Governments								
3128X0-YK-9	FREDDIE MAC 30-NR 1 0.000% 02/04/33	01/09/2003	FIRST TENNESSEE		44,427,009	350,000,000		IPE
Total United States					44,427,009	350,000,000		XXX
Bonds - U.S. Government					44,427,009	350,000,000		XXX
Special Revenue & Assessment					44,427,009	350,000,000		XXX
United States								
313390-40-8	FHLMC 2411 ZE 6.500% 02/15/32	03/01/2003	Interest Capitalization		603,575	603,575		1
313380-MZ-8	FHLMC 2420 Z 6.500% 02/15/32	03/01/2003	Interest Capitalization		344,900	344,900		1
313396-BY-6	FHLMC 2369 Z 6.500% 10/15/31	03/01/2003	Interest Capitalization		528,653	528,653		1
31339M-52-6	FHLMC 2413 Z 6.500% 02/15/32	03/01/2003	Interest Capitalization		172,450	172,450		1
31339M-V5-9	FHLMC 2427 EZ 6.500% 02/15/31	03/01/2003	Interest Capitalization		1,286,408	1,286,408		1
3133TK-ZF-6	FHLMC REMIC 2134 ZD 6.500% 03/15/29	03/01/2003	Interest Capitalization		416,684	416,684		1
3133TK-B5-8	FHLMC REMIC 2136 ZC 6.500% 03/15/29	03/01/2003	Interest Capitalization		625,026	625,026		1
3133TK-DV-9	FHLMC FHR 2145 KZ CMO 6.500% 04/15/29	03/01/2003	Interest Capitalization		208,773	208,773		1
3133TL-M9-6	FHLMC 2173 ZA CMO 6.000% 07/15/29	03/01/2003	Interest Capitalization		261,750	261,750		1
3133TN-3V-4	FHLMC 2207 ZA 7.000% 12/15/29	03/01/2003	Interest Capitalization		352,402	352,402		1
3133TP-5X-3	FHLMC FHR 2235 CZ 7.000% 06/15/30	03/01/2003	Interest Capitalization		357,690	357,690		1
3133TP-BL-8	FHLMC FHR 2235 KZ 6.500% 06/15/30	03/01/2003	Interest Capitalization		326,595	326,595		1
3133TP-B7-3	FHLMC FHR 2237 Z 7.000% 05/15/29	03/01/2003	Interest Capitalization		209,580	209,580		1
3133TV-M6-9	FHLMC FHR 2440 Z 6.500% 04/15/32	03/01/2003	Interest Capitalization		425,247	425,247		1
3133TV-MP-7	FHLMC 2433 EZ 6.500% 01/15/32	03/01/2003	Interest Capitalization		341,194	341,194		1
3133TV-IR-5	FHLMC 2434 Z 6.500% 04/15/32	03/01/2003	Interest Capitalization		980,933	980,933		1
313590-DE-1	FNMA 1997-54 Z 6.500% 08/01/27	03/01/2003	Interest Capitalization		232,113	232,113		1
313595-AL-1	FANWIE MAE 2001-27 ZB 6.500% 06/25/31	03/01/2003	Interest Capitalization		334,783	334,783		1
31359H-FC-0	FNMA FNR 1999-34 ZG 6.500% 07/25/29	03/01/2003	Interest Capitalization		266,491	266,491		1
31359A-DV-8	FNMA 1999-M5 Z CMO 6.970% 08/17/39	03/01/2003	Interest Capitalization		688,322	688,322		1
31359A-FT-1	FNMA 1999-56 Z 7.000% 12/18/29	03/01/2003	Interest Capitalization		165,009	165,009		1
31359H-SN-0	FNMA FNR 2000-2 Z 7.000% 02/25/30	03/01/2003	Interest Capitalization		215,764	215,764		1
31371K-TC-5	FNMA POOL 254447 6.000% 09/01/32	03/13/2003	UBS WARBURG		32,113,898	32,113,898	64,000	1
31385H-XB-3	FNMA POOL 545274 6.000% 11/01/31	03/13/2003	UBS WARBURG		35,623,655	35,500,002	71,000	1
313880-YX-2	FNMA POOL 615526 6.000% 11/01/31	03/13/2003	UBS WARBURG		13,024,742	13,000,001	26,000	1
31391L-X9-1	FNMA POOL 670404 6.000% 07/01/32	03/13/2003	UBS WARBURG		44,083,746	44,000,005	88,000	1
313920-A2-6	FNMA 2001-42 ZC 6.500% 09/25/31	03/01/2003	Interest Capitalization		534,395	534,395		1
313920-SH-4	FNMA SERIES 2001-35 Z 6.000% 08/25/31	03/01/2003	Interest Capitalization		278,954	278,954		1
313920-TW-0	FNMA 2001-35 ZB 6.500% 08/25/31	03/01/2003	Interest Capitalization		118,204	118,204		1
31392B-66-6	FNMA 2002-10 ZC 6.500% 03/25/32	03/01/2003	Interest Capitalization		357,219	357,219		1
31392B-X0-4	FNMA 2002-2 QZ 6.000% 02/25/32	03/01/2003	Interest Capitalization		318,506	318,506		1
31392K-K5-4	FHLMC 2453 KZ 6.500% 05/15/32	03/01/2003	Interest Capitalization		305,422	305,422		1
31392M-UB-4	FHLMC 2463 ZA 6.000% 02/15/32	03/01/2003	Interest Capitalization		384,442	384,442		1
31392R-MA-6	FHLMC 2470 CLASS Z 6.000% 03/15/32	03/01/2003	Interest Capitalization		213,697	213,697		IPE
31393A-V3-5	FREDDIE MAC SERIES 2524 TZ 5.500% 11/15/32	03/01/2003	Interest Capitalization		828,786	828,786		1
31393L-6C-7	FHLMC 2553 Z 5.500% 12/15/32	03/01/2003	Interest Capitalization		27,561,566	30,275,628	132,917	IPE
31400B-ZD-1	FNMA POOL 683040 6.000% 02/01/33	03/13/2003	UBS WARBURG		11,020,938	11,000,003	22,000	IPE
31400C-LS-1	FNMA POOL 683537 5.500% 02/01/33	01/09/2003	J P MORGAN CHASE		4,984,541	4,924,978	9,029	1
31400H-5L-3	FNMA POOL 688551 5.500% 03/01/33	01/09/2003	J P MORGAN CHASE		89,705,732	88,633,744	162,495	1
31400H-Z2-2	FNMA POOL 688461 6.000% 02/01/33	03/13/2003	UBS WARBURG		13,024,742	13,000,000	26,000	1
31400K-GM-2	FNMA POOL 689704 6.000% 02/01/33	03/13/2003	UBS WARBURG		19,036,161	19,000,000	38,000	1
383731-M6-9	GNMA 2002-4 Z 6.500% 01/16/32	03/02/2003	Interest Capitalization		138,708	138,708		12
911760-MJ-2	VA VENUEE SERIES 1991-1 Z 6.500% 12/15/28	03/01/2003	Interest Capitalization		209,471	209,471		1
911760-NF-9	VA VENUEE 1999-3 Z CMO 6.500% 10/15/29	03/01/2003	Interest Capitalization		499,568	499,568		1
Total Dist. of Colum					304,051,463	305,206,105	639,441	XXX
Total United States					304,051,463	305,206,105	639,441	XXX
Bonds - Special Revenues - United States					304,051,463	305,206,105	639,441	XXX
Bonds - Special Revenue					304,051,463	305,206,105	639,441	XXX
Public Utilities (unaffiliated)								
United States								
202795-6X-2	COMMONWEALTH EDISON CO 6.950% 07/15/18	01/14/2003	CREDIT SUISSE/FIRST BOSTON		6,608,520	5,800,000	2,239	ZPE
45138L-AL-7	IDAH0 POWER BND5 6.000% 11/15/32	01/02/2003	AIG FINANCIAL		14,912,687	15,000,000	130,000	IPE

