PROTECTIVE LIFE CORP Form 8-K October 30, 2003

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) October

October 30, 2003

PROTECTIVE LIFE CORPORATION

(Exact name of registrant as specified in its charter)

Delaware

(State or other jurisdiction of incorporation)

1-12332

(Commission File Number)

2801 Highway 280 South Birmingham, Alabama 35223 95-2492236

(IRS Employer Identification No.)

(Address of principal executive offices and zip code)

(205) 268-1000

Registrant's telephone number, including area code

N/A

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(Former name or former address, if changed since last report.)

Item 12. Results of Operations and Financial Condition.

On October 30, 2003, Registrant issued a press release and made available supplemental financial information with respect to its financial results for the quarter ended September 30, 2003. This information is included as Exhibit 99.1 and 99.2 to this Current Report and incorporated by reference herein.

In accordance with General Instruction B.2 of Form 8-K, the information included or incorporated in this report, including Exhibits 99.1 and 99.2 shall not be deemed "filed" for purposes of Section 18 of the Securities and Exchange Act of 1934, nor shall such information and exhibits 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.

PROTECTIVE LIFE CORPORATION

BY/s/<u>Steven G. Walker</u> Steven G. Walker Vice President and Controller

Dated: October 30, 2003

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Exhibit Index

Exhibit Number	<u>Description</u>	Page Number
99.1	Press Release Dated October 30, 2003	
99.2	Supplemental Financial Information Dated October 30, 2003	

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