



LIFE ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF JUNE 30, 2004

OF THE CONDITION AND AFFAIRS OF THE

PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

NAIC Group Code 0565 0565 NAIC Company Code 68195 Employer's ID Number 62-0331200

Organized under the Laws of TENNESSEE, State of Domicile or Port of Entry TENNESSEE

Country of Domicile United States of America

Incorporated 05/24/1887 Commenced Business 05/24/1887

Statutory Home Office 1 FOUNTAIN SQUARE, CHATTANOOGA, TN 37402-1330  
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 1 FOUNTAIN SQUARE, CHATTANOOGA, TN 37402-1330, 423-294-1011  
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 1 FOUNTAIN SQUARE, CHATTANOOGA, TN 37402-1330  
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 1 FOUNTAIN SQUARE, CHATTANOOGA, TN 37402-1330, 423-294-1373  
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.unumprovident.com

Statutory Statement Contact VICKI WRIGHT CORBETT, 423-294-1373  
(Name) (Area Code) (Telephone Number)  
VCorbett@unumprovident.com, 423-294-4260  
(E-mail Address) (FAX Number)

Policyowner Relations Contact 1 FOUNTAIN SQUARE, CHATTANOOGA, TN 37402-1330, 866-410-4012  
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

OFFICERS

President THOMAS ROS WATJEN Treasurer JOHN JOSEPH IWANICKI

Secretary SUSAN NANCE ROTH Actuary ROGER LUC MARTIN

VICE PRESIDENTS

ROBERT O'HARA BEST FLOYD DEAN COPELAND VICKI WRIGHT CORBETT

JOSEPH RICHARD FOLEY ROBERT CARL GREVING PETER CARL MADEJA

KEVIN PAUL MCCARTHY

DIRECTORS OR TRUSTEES

FLOYD DEAN COPELAND

THOMAS ROS WATJEN

State of Tennessee } SS

County of Hamilton }

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

THOMAS ROS WATJEN  
President  
(President and Chief Executive Officer)

SUSAN NANCE ROTH  
Secretary  
(Vice President, Corporate Secretary and Assistant General Counsel)

JOHN JOSEPH IWANICKI  
Treasurer  
(Vice President and Treasurer)

Subscribed and sworn to before me this 6TH day of August, 2004

Joan Porterfield

My commission expires March 28, 2005

a. Is this an original filing? ..... Yes [ X ] No [ ]

b. If no,  
1. State the amendment number.....  
2. Date filed .....  
3. Number of pages attached .....

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	7,200,250,915		7,200,250,915	8,318,417,291
2. Stocks:				
2.1 Preferred stocks .....	106,957,049		106,957,049	136,820,333
2.2 Common stocks .....	352,186		352,186	7,720,643
3. Mortgage loans on real estate:				
3.1 First liens .....				
3.2 Other than first liens .....				
4. Real estate:				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	47,648,758		47,648,758	48,586,720
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	8,640,041		8,640,041	8,648,882
4.3 Properties held for sale (less \$ .....0 encumbrances) .....	6,528,294		6,528,294	6,528,294
5. Cash (\$ .....354,719 ), cash equivalents (\$ .....274,617,916 ) and short-term investments (\$ .....0 ) .....	274,972,635		274,972,635	16,366,907
6. Contract loans, (including \$ .....0 premium notes) .....	68,256,439		68,256,439	67,737,148
7. Other invested assets .....	9,817,523		9,817,523	13,880,824
8. Receivable for securities .....	16,713,754		16,713,754	4,085,877
9. Aggregate write-ins for invested assets .....	115,329		115,329	0
10. Subtotals, cash and invested assets (Lines 1 to 9) .....	7,740,252,924		7,740,252,924	8,628,792,920
11. Investment income due and accrued .....	118,238,228		118,238,228	133,850,036
12. Premiums and considerations:				
12.1 Uncollected premiums and agents' balances in the course of collection .....	22,260,336	2,722,136	19,538,200	44,806,736
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	30,970,031		30,970,031	22,071,626
12.3 Accrued retrospective premiums .....	394,300	91,189	303,111	89,989
13. Reinsurance:				
13.1 Amounts recoverable from reinsurers .....	12,854,239		12,854,239	15,698,888
13.2 Funds held by or deposited with reinsured companies .....				
13.3 Other amounts receivable under reinsurance contracts .....	20,195,915		20,195,915	6,568,882
14. Amounts receivable relating to uninsured plans .....	2,592,394		2,592,394	3,698,469
15.1 Current federal and foreign income tax recoverable and interest thereon .....			0	12,648,545
15.2 Net deferred tax asset .....	323,695,117	228,055,821	95,639,296	76,635,014
16. Guaranty funds receivable or on deposit .....	4,587,182		4,587,182	4,548,508
17. Electronic data processing equipment and software .....			0	443,109
18. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	5,653,301	5,653,301		
19. Net adjustment in assets and liabilities due to foreign exchange rates .....				
20. Receivables from parent, subsidiaries and affiliates .....	7,577,185		7,577,185	0
21. Health care (\$ .....0 ) and other amounts receivable .....	17,344,259	17,344,259		
22. Other assets nonadmitted .....	2,175,713	2,175,713		
23. Aggregate write-ins for other than invested assets .....	129,732,919	3,115,110	126,617,809	125,815,580
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23) .....	8,438,524,043	259,157,530	8,179,366,513	9,075,668,304
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
26. Total (Lines 24 and 25)	8,438,524,043	259,157,530	8,179,366,513	9,075,668,304
<b>DETAILS OF WRITE-INS</b>				
0901. Schedule DB derivatives .....	115,329		115,329	0
0902. ....				
0903. ....				
0998. Summary of remaining write-ins for Line 9 from overflow page .....				
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)	115,329		115,329	0
2301. Corporate owned life insurance .....	126,011,437		126,011,437	123,369,941
2302. Other miscellaneous assets .....	606,371		606,371	2,445,639
2303. Receivables for securities .....	885,287	885,287		
2398. Summary of remaining write-ins for Line 23 from overflow page .....	2,229,823	2,229,823		
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	129,732,919	3,115,110	126,617,809	125,815,580

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ .....1,729,206,913 less \$ .....0 included in Line 6.3 (including \$ .....0 Modco Reserve) .....	1,729,206,913	1,721,148,806
2. Aggregate reserve for accident and health contracts (including \$ .....0 Modco Reserve) .....	4,061,568,970	5,577,134,084
3. Liability for deposit-type contracts (including \$ .....0 Modco Reserve) .....	69,561,336	76,635,546
4. Contract claims:		
4.1 Life .....	39,416,618	51,922,423
4.2 Accident and health .....	90,493,119	159,296,683
5. Policyholders' dividends \$ ..... and coupons \$ ..... due and unpaid .....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment to ..... (including \$ ..... Modco) .....		
6.2 Dividends not yet apportioned (including \$ .....0 Modco) .....	32,263	41,634
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ .....0 discount; including \$ .....15,274,798 accident and health premiums .....	15,951,987	17,936,660
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including \$ .....21,510,535 accident and health experience rating refunds .....	58,245,372	62,048,931
9.3 Other amounts payable on reinsurance, including \$ .....1,835,867 assumed and \$ .....406,955,553 ceded .....	408,791,421	8,438,013
9.4 Interest Maintenance Reserve .....	68,839,422	83,085,184
10. Commissions to agents due or accrued-life and annuity contracts \$ .....7,435,659 , accident and health \$ .....4,655,273 and deposit-type contract funds \$ .....0 .....	12,090,932	17,096,050
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued .....	13,564,867	3,123,693
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... accrued for expense allowances recognized in reserves, net of reinsured allowances) .....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes .....	10,685,650	15,471,302
15.1 Current federal and foreign income taxes, including \$ .....56,227 on realized capital gains (losses) .....	54,947,092	0
15.2 Net deferred tax liability .....		
16. Unearned investment income .....	0	1,715
17. Amounts withheld or retained by company as agent or trustee .....	611,529	949,034
18. Amounts held for agents' account, including \$ .....492,918 agents' credit balances .....	492,918	698,415
19. Remittances and items not allocated .....	1,857,470	6,168,375
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....	0	1,487,867
22. Borrowed money \$ ..... and interest thereon \$ ..... .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve .....	35,954,692	28,515,893
24.2 Reinsurance in unauthorized companies .....	1,611,983	1,611,983
24.3 Funds held under reinsurance treaties with unauthorized reinsurers .....		
24.4 Payable to parent, subsidiaries and affiliates .....	0	21,731,571
24.5 Drafts outstanding .....		
24.6 Liability for amounts held under uninsured accident and health plans .....	431,777	431,777
24.7 Funds held under coinsurance .....		
24.8 Payable for securities .....	6,366,510	305,099
24.9 Capital notes \$ ..... and interest thereon \$ ..... .....		
25. Aggregate write-ins for liabilities .....	51,974,740	59,092,002
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	6,732,697,580	7,914,372,739
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	6,732,697,580	7,914,372,739
29. Common capital stock .....	43,501,205	43,501,205
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....	279,092,195	304,584,536
32. Surplus notes .....	150,000,000	150,000,000
33. Gross paid in and contributed surplus .....	548,208,526	548,208,526
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	425,867,007	115,010,298
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... in Separate Accounts Statement) .....	1,403,167,727	1,117,803,359
38. Totals of Lines 29, 30 and 37 .....	1,446,668,932	1,161,304,564
39. Totals of Lines 28 and 38 .....	8,179,366,513	9,075,677,304
<b>DETAILS OF WRITE-INS</b>		
2501. Pensioner life reserve .....	33,480,380	35,514,400
2502. Group survivor income benefit reserve .....	9,186,741	9,492,673
2503. Missing claimants liability .....	6,923,487	8,503,023
2598. Summary of remaining write-ins for Line 25 from overflow page .....	2,384,132	5,581,906
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	51,974,740	59,092,002
3101. Deferred gains on reinsurance of inforce blocks of business .....	279,092,195	304,584,536
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....	279,092,195	304,584,536
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....		