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

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	9 NAIC Designation (a)
594457-BT-9	MICHIGAN CONS GAS 5.700% 03/15/33	03/21/2003	GOLDMAN SACHS		4,847,900	5,000,000	28,500	2PE
3899996 - Bonds - Public Utilities - United States					26,369,107	25,800,000	160,739	XXX
3899999 - Total - Bonds - Public Utilities					26,369,107	25,800,000	160,739	XXX
Industrial & Miscellaneous								
United States								
022249-BA-3	ALUMINUM CO OF AMERICA 6.500% 06/15/18	01/13/2003	DEUTSCHE BANK		5,462,950	5,000,000	27,986	1PE
060506-P6-3	BANK OF AMERICA 6.750% 08/25/31	03/01/2003	Interest Capitalization		233,124	233,124		1
060506-W7-3	BANK OF AMERICA 6.750% 09/25/31	03/01/2003	Interest Capitalization		217,448	217,448		1
060506-W8-8	BANK OF AMERICA 6.750% 04/20/31	03/01/2003	Interest Capitalization		303,919	303,919		1PE
126698-2E-1	COUNTRYWIDE 2001-12 A4 6.500% 07/25/31	03/01/2003	Interest Capitalization		287,487	287,487		1PE
126698-4A-7	COUNTRYWIDE 2001-13 A4 6.750% 08/25/31	03/01/2003	Interest Capitalization		262,111	262,111		1PE
126698-5L-2	COUNTRYWIDE 2001-15 Z 6.750% 09/25/31	03/01/2003	Interest Capitalization		313,493	313,493		1PE
161621-NV-8	COUNTRYWIDE 2001-5 A4 7.000% 06/25/31	03/01/2003	Interest Capitalization		326,267	326,267		1
161621-NV-8	CHASE 99 S11 - A11 CMO 6.750% 09/25/29	03/01/2003	Interest Capitalization		226,012	226,012		1PE
161621-NV-3	CHASE 2002-S7 6.500% 05/31/32	03/01/2003	Interest Capitalization		187,088	187,088		1PE
161621-NV-7	CHASE 2001-S2 ZA CMO 6.750% 07/25/31	03/01/2003	Interest Capitalization		271,363	271,363		1PE
161621-YU-4	CHASE 2001-S4 A10 6.500% 09/25/31	03/01/2003	Interest Capitalization		154,731	154,731		1PE
172953-12-5	CMSI 2001-6 A5 6.500% 05/25/29	03/01/2003	Interest Capitalization		659,974	659,974		1PE
172953-04-6	CMSI 2001-7 A12 6.500% 05/25/31	03/01/2003	Interest Capitalization		346,041	346,041		1PE
172953-04-6	CMSI 2001-10 A3 (Z) 6.500% 07/25/31	03/01/2003	Interest Capitalization		197,080	197,080		1PE
22540M-BU-3	CMSI 2001-12 1A5 6.500% 08/25/31	03/01/2003	Interest Capitalization		209,006	209,006		1PE
2442E-HU-6	WASHINGTON MUTUAL 7.000% 11/20/29	03/01/2003	Interest Capitalization		513,037	513,037		1PE
269243-AB-7	JOHN DEERE CAPITAL 6.925% 07/02/07	03/26/2003	Centre Reinsurance		4,503,360	4,000,000	66,182	1PE
293791-AC-3	E-TRADE BANK MBS 2001-2 A2 6.500% 01/25/32	03/01/2003	Interest Capitalization		553,876	553,876		1PE
320510-GJ-5	ENTERPRISE PRODUCTS 6.375% 02/01/13	01/16/2003	Various		20,044,800	20,000,000		2PE
45686X-CH-4	FRAS 01-5 AZ Z CMO 6.750% 05/25/31	03/01/2003	Interest Capitalization		343,273	343,273		1PE
499040-AF-0	INGERSOLL RAND COMPANY 6.570% 12/03/07	03/26/2003	Centre Reinsurance		5,610,200	5,000,000	119,538	1PE
589929-UZ-9	KNIGHT-RIDER INC 7.300% 12/15/05	03/26/2003	Centre Reinsurance		5,496,150	5,000,000	88,375	1PE
66937R-MA-8	MERRILL LYNCH INTL 6.500% 08/28/30	01/02/2003	AIG FINANCIAL		1,131,586	1,000,000	13,108	1PE
76104Z-CF-5	NORWEST MORTGAGE 7.000% 11/25/29	03/01/2003	Interest Capitalization		312,945	312,945		1
76110Y-SY-4	RMT 2000-A A4 Z 6.500% 04/19/29	01/01/2003	Interest Capitalization		94,489	94,489		1
76110Y-SY-4	RMSI 2001-S15 ZA 6.750% 07/25/31	03/01/2003	Interest Capitalization		588,967	588,967		1PE
761111-AW-4	RMSI 1999-S12 A4 6.500% 05/25/29	02/01/2003	Interest Capitalization		85,843	85,843		1PE
803111-AF-6	RMSI 2001-S18 A9 6.750% 08/25/31	03/01/2003	Interest Capitalization		553,964	553,964		1
863572-YV-9	SARA LEE CORP BBS 6.125% 11/01/32	02/01/2003	Interest Capitalization		227,550	227,550		1
872384-AB-8	SEMPRA ENERGY NTS 6.000% 02/01/13	01/02/2003	Various		12,389,258	12,000,000	136,792	1
939335-E7-6	TEPCO PARTNERS NTS 6.125% 03/25/29	01/28/2003	AIG FINANCIAL		13,952,120	14,000,000		2PE
949776-AC-0	TARGET CORP DEBENTURES 6.350% 11/01/32	03/01/2003	Interest Capitalization		425,728	425,728		1PE
949776-AB-5	WASHINGTON MUTUAL 6.500% 01/25/32	01/27/2003	Various		16,433,095	16,500,000		1
94978F-AD-9	WASHINGTON MUTUAL 6.250% 02/25/32	02/28/2003	J.P. MORGAN CHASE		5,371,000	5,000,000	110,243	1
962166-BR-4	WASHINGTON MUTUAL 6.750% 08/25/31	03/01/2003	Interest Capitalization		572,169	572,169		12
Total United States					170,293	170,293		1PE
06738C-AG-4	BARCLAYS BANK PLC NTS 6.860% 06/15/32	03/01/2003	Interest Capitalization		602,043	602,043		1PE
780097-AH-4	ROYAL BANK OF SCOTLAND 7.648% 09/30/31	03/01/2003	Interest Capitalization		205,348	205,348		1PE
915436-AE-9	UPM-KYMYNE SR NTS 5.625% 12/01/14	03/01/2003	Interest Capitalization		113,423	113,423		1PE
928517-88-9	VIVENDI ENVIRONMENT 6.310% 01/31/18	03/01/2003	Interest Capitalization		80,425	80,425		1PE
L1372H-AC-5	CAMPFERRO INTL FINANCE 6.340% 02/20/15	03/01/2003	Interest Capitalization		362,112	362,112		1PE
Total Other Country					16,002,334	15,000,000	344,167	2
4599996 - Bonds - Industrial and Misc - United States					116,397,482	112,500,629	906,391	XXX
4599997 - Bonds - Industrial and Misc - Canada					12,179,750	12,500,000		2PE
4599998 - Bonds - Industrial and Misc - Other Countries					12,179,750	12,500,000		XXX
Canada								
13645R-AE-4	CANADIAN PACIFIC SR 5.750% 03/15/33	03/19/2003	BANK OF AMERICA		12,179,750	12,500,000		2PE
Total Canada					12,179,750	12,500,000		XXX
Other Country								
06738C-AG-4	BARCLAYS BANK PLC NTS 6.860% 06/15/32	01/16/2003	CREDIT SUISSE/FIRST BOSTON		10,113,200	10,000,000	70,505	1PE
780097-AH-4	ROYAL BANK OF SCOTLAND 7.648% 09/30/31	01/02/2003	MERRILL LYNCH		17,199,315	15,000,000	309,107	1
915436-AE-9	UPM-KYMYNE SR NTS 5.625% 12/01/14	01/02/2003	AIG FINANCIAL		8,202,434	8,000,000	57,500	2PE
928517-88-9	VIVENDI ENVIRONMENT 6.310% 01/31/18	01/01/2003	ROYAL BANK OF SCOTLAND		25,000,000	25,000,000		2Z
L1372H-AC-5	CAMPFERRO INTL FINANCE 6.340% 02/20/15	01/27/2003	ABN-AMRO		20,000,000	20,000,000		2Z
Total Other Country					80,514,949	78,000,000	437,112	XXX
4599996 - Bonds - Industrial and Misc - United States					116,397,482	112,500,629	906,391	XXX
4599997 - Bonds - Industrial and Misc - Canada					12,179,750	12,500,000		XXX
4599998 - Bonds - Industrial and Misc - Other Countries					80,514,949	78,000,000	437,112	XXX

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

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	9 NAIC Designation (a)
4599999 - Total - Bonds - Industrial, Misc.					209,092,181	203,000,629	1,343,503	XX
6099997 - Total - Bonds - Part 3					583,939,760	884,006,734	2,143,683	XX
6099999 - Total - Bonds					583,939,760	884,006,734	2,143,683	XX
PREFERRED STOCK								
Industrial & Miscellaneous								
62940R-20-2	NTL PFDS	01/13/2003	Exchange	16,000	57	XX		P5UJ
Total United States								
6399999 - Total - Preferred Stocks - Industrial, Misc.					57	XX		XX
6599997 - Total - Preferred Stocks - Part 3					57	XX		XX
6599999 - Total - Preferred Stocks					57	XX		XX
COMMON STOCK								
Industrial & Miscellaneous								
62940M-10-4	NTL INC COMMON STOCK	01/13/2003	Exchange	9,798,000	231,235	XXX		L
Total United States								
6899999 - Total - Common Stocks - Industrial, Misc.					231,235	XXX		XX
7099997 - Total - Common Stocks - Part 3					231,235	XXX		XX
7099999 - Total - Common Stocks					231,235	XXX		XX
7199999 - Total - Preferred and Common Stocks					231,292	XXX		XX
Totals								
7299999 - Totals					584,171,052	XXX	2,143,683	XX

