



Thomas R. Watjen
President and Chief Executive Officer
1 Fountain Square
Chattanooga, TN 37402
423 294 6866 Fax 423 294 3194
trwatjen@unum.com
www.unum.com

April 17, 2008

The Honorable Mila Kofman
Superintendent of Insurance
Department of Professional and Financial Regulation
Bureau of Insurance, State of Maine
34 State House Station
Augusta, Maine 04333-0034

Dear Superintendent Kofman:

The announcement this week that Unum is in full compliance with the 2004 Regulatory Settlement agreement is an important one for our employees and our customers. It validates the steps we have taken to improve our processes for the benefit of our customers, and at the same time, set a standard for the rest of our industry.

We established an aggressive agenda over the past few years to enhance our business practices. This report demonstrates that our processes are thorough, professional and fair, and that the improvements we have made have been embedded in our culture. The results are consistent with the positive feedback we have continuously received from our customers and claimants, as well as third-party research in which Unum's claims satisfaction compares very favorably with the rest of the industry.

I would like to thank our state insurance departments for the role they have played throughout this process, and commend the staffs for their diligence, hard work and professionalism in overseeing the implementation of the Settlement Agreement. We have learned a lot through this process and as a result, are a better company today.

Our goal now is to build upon this progress. We remain committed to being an employee benefits leader throughout the United States, and we will strive to ensure that our claims practices remain a model for the industry.

Respectfully,

A handwritten signature in black ink, appearing to read "Tom".

Thomas R. Watjen

cc: David Leslie, Esq.



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The Honorable Nonnie Burnes
Commissioner of Insurance
Division of Insurance
Commonwealth of Massachusetts
One South Station, 5th Floor
Boston, Massachusetts 02110-2208

Dear Commissioner Burnes:

The announcement this week that Unum is in full compliance with the 2004 Regulatory Settlement agreement is an important one for our employees and our customers. It validates the steps we have taken to improve our processes for the benefit of our customers, and at the same time, set a standard for the rest of our industry.

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April 17, 2008

The Honorable Leslie A. Newman
Commissioner of Insurance
State of Tennessee
Department of Commerce and Insurance
Davy Crockett Tower, Fifth Floor
500 James Robertson Parkway
Nashville, Tennessee 37243-0565

Dear Commissioner Newman:

The announcement this week that Unum is in full compliance with the 2004 Regulatory Settlement agreement is an important one for our employees and our customers. It validates the steps we have taken to improve our processes for the benefit of our customers, and at the same time, set a standard for the rest of our industry.

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April 17, 2008

The Honorable Eric Dinallo
Superintendent of Insurance
State of New York
Department of Insurance
25 Beaver Street
New York, NY 10004-2319

Dear Superintendent Dinallo:

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