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

SUMMARY OF OPERATIONS

(Excluding Unrealized Capital Gains and Losses)

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts .....	586,433,072	673,353,063	1,351,700,770
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income .....	317,158,809	334,123,370	682,912,248
4. Amortization of Interest Maintenance Reserve (IMR) .....	4,074,565	4,073,217	8,881,320
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....			
6. Commissions and expense allowances on reinsurance ceded .....	19,672,143	29,314,730	59,609,940
7. Reserve adjustments on reinsurance ceded .....	11,340	16,947	11,796
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....			
8.2 Charges and fees for deposit-type contracts .....			
8.3 Aggregate write-ins for miscellaneous income .....	312,222,347	8,787,603	20,161,857
9. Totals (Lines 1 to 8.3) .....	1,239,572,276	1,049,668,930	2,123,277,931
10. Death benefits .....	79,814,244	90,219,839	171,708,281
11. Matured endowments (excluding guaranteed annual pure endowments) .....			1,618
12. Annuity benefits .....	45,484,160	46,082,363	91,921,366
13. Disability benefits and benefits under accident and health contracts .....	395,693,351	434,498,619	858,539,903
14. Coupons, guaranteed annual pure endowments and similar benefits .....			
15. Surrender benefits and withdrawals for life contracts .....	17,851,762	17,128,144	33,369,062
16. Group conversions .....	860,908	542,512	993,255
17. Interest and adjustments on contract or deposit-type contract funds .....	1,183,002	2,182,443	3,528,247
18. Payments on supplementary contracts with life contingencies .....	83,741	108,599	224,291
19. Increase in aggregate reserves for life and accident and health and contracts .....	116,014,817	185,314,965	297,117,207
20. Totals (Lines 10 to 19) .....	656,985,985	776,077,485	1,457,403,230
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) .....	110,608,660	115,605,811	236,763,534
22. Commissions and expense allowances on reinsurance assumed .....	429,468	370,972	729,333
23. General insurance expenses .....	140,254,970	137,281,955	272,950,315
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	20,634,433	18,967,499	35,988,582
25. Increase in loading on deferred and uncollected premiums .....	4,046,802	8,069,266	6,179,407
26. Net transfers to or (from) Separate Accounts net of reinsurance .....			
27. Aggregate write-ins for deductions .....	(2,315,848)	(1,535,219)	(3,064,660)
28. Totals (Lines 20 to 27) .....	930,644,471	1,054,837,769	2,006,949,742
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	308,927,804	(5,168,839)	116,328,189
30. Dividends to policyholders .....	668	13,487	30,703
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	308,927,137	(5,182,326)	116,297,487
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	33,277,003	(2,739,222)	42,378,021
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	275,650,134	(2,443,104)	73,919,466
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....			
transferred to the IMR) .....	(32,651,031)	(32,413,303)	(56,887,509)
35. Net income (Line 33 plus Line 34) .....	242,999,103	(34,856,407)	17,031,957
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year .....	1,161,304,564	927,276,256	927,276,255
37. Net income (Line 35) .....	242,999,103	(34,856,407)	17,031,957
38. Change in net unrealized capital gains (losses) .....	5,766,299	18,972,257	32,076,735
39. Change in net unrealized foreign exchange capital gain (loss) .....	31,136,433	21,278,046	23,287,329
40. Change in net deferred income tax .....	(32,158,720)	(2,973,025)	18,439,514
41. Change in non-admitted assets and related items .....	70,552,393	(26,088,882)	(18,245,634)
42. Change in liability for reinsurance in unauthorized companies .....			(165,496)
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....			
44. Change in asset valuation reserve .....	(7,438,799)	(776,153)	(20,165,964)
45. Change in treasury stock .....			
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....			
47. Other changes in surplus in Separate Accounts Statement .....			
48. Change in surplus notes .....			
49. Cumulative effect of changes in accounting principles .....			
50. Capital changes:			
50.1 Paid in .....			
50.2 Transferred from surplus (Stock Dividend) .....			
50.3 Transferred to surplus .....			
51. Surplus adjustment:			
51.1 Paid in .....	0	229,210,741	231,120,790
51.2 Transferred to capital (Stock Dividend) .....			
51.3 Transferred from capital .....			
51.4 Change in surplus as a result of reinsurance .....	(25,492,341)	(15,481,891)	(29,613,473)
52. Dividends to stockholders .....	0	(10,000,000)	(10,000,000)
53. Aggregate write-ins for gains and losses in surplus .....	0	(5,630,750)	(9,737,450)
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	285,364,368	173,653,937	234,028,310
55. Capital and surplus, as of statement date (Lines 36 + 54) .....	1,446,668,932	1,100,930,192	1,161,304,564
DETAILS OF WRITE-INS			
08.301. Other income related to sale of Canadian Operations .....	176,400,367	0	0
08.302. Adjustment for liability gains and losses released from the IMR .....	120,636,956	0	0
08.303. Surrender charges .....	7,608,276	5,618,860	12,432,474
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	7,576,748	3,168,742	7,729,383
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	312,222,347	8,787,603	20,161,857
2701. Fines and penalties paid to regulatory authorities .....	24,000	256,500	166,850
2702. Change in group life survivor income benefit reserve .....	(305,827)	(527,782)	(769,801)
2703. Change in pensioner life reserve .....	(2,034,020)	(1,263,937)	(2,461,709)
2798. Summary of remaining write-ins for Line 27 from overflow page .....			
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....	(2,315,848)	(1,535,219)	(3,064,660)
5301. Interest on surplus notes (less federal income tax of \$4,368,300) .....	0	(4,005,750)	(8,112,450)
5302. Prior year adjustment for other than temporary bond impairment .....	0	(1,625,000)	(1,625,000)
5303. ....			
5398. Summary of remaining write-ins for Line 53 from overflow page .....			
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....	0	(5,630,750)	(9,737,450)

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance .....	588,001,900	1,339,933,439
2. Net investment income .....	289,226,700	591,936,163
3. Miscellaneous income .....	291,407,382	49,181,328
4. Total (Lines 1 to 3) .....	1,168,635,982	1,981,050,930
5. Benefit and loss related payments .....	503,816,842	1,199,339,804
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	389,016,029	549,862,548
8. Dividends paid to policyholders .....	8,951	30,703
9. Federal and foreign income taxes paid (recovered) \$ .....52,672,808 net of tax on capital gains (losses) .....	24,923,421	1,163,539
10. Total (Lines 5 through 9) .....	917,765,243	1,750,396,594
11. Net cash from operations (Line 4 minus Line 10) .....	250,870,739	230,654,336
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	1,594,781,205	1,595,306,288
12.2 Stocks .....	38,729,401	144,316,228
12.3 Mortgage loans .....		
12.4 Real estate .....		7,085,985
12.5 Other invested assets .....	5,702,543	3,377,779
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	(23,365,752)	102,439
12.7 Miscellaneous proceeds .....	0	6,171,461
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	1,615,847,397	1,756,360,180
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	344,055,539	1,879,601,450
13.2 Stocks .....	910,322	143,605,834
13.3 Mortgage loans .....		
13.4 Real estate .....	551,584	8,871,682
13.5 Other invested assets .....	410,656	1,436,793
13.6 Miscellaneous applications .....	8,056,830	3,328,832
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	353,984,931	2,036,844,591
14. Net increase (or decrease) in policy loans and premium notes .....	519,290	1,209,166
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	1,261,343,176	(281,693,577)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....	0	111,910,049
16.3 Borrowed funds .....	0	(235,000,000)
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(7,392,219)	(11,388,351)
16.5 Dividends to stockholders .....	0	10,000,000
16.6 Other cash provided (applied) .....	(1,246,215,966)	213,039,338
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	(1,253,608,185)	68,561,036
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
18. Net change in cash and short-term investments (Line 11, plus Lines 15 and 17) .....	258,605,730	17,521,795
19. Cash and short-term investments:		
19.1 Beginning of year .....	16,366,905	(1,154,890)
19.2 End of period (Line 18 plus Line 19.1) .....	274,972,635	16,366,905

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001.Bonds & stocks sold in business disposition .....	934,260,691	
.....		
.....		
.....		