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
BONDS																
US Governments																
United States																
312924-23-0	FREDDIE MAC DEBS 0.000% 02/11/27	02/11/2003	Call		48,670,058	319,788,000	44,998,207	48,247,710	422,348							
362028-C3-4	GNMA SER A 2790 6.500% 06/15/03	03/01/2003	Paydown	15,2195	5,310	5,310	4,666	5,253	57					47		1
Total United States																
0399996 - Bonds	- U.S. Government				48,675,368	319,793,310	45,002,873	48,252,963	422,405					47	XXX	XXX
0399999 - Bonds	- U.S. Government				48,675,368	319,793,310	45,002,873	48,252,963	422,405					47	XXX	XXX
State, Territories and Possessions																
Canada																
001305-AB-4	ALBERTA PROV 7.000% 02/18/03	02/18/2003	Maturity		5,000,000	5,000,000	4,872,405	4,996,387	3,613					350,000		1PE
Total Canada																
1799997 - Bonds	- States, Territory, Poss - Canada				5,000,000	5,000,000	4,872,405	4,996,387	3,613					350,000	XXX	XXX
1799999 - Bonds	- States, Territory, Poss - Canada				5,000,000	5,000,000	4,872,405	4,996,387	3,613					350,000	XXX	XXX
Special Revenue & Assessment																
United States																
Dist. of Colom																
3128F7-DE-1	FGLMC F6667301 7.000% 01/01/26	03/01/2003	Paydown		240,480	240,480	239,277	239,288	1,192					2,915		1
3128FR-G1-1	FGLMC 082010 7.000% 08/01/27	03/01/2003	Paydown		326	326	323	323	3					5		1
312926-6S-0	FGLMC PC# C00881 7.000% 09/01/27	03/01/2003	Paydown		1,369,376	1,369,376	1,352,258	1,352,714	16,662					14,773		1
312926-TJ-5	FGLMC PC# C00553 7.000% 09/01/27	03/01/2003	Paydown		669,229	669,229	661,387	661,467	7,762					7,472		1
31293F-W9-7	FGLMC PC# C31572 7.000% 10/01/29	03/01/2003	Paydown		712,544	712,544	703,638	703,791	8,753					5,172		1
31293X-6H-6	FGLMC PC# C32672 7.000% 10/01/29	03/01/2003	Paydown		1,206,907	1,206,907	1,191,820	1,192,224	14,683					12,785		1
31293X-RB-6	FGLMC PC# C32682 7.000% 10/01/29	03/01/2003	Paydown		57,972	57,972	57,247	57,267	705					739		1
31293Y-JY-3	FGLMC PC# C32979 7.000% 11/01/29	03/01/2003	Paydown		1,564,720	1,564,720	1,545,161	1,545,685	19,035					18,695		1
31293Y-LS-3	FGLMC PC# C33037 7.000% 11/01/29	03/01/2003	Paydown		1,551,134	1,551,134	1,531,745	1,532,266	18,868					16,069		1
31345F-XD-2	FHLMC PC# 304276 8.000% 07/01/18	03/01/2003	Paydown		127,666	127,666	138,119	138,109	(10,443)					1,782		1
313602-EK-6	FNMA 88-18 B PAC 9.400% 07/25/03	03/01/2003	Paydown		2,138	2,138	2,161	2,161	23					26		1
313716-BC-3	FNMA POOL 251235 7.000% 10/01/27	03/01/2003	Paydown		150,793	150,793	149,121	149,134	1,659					1,639		1
31371K-WH-0	FNMA PC# 251366 8.000% 12/01/27	03/01/2003	Paydown		334,162	334,162	342,203	342,826	(7,920)					6,084		1
31371K-WH-0	FNMA POOL 254548 5.500% 12/01/32	03/12/2003	Various		10,120,653	10,000,000	10,121,875	10,121,826	(1,173)					155,561		1
31374G-SM-0	FNMA PC# 313824 8.000% 11/01/27	03/01/2003	Paydown		408,809	408,809	418,646	418,445	(9,636)					5,907		1
31383C-W-1	FNMA PC# 499361 8.000% 09/01/29	03/01/2003	Paydown		694,424	694,424	711,134	710,683	(16,259)					7,795		1
31383C-XU-4	FNMA PC# 499391 8.000% 09/01/29	03/01/2003	Paydown		357,763	357,763	366,372	366,229	(8,466)					4,334		1
31383P-HB-2	FNMA PC# 508855 8.000% 08/01/29	03/01/2003	Paydown		301,788	301,788	309,050	308,919	(7,131)					4,029		1
31383S-Y4-6	FNMA PC# 512031 8.000% 11/01/29	03/01/2003	Paydown		4,235	4,235	4,337	4,333	(4,98)					57		1
31384D-LD-2	FNMA PASS THRU 7.500% 11/01/29	03/01/2003	Paydown		233,549	233,549	239,169	238,962	(5,413)					4,035		1
31384V-LN-0	FNMA PC# 520624 8.000% 09/01/29	03/01/2003	Paydown		9,280,211	9,280,211	9,292,899	9,291,253	(11,042)					111,740		1
31384V-LP-5	FNMA PC# 535034 8.000% 11/01/29	03/01/2003	Paydown		1,442,536	1,442,536	1,477,247	1,476,614	(34,078)					19,315		1
31384W-LN-0	FNMA POOL 535932 5.500% 05/01/31	03/13/2003	Various		625,678	605,254	607,433	607,435	(186)					9,758		1PE
31385H-30-3	FNMA POOL 545407 5.500% 01/01/32	03/12/2003	Various		15,178,472	15,000,000	15,182,813	15,182,728	(4,256)					231,123		1PE
31385J-RN-0	FNMA POOL 545983 6.000% 11/01/32	03/13/2003	Various		73,758,013	73,313,896	73,577,951	73,578,239	(9,398)					1,226,110		1PE
31385J-R1-7	FNMA POOL 545998 6.000% 11/01/32	03/13/2003	Various		347,363	335,487	336,697	336,697	(49)					5,591		1PE
31388U-JW-1	FNMA POOL 615077 6.500% 01/01/32	03/01/2003	Paydown		6,700,635	6,700,635	6,696,447	6,696,056	4,579					68,160		1PE
31390X-0P-2	FNMA POOL 650362 5.500% 12/01/32	03/13/2003	Various		8,291,757	8,000,800	8,029,617	8,029,617	(402)					135,907		1PE
31390X-R1-9	FNMA POOL 659398 5.500% 12/01/32	03/12/2003	Various		5,059,569	5,000,000	5,060,938	5,060,913	(1,344)					275,074		1PE
31390X-RY-8	FNMA POOL 659403 6.000% 12/01/32	03/13/2003	Various		17,537,656	16,998,313	17,056,204	17,056,276	(1,862)					885,074		1PE
31391H-V8-4	FNMA POOL 667639 6.000% 11/01/32	03/13/2003	Various		50,536,446	48,796,960	48,972,713	48,972,900	(5,879)					1,569,425		1PE
31391H-VK-4	FNMA POOL 672118 6.000% 12/01/32	03/13/2003	Various		25,734,264	24,997,509	25,079,211	25,079,211	(1,207)					424,627		1PE
31391H-L7-5	FNMA POOL 674550 6.000% 12/01/32	03/13/2003	Various		4,143,846	3,999,600	4,014,022	4,014,022	(318)					67,543		1PE
31391H-YB-2	FNMA POOL 674906 6.000% 11/01/32	03/13/2003	Various		60,107,591	59,994,020	60,110,113	60,110,513	(2,922)					1,016,087		1
31391H-ZA-3	FNMA POOL 674937 6.000% 11/01/32	03/13/2003	Various		440,334	439,489	440,349	440,352	(18)					7,465		1
31391H-FD-7	FNMA POOL 675264 6.000% 12/01/32	03/13/2003	Various		6,217,594	5,999,400	6,021,008	6,021,033	(300)					101,916		1PE
31391T-3U-0	FNMA POOL 676811 6.000% 01/01/33	03/13/2003	Various		35,062,280	34,996,500	35,064,221	35,064,452	(2,172)					569,701		1PE
31391T-WX-2	FNMA POOL 676587 5.500% 12/01/32	03/12/2003	Various		32,386,447	32,000,000	32,390,842	32,390,842	(3,395)					498,124		1
31391V-H3-0	FNMA POOL 678050 5.500% 12/01/32	03/12/2003	Various		32,386,399	32,000,000	32,389,847	32,389,847	(3,148)					84,712		1PE
31391V-VE-0	FNMA POOL 678413 6.000% 12/01/32	03/13/2003	Various		15,543,957	14,998,500	15,052,521	15,052,521	(749)					498,079		1PE
Total Dist. of Colom																
426,070,381																
421,954,937																
6,800,124																
4,172,221																
4,172,221																
196,861																
483,242																
1,569,425																
656,146																
130,142																
1,016,087																
7,465																
101,916																
569,701																
498,124																
84,712																
498,079																
254,783																
6,800,124																
4,172,221																
4,172,221																
163,452																
163,452																
492,127																
492,127																
55,977																
XXX																

