

PROTECTIVE LIFE CORP  
Form 8-K  
December 09, 2004

**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) December 9, 2004**

**Protective Life Corporation**

**(Exact name of registrant as specified in its charter)**

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| <b>Delaware</b><br>(State or other jurisdiction<br>of incorporation) | <b>1-12332</b><br>(Commission File Number) | <b>95-2492236</b><br>(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**

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (*see* General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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**Item 8.01 Other Events. -----**

Protective Life Corporation announced today a reduction of workforce impacting 87 employees, effective at the end of the year. The estimated cost associated with the reduction of work force is approximately \$1.5 million after income tax. The action was taken to eliminate redundancies and realize efficiencies and to maintain a competitive position in the face of rising reinsurance rates, potential changes in the regulatory environment that could impact product sales, and a generally competitive marketplace.

**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

Senior Vice President, Controller and Chief Accounting Officer

(Duly Authorized Officer)

Date: December 9, 2004