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life .....			
2. Ordinary life insurance .....	157,488,408	144,582,872	295,904,341
3. Ordinary individual annuities .....			
4. Credit life (group and individual) .....			1,469
5. Group life insurance .....	57,455,535	77,934,483	157,418,833
6. Group annuities .....			
7. A & H - group .....	117,614,763	166,890,184	327,792,432
8. A & H - credit (group and individual) .....			
9. A & H - other .....	400,718,527	401,743,576	824,172,932
10. Aggregate of all other lines of business .....			
11. Subtotal .....	733,277,233	791,151,115	1,605,290,007
12. Deposit-type contracts .....	67,118	302,572	177,953
13. Total	733,344,351	791,453,687	1,605,467,960
DETAILS OF WRITE-INS			
1001. ....			
1002. ....			
1003. ....			
1098. Summary of remaining write-ins for Line 10 from overflow page .....			
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above)			

## NOTES TO FINANCIAL STATEMENTS

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### 1. Discontinued Operations

During the fourth quarter of 2003, the Company entered into an agreement to sell its Canadian operations to RBC Insurance, the insurance operations of Royal Bank of Canada. The transaction closed effective April 30, 2004, and in the second quarter of 2004, the Company reported an after tax gain of approximately \$240 million on the sale of the operations. Assets transferred to the buyer included bonds and preferred stocks with a book value of approximately \$930 million. Liabilities transferred included reserves of approximately \$1,340 million.

The Company retained a portion of the Canadian branch fixed maturity bond portfolio according to the terms of the transaction. The bonds retained had an admitted value, at April 30, 2004, of approximately \$610 million.

### 2. Contingencies

In 1997 two alleged class action lawsuits were filed in Superior Court in Worcester, Massachusetts (Superior Court) against UnumProvident Corporation (UnumProvident) and several of its subsidiaries, including Provident Life and Accident Insurance Company (the Company) and The Paul Revere Corporation (Paul Revere). One purported to represent independent brokers who sold certain individual disability income policies with benefit riders that were issued by subsidiaries of Paul Revere and who claimed that their compensation had been reduced in breach of their broker contract and in violation of the Massachusetts Consumer Protection Act (the Massachusetts Act). A class was certified in February 2000. In April 2001, the jury returned a complete defense verdict on the breach of contract claim. Notwithstanding the jury verdict, the judge was obligated to rule separately on the claim that UnumProvident and its affiliates violated the Massachusetts Act. In September 2002, the judge ruled that Paul Revere violated the Massachusetts Act and awarded double damages plus attorneys' fees. Complicating the matter was the unexpected death of the trial judge. In March 2003, a new judge was assigned to the case so the parties can proceed to conclude matters before the trial court. As to calculating damages, interest and attorneys' fees, in July of 2004 almost all of these issues have been resolved and the case should be perfected for appeal by the end of the third quarter. The Company feels strongly that the judge's ruling that the Massachusetts Act was violated is contrary to both the law and the facts of the case and plans to appeal after the judgment is made final.

The career agent class action purports to represent all career agents of subsidiaries of Paul Revere whose employment relationships ended on June 30, 1997 and who were offered contracts to sell insurance policies as independent producers. The career agents claimed that the termination of their employment relationship was contrary, inter alia, to promises of lifetime employment. Class certification was denied for the career agents. The career agent plaintiffs have since re-filed their complaint seeking class action status by limiting the issues to compensation matters similar to those in the certified broker class action. A motion for certification of a class with respect to this narrower claim was filed, but has not been acted upon.

In addition, the same plaintiffs' attorney who had initially filed the class action lawsuits filed approximately 50 (including the two individual career agents who brought the class action referenced above) individual lawsuits on behalf of current and former Paul Revere sales managers alleging various breach of contract claims. Of the 48 general manager cases, one was arbitrated and all the others have been settled. UnumProvident and its affiliates believe that they have strong defenses for the two individual career agent cases and plan to vigorously defend their position in the remaining cases. Management expects that the ultimate liability, if any, with respect to these suits, after consideration of the amount accrued, will not be material to the Company's consolidated financial position or results of operations.

### The Multidistrict Litigation - Policyholder Class Actions

On May 22, 2003, UnumProvident, several of its subsidiaries, including the Company, and some of their officers and directors filed a motion with the Judicial Panel on Multidistrict Litigation seeking to transfer a number of class action suits now pending against them in various federal district courts to a single district for coordinated or consolidated pre-trial proceedings. The action, discussed below, contends, among other things, that the defendants engaged in improper claims handling practices in violation of the Employee Retirement Income Security Act (ERISA) or various state laws. On September 2, 2003, the Judicial Panel on the Multidistrict Litigation entered an order transferring this case, described below, and a number of other class action suits to the U.S. District Court for the Eastern District of Tennessee for coordinated or consolidated pretrial proceedings. The lawsuits are in a very preliminary stage, the outcome is uncertain, and the Company is unable to estimate a range of reasonably possible losses. Reserves have not been established for these matters. An adverse outcome in one or more of these actions could, depending on the nature, scope, and amount of the ruling, materially adversely affect the Company's results of operations in a period.

On November 4, 2002, the case of Keir, et al. v. UnumProvident Corporation, et al., was filed in the United States District Court for the Southern District of New York. This case purports to be a class action on behalf of a putative class of group long-term disability participants insured under ERISA plans whose claims were denied or terminated on or after June 30, 1999. The amended complaint alleges that these claimants had their claims improperly challenged and allege that UnumProvident and its insurance subsidiaries, including the Company, breached certain fiduciary duties owed to these participants in ERISA plans in which the Company is the claims adjudicator. The Company maintains that the allegations are false and that the claims, as framed, are not permissible under ERISA's carefully structured avenues of relief. On April 29, 2003, the court denied the defendants' motion to dismiss the complaint. The Company denies the allegations in the complaint and will vigorously defend the litigation and any attempt to certify the putative class. This action was transferred to the Eastern District of Tennessee as part of the multidistrict litigation transfer order.

On February 11, 2003, the case of Harris, et al. v. UnumProvident Corporation, et al., was filed in the Circuit Court of St. Clair County, Illinois. This case purports to be a class action. The complaint alleges that individuals were wrongfully denied benefits and alleges causes of action under breach of contract, breach of the covenant of good faith and fair dealing, violation of the Illinois Consumer Fraud Act, common law fraud, intentional misrepresentation, and breach of fiduciary duty. Alternatively, the complaint alleges violations of ERISA. The complaint seeks injunctive and declaratory relief as well as restitution and punitive damages. On April 4, 2003 the case was removed to the United States District Court for the Southern District of Illinois. The Company strongly denies the allegations in the complaint and will vigorously defend the litigation. This action was transferred to the Eastern District of Tennessee as part of the multidistrict litigation transfer order.

## NOTES TO FINANCIAL STATEMENTS

On February 25, 2003, the case of Davis, et al. v. UnumProvident Corporation, et al., was filed in the United States District Court for the Eastern District of Pennsylvania. The plaintiffs are seeking representative status as a class of disability participants insured under ERISA plans. The complaint alleges that these claimants had their claims improperly denied or terminated and that the Company breached certain fiduciary duties owed to these participants in ERISA plans. The complaint also alleges violations of the federal Racketeer Influenced and Corrupt Organizations Act (RICO). The complaint seeks reversal of claim denials or contract rescissions and re-determination by an independent person of claims of the named plaintiffs and others similarly situated, appointment of a master to oversee certain claim handling matters, and treble damages under RICO. The defendants have not yet answered or otherwise responded to these complaints. The Company denies the allegations in the complaint and will vigorously defend the litigation and any attempt to certify the putative class. This action was transferred to the Eastern District of Tennessee as part of the multidistrict litigation transfer order.

On April 30, 2003, the case of Taylor v. UnumProvident Corporation, et al., was filed in the Circuit Court for Shelby County, Tennessee in the Thirteenth Judicial District at Memphis. The plaintiff seeks to represent all individuals who were insured by long-term disability policies issued by subsidiaries of UnumProvident, including the Company, and who did not obtain their coverage through employer sponsored plans and who had a claim denied, terminated, or suspended by a UnumProvident subsidiary after January 1, 1995. Plaintiff alleges that UnumProvident and its subsidiaries, including the Company, employed various unfair claim practices in assessing entitlement to benefits by class members during this period and, as a result, wrongfully denied legitimate claims. The plaintiff and the class seek contractual, equitable and injunctive relief. On June 9, 2003, the defendants removed this action to the United States District Court for the Western District of Tennessee. The Company denies the allegations in the complaint and will vigorously defend the litigation and any attempt to certify the putative class. This action was transferred to the Eastern District of Tennessee as part of the multidistrict litigation order.

