

**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF CALIFORNIA**

In the matter of Withdrawal of Policy )  
Form Approval for: )  
)  
UNUM LIFE INSURANCE COMPANY OF AMERICA; )  
PROVIDENT LIFE AND ACCIDENT INSURANCE )  
COMPANY; )  
HARTFORD LIFE INSURANCE COMPANY; )  
and )  
HARTFORD LIFE AND ACCIDENT INSURANCE )  
COMPANY, )  
)  
THE CALIFORNIA DEPARTMENT OF INSURANCE, )  
)  
Respondent. )  
\_\_\_\_\_ )

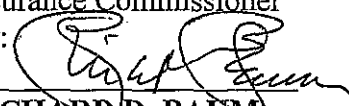
**FILE NO. AHB-PF-04-01**

**ORDER DESIGNATING DECISION AS PRECEDENTIAL**

The proposed decision of Hearing Officer Leslie Tick, relating to the above captioned matter, dated March 19, 2005, was adopted by the California Insurance Commissioner effective on April 22, 2005.

I hereby designate that decision as precedential pursuant to Government Code Section 11425.60 effective immediately.

Dated: 3.13.06

JOHN GARAMENDI  
Insurance Commissioner  
By:   
**RICHARD D. BAUM**  
Chief Deputy Commissioner