

~~BEFORE THE DEPARTMENT OF COMMERCE AND INSURANCE~~
FOR THE STATE OF TENNESSEE

IN THE MATTER OF:)

No.: 08-078

UNUM LIFE INSURANCE COMPANY OF)
AMERICA, THE PAUL REVERE LIFE INSURANCE)
COMPANY, PROVIDENT LIFE AND ACCIDENT)
INSURANCE COMPANY, PROVIDENT LIFE AND)
CASUALTY INSURANCE COMPANY, AND FIRST)
UNUM LIFE INSURANCE COMPANY)

ORDER ADOPTING EXAMINATION REPORT

Pursuant to Tenn. Code Ann. §§ 56-1-401, *et seq.*, the Insurance Division of the State of Tennessee Department of Commerce and Insurance (“Division”), along with the Maine Bureau of Insurance, the Massachusetts Division of Insurance, and the New York State Insurance Department, have examined certain affairs of Unum Life Insurance Company of America, The Paul Revere Life Insurance Company, Provident Life and Accident Insurance Company, Provident Life and Casualty Insurance Company, and First Unum Life Insurance Company (collectively referred to as the “Companies”). The multistate market conduct examination was conducted in accordance with the National Association of Insurance Commissioners Market Regulation Handbook and the Regulatory Settlement Agreements entered into with the Companies on November 18, 2004. Each of the Companies is domiciled in the one of the states that conducted the multi-state market conduct examination. As a result of an examination conducted as of the 31st day of December, 2007, the examiner-in-charge filed with the Division, on the 14th day of April, 2008, a verified, written report on the examination, and a copy of that report has been sent to the Companies. (The Report of Multistate Market Conduct Examination of Unum Life Insurance Company of America, The Paul Revere Life Insurance Company, Provident Life and Accident Insurance Company, Provident Life

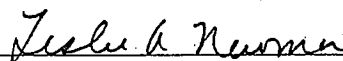
and Casualty Insurance Company, and First Unum Life Insurance Company is attached hereto and marked as Exhibit A). The Division received a written comment on said examination report from the Company on April 18, 2008. (A copy of the Company's written comment is attached hereto and marked as Exhibit B.)

Pursuant to Tenn. Code Ann. § 56-1-411, said examination report regarding the affairs of the Companies, filed with the Insurance Division of the State of Tennessee Department of Commerce and Insurance on the 14th day of April, 2008, is hereby **ADOPTED** as filed.

The adoption of this examination report shall not preclude the Department from imposing sanctions against Unum Life Insurance Company of America, The Paul Revere Life Insurance Company, Provident Life and Accident Insurance Company, Provident Life and Casualty Insurance Company, or First Unum Life Insurance Company for potential violations of the Tennessee Insurance Law which may be revealed in the examination report, it being the intent of this Order Adopting Examination Report merely to adopt the examination report filed by the examiner-in-charge.

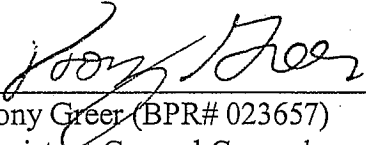
It is so **ORDERED**.

ENTERED this the 28th day of April, 2008.



Leslie A. Newman, Commissioner
Department of Commerce and Insurance
State of Tennessee

PREPARED FOR ENTRY:



Tony Greer (BPR# 023657)

Assistant General Counsel

Tennessee Department of Commerce and Insurance

500 James Robertson Parkway

Davy Crockett Tower, Twelfth Floor

Nashville, Tennessee 37243

(615) 741-2199