On July 15, 2002, the case of Rombeiro v. Unum Life Insurance Company of America, et al., was filed in the Superior Court of Sonoma County, California. It was subsequently removed to the United States District Court for the Northern District of California. On January 21, 2003, a First Amended Complaint was filed, purporting to be a class action. This complaint alleges that plaintiff individually was wrongfully denied disability benefits under a group long-term disability plan and alleges breach of state law fiduciary duties on behalf of himself and others covered by similar plans whose disability benefits have been denied or terminated after a claim was made. The complaint seeks, among other things, injunctive and declaratory relief and payment of benefits. On April 30, 2003, the court granted in part and denied in part the defendants' motion to dismiss the complaint. On May 14, 2003, the plaintiff filed a Second Amended Complaint seeking injunctive relief on behalf of a putative nationwide class of long-term disability insurance policyholders. The Company denies the allegations in the complaint and will vigorously defend the litigation and any attempt to certify the putative class. This action was transferred to the Eastern District of Tennessee as part of the multidistrict litigation order.

On July 18, 2003, Contreras v. UnumProvident Corporation, et al., was filed in the Southern District of New York. Plaintiffs allege claims on behalf of a putative class of ERISA plan participants, beneficiaries, third-party beneficiaries or assignees of group long-term disability insurance issued by the insuring subsidiaries of UnumProvident, including the Company, who have had a disability claim denied, terminated or suspended by UnumProvident on or after June 30, 1999. Plaintiffs assert bad faith claims practices by UnumProvident in violation of ERISA. Plaintiffs seek equitable and injunctive relief to require, among other things, that UnumProvident re-evaluate all previously denied, terminated or suspended claims. The Company denies the allegations in the complaint and will vigorously defend the litigation and any attempt to certify the putative class. This action was transferred to the Eastern District of Tennessee as part of the multidistrict litigation transfer order.

On September 17, 2003, the case of Rudrud, et al. v. UnumProvident Corporation, et al., was filed in the United States District Court for the District of Massachusetts. The plaintiffs assert claims on behalf of a putative class of disability participants insured under ERISA plans. The complaint alleges that these claimants had their claims improperly denied or terminated and that the Company breached certain fiduciary duties owed to these participants in ERISA plans. The complaint also alleges violations under RICO and Massachusetts state law. The complaint seeks payment of benefits, reversal of claim denials or contract rescissions and re-determination by an independent person of claims of the named plaintiffs and others similarly situated, appointment of a master to oversee certain claim handling matters, restitution and damages, and treble damages under RICO. The Company denies the allegations in the complaint and will vigorously defend the litigation and any attempt to certify the putative class. This action was transferred to the Eastern District of Tennessee as part of the multidistrict litigation transfer order.

On November 13, 2003, the case of Dauphinee, et al. v. UnumProvident, et al., was filed in the United States District Court for the Eastern District of Tennessee. This action is brought as a putative class action lawsuit on behalf of representative plaintiffs and all disabled individuals insured under a UnumProvident long-term disability plan. The complaint alleges that UnumProvident and its subsidiaries fraudulently and otherwise unlawfully denied and terminated long-term disability insurance benefits. Additionally, the complaint alleges misuse of authority as an ERISA claims fiduciary. The complaint seeks injunctive and declaratory relief to require, among other things, that UnumProvident re-evaluate all previously denied, terminated and suspended claims. The Company denies the allegations in the complaint and will vigorously defend the litigation and any attempt to certify the putative class.

On December 22, 2003, the Tennessee Federal District Court entered an order consolidating all of the above actions other than Taylor for all pretrial purposes under the caption In re UnumProvident Corp. ERISA Benefit Denial Actions. Among other things, the court in that order appointed a lead counsel in the actions and directed lead counsel to file a consolidated amended complaint in the ERISA Benefit Denial Actions, which was filed on February 20, 2004. On March 26, 2004, the defendants answered the complaints in these actions, and simultaneously filed a motion for judgment on the pleadings in the ERISA Benefit Denial Actions. The court has not yet ruled upon that motion.

The parties have engaged in certain limited discovery in connection with a court-ordered mediation to take place later this year, as well as certain discovery on the merits of the claims asserted in the actions.

On April 9, 2004, the plaintiffs in Taylor and in the ERISA Benefit Denial Actions separately filed motions seeking certification of a plaintiff class. The defendants opposed each of those motions. The court has not yet ruled upon the motions.

The court entered a schedule providing for the completion of all pretrial proceedings in these actions by December 2005. The Company denies the allegations in the complaints and will vigorously defend the litigation and any attempt to certify the putative class.



## NOTES TO FINANCIAL STATEMENTS

### Claim Litigation

On January 23, 2003 a jury in California State Court in Marin County, in the case of Chapman v. UnumProvident, et al., returned a verdict of \$31.6 million against the Company, UnumProvident, and one of its subsidiaries, The Paul Revere Life Insurance Company. The largest portion of the verdict was \$30 million in punitive damages. The Company strongly disagreed with the verdict because the evidence did not support it. The Company filed post-trial motions which challenged, among other things, the excessiveness of the punitive damage award. On March 25, 2003, the court entered an order reducing the punitive damage award to \$5.0 million, thereby reducing the total award to \$6.1 million. On April 8, 2003, the plaintiff in the Chapman case accepted the reduced award. The Company has now appealed the final verdict to the California Court of Appeals.

On April 2, 2003 a jury in Phoenix, Arizona Federal Court in the case of Ceimo v. General American Life Insurance Company, Provident Life and Accident Insurance Company and The Paul Revere Life Insurance Company returned a verdict of \$85.6 million against General American Life Insurance Company and two subsidiaries of UnumProvident; the Company and The Paul Revere Life Insurance Company. This verdict included an award of \$79.0 million in punitive damages. The Company filed all of the required post trial motions. On September 17, 2003, the trial court ordered a reduction of the punitive damage verdict from \$79.0 million to \$7.0 million in punitive damages. The court's ruling as to the reduction in punitive damages was based on the United States Supreme Court's decision in State Farm Mutual Automobile Insurance Company vs. Campbell. The remainder of the verdict was upheld and the court awarded the plaintiff \$0.6 million in attorneys' fees. The Company has appealed the case to the Ninth Circuit Court of Appeals. The plaintiff Joanne Ceimo filed a notice of cross-appeal on October 7, 2003 seeking to reinstate the full amount of punitive damages awarded by the jury. As of August 3, 2004, the briefing for the appeal in the Ninth Circuit was not yet complete.

On December 11, 2003, the case of Jewel, et al. v. UnumProvident, et al., was filed in the Worcester County Superior Court, Commonwealth of Massachusetts. The Company received service of this matter on March 8, 2004. Plaintiffs seek to represent all individual long-term disability policyholders and all participants in group long-term disability plans which are not covered by the ERISA who (a) had coverage issued by an insuring subsidiary and (b) whose claims for long-term disability benefits were denied, or whose payments of long-term disability benefits were terminated or suspended, on or after July 1, 1999. Plaintiffs allege that the defendants employed various unfair claim practices and seek declaratory, contractual, and injunctive relief. On April 20, 2004, the defendants answered the complaint by denying generally the allegations and asserting various defenses. On July 15, 2004, plaintiffs filed a motion seeking to certify a plaintiff class. The defendants have not yet responded to that motion. The Company denies the allegations in the complaint and will vigorously defend the litigation and any attempt to certify the putative class.

On July 17, 2003, a qui tam action, The State of California ex rel. Linda Nee and John Metz v. UnumProvident Corporation, et al., was filed under seal in the Superior Court of the State of California, County of Los Angeles. On April 16, 2004, UnumProvident was notified that the Insurance Commissioner decided not to bring an action which permitted the case to go forward with private plaintiffs. The complaint alleges unlawful sales, marketing and claims handling practices, including delaying or limiting payment for, denying or terminating claims by California claimants and/or claims that are handled by UnumProvident's Glendale or other claims centers. The complaint seeks civil penalties and assessments, attorneys fees and cost, interest and such other relief as the court deems proper for violation of California Insurance Code § 1871.7(b). In addition, the complaint seeks injunctive relief. The Company denies the allegations in the complaint and will vigorously defend the litigation.

### Other Claim Related Examinations and Investigations

Some of UnumProvident's insurance subsidiaries have experienced increased market conduct examinations by state insurance departments focused specifically on its disability claims handling policies and practices. On March 19, 2003, four UnumProvident insurance subsidiaries consented to the entry of an order by the Georgia Insurance Commissioner that, among other things, ordered them to each pay a monetary penalty of \$250,000 and to adhere to certain claims handling practices. The order also placed these four companies on regulatory probation for two years, during which period certain Georgia claims and complaints will be reviewed on a quarterly basis by representatives of the Georgia Department of Insurance. The Georgia order did not cite any violations of Georgia law or regulations.

