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April 14, 2008

The Honorable Steve Poizner
Insurance Commissioner
California Department of Insurance
300 Capital Mall, Suite 1700
Sacramento, CA 95814

RE: Field Claims Examination Report
UNUM LIFE INSURANCE COMPANY OF AMERICA, NAIC #62235
PROVIDENT LIFE & ACCIDENT INSURANCE COMPANY, NAIC #68195
THE PAUL REVERE LIFE INSURANCE COMPANY, NAIC #67598

Dear Commissioner Poizner:

On behalf of the nearly 10,000 employees at Unum, I am proud of the results of the recent Market Conduct Examination of our insuring subsidiaries' claims practices.

Unum has undergone significant change over the last several years, and we set a very aggressive agenda over that time period to improve our operations and business processes. We believe that the finding of zero exceptions in the post-California Settlement Agreement claims that were reviewed by the Department demonstrates that our processes and procedures are thorough, professional and fair. We are also proud of the results of the examination of claims that were reassessed and believe this is a commendable accomplishment during a time of transition in our claims practices. The results of both reviews confirm the positive feedback we continue to receive from external customer and claimant surveys.

I would like to thank you for the role you and the Department have played throughout this process. Although the bar was set high for us and the disability insurance industry as a whole, we commend your staff for their diligence in overseeing the implementation and application of the California Settlement Agreement. We believe our practices and processes are, as a result, setting the standard for the industry.

In short, we are proud of the improvements we have made for the benefit of our customers in California and elsewhere. Our goal now is to build upon this progress while continuing to deliver quality products and exceptional customer service to our policyholders. We remain committed to being an employee benefits leader in California and throughout the entire country.

Respectfully,

Thomas R. Watjen