

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

IN THE MATTER OF:)
) **No.: 12-020**
PROVIDENT LIFE AND ACCIDENT 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”) has examined certain affairs of the Provident Life and Accident Insurance Company (“Company”), an insurance company domiciled in the State of Tennessee. As a result of an examination conducted as of the 31st day of December, 2010, the examiner-in-charge filed with the Division, on the 11th day of June, 2012, a verified, written report on the examination, and a copy of that report has been sent to the Company. (The Report on Examination of the Company is attached hereto and marked as Exhibit A). The Division received written comments on said examination report from the Company on the 19th day of June 2012. (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 Provident Life and Accident Insurance Company, filed with the Insurance Division of the State of Tennessee Department of Commerce and Insurance on the 11th day of June, 2012, is hereby **ADOPTED** as filed.

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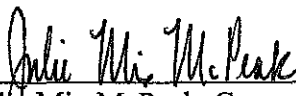
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Dept. of Commerce & Insurance
Company Examinations

The adoption of this examination report shall not preclude the Department from imposing sanctions against the Provident Life and Accident 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.

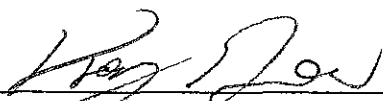
It is so **ORDERED**.

ENTERED this the 29th day of June, 2012.



Julie Mix McPeak, Commissioner
Department of Commerce and Insurance
State of Tennessee

PREPARED FOR ENTRY:



Tony Greer (BPR# 023657)
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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing Order Adopting Examination Report as Filed has been messenger mailed to Larry C. Knight, Jr., Assistant Commissioner for Insurance, Department of Commerce and Insurance, and mailed, first class, postage prepaid, to the Provident Life and Accident Insurance Company, 1 Fountain Square, Chattanooga, Tennessee 37402, on this the 24th day of June, 2012.

Tony Greer / w/permission
St. Hawkins
Tony Greer
Certifying Attorney