Because of the number of market conduct examinations initiated during 2002 and 2003, a coordinated market conduct examination of UnumProvident's disability claims handling policies and practices was organized during 2003 by Massachusetts, Maine, and Tennessee, the states of domicile for several UnumProvident insurance subsidiaries. Currently 44 states and the District of Columbia are participating in this coordinated examination in which the domiciliary states are attempting to address common state concerns and also eliminate or reduce the number of duplicative individual examinations by multiple states. California, Arizona, Minnesota, and New Mexico have chosen to continue pursuing their own examinations and investigations, although California and Minnesota have elected to participate in the multi-state examination as well. Additional state market conduct examinations may be commenced.

In addition, UnumProvident received a letter in September 2003 from the office of the New York State Attorney General indicating that it is reviewing the disability claims-handling procedures of UnumProvident and its insurance subsidiaries. In June 2004, UnumProvident received a subpoena from the office of the New York State Attorney General requesting documents and information relating to compensation and commissions paid by UnumProvident and its subsidiaries to insurance brokers. UnumProvident is cooperating and is in the process of gathering and providing information in response to both requests.

In a letter dated March 25, 2004, the U.S. Department of Labor informed UnumProvident that it was conducting an examination pursuant to the Employee Retirement Income Security Act of 1974 (ERISA) of the benefit plans UnumProvident provides to its employees and the products and services provided to third party plans. UnumProvident is cooperating and is in the process of gathering and providing information in response.

These regulatory examinations and investigations could result in, among other things, changes in the Company's claims handling and other business practices, increases in policy liabilities, reopening of closed or denied claims, changes in governance and other oversight procedures, fines, and other administrative action. Such results, singly or in combination, could injure the Company's reputation, cause

NOTES TO FINANCIAL STATEMENTS

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negative publicity, and impair the Company’s ability to sell or retain insurance policies, thereby adversely affecting the Company’s business, and potentially materially adversely affecting the consolidated results of operations in a period. Determination by regulatory authorities that UnumProvident or its insurance subsidiaries have engaged in improper conduct could also adversely affect UnumProvident’s defense of various lawsuits described herein.

3. Other

Effective April 1, 2004, the Company reinsured to National Indemnity Company, a subsidiary of Berkshire Hathaway, a portion of the potential future losses that occur above a specified retention limit related to a block of its individual disability income products. The Company ceded reserves of approximately \$304.0 million and premiums of approximately \$66.7 million as a result of the initial transaction. The Company’s state of domicile has approved the transaction.

All other notes to the financial statements have not changed significantly since the 2003 Annual Statement.

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

PART 1 - COMMON INTERROGATORIES  
GENERAL

- 1.1

Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? .....

Yes [   ] No [ X ]
- 1.2

If yes, explain:
- 2.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? .....

Yes [ X ] No [   ]
- 2.2

If yes, has the report been filed with the domiciliary state? .....

Yes [ X ] No [   ]
- 3.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? .....

Yes [   ] No [ X ]
- 3.2

If yes, date of change: .....

If not previously filed, furnish herewith a certified copy of the instrument as amended.
4.

Have there been any substantial changes in the organizational chart since the prior quarter end? .....

Yes [ X ] No [   ]

If yes, complete the Schedule Y - Part 1 - organizational chart.
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? .....

Yes [   ] No [ X ]
- 5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....	.....	.....
.....	.....	.....
.....	.....	.....

6.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? .....

Yes [   ] No [ X ] N/A [   ]

If yes, attach an explanation.
- 7.1

State as of what date the latest financial examination of the reporting entity was made or is being made. ....

12/31/2000
- 7.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. ....

12/31/2000
- 7.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ....

08/06/2003
- 7.4

By what department or departments? Delaware, Nevada and Tennessee
- 8.1

Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) .....

Yes [   ] No [ X ]
- 8.2

If yes, give full information:
- 9.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? .....

Yes [   ] No [ X ]
- 9.2

If response to 9.1 is yes, please identify the name of the bank holding company.
- 9.3

Is the company affiliated with one or more banks, thrifts or securities firms? .....

Yes [   ] No [ X ]
- 9.4

If response to 9.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....

GENERAL INTERROGATORIES

INVESTMENT

- 10.1Has there been any change in the reporting entity's own preferred or common stock? .....Yes [ ] No [ X ]
- 10.2If yes, explain:
- 11.1Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) .....Yes [ X ] No [ ]
- 11.2If yes, give full and complete information relating thereto: The Company has \$238,640,000 par value in bonds that are held as collateral for reverse repurchase agreements and \$238,640,000 par value in bonds held as collateral for repurchase agreements with Salomon Smith Barney. In addition, the Company has \$4,592,861 par value in bonds held as collateral for open derivative contracts with Merrill Lynch.
- 12.Amount of real estate and mortgages held in other invested assets in Schedule BA: .....\$ .....645,296
- 13.Amount of real estate and mortgages held in short-term investments: .....\$ .....
- 14.1Does the reporting entity have any investments in parent, subsidiaries and affiliates? .....Yes [ ] No [ X ]
- 14.2If yes, please complete the following:

	1	2
	Prior Year-End Statement Value	Current Quarter Statement Value
14.21 Bonds .....	\$ .....	\$ .....
14.22 Preferred Stock .....	\$ .....	\$ .....
14.23 Common Stock .....	\$ .....	\$ .....
14.24 Short-Term Investments .....	\$ .....	\$ .....
14.25 Mortgages, Loans or Real Estate .....	\$ .....	\$ .....
14.26 All Other .....	\$ .....	\$ .....
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) .....	\$ .....	\$ .....
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....	\$ .....	\$ .....
14.29 Receivable from Parent not included in Lines 14.21 to 14.26 above .....	\$ .....	\$ .....

- 15.1Has the reporting entity entered into any hedging transactions reported on Schedule DB? .....Yes [ X ] No [ ]
- 15.2If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? .....Yes [ X ] No [ ]  
If no, attach a description with this statement.
- 16.Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity' s offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1 - General, Section IV.H - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? .....Yes [ X ] No [ ]
- 16.1For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1	2
Name of Custodian(s)	Custodian Address
JP Morgan Chase .....	New York, NY .....
Royal Trust Corporation of Canada .....	Toronto, Ontario, Canada .....

- 16.2For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1	2	3
Name(s)	Location(s)	Complete Explanation(s)
.....	.....	.....
.....	.....	.....
.....	.....	.....

- 16.3Have there been any changes, including name changes, in the custodian(s) identified in 16.1 during the current quarter? .....Yes [ ] No [ X ]
- 16.4If yes, give full information relating thereto:

1	2	3	4
Old Custodian	New Custodian	Date of Change	Reason
.....	.....	.....	.....
.....	.....	.....	.....

- 16.5Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1	2	3
Central Registration Depository	Name(s)	Address
30172 .....	Metropolitan West Securities, LLC .....	Los Angeles, CA .....
.....	JP Morgan Fleming Asset Management .....	New York, NY .....
.....	Provident Investment Management, LLC .....	Chattanooga, TN .....

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted)

PART 2 - LIFE & HEALTH

1.

Report the statement value of mortgage loans at the end of this reporting period for the following categories:

1

Amount

1.1

Long-Term Mortgages In Good Standing

1.11

Farm Mortgages

\$

1.12

Residential Mortgages

\$

1.13

Commercial Mortgages

\$

1.14

Total Mortgages in Good Standing

\$

1.2

Long-Term Mortgages In Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$

1.3

Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months

1.31

Farm Mortgages

\$

1.32

Residential Mortgages

\$

1.33

Commercial Mortgages

\$

1.34

Total Mortgages with Interest Overdue more than Three Months

\$

1.4

Long-Term Mortgage Loans in Process of Foreclosure

1.41

Farm Mortgages

\$

1.42

Residential Mortgages

\$

1.43

Commercial Mortgages

\$

1.44

Total Mortgages in Process of Foreclosure

\$

1.5

Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)

\$

1.6

Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter

1.61

Farm Mortgages

\$

1.62

Residential Mortgages

\$

1.63

Commercial Mortgages

\$

1.64

Total Mortgages Foreclosed and Transferred to Real Estate

\$

NONE

SCHEDULE A - VERIFICATION

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	63,763,897	66,957,953
2. Increase (decrease) by adjustment .....	(1,498,388)	3,602,999
3. Cost of acquired .....		4,072,359
4. Cost of additions to and permanent improvements .....	551,584	4,799,323
5. Total profit (loss) on sales .....		(8,582,752)
6. Increase (decrease) by foreign exchange adjustment .....		
7. Amount received on sales .....		7,085,985
8. Book/adjusted carrying value at end of current period .....	62,817,093	63,763,897
9. Total valuation allowance .....		
10. Subtotal (Lines 8 plus 9) .....	62,817,093	63,763,897
11. Total nonadmitted amounts .....		
12. Statement value, current period (Page 2, real estate lines, Net Admitted Assets column)	62,817,093	63,763,897

