

UNUMPROVIDENT CORP  
Form 8-K  
November 18, 2003

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

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**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 18, 2003**

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**UNUMPROVIDENT CORPORATION**

(Exact name of registrant as specified in its charter)

**Delaware**  
(State or other jurisdiction of  
incorporation or organization)

**1-11834**  
(Commission  
File Number)

**62-1598430**  
(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)**

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

(c) Exhibits.

99.1 Press release of UnumProvident Corporation dated November 18, 2003.

**Item 9. Regulation FD Disclosure.**

On November 18, 2003, UnumProvident Corporation issued a press release reporting the acquisition of the Canadian operations of its subsidiary Provident Life and Accident Insurance Company by RBC Insurance. 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 18, 2003.

/s/ F. Dean Copeland

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F. Dean Copeland

Senior Executive Vice President, General Counsel

and Chief Administrative Officer

**INDEX TO EXHIBITS**

**EXHIBIT**

99.1

UnumProvident Corporation press release dated November 18, 2003.