

UNUMPROVIDENT CORP  
Form 8-K  
November 06, 2002

UNITED STATES  
**SECURITIES AND EXCHANGE COMMISSION**  
WASHINGTON, D. C. 20549

**FORM 8-K**

CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d) OF  
THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported):

November 6, 2002

**UNUMPROVIDENT CORPORATION**

(Exact name of registrant as specified in its charter)

**Delaware**

**1-11834**

**62-1598430**

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(State or other jurisdiction of  
incorporation or organization)

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(Commission  
File Number)

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(I.R.S. Employer  
Identification No.)

**1 Fountain Square**  
**Chattanooga, Tennessee 37402**  
(Address of principal executive offices)

**(423) 755-1011**  
(Registrant's telephone number, including area code)

**Not Applicable**  
(Former name, former address and former fiscal year, if changed since last report)

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.

(c) Exhibits.

99.1 Press release of UnumProvident Corporation dated November 6, 2002.

Item 9. Regulation FD Disclosure.

On November 6, 2002, UnumProvident Corporation issued a press release reporting the Company's third quarter of 2002 earnings. A copy of the press release is attached hereto as Exhibit 99.1 and incorporated herein by reference.

In accordance with General Instruction B.2 of Form 8-K, the information included or incorporated in this report, including Exhibit 99.1 shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall such information and exhibit be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be set forth by specific reference in such a filing.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

UnumProvident Corporation  
(Registrant)

Date: November 6, 2002

/s/ F. DEAN COPELAND

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F. Dean Copeland  
Senior Executive Vice President  
and General Counsel

**INDEX TO EXHIBITS**

EXHIBIT

99.1 UnumProvident Corporation press release dated November 6, 2002.