SCHEDULE B - VERIFICATION

	1	2
	Year to Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year .....		
2. Amount loaned during period:		
2.1. Actual cost at time of acquisitions .....		
2.2. Additional investment made after acquisitions .....		
3. Accrual of discount and mortgage interest points and commitment fees .....		
4. Increase (decrease) by adjustment .....		
5. Total profit (loss) on sale .....		
6. Amounts paid on account or in full during the period .....		
7. Amortization of premium .....		
8. Increase (decrease) by foreign exchange adjustment .....		
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period .....		
10. Total valuation allowance .....		
11. Subtotal (Lines 9 plus 10) .....		
12. Total nonadmitted amounts .....		
13. Statement value of mortgages owned at end of current period (Page 2, mortgage lines, Net Admitted Assets column)		

NONE

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year .....	13,880,824	15,277,649
2. Cost of acquisitions during period:		
2.1. Actual cost at time of acquisitions .....		
2.2. Additional investment made after acquisitions .....	410,656	1,436,793
3. Accrual of discount .....		
4. Increase (decrease) by adjustment .....		(15,214)
5. Total profit (loss) on sale .....	1,228,586	559,375
6. Amounts paid on account or in full during the period .....	5,702,543	3,377,779
7. Amortization of premium .....		
8. Increase (decrease) by foreign exchange adjustment .....		
9. Book/adjusted carrying value of long-term invested assets at end of current period .....	9,817,523	13,880,824
10. Total valuation allowance .....		
11. Subtotal (Lines 9 plus 10) .....	9,817,523	13,880,824
12. Total nonadmitted amounts .....		
13. Statement value of long-term invested assets at end of current period (Page 2, Line 7, Column 3)	9,817,523	13,880,824

SCHEDULE D - VERIFICATION

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	8,462,958,268	7,834,279,299
2. Cost of bonds and stocks acquired .....	344,965,861	2,023,207,284
3. Accrual of discount .....	48,257,459	111,887,501
4. Increase (decrease) by adjustment .....	(934,423)	(36,753,100)
5. Increase (decrease) by foreign exchange adjustment .....	(71,450,664)	258,639,022
6. Total profit (loss) on disposal .....	162,093,593	20,416,014
7. Consideration for bonds and stocks disposed of .....	1,634,954,008	1,739,622,516
8. Amortization of premium .....	3,375,935	9,095,236
9. Book value/adjusted carrying value, current period .....	7,307,560,151	8,462,958,268
10. Total valuation allowance .....		
11. Subtotal (Lines 9 plus 10) .....	7,307,560,151	8,462,958,268
12. Total nonadmitted amounts .....		
13. Statement value	7,307,560,151	8,462,958,268

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity  
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. Class 1 .....	4,150,617,001	78,382,744	957,933,955	26,583,876	4,150,617,001	3,297,649,666		4,108,239,009
2. Class 2 .....	3,238,843,211	61,271,780	177,927,911	(39,642,909)	3,238,843,211	3,082,544,171		3,124,844,623
3. Class 3 .....	364,979,981	2,868,750	29,987,055	(13,826,065)	364,979,981	324,035,611		425,282,963
4. Class 4 .....	435,804,141	2,875,000	52,233,342	(53,682,605)	435,804,141	332,763,194		443,314,741
5. Class 5 .....	114,711,210		28,614,076	31,344,317	114,711,210	117,441,451		152,645,582
6. Class 6 .....	47,668,370		15,778,490	13,926,942	47,668,370	45,816,822		64,090,373
7. Total Bonds	8,352,623,914	145,398,274	1,262,474,829	(35,296,444)	8,352,623,914	7,200,250,915		8,318,417,291
PREFERRED STOCK								
8. Class 1 .....	109,014,579	90,440	18,647,672	(895,460)	109,014,579	89,561,887		109,154,081
9. Class 2 .....	22,637,363		7,987,380	(6,540,189)	22,637,363	8,109,794		24,908,574
10. Class 3 .....	188,600			6,540,189	188,600	6,728,789		188,600
11. Class 4 .....	2,571,250			(15,000)	2,571,250	2,556,250		2,568,750
12. Class 5 .....	329				329	329		329
13. Class 6 .....								
14. Total Preferred Stock	134,412,121	90,440	26,635,052	(910,460)	134,412,121	106,957,049		136,820,334
15. Total Bonds and Preferred Stock	8,487,036,035	145,488,714	1,289,109,881	(36,206,904)	8,487,036,035	7,307,207,964		8,455,237,625

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
8299999 Totals		XXX			

NONE

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....		26,154,666
2. Cost of short-term investments acquired .....		4,633,937,574
3. Increase (decrease) by adjustment .....		
4. Increase (decrease) by foreign exchange adjustment .....		559,460
5. Total profit (loss) on disposal of short-term investments .....		
6. Consideration received on disposal of short-term investments .....		4,660,651,700
7. Book/adjusted carrying value, current period .....		
8. Total valuation allowance .....		
9. Subtotal (Lines 7 plus 8) .....		
10. Total nonadmitted amounts .....		
11. Statement value (Lines 9 minus 10) .....		
12. Income collected during period .....		2,103,702
13. Income earned during period .....		2,085,087



Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

## STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

## SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

[illegible]

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

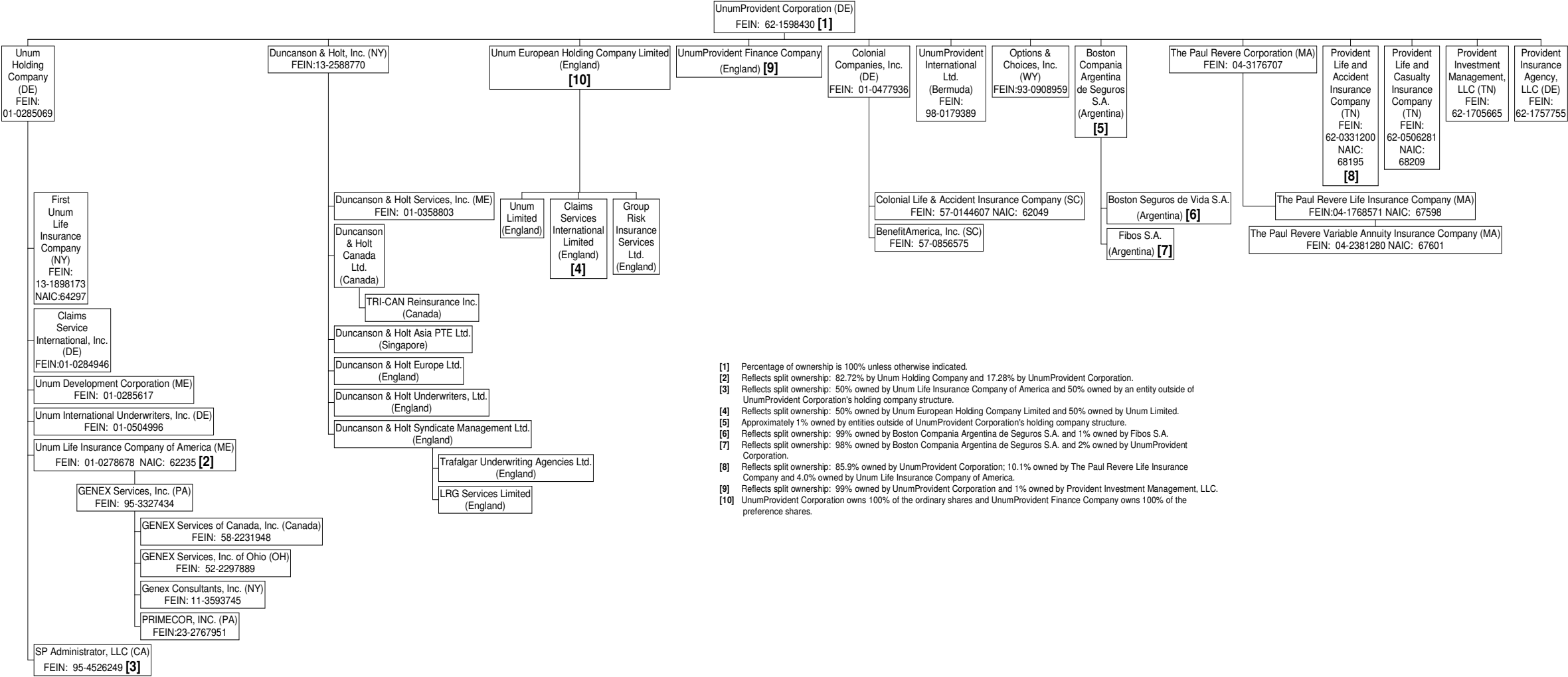
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Current Year To Date - Allocated by States and Territories