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
469402-BC-4	JACKSONVILLE FL 9.12% 01/01/03	01/01/2003	Redemption	100,000	200,000	200,000	200,000	200,000						9,125	XXX	1
	Total Florida				200,000	200,000	200,000	200,000						9,125	XXX	1
Utah																
704532-B*-0	PAYSON UTAH CITY 10.00% 01/01/06	03/01/2003	Redemption	100,000	9,803	9,803	9,803	9,803						164	XXX	3
	Total Utah				9,803	9,803	9,803	9,803						164	XXX	3
	Total United States				426,280,184	420,096,438	422,164,740	422,163,940	(55,977)			4,172,221	4,172,221	6,809,413	XXX	XXX
3199996	Bonds - Special Revenues - United States				426,280,184	420,096,438	422,164,740	422,163,940	(55,977)			4,172,221	4,172,221	6,809,413	XXX	XXX
3199999	Bonds - Special Revenues				426,280,184	420,096,438	422,164,740	422,163,940	(55,977)			4,172,221	4,172,221	6,809,413	XXX	XXX
	Public Utilities (unaffiliated)															
00103X-AC-7	AES IRONWOOD LLC 8.85% 11/30/25	02/28/2003	Redemption	100,000	96,272	96,272	96,272	96,272						2,132	XXX	4
046300-AQ-3	ATLANTIC CITY ELEC 7.125% 02/02/04	03/24/2003	Call	100,000	3,000,000	3,000,000	3,022,710	3,011,651	(11,651)					156,156	XXX	1
271790-AF-4	EAST COAST POWER 7.536% 06/30/17	01/20/2003	Redemption	100,000	1,049,111	1,049,111	948,091	959,921	89,190					4,392	XXX	3
67105#-AB-5	OSP FINANCE COMPANY 7.920% 02/15/06	03/15/2003	Redemption	100,000	883,022	883,022	845,522	875,679	7,343					11,656	XXX	1
69430T-CD-1	PACIFIC GAS & ELEC 8.000% 12/20/03	03/07/2003	CREDIT SUISSE/IRST BOSTON	100,000	9,825,000	10,000,000	10,000,000	8,500,000	1,500,000			(175,000)	(175,000)	224,444	XXX	6
	Total United States				14,853,405	15,028,405	14,912,603	13,443,523	1,584,882			(175,000)	(175,000)	396,780	XXX	XXX
3899996	Bonds - Public Utilities - United States				14,853,405	15,028,405	14,912,603	13,443,523	1,584,882			(175,000)	(175,000)	396,780	XXX	XXX
3899999	Bonds - Public Utilities				14,853,405	15,028,405	14,912,603	13,443,523	1,584,882			(175,000)	(175,000)	396,780	XXX	XXX
	Industrial & Miscellaneous															
United States																
00077B-KR-3	ABN AMRO NTS CORP 7.000% 09/25/29	02/01/2003	Paydown	100,000	21,115,838	21,115,838	18,790,810	20,098,055	1,017,783					181,658	XXX	1
001957-BJ-7	A T & T CORP 6.500% 03/15/13	01/23/2003	MERRILL LYNCH	100,000	3,071,670	3,071,670	2,103,634	2,110,120	3,648					72,042	XXX	2
006848-RJ-3	ADELPHI COMM 10.250% 06/15/11	01/31/2003	UBS WARBURG	100,000	3,075,000	3,075,000	2,220,000	2,427,388	26,920					95,000	XXX	6
011638-AA-1	ALARIS MEDICAL SYS 9.750% 12/01/06	03/31/2003	UBS WARBURG	100,000	3,075,000	3,000,000	2,220,000	2,427,388	26,920					620,692	XXX	5
01736#-AB-1	ALLEGHENY GENL HOSP 7.330% 01/01/04	01/01/2003	Various	100,000	961,587	961,587	10,371,780	10,404,234	15					35,242	XXX	4
01958X-AQ-0	ALLIED WASTE TO 000% 08/01/09	03/31/2003	Various	100,000	10,828,750	10,500,000	10,371,780	10,404,234	2,623					428,889	XXX	4
03072#-AC-7	AMERITRUST TEXAS WA 8.210% 01/01/03	01/01/2003	Redemption	100,000	2,437,402	2,437,402	1,913,655	2,437,402						100,055	XXX	1
03072#-AF-0	AMERITRUST TEXAS WA 8.210% 01/01/03	01/01/2003	Redemption	100,000	1,989,683	1,989,683	1,913,655	1,989,683						81,676	XXX	1
03072#-AJ-2	AMERITRUST TEXAS WA 8.210% 01/01/03	01/01/2003	Redemption	100,000	505,014	505,014	485,721	505,014						20,731	XXX	1
042476-AH-4	AMSTRONG WORLD 7.450% 05/15/29	03/31/2003	BEAR STEARNS	100,000	7,950,000	20,000,000	4,400,000	4,400,000						545	XXX	6
049164-BF-2	ATLAS AIR 9.05% 01/02/16	01/02/2003	Redemption	100,000	12,030	12,030	11,732	11,748	282					110,993	XXX	4
05946X-AJ-2	BANK OF AMERICA MTG 6.750% 11/20/32	03/01/2003	Paydown	100,000	9,166,963	9,166,963	9,415,571	9,362,088	(195,125)					101,719	XXX	1PE
090673-AB-5	BIOVAIL CORP SR NTS 7.875% 04/01/10	03/04/2003	UBS WARBURG	100,000	3,132,500	3,000,000	2,978,100	2,979,682	366					7,875	XXX	4
095173-AC-4	BLOUNT INC SR NTS 7.000% 06/15/05	03/03/2003	LEHMAN BROTHERS	100,000	435,000	500,000	421,250	461,010	2,506					171,612	XXX	5
109043-AF-6	BRIDGES & STRAITON 8.875% 03/15/11	03/12/2003	BANK OF AMERICA	100,000	1,890,000	1,750,000	1,714,178	1,717,841	547					147,917	XXX	3
111201-AB-5	BRL UNIVERSAL 8.875% 02/15/08	02/28/2003	DEUTSCHE BANK	100,000	3,157,500	3,000,000	3,000,000	3,000,000						157,500	XXX	3
11448*-AF-4	BROOKSHIRE GROCERY 7.690% 03/01/08	03/01/2003	Redemption	100,000	63,431	63,431	39,763	39,763						511	XXX	2
11448*-AG-2	BROOKSHIRE GROCERY 7.690% 03/01/08	03/01/2003	Redemption	100,000	62,484	62,484	62,484	62,484						815	XXX	2
11448*-AH-0	BROOKSHIRE GROCERY 7.690% 03/01/08	03/01/2003	Redemption	100,000	71,005	71,005	71,005	71,005						803	XXX	2
11448*-AJ-6	BROOKSHIRE GROCERY 7.690% 03/01/08	03/01/2003	Redemption	100,000	43,109	43,109	43,109	43,109						361	XXX	2Z
11448*-AL-1	BROOKSHIRE GROCERY 6.950% 10/01/09	03/01/2003	Redemption	100,000	23,426	23,426	23,426	23,426						500	XXX	2
11448*-AM-1	BROOKSHIRE GROCERY 6.950% 10/01/09	03/01/2003	Redemption	100,000	30,284	30,284	30,284	30,284						359	XXX	2
11448*-AN-1	BROOKSHIRE GROCERY 6.950% 10/01/17	03/01/2003	Redemption	100,000	43,109	43,109	43,109	43,109						500	XXX	2
11448*-AO-1	BROOKSHIRE GROCERY 6.950% 10/01/17	03/01/2003	Redemption	100,000	30,961	30,961	30,961	30,961						329	XXX	2
11448*-AP-9	BROOKSHIRE GROCERY 6.950% 10/01/17	03/01/2003	Redemption	100,000	28,349	28,349	28,349	28,349						1,641	XXX	1PE
124860-CD-7	C-BASS LLC TRST CRT 7.312% 01/28/29	02/01/2003	Paydown	100,000	89,729	89,729	86,729	86,879						3,699	XXX	1PE
124860-CE-5	C-BASS LLC TRST CRT 7.312% 01/28/29	02/01/2003	Paydown	100,000	202,390	202,390	193,725	194,175						1,200	XXX	1PE
162456-AH-0	CHATTEM INC GID NTS 8.875% 04/01/08	03/17/2003	SALOMON SMITH BARNEY	100,000	507,500	500,000	485,000	489,696	327					20,832	XXX	4
163653-AC-2	CHEMICAL ACC 88-4 A 9.500% 08/25/03	03/01/2003	Paydown	100,000	1,458	1,458	1,458	1,458						11	XXX	1
172921-AL-2	CITICORP MORTGAGE 10.000% 07/01/17	03/01/2003	Paydown	100,000	270,005	270,005	270,005	270,005						5,539	XXX	1
18551*-AA-3	CLECO EVANGELINE 8.800% 09/01/19	03/01/2003	Redemption	100,000	219,611	219,611	2,013,750	2,003,150	7,300					9,685	XXX	3
202904-AC-2	COMMONWEALTH ALUM 10.750% 10/01/06	03/28/2003	MORGAN STANLEY	100,000	2,010,000	2,000,000	2,013,750	2,003,150	(1,018)					597	XXX	1
207543-WF-3	SSB SER B NTS 9.600% 01/01/04	01/01/2003	Redemption	100,000	2,590,625	2,500,000	2,537,384	2,510,457	(6,933)					30,661	XXX	4
245217-AL-8	DEL MONTA CORP 8.625% 12/15/12	03/11/2003	LEHMAN BROTHERS	100,000	504,000	504,000	514,625	510,457	(6,457)					50,313	XXX	4
247361-WL-8	DELTA AIR LINES ETC 9.450% 02/14/06	02/14/2003	Call	100,000	9,411,500	10,000,000	9,975,400	9,983,641	448					23,814	XXX	4
254067-AM-3	DILLARD'S INC 6.625% 11/15/08	03/14/2003	Various	100,000	351,774	351,774	348,009	348,009						216,233	XXX	3
255130-AB-5	DASH 1999-1 A-2 ABS 7.765% 12/30/34	01/01/2003	Paydown	100,000	1,000,000	1,000,000	1,005,710	1,001,776	(1,776)					6,829	XXX	1
260540-AH-2	DOM CAPITAL BV 7.125% 01/15/03	01/15/2003	Maturity	100,000	1,000,000	1,000,000	1,005,710	1,001,776	(1,776)					35,625	XXX	1

