STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of **UNUM Life Insurance Company of America**, **Paul Revere Life Insurance Company**, and **Provident Life and Accident Insurance Company**	))))	**FINAL ORDER** Case No. INS 04-11-012

The Director of the Department of Consumer and Business Services (director) commenced this administrative proceeding, pursuant to Oregon Revised Statutes (ORS) 731.256, to take enforcement action against UNUM Life Insurance Company of America (Unum Life), Paul Revere Life Insurance Company (Paul Revere Life), and Provident Life and Accident Insurance Company (Provident Life) (hereinafter collectively referred to as the companies).

Pursuant ORS 183.415(5), the director adopts, and incorporates herein by this reference, with a copy thereof attached hereto, the regulatory settlement agreements dated 11/18/04 between the insurance regulators for the States of Maine, Massachusetts, and Tennessee, and each of the companies.

Action

The companies shall comply with the their respective agreements as they apply to Oregon, if and when such agreements become effective.

Dated December 13, 2004

/s/ Cory Streisinger
Cory Streisinger
Director
Department of Consumer and Business Services

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