

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 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)

**95-2492236**  
(IRS Employer  
Identification No.)

**2801 Highway 280 South  
Birmingham, Alabama 35223**

(Address of principal executive offices and zip code)

**(205) 268-1000**

Registrant's telephone number, including area code

N/A

**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/Steven G. Walker

Steven G. Walker

Vice President and Controller

Dated: October 30, 2003

**Exhibit Index**

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