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation
26229*AD-2	DRUMMOND CO INC 9.510% 03/27/07	03/27/2003	Redemption	100,000	2,000,000	2,000,000	2,000,000	2,000,000						95,100		(a)
26735*AA-5	DUAL FUNDING 13.000% 12/05/04	03/05/2003	Redemption	100,000	99,208	99,208	99,208	99,208						2,157		3
278766*AG-3	ECHOSTAR DEBS BND 9.375% 02/01/09	03/26/2003	Various		3,520,625	3,500,000	3,520,625	3,514,203	(494)			215,041	215,041	211,979		4
278766*AK-4	ECHOSTAR DEBS SR NT 9.125% 01/15/09	03/13/2003	CREDIT SUISSE/FIRST BOSTON		3,979,500	3,500,000	3,479,375	3,480,784	508			316,208	316,208	215,578		4
283680*AC-3	EL PASO ENERGY 8.500% 06/01/11	02/24/2003	JP MORGAN CHASE		3,810,000	4,000,000	4,050,000	4,046,462	638			(237,100)	(237,100)	81,222		4
302088*AH-2	EXODUS COMM 10.750% 12/15/09	03/28/2003	Various		637,196	12,000,000		4,046,462				867,339	867,339			6
31331F*AZ-4	FEDERAL EXPRESS PTC 7.020% 01/15/16	01/15/2003	Redemption	100,000	158,220	158,220	166,650	166,349						5,554		6
316351*AF-2	G11CORP SVGS & LN 9.250% 10/01/08	03/01/2003	Paydown		10,715	10,715	10,394	10,584	131					135		52
33632*16-2	BASELL AMERICA FIN 6.597% 01/06/18	01/06/2003	Redemption	100,000	436,507	436,507	436,507	436,507						14,388		2
33850*AB-8	FLEXTRONICS INTL 8.750% 05/01/04	01/07/2003	Call		155,829	155,829	155,829	155,829						2,803		2
33938E*AC-1	FLEXTRONICS INTL 8.750% 10/15/07	03/10/2003	Various		5,215,000	5,000,000	4,935,000	4,956,711	1,400			256,889	256,889	178,403		3
36157R*5T-7	GE CAP MFG SERVICES 7.000% 11/25/29	03/01/2003	Paydown		23,501,732	23,501,732	20,145,577	20,808,837	2,692,895					252,070		3
36232*AB-0	GTE CORP SER B ESOP 9.730% 01/02/05	01/02/2003	Redemption	100,000	1,754,061	1,754,061	1,754,061	1,754,061						170,670		1
388684*AB-8	GRAPHIC PACKAGING 8.625% 02/15/12	03/03/2003	MORGAN STANLEY		1,318,750	1,250,000	1,250,000	1,250,000				68,750	68,750	60,195		4
391118*PC-5	GREAT NORTHERN RR 2.625% 01/01/10	01/01/2003	Call		30,038	30,000	29,086	29,763	275			(177,514)	(177,514)	283,021		1
41078T*AF-4	HANDWER EQUIPMENT 9.737% 09/01/11	03/27/2003	JP MORGAN CHASE		4,850,000	5,000,000	5,000,000	5,028,132	(618)					394		1
42252*AB-3	HERCO PROPERTIES 12.875% 03/01/04	03/01/2003	Redemption	100,000	157,835	157,835	157,835	157,835						550,000		1
423074*AE-3	HEINZ CO UNSECURED 6.875% 01/15/03	01/15/2003	Maturity		16,000,000	16,000,000	15,111,400	15,995,100	4,900					690,000		1
438516*AB-2	HONEYWELL INTL 9.200% 02/15/03	02/15/2003	Maturity		15,000,000	15,000,000	16,200,000	15,024,301	(24,301)					1,348		1PE
44060*AB-1	HORNELL HLDGS CORP 7.750% 01/31/05	03/31/2003	Redemption	100,000	105,984	105,984	105,984	105,984						266,875		2
446438*AA-1	HUNTINGTON BSHRS 7.625% 01/15/03	01/15/2003	Maturity		7,000,000	7,000,000	7,042,840	7,013,328	(13,328)			(49,048)	(49,048)	76,500		1PE
44707T*AF-3	HUNTSMAN ICI CHEM 10.125% 07/01/09	03/31/2003	DEUTSCHE BANK		940,000	1,000,000	985,000	988,729	319			(866,860)	(866,860)	269,897		5
449669*AK-6	IMC FERTILIZER 7.300% 01/15/28	03/12/2003	SALOMON SMITH BARNEY		3,960,000	3,960,000	4,804,140	4,825,182	1,678			119,194	119,194	408,708		4
47508X*AB-1	JEFFERSON SMURFIT 8.250% 10/01/12	02/28/2003	UBS WARBURG		7,807,500	8,000,000	7,920,000	7,956,670	360			(151,392)	(151,392)	414,490		2
482727*AE-4	K-111 COMMUNICATIONS 8.500% 02/01/06	03/12/2003	Various		6,578,045	8,000,000	7,920,000	7,956,670	2,222					432,446		2
49429*AB-6	KILVER CORPORATION 13.250% 01/01/09	01/02/2003	Various		6,696,588	6,223,636	6,223,636	6,223,636	354,409					8,015		4
49429*AC-4	KILVER CORPORATION 13.600% 01/01/09	01/02/2003	Various		379,567	379,567	379,567	379,567						8,015		4
50570*AA-3	LAGRIS ASSOCIATES 12.625% 12/01/07	03/01/2003	Redemption	100,000	3,187	3,187	3,187	3,187						44		1
52465#*AT-2	LEGS MASON MTG 8.310% 05/10/25	03/10/2003	Redemption	100,000	21,109	21,109	23,404	23,360	(2,251)			(1,234,347)	(1,234,347)	212,410		1
52465#*AZ-8	LEGS MASON MTG 8.310% 06/08/21	03/08/2003	Redemption	100,000	4,417,500	6,000,000	5,512,500	5,640,662	11,185			117,872	117,872	54,000		5
52729#*AC-4	LEVEL 3 COMM 9.125% 05/01/08	03/26/2003	Various		1,995,000	2,000,000	1,862,500	1,875,080	2,048					13,776		1PE
542312*AB-9	LOWE STAR TECH 9.000% 06/01/11	03/14/2003	GOLDMAN SACHS		397,286	397,286	397,286	397,286						444		2
58528#*AX-5	MEIJER INC SENIOR 6.910% 07/01/03	01/01/2003	Redemption	100,000	24,688	24,688	24,688	24,688						1,986		6
58759*AA-9	MERCATUS FUNDING 10.750% 04/01/07	03/01/2003	Exchange		232,591	2,000,000	640,000	160,000	480,000			(407,409)	(407,409)	1,986		2
629407*AF-4	NTL INC SR NOTE 0.000% 04/01/08	01/13/2003	Redemption	100,000	88,282	88,282	88,282	88,282						25,151		1
62949*AB-0	NEULC LEASING 9.000% 04/01/03	01/01/2003	Redemption	100,000	8,020,000	8,000,000	5,960,000	7,829,438	94,404			96,158	96,158	136,285		4
65332V*AM-5	NEXTEL COMM 9.950% 02/15/08	02/24/2003	Various		15,194,905	15,194,905	12,988,870	13,476,718	1,718,187					111,573		1
66937R*AZ-4	NORWEST MORTGAGE 7.000% 11/25/29	03/01/2003	Paydown		7,335,262	7,335,262	6,544,775	6,661,000	674,262					1,078		2
67624*AA-3	O PROPERTIES II INC 9.250% 10/01/03	03/01/2003	Redemption	100,000	19,230	19,230	19,230	19,230						108,609		2
67624*AB-1	O PROPERTIES II INC 9.250% 03/01/04	03/01/2003	Redemption	100,000	69,740	69,740	69,740	69,740						202,010		4
693682*AD-8	PEABODY HOLDINGS 9.625% 05/15/08	03/21/2003	TENDER OFFER	102,125	3,292,510	3,224,000	3,164,703	3,181,913	3,922			109,278	109,278	110,010		3
701018*AB-9	PARKER & PARSELY 8.250% 08/15/07	03/05/2003	CREDIT SUISSE/FIRST BOSTON		6,660,494	4,300,000	4,122,625	4,180,130	(589)			(3,659)	(3,659)	85,365		3
708160*BH-8	PENNEY J C COMPANY 7.375% 08/15/08	02/11/2003	UBS WARBURG		2,790,000	3,000,000	2,933,430	2,943,135	546			(153,681)	(153,681)	5,900		3
70816F*AD-5	J C PENNEY INC 6.875% 10/15/15	03/11/2003	UBS WARBURG		119,198	119,198	119,198	119,198				(106,067)	(106,067)	66,083		6
720101*1#-2	PIEDMONT AVIATION 9.900% 09/30/04	03/31/2003	Redemption	100,000	2,965,000	2,900,000	2,501,875	2,501,165	(98)			(24,732)	(24,732)	30,076		4
740540*AF-6	PREMIER PARKS INC 9.750% 06/15/07	03/27/2003	Various		1,880,000	2,000,000	1,998,125	1,999,311	66			(119,377)	(119,377)	137,573		5
74157R*AF-8	PRIMEDIA 144A 8.875% 05/15/11	03/12/2003	LEHMAN BROTHERS		1,031	500,000	500,000	500,000				5,313	5,313			5
74972E*AK-4	RSI COMMUNICATIONS 9.875% 11/15/09	01/29/2003	IMPERIAL		38,054	38,054	24,735	19,027	19,027					628		6
758052*1*-4	REDFORD FUNDING 9.875% 01/01/07	03/01/2003	Redemption	100,000	3,884,768	3,884,768	3,731,638	3,742,572	1,926					39,723		1PE
760944*53-3	RFC 1993-S47 A7 6.500% 12/25/23	03/01/2003	Paydown		4,977,698	4,977,698	5,104,191	5,100,213	(122,515)					18,620		1PE
760972*XT-4	RFC 1997-S20 A8 7.000% 12/25/27	03/01/2003	Paydown		6,660,494	6,660,494	6,167,873	6,266,494	394,087					74,076		1
76110Y*4I-8	RFC 2001-S12 IIA2 6.750% 06/25/31	02/01/2003	Paydown		4,661,551	4,661,551	4,205,798	4,237,716	423,835					78,289		1
76110Y*5Y-4	RFC 2001-S15 ZA 6.750% 07/25/31	03/01/2003	Paydown		8,774,836	8,774,836	8,509,657	8,600,776	174,060					53,602		1PE
76110Y*02-1	RFC 2001-S5 A6 7.000% 03/25/31	02/01/2003	Paydown		1,305,039	1,305,039	1,179,683	1,188,680	116,359					21,904		1
76111J*1#-4	RFC 2001-S18 A9 6.750% 08/25/31	03/01/2003	Paydown		2,125,000	2,000,000	1,990,000	1,992,848	195			131,957	131,957	116,917		1
80417*AA-7	SAUGERTIES PROP 10.250% 12/31/04	03/31/2003	Redemption	100,000	43,391	43,391	43,391	43,391						743		3
810186*AB-2	SCOTTIS COMPANY 8.625% 01/15/09	03/14/2003	MERRILL LYNCH		369,184	2,000,000	1,990,000	1,992,848						20,028		4
814831*1*-4	EF OXWARD INC 10.850% 07/13/10	02/28/2003	Redemption	100,000	369,184	369,184	369,184	369,184						137,194		4
827048*AF-6	SILGAN CORP SR SUB 9.000% 06/01/09	03/03/2003	MORGAN STANLEY		2,578,750	2,500,000	2,421,875	2,440,387	1,169			137,194	137,194	57,375		4

