

UNUMPROVIDENT CORP  
Form 8-K  
July 18, 2002

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**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): July 18, 2002

**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 5. Other Events**

- (a) On July 18, 2002, the Company issued a press release reporting the Company's expected after-tax net realized investment losses for the second quarter of 2002, which is incorporated herein by reference and attached hereto as Exhibit 99.1.

**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.

Date: July 18, 2002

UnumProvident Corporation  
(Registrant)

/s/ F. Dean Copeland

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**F. Dean Copeland**  
*Senior Executive Vice President Legal and  
Administrative Affairs and General Counsel*

**INDEX TO EXHIBITS**

**Exhibit**

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99.1 UnumProvident Corporation press release dated July 18, 2002.