

**STATE OF VERMONT
DEPARTMENT OF BANKING, INSURANCE, SECURITIES
& HEALTH CARE ADMINISTRATION**

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In re: Unum Life Insurance Company)	
Of America (NAIC # 62235);)	
The Paul Revere Life Insurance)	DOCKET NO. 04-057-I
Company (NAIC # 67598); and)	
Provident Life and Accident)	
Insurance Company)	
(NAIC # 68195))	
)	
)	

ORDER

THIS CAUSE came on for consideration and final agency action by the Vermont Department of Banking, Insurance, Securities and Health Care Administration (hereinafter "Department"). Upon consideration of the record, and being otherwise fully advised in the premises, the Commissioner of the Department finds:

1. The attached Report of the Targeted Multistate Market Conduct Examination of Unum Life Insurance Company of America, Paul Revere Life Insurance Company and Provident Life Insurance Company (the "Report") was completed for the Maine Bureau of Insurance, the Massachusetts Division of Insurance, and the Tennessee Department of Commerce and Insurance (collectively the "Lead Regulators") on or about November 18, 2004.

2. Proposed settlement agreements have been presented to the Department by the Lead Regulators, the terms of which are set forth in the Regulatory Settlement Agreements attached to the Report as Exhibit D, E & F.

3. Vermont was a Participating Regulator in the examination, as that term is defined in the accompanying Report and Regulatory Settlement Agreements.

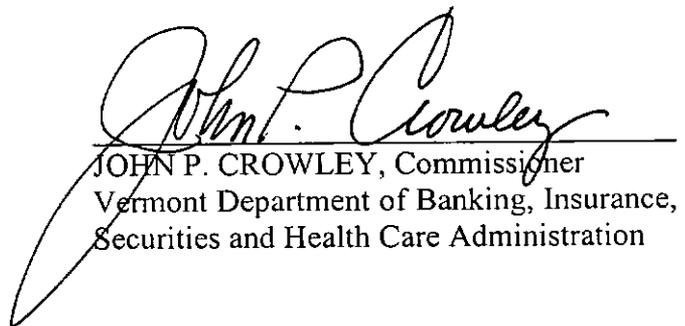
4. The Lead Regulators have requested the Department execute Participating Regulator Adoption agreements to adopt the Regulatory Settlement Agreements.

5. Upon review of the Report and the Regulatory Settlement Agreements, it is found that they are a fair and proper disposition of the matters addressed therein.

IT IS THEREFORE ORDERED:

The Report and the Regulatory Settlement Agreements are hereby approved, adopted and fully incorporated herein by reference. The undersigned shall execute a separate Participating Regulator Adoption agreement for each examined company which shall be incorporated herein by reference.

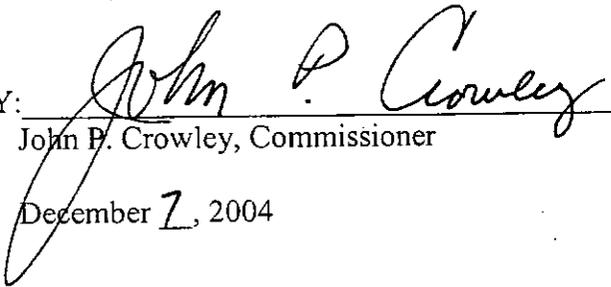
ORDERED this 7th day of December, 2004.


JOHN P. CROWLEY, Commissioner
Vermont Department of Banking, Insurance,
Securities and Health Care Administration

PARTICIPATING REGULATOR ADOPTION

On behalf of the Vermont Department of Banking, Insurance, Securities and Health Care Administration, I, John P. Crowley, hereby adopt, agree and approve this Agreement.

THE VERMONT DEPARTMENT OF BANKING,
INSURANCE, SECURITIES &
HEALTH CARE ADMINISTRATION

BY: 
John P. Crowley, Commissioner

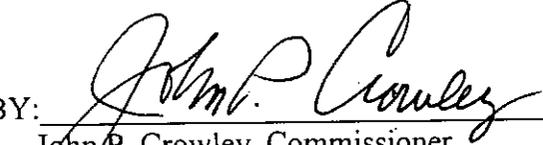
December 7, 2004

PARTICIPATING REGULATOR ADOPTION

On behalf of the Vermont Department of Banking, Insurance, Securities and Health Care Administration, I, John P. Crowley, hereby adopt, agree and approve this Agreement.

THE VERMONT DEPARTMENT OF BANKING,
INSURANCE, SECURITIES &
HEALTH CARE ADMINISTRATION

BY:



John P. Crowley, Commissioner

December 7, 2004

PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY
PROVIDENT LIFE AND CASUALTY INSURANCE COMPANY

PARTICIPATING REGULATOR ADOPTION

On behalf of the Vermont Department of Banking, Insurance, Securities and Health Care Administration, I, John P. Crowley, hereby adopt, agree and approve this Agreement.

THE VERMONT DEPARTMENT OF BANKING,
INSURANCE, SECURITIES &
HEALTH CARE ADMINISTRATION

BY:



John P. Crowley, Commissioner

December 7, 2004