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation
832248-AC-2	SMITHFIELD FOODS 7.625% 02/15/08	03/27/2003	Various		2,930,000	3,000,000	2,685,000	2,778,995	7,981			143,424	143,424	140,851		3
834182-AN-7	SOLETRON CORP 9.625% 02/15/09	03/31/2003	Various		3,142,500	3,000,000	2,983,016	2,983,016	489			158,995	158,995	178,597		3
872649-BG-2	TRW INC SR INTS 7.125% 06/15/09	03/14/2003	SALOMON SMITH BARNEY		9,446,720	8,000,000	7,924,160	7,945,375	1,438			1,499,907	1,499,907	1,710,000		2
872649-BH-0	TRW INC DEBS 7.750% 06/01/29	03/18/2003	SALOMON SMITH BARNEY		5,512,185	4,500,000	4,391,595	4,395,376	262			1,116,547	1,116,547	1,065,563		2
87265C-AX-8	TRW INC MTN 6.600% 03/18/03	03/18/2003	Maturity		5,000,000	5,000,000	4,982,450	4,989,676	324					140,250		4
880779-AH-6	TEREX CORP SR SUB 8.875% 04/01/08	03/28/2003	Various		3,933,750	4,000,000	3,629,985	3,629,985	5,597			98,168	98,168	126,469		4
902118-AC-2	TYCO INTL GROUP 7.000% 06/15/28	03/27/2003	JP MORGAN CHASE		9,037,500	10,000,000	9,023,300	9,057,576	2,983			(23,059)	(23,059)	206,111		3
902224-AA-7	TYLER DAVIS LLC 10.000% 12/15/08	02/24/2003	Various		13,387,500	15,000,000	13,318,200	13,374,784	3,089			9,627	9,627	635,938		3
906584-E*-2	UNION TANK CAR CO 9.340% 07/15/06	03/30/2003	Various		18,628,800	14,730,530	14,730,530	14,730,530	3,888,270					430,512		3
91530L-AA-9	UPJOHN CO DEBS 9.790% 02/01/04	01/15/2003	Redemption	100,000	332,048	332,048	332,048	332,048						15,507		1PE
922036-AB-4	VANGUARD HEALTH 7.500% 08/01/11	02/01/2003	Redemption	100,000	956,364	956,364	1,002,623	997,138	(40,774)			(107,832)	(107,832)	93,628		5
949784-AK-3	WELLS FARGO 7.290% 01/10/24	03/10/2003	JP MORGAN CHASE		1,910,000	2,000,000	2,020,000	2,018,178	(1,416)					130,000		1Z
963320-AG-1	WHIRLPOOL CORP 9.000% 03/01/03	02/01/2003	Maturity		4,531,000	4,531,000	4,880,703	4,539,887	(8,887)			371	371	203,895		3
96647K-AA-0	WHITMAN CORP UNSEC 7.500% 02/01/03	02/01/2003	Maturity		10,000,000	10,000,000	9,996,700	9,999,610	390					375,000		2
97180*-AN-5	WILM (AMER AIR) 9.870% 03/28/06	03/28/2003	Redemption	100,000	63,603	63,603	63,603	63,603						3,139		3
97180*-AP-0	WILM (AMER AIR) 9.870% 03/28/06	03/28/2003	Redemption	100,000	63,603	63,603	63,603	63,603						3,139		3
97180*-AR-8	WILM (AMER AIR) 9.870% 03/28/06	03/28/2003	Redemption	100,000	63,603	63,603	63,603	63,603						3,139		3
97180*-AS-4	WILM (AMER AIR) 9.870% 03/28/06	03/28/2003	Redemption	100,000	63,603	63,603	63,603	63,603						3,139		3
97180*-AT-2	WILM (AMER AIR) 9.870% 03/28/06	03/28/2003	Redemption	100,000	63,603	63,603	63,603	63,603						3,139		3
97180*-AU-9	WILM (AMER AIR) 9.870% 03/28/06	03/28/2003	Redemption	100,000	63,603	63,603	63,603	63,603						3,139		3
97180*-AV-7	WILM (AMER AIR) 9.870% 03/28/06	03/28/2003	Redemption	100,000	63,603	63,603	63,603	63,603						3,139		3
97180*-AW-5	WILM (AMER AIR) 9.870% 03/28/06	03/28/2003	Redemption	100,000	63,603	63,603	63,603	63,603						3,137		3
97180*-AX-3	WILM (AMER AIR) 9.870% 03/28/06	03/28/2003	Redemption	100,000	63,603	63,603	63,603	63,603						3,139		3
97180*-AY-2	WILM (AMER AIR) 9.870% 03/28/06	03/28/2003	Redemption	100,000	63,603	63,603	63,603	63,603						3,139		3
97180*-AZ-0	WILM (TUCSON ELEC) 10.211% 01/01/08	01/01/2003	Redemption	100,000	241,998	241,998	241,998	241,998						12,355		3
97180*-BA-7	WILM (TUCSON ELEC) 10.211% 01/01/08	01/01/2003	Redemption	100,000	161,544	161,544	161,544	161,544						8,247		3
97180*-BB-0	WILM (TUCSON ELEC) 10.211% 01/01/08	01/01/2003	Redemption	100,000	72,211	72,211	72,211	72,211						3,687		3
97180*-BC-8	WILM (TUCSON ELEC) 10.211% 01/01/08	01/01/2003	Redemption	100,000	120,663	120,663	120,663	120,663						6,160		3
97180*-BD-6	WILM (TUCSON ELEC) 10.211% 01/01/08	01/01/2003	Redemption	100,000	194,123	194,123	194,123	194,123						9,911		3
97180*-BE-1	WILM (TUCSON ELEC) 10.211% 01/01/08	01/01/2003	Redemption	100,000	441,670	441,670	441,670	441,670						22,549		3
97180*-BF-9	WILM (TUCSON ELEC) 10.211% 01/01/08	01/01/2003	Redemption	100,000	160,360	160,360	160,360	160,360						8,187		3
97180*-BG-9	WILM (TUCSON ELEC) 10.211% 01/01/08	01/01/2003	Redemption	100,000	722,101	722,101	722,101	722,101						36,394		3
971804-BA-6	XENER CORP 12.375% 10/01/03	03/18/2003	FULLCUM FINANCIAL ADVISIT		1,452,821	1,529,285	1,529,285	1,529,285				(76,464)	(76,464)	42,442		3
98402*-AA-6	XENER CORP 12.375% 10/01/03	03/01/2003	Redemption	100,000	25,960	25,960	25,960	25,960						537		1Z
000000-00-0	DERIVATIVES ACTIVITY ON HEDGED BONDS	03/01/2003	Various		8,707,600	417,262,991	367,792,158	381,367,587	12,129,287			7,858,993	7,858,993	11,568,567		XXX
	Total United States				401,355,867	417,262,991	367,792,158	381,367,587	12,129,287			7,858,993	7,858,993	11,568,567		XXX
	Canada															
018544-BF-7	BOMBARDIER SEC NT 8.160% 01/02/23	01/02/2003	Redemption	100,000	369,853	369,853	369,853	369,853						15,090		2
220874-AB-7	CORUS ENTERTAIN 8.750% 03/01/12	03/13/2003	MERRILL LYNCH		2,080,000	2,000,000	1,983,720	1,984,538	232			95,230	95,230	95,764		4
599908-AC-4	WILLAR WESTERN 9.875% 05/15/08	03/28/2003	GOLDMAN SACHS		3,067,500	3,000,000	2,992,500	2,994,792	188			72,520	72,520	112,740		4
694940-AC-1	PACIFICA PAPERS 10.000% 03/15/09	03/28/2003	MERRILL LYNCH		2,080,000	2,000,000	2,020,000	2,015,220	(452)			65,232	65,232	109,444		3
82028K-AG-6	SHAW COMM NTS 7.250% 04/06/11	03/13/2003	MERRILL LYNCH		4,725,000	5,000,000	4,969,700	4,951,025	487			173,488	173,488	163,125		2
87971M-AC-7	TELUIS NTS 8.000% 06/01/11	03/26/2003	Various		19,327,500	19,000,000	19,597,830	18,732,627	(10,239)			605,112	605,112	462,222		3
	Total Canada				31,649,853	31,369,853	31,933,603	30,648,055	(9,784)			1,011,582	1,011,582	958,385		XXX
	Other Country															
00104A-AB-8	AES DRAX ENERGY 11.500% 08/30/10	02/10/2003	DEUTSCHE BANK		50,000	5,000,000	50,000	50,000								5
022202-AA-3	ALUMINA ENTERPRISES 10.480% 07/15/10	01/15/2003	Redemption	100,000	193,970	193,970	193,970	193,970						5,082		2
069905-AC-1	BASS AMERICA INC 6.625% 03/01/03	03/01/2003	Maturity		7,000,000	7,000,000	6,511,960	6,987,936	12,064					194,517		1
46289#-AC-5	IRON ORE EXPORT 10.043% 05/31/05	02/28/2003	Redemption	100,000	588,235	588,235	588,235	588,235						14,769		2
525392-AA-4	LEISER SA DE CV 8.940% 12/29/06	03/30/2003	Redemption	100,000	573,666	573,666	573,666	573,666								2
55282#-AA-9	WCM MEXICO LEASE 9.920% 02/01/16	03/01/2003	Redemption	100,000	35,538	35,538	35,538	35,538						629		2PE
71912N-AA-5	PHENIX PARK FDS SR 7.267% 04/01/13	01/01/2003	Redemption	100,000	93,750	93,750	98,421	98,368						1,703		2
795750-AA-6	SALTA HYDROCARBON 11.550% 12/28/12	03/28/2003	Redemption	100,000	33,987	33,987	33,987	33,987						981		5
832724-AB-4	SMURFIT CAPITAL LTD 7.500% 11/20/25	03/26/2003	MERRILL LYNCH		2,820,000	3,000,000	2,837,670	2,845,447	600			(26,047)	(26,047)	81,875		3
886527-AA-8	AES IHB CAYMAN LTD 11.500% 12/15/15	03/01/2003	Redemption	100,000	7,000	7,000	7,000	7,000								4
911300-AC-5	UNITED PAN-EUROPE 10.875% 08/01/09	02/20/2003	CREDIT SUISSE/FIRST BOSTON		460,000	5,000,000	650,000	375,000	275,000			(190,000)	(190,000)			6
911300-AF-8	UNITED PAN-EUROPE 0.000% 08/01/09	03/06/2003	CREDIT SUISSE/FIRST BOSTON		12,306,146	29,026,146	12,555,447	12,239,147	808,046			(741,047)	(741,047)	299,556		XXX
	Total Other Country				401,355,867	417,262,991	367,792,158	381,367,587	12,129,287			7,858,993	7,858,993	11,568,567		XXX
	4599996 - Bonds - Industrial and Misc - United States															XXX

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SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation
4599997	Bonds - Industrial and Misc - Canada				31,649,853	31,369,853	31,933,603	30,648,055	(9,784)			1,011,582	1,011,582	958,385	XXX	XXX
4599998	Bonds - Industrial and Misc - Other Countries				12,306,146	29,026,146	12,555,447	12,239,147	808,046			(741,047)	(741,047)	299,556	XXX	XXX
4599999	Bonds - Industrial and Miscellaneous				445,311,866	477,658,990	412,281,208	424,254,789	12,927,549			8,129,528	8,129,528	12,826,508	XXX	XXX
6099997	Bonds - Part 4				940,120,823	1,237,577,143	899,173,829	913,111,602	14,882,472			12,126,749	12,126,749	20,384,748	XXX	XXX
6099999	Total - Bonds				940,120,823	1,237,577,143	899,173,829	913,111,602	14,882,472			12,126,749	12,126,749	20,384,748	XXX	XXX
PREFERRED STOCK																
Industrial & Miscellaneous																
United States																
307641-4*-4	EXETER & HAMPTON ELECTRIC 8.75%	01/15/2003	Call	195,000	19,501	XXX	19,501	19,501						XXX		PSA
Total United States																
6399999	Preferred Stocks - Industrial and Miscellaneous				19,501	XXX	19,501	19,501						XXX		XXX
6599997	Preferred Stocks - Part 4				19,501	XXX	19,501	19,501						XXX		XXX
6599999	Total - Preferred Stocks				19,501	XXX	19,501	19,501						XXX		XXX
COMMON STOCK																
Industrial & Miscellaneous																
Canada																
130910-50-8	CALL-NET ENTERPRISES INC CLASS B	01/23/2003	MORGAN STANLEY	5,594,000	4,392	XXX	3,526	3,470	57			865	865	XXX		L
Total Canada																
Other Country					4,392	XXX	3,526	3,470	57			865	865	XXX		XXX
03529X-10-6	FLAG TELECOM GROUP LTD	03/01/2003	DIRECT	1,000		XXX	2	2				(2)	(2)	XXX		L
Total Other Country																
6899999	Common Stocks - Industrial and Miscellaneous				4,392	XXX	3,528	3,472	57			863	863	XXX		XXX
7099997	Common Stocks - Part 4				4,392	XXX	3,528	3,472	57			863	863	XXX		XXX
7099998	Common Stocks - Part 5				88,052	XXX	88,052					88,052	88,052	XXX		XXX
7099999	Total - Common Stocks				92,444	XXX	3,528	3,472	57			88,915	88,915	XXX		XXX
7199999	Total - Preferred and Common Stocks				111,945	XXX	23,029	22,973	57			88,915	88,915	XXX		XXX
7299999 Totals																
					940,232,768	XXX	899,196,858	913,134,575	14,882,529			12,215,664	12,215,664	20,384,748		XXX

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues

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SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Owned at Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Acquisition	Exchange or Counterparty	Cost/Option Premium	Book Value		Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income
					NONE								
2599999 - Subtotal - Hedging Transactions								XXX					
2799999 - Subtotal - Other Derivative Transactions								XXX					
9999999 - Totals								XXX					

SCHEDULE DB - PART B - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Written and In-Force at Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Issuance/ Purchase	Exchange or Counterparty	Consideration Received	Book Value		Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis	Other Investment/ Miscellaneous Income
					NONE								
2599999 - Subtotal - Hedging Transactions								XXX					
2699999 - Subtotal - Income Generation Transactions								XXX					
2799999 - Subtotal - Other Derivative Transactions								XXX					
9999999 - Totals								XXX					

STATEMENT AS OF MARCH 31, 2003 OF THE UNUM LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards Open at Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	Fair Value	Statement Value	Fair Value	Year to Date Increase/(Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/Miscellaneous Income	Potential Exposure
Swaps - Hedging Transactions														
Receive Fixed, Pay LIBOR	36,000,000	08/01/2004	6.782% (LIBOR)	05/01/2001	Goldman Sachs			5,780,343		5,780,343				214,243
Receive Fixed, Pay LIBOR	37,000,000	08/01/2003	6.707% (LIBOR)	05/01/2001	Goldman Sachs			7,419,652		7,419,652				119,417
Receive Fixed, Pay LIBOR	39,000,000	11/01/2003	6.713% (LIBOR)	05/01/2001	Goldman Sachs			7,339,509		7,339,509				159,217
Receive Fixed, Pay LIBOR	39,000,000	05/01/2003	6.683% (LIBOR)	05/01/2001	Goldman Sachs			8,213,319		8,213,319				79,608
Receive Fixed, Pay LIBOR	37,000,000	11/01/2004	6.786% (LIBOR)	05/01/2001	Goldman Sachs			5,582,453		5,582,453				238,834
Receive Fixed, Pay LIBOR	37,000,000	02/01/2004	6.735% (LIBOR)	05/01/2001	Merrill Lynch			6,713,510		6,713,510				177,124
Receive Fixed, Pay LIBOR	39,000,000	05/01/2004	6.755% (LIBOR)	05/01/2001	Merrill Lynch			6,709,373		6,709,373				210,624
Receive Fixed, Pay LIBOR	38,000,000	02/01/2005	6.8275% (LIBOR)	12/01/2001	Goldman Sachs			5,565,720		5,565,720				263,043
Receive Fixed, Pay LIBOR	36,000,000	08/01/2005	6.8325% (LIBOR)	12/01/2001	Goldman Sachs			4,986,706		4,986,706				264,953
Receive Fixed, Pay LIBOR	38,000,000	05/01/2005	6.835% (LIBOR)	12/01/2001	Goldman Sachs			4,976,897		4,976,897				295,367
Receive Fixed, Pay LIBOR	45,000,000	11/01/2005	6.841% (LIBOR)	12/01/2001	Goldman Sachs			5,612,204		5,612,204				367,423
Receive Fixed, Pay LIBOR	25,000,000	02/01/2006	6.90% (LIBOR)	03/01/2002	Goldman Sachs			2,959,538		2,959,538				213,478
Receive Fixed, Pay LIBOR	25,000,000	05/01/2006	6.90% (LIBOR)	03/01/2002	Goldman Sachs			2,803,167		2,803,167				222,439
Receive Fixed, Pay LIBOR	25,000,000	08/01/2006	6.90% (LIBOR)	03/01/2002	Goldman Sachs			2,662,452		2,662,452				231,053
Receive Fixed, Pay LIBOR	25,000,000	11/01/2006	6.90% (LIBOR)	03/01/2002	Goldman Sachs			2,538,810		2,538,810				239,357
Receive Fixed, Pay LIBOR	55,000,000	04/01/2003	4.964% (LIBOR)	10/01/2002	Goldman Sachs			3,271,259		3,271,259				79,386
Receive Fixed, Pay LIBOR	20,000,000	04/01/2003	5.578% (LIBOR)	10/01/2002	Goldman Sachs			1,449,342		1,449,342				28,868
Receive Fixed, Pay LIBOR	53,000,000	10/01/2003	5.046% (LIBOR)	11/01/2002	Goldman Sachs			2,685,700		2,685,700				202,397
Receive Fixed, Pay LIBOR	18,000,000	10/01/2003	5.708% (LIBOR)	11/01/2002	Goldman Sachs			1,199,210		1,199,210				68,739
0599999 - Subtotal - Swaps - Hedging Transactions								88,469,164		88,469,164				3,675,570
0899999 - Subtotal - Swaps								88,469,164		88,469,164				3,675,570
Forwards - Hedging Transactions														
Forward Credit Spread Lock	20,000,000	04/01/2003	0.884%	08/01/2002	Banque AIG			167,043		167,043				28,868
Forward Credit Spread Lock	10,000,000	07/01/2003	0.860%	09/01/2002	Banque AIG			409,513		409,513				57,735
Forward Credit Spread Lock	10,000,000	04/01/2003	0.897%	09/01/2002	Banque AIG			(16,296)		(16,296)				14,434
Forward Credit Spread Lock	20,000,000	04/01/2003	0.708%	11/01/2002	Banque AIG			(170,326)		(170,326)				28,868
Forward Credit Spread Lock	9,000,000	04/01/2003	0.977%	11/01/2002	Banque AIG			251,239		251,239				12,990
Forward Credit Spread Lock	10,500,000	07/01/2003	0.775%	01/01/2003	Banque AIG			80,794		80,794				30,311
Forward Credit Spread Lock	8,275,000	10/01/2003	0.625%	01/01/2003	Banque AIG			198,675		198,675				31,601
Forward Credit Spread Lock	7,500,000	10/01/2003	0.637%	01/01/2003	Banque AIG			151,012		151,012				28,641
Forward Credit Spread Lock	6,500,000	07/01/2003	0.642%	01/01/2003	Banque AIG			(111,802)		(111,802)				18,764
Forward Credit Spread Lock	13,500,000	10/01/2003	0.643%	01/01/2003	Banque AIG			(232,205)		(232,205)				51,554
Forward Credit Spread Lock	2,000,000	10/01/2003	0.636%	01/01/2003	Banque AIG			(492)		(492)				7,638
Forward Credit Spread Lock	15,000,000	01/01/2004	0.760%	02/01/2003	Banque AIG			(146,754)		(146,754)				57,282
Forward Credit Spread Lock	7,000,000	10/01/2003	0.644%	02/01/2003	Banque AIG			(21,826)		(21,826)				31,950
Forward Credit Spread Lock	3,000,000	10/01/2003	0.637%	02/01/2003	Banque AIG			(3,539)		(3,539)				11,456
Forward Credit Spread Lock	10,000,000	01/01/2004	0.649%	02/01/2003	Banque AIG			(26,942)		(26,942)				45,644
Forward Credit Spread Lock	20,000,000	01/01/2003	0.901%	02/01/2003	Banque AIG			175,669		175,669				76,376
Forward Credit Spread Lock	10,000,000	01/01/2004	0.680%	02/01/2003	Banque AIG			(99,313)		(99,313)				45,644
Forward Credit Spread Lock	10,000,000	01/01/2004	0.732%	02/01/2003	Banque AIG			(38,098)		(38,098)				45,644
Forward Credit Spread Lock	10,000,000	10/01/2003	0.641%	01/01/2003	Banque AIG			(169,780)		(169,780)				38,188
0999999 - Subtotal - Forwards - Hedging Transactions								406,572		406,572				663,588
1299999 - Subtotal - Forwards								406,572		406,572				663,588
2599999 - Subtotal - Hedging Transactions								88,875,736		88,875,736				4,339,158
2799999 - Subtotal - Other Derivative Transactions														
9999999 - Totals								88,875,736		88,875,736				4,339,158

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SCHEDULE DB - PART D - SECTION 1

Showing all Futures Contracts and Insurance Futures Contracts Open at Current Statement Date

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Current Value	6 Variation Margin	7 Date of Opening Position	8 Exchange or Counterparty	9 Cash Deposit	10 Variation Margin Information			13 Potential Exposure
									10 Recognized	11 Used to Adjust Basis of Hedged Item	12 Deferred	
2599999 - Subtotal - Hedging Transactions						XX	XXX					
2799999 - Subtotal - Other Derivative Transactions						XX	XXX					
9999999 - Totals						XX	XXX					

NONE