States, Etc.		1	Life Contracts		Direct Business Only		
			2	3	4	5	6
		Is Insurer Licensed? (Yes or No)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy Membership and Other Fees	Deposit-Type Contract Funds	Other Considerations
1.	Alabama.....AL	Yes.....	5,759,362		11,830,718		
2.	Alaska.....AK	Yes.....	1,788,195		500,076		
3.	Arizona.....AZ	Yes.....	1,513,907		6,799,699		
4.	Arkansas.....AR	Yes.....	1,629,972		2,803,391	200	
5.	California.....CA	Yes.....	13,870,481		55,758,595		
6.	Colorado.....CO	Yes.....	14,276,996		6,378,758		
7.	Connecticut.....CT	Yes.....	1,214,330		6,565,529		
8.	Delaware.....DE	Yes.....	191,931		1,515,545		
9.	District of Columbia.....DC	Yes.....	336,225		2,105,172		
10.	Florida.....FL	Yes.....	14,680,588		28,911,863		
11.	Georgia.....GA	Yes.....	9,397,859		16,188,116	900	
12.	Hawaii.....HI	Yes.....	312,991		813,917		
13.	Idaho.....ID	Yes.....	177,713		575,358		
14.	Illinois.....IL	Yes.....	3,616,352		15,223,163	600	
15.	Indiana.....IN	Yes.....	2,773,567		4,968,196	330	
16.	Iowa.....IA	Yes.....	1,126,965		1,557,685		
17.	Kansas.....KS	Yes.....	826,745		2,650,324		
18.	Kentucky.....KY	Yes.....	3,569,087		6,065,903	300	
19.	Louisiana.....LA	Yes.....	3,562,594		6,420,716		
20.	Maine.....ME	Yes.....	330,701		1,238,234		
21.	Maryland.....MD	Yes.....	4,491,503		11,428,026	1,393	
22.	Massachusetts.....MA	Yes.....	1,571,657		11,450,182		
23.	Michigan.....MI	Yes.....	5,862,047		23,087,047	6,000	
24.	Minnesota.....MN	Yes.....	952,958		5,297,708	300	
25.	Mississippi.....MS	Yes.....	2,074,249		3,608,921		
26.	Missouri.....MO	Yes.....	4,168,741		5,290,253	3,000	
27.	Montana.....MT	Yes.....	159,516		495,201		
28.	Nebraska.....NE	Yes.....	853,002		2,173,298		
29.	Nevada.....NV	Yes.....	1,136,217		1,298,029		
30.	New Hampshire.....NH	Yes.....	197,610		1,515,412		
31.	New Jersey.....NJ	Yes.....	3,915,540		16,048,143		
32.	New Mexico.....NM	Yes.....	1,275,654		818,168		
33.	New York.....NY	No.....	1,101,795		2,570,309		
34.	North Carolina.....NC	Yes.....	18,959,265		13,629,710	300	
35.	North Dakota.....ND	Yes.....	49,147		403,935		
36.	Ohio.....OH	Yes.....	5,721,326		13,194,737		
37.	Oklahoma.....OK	Yes.....	776,437		2,160,003		
38.	Oregon.....OR	Yes.....	382,294		2,971,812		
39.	Pennsylvania.....PA	Yes.....	4,705,712		23,037,442	310	
40.	Rhode Island.....RI	Yes.....	263,522		1,089,004		
41.	South Carolina.....SC	Yes.....	6,750,275		8,634,596	600	
42.	South Dakota.....SD	Yes.....	101,516		538,856		
43.	Tennessee.....TN	Yes.....	19,601,842		16,493,672	16,400	
44.	Texas.....TX	Yes.....	7,256,272		22,152,012		
45.	Utah.....UT	Yes.....	540,496		1,128,532		
46.	Vermont.....VT	Yes.....	538,460		670,904		
47.	Virginia.....VA	Yes.....	5,643,075		9,823,434	36,485	
48.	Washington.....WA	Yes.....	1,204,590		6,859,745		
49.	West Virginia.....WV	Yes.....	15,493,439		485,300		
50.	Wisconsin.....WI	Yes.....	1,842,761		4,205,330		
51.	Wyoming.....WY	Yes.....	111,853		676,861		
52.	American Samoa.....AS	No.....					
53.	Guam.....GU	No.....	82,296		46,350		
54.	Puerto Rico.....PR	Yes.....	(2,272)		12,866		
55.	U.S. Virgin Islands.....VI	No.....	350		7,780		
56.	Canada.....CN	Yes.....	3,745,676		121,137,686		
57.	Aggregate Other Aliens.....OT	XXX.....	45,303		19,035		
58.	Subtotal.....(a) 51		202,530,686		513,331,257	67,118	
90.	Reporting entity contributions for employee benefits plans.....	XXX.....					
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX.....					
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX.....					
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX.....	1,098,610		13,743,684		
94.	Aggregate or other amounts not allocable by State.....	XXX.....	2,039,840		2,296,823		
95.	Totals (Direct Business).....	XXX.....	205,669,136		529,371,763	67,118	
96.	Plus Reinsurance Assumed.....	XXX.....	212,283		10,126,788		
97.	Totals (All Business).....	XXX.....	205,881,418		539,498,551	67,118	
98.	Less Reinsurance Ceded.....	XXX.....	53,480,979		103,897,091	67,118	
99.	Totals (All Business) less Reinsurance Ceded.....	XXX.....	152,400,440		435,601,460		
5701.	DETAILS OF WRITE-INS Other Alien.....	XXX.....	45,303		19,035		
5702.	.....	XXX.....					
5703.	.....	XXX.....					
5798.	Summary of remaining write-ins for Line 57 from overflow page.....	XXX.....					
5799.	Totals (Lines 5701 thru 5703 plus 5798)(Line 57 above).....	XXX.....	45,303		19,035		
9401.	Premiums not yet applied to policy.....	XXX.....	2,039,840		2,296,823		
9402.	.....	XXX.....					
9403.	.....	XXX.....					
9498.	Summary of remaining write-ins for Line 94 from overflow page.....	XXX.....					
9499.	Totals (Lines 9401 thru 9403 plus 9498)(Line 94 above).....	XXX.....	2,039,840		2,296,823		

(a) Insert the number of yes responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 – ORGANIZATIONAL CHART



[1] Percentage of ownership is 100% unless otherwise indicated.  
[2] Reflects split ownership: 82.72% by Unum Holding Company and 17.28% by UnumProvident Corporation.  
[3] Reflects split ownership: 50% owned by Unum Life Insurance Company of America and 50% owned by an entity outside of UnumProvident Corporation's holding company structure.  
[4] Reflects split ownership: 50% owned by Unum European Holding Company Limited and 50% owned by Unum Limited.  
[5] Approximately 1% owned by entities outside of UnumProvident Corporation's holding company structure.  
[6] Reflects split ownership: 99% owned by Boston Compania Argentina de Seguros S.A. and 1% owned by Fibos S.A.  
[7] Reflects split ownership: 98% owned by Boston Compania Argentina de Seguros S.A. and 2% owned by UnumProvident Corporation.  
[8] Reflects split ownership: 85.9% owned by UnumProvident Corporation; 10.1% owned by The Paul Revere Life Insurance Company and 4.0% owned by Unum Life Insurance Company of America.  
[9] Reflects split ownership: 99% owned by UnumProvident Corporation and 1% owned by Provident Investment Management, LLC.  
[10] UnumProvident Corporation owns 100% of the ordinary shares and UnumProvident Finance Company owns 100% of the preference shares.

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Response
1. Will the SVO Compliance Certification be filed with this statement? .....	Yes
2. Will the Trusteed Surplus Statement be filed with the State of Domicile and the NAIC with this statement? .....	No

Explanations:

Bar Codes:



Trusteed Surplus Statement [Document Identifier 490]

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 23

2304.	Prepaid expenses .....	2,229,823	2,229,823	.....
2397.	Summary of remaining write-ins for Line 23 from overflow page	2,229,823	2,229,823	

Additional Write-ins for Liabilities Line 25

2504.	Other amounts payable .....	1,820,920	.....	0
2505.	Miscellaneous amounts payable .....	563,212	.....	268,123
2506.	Schedule DB Liability .....	0	.....	5,313,783
2597.	Summary of remaining write-ins for Line 25 from overflow page	2,384,132		5,581,906

Additional Write-ins for Summary of Operations Line 8.3

08.304.	Transfers on account of group package policies .....	3,954,987	439,210	.....	53,382
08.305.	Corporate owned life insurance .....	2,641,496	463,346	.....	3,317,207
08.306.	Other income .....	980,265	1,706,568	.....	3,674,159
08.307.	Interest on federal income tax refund .....	0	559,616	.....	684,635
08.397.	Summary of remaining write-ins for Line 5 from overflow page	7,576,748	3,168,742		7,729,383

Schedule A - Part 2  
N O N E

Schedule A - Part 3  
N O N E

Schedule B - Part 1  
N O N E

Schedule B - Part 2  
N O N E

## STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

## SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets Acquired During the Current Quarter

[illegible]

## SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, Transferred or Paid in Full During the Current Quarter

[illegible]



STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
	BONDS State, Territories and Possessions Canada								
110709-FJ-6	BRITISH COLUMBIA PROVINCE DEBENTURES 5.400% 06/18/35	C	04/20/2004	RBC-DOMINION SEC		6,456,814	6,710,400	55,595	1FE
642866-FR-3	NEW BRUNSWICK PROVINCE DEBS 5.500% 01/27/34	C	04/20/2004	RBC-DOMINION SEC		2,153,367	2,236,800	29,324	1
748148-RL-9	QUEBEC PROVINCE DEBS 5.750% 12/01/36	C	04/06/2004	BK OF MONTREAL		3,012,552	2,982,400	62,957	1FE
Total Canada						11,622,733	11,929,600	147,876	XXX
1799999. Bonds - States, Territories and Possessions						11,622,733	11,929,600	147,876	XXX
	Special Revenue & Assessment United States								
313399-LK-1	FHLMC 2343 MZ 6.500% 08/15/31		06/01/2004	Interest Capitalization		419,333	419,333		1
31339W-Y4-2	FHLMC 2439 KZ 6.500% 04/15/32		06/01/2004	Interest Capitalization		248,247	248,247		1
3133TV-UR-5	FHLMC 2434 Z 6.500% 04/15/32		06/01/2004	Interest Capitalization		332,994	332,994		1
31359G-KC-9	FNMA 1994-10 KZ 6.500% 01/25/24		06/01/2004	Interest Capitalization		381,478	381,478		1
31359L-2M-6	FNMA 1996-7 Z 6.500% 04/25/26		06/01/2004	Interest Capitalization		354,450	354,450		1
31359X-C9-8	FNMA 2000-7 MZ 7.000% 02/17/40		06/01/2004	Interest Capitalization		394,954	394,954		1
31359X-RK-7	FNMA 2000-1 Z 7.000% 02/01/30		06/01/2004	Interest Capitalization		273,551	273,551		1
313921-AG-3	FNMA 2001-49 Z 6.500% 09/25/31		06/01/2004	Interest Capitalization		347,700	347,700		1
31392B-J5-6	FNMA 2002-9 ZA 6.500% 03/25/32		06/01/2004	Interest Capitalization		561,018	561,018		1
31392C-F6-6	FNMA 2002-29 Z 6.500% 05/25/32		06/01/2004	Interest Capitalization		277,495	277,495		1
31392C-VK-7	FNMA 2002-16 ZD 6.500% 04/25/32		06/01/2004	Interest Capitalization		568,898	568,898		1
31392D-LF-7	FNMA 2002-36 ZG 6.500% 06/25/32		06/01/2004	Interest Capitalization		460,000	460,000		1
31392K-HU-3	FHLMC 2445 Z 6.500% 05/15/32		06/01/2004	Interest Capitalization		287,500	287,500		1
31392M-AD-4	FHLMC 2448 Z 6.500% 05/15/32		06/01/2004	Interest Capitalization		276,000	276,000		1
31392R-MA-6	FHLMC 2470 CLASS Z 6.000% 07/15/32		06/01/2004	Interest Capitalization		282,439	282,439		1
31393G-V3-5	FHLMC 2533 Z 5.500% 12/15/32		06/01/2004	Interest Capitalization		258,892	258,892		1
31394W-J2-5	FREDDIE MAC 2776 AC 5.000% 09/15/31		05/06/2004	DEUTSCHE BANK		27,788,338	30,395,721	42,216	1
31394Y-CR-3	FHLMC SERIES 2801 CLASS CZ 5.500% 05/15/34		06/01/2004	Various		9,639,163	11,956,281	49,095	1
38373W-C6-3	GNMA 2002-29 Z 6.500% 05/16/32		06/01/2004	Interest Capitalization		827,999	827,999		1
3837HO-UA-9	GNMA 96-17 Z CMO 7.000% 08/16/26		04/01/2004	Interest Capitalization		124,768	124,768		1
92260M-AH-6	VA VENDEE 1996-1 Z 6.750% 02/15/26		06/01/2004	Interest Capitalization		412,318	412,318		1
Total United States						44,517,535	49,442,036	91,311	XXX
3199999. Bonds - Special Revenues						44,517,535	49,442,036	91,311	XXX
	Public Utilities (unaffiliated) United States								
202795-GX-2	COMMONWEALTH EDISON CO SNR NTS 6.950% 07/15/18		06/03/2004	BARCLAYS		4,685,463	4,263,000	117,688	2FE
461070-AD-6	INTERSTATE P&L CO BNDS 6.300% 05/01/34		05/03/2004	Various		9,965,400	10,000,000		2FE
505588-BD-4	LACLEDE GAS 1ST MORT 5.500% 05/01/19		04/21/2004	MERRILL LYNCH		4,979,250	5,000,000		1FE
95709T-AA-8	WESTAR ENERGY INC NTS 6.000% 07/01/14		06/14/2004	CREDIT SUISSE/FIRST BOSTON		4,972,300	5,000,000		2
Total United States						24,602,413	24,263,000	117,688	XXX
3899999. Bonds - Public Utilities						24,602,413	24,263,000	117,688	XXX
	Industrial & Miscellaneous United States								
053611-AB-5	AVERY DENNISON DEB 6.000% 01/15/33		05/12/2004	CREDIT SUISSE/FIRST BOSTON		4,808,050	5,000,000	101,667	1FE
15131G-ME-1	CENDANT CORPORATION 2002-1 1A-3 6.250% 03/25/32		06/01/2004	Interest Capitalization		277,208	277,208		1FE
162456-AM-9	CHATTEM INC. SR SUB NTS 7.000% 03/01/14		06/17/2004	BANK OF AMERICA		1,915,000	2,000,000	45,111	4FE
293562-AD-6	EOG RESOURCES SR NTS 6.650% 04/01/28		06/24/2004	UBS WARBURG		6,266,760	6,000,000	99,750	2FE
454614-AK-4	Ind Bell Tel Co Deb DEBS 7.300% 08/15/26		04/20/2004	CREDIT SUISSE/FIRST BOSTON		7,915,193	7,150,000	98,591	1FE
499040-AL-7	KNIGHT-RIDDER, INC. SENIOR NOTE 6.875% 03/15/29		05/24/2004	SPEAR, LEEDS & KELLOG		3,774,890	3,500,000	48,125	1FE
501044-BZ-3	KROGER COMPANY CO GUAR 7.500% 04/01/31		05/13/2004	UBS WARBURG		10,738,100	10,000,000	97,917	2FE
76110G-WA-5	RESIDENTIAL ACCREDIT LOANS INC 2002-QS2 A3 6.750% 02/25/32		06/01/2004	Interest Capitalization		487,885	487,885		1FE
911365-AN-4	UNITED RENTALS INC SR NTS 6.500% 02/15/12		05/04/2004	DEUTSCHE BANK		960,000	1,000,000	14,444	4FE
Total United States						37,143,086	35,415,093	505,605	XXX
	Canada								

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
136375-BD-3	CANADIAN NATIONAL RAILWAY CO NTS 6.900% 07/15/28	C	05/26/2004	Various		19,643,757	18,298,000	469,322	2FE
Total Canada						19,643,757	18,298,000	469,322	XXX
33938E-AJ-6	Other Country FLEXTRONICS INTL SR SUB NTS 6.500% 05/15/13	F	06/14/2004	MORGAN STANLEY		2,868,750	3,000,000	17,333	3
N7660F-AJ-6	SHV NEDERLAND BV SERIES E SENIOR NOTE 6.540% 06/28/19	F	06/04/2004	ABN-AMRO		5,000,000	5,000,000		2Z
Total Other Country						7,868,750	8,000,000	17,333	XXX
4599999. Bonds - Industrial and Miscellaneous						64,655,593	61,713,093	992,260	XXX
6099997. Total - Bonds - Part 3						145,398,274	147,347,729	1,349,135	XXX
6099998. Total - Bonds - Part 5									XXX
6099999. Total - Bonds						145,398,274	147,347,729	1,349,135	XXX
74383F-AB-4	PREFERRED STOCKS Industrial & Miscellaneous United States PROVIDENT ASSET TRUST- I		06/28/2004	DIRECT	90,440.000	90,440			RP1U
Total United States						90,440	XXX		XXX
6399999. Preferred Stocks - Industrial and Miscellaneous						90,440	XXX		XXX
6599997. Total - Preferred Stocks - Part 3						90,440	XXX		XXX
6599998. Total - Preferred Stocks - Part 5							XXX		XXX
6599999. Total - Preferred Stocks						90,440	XXX		XXX
7299997. Total - Common Stocks - Part 3							XXX		XXX
7299998. Total - Common Stocks - Part 5							XXX		XXX
7299999. Total - Common Stocks							XXX		XXX
7399999. Total - Preferred and Common Stocks						90,440	XXX		XXX
7499999 - Totals						145,488,714	XXX	1,349,135	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues .....

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received DuringYear	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
362157-W6-2	BONDS US Governments United States																				
	GNMA #156469 9.500% 11/15/16		06/01/2004	Paydown		3,431	3,431	3,399	3,403		28		28		3,431				182	11/15/2016	1
	GNMA #270276 9.500% 06/15/19		06/01/2004	Paydown		179	179	177	177		2		2		179				9	06/15/2019	1
Total United States						3,610	3,610	3,576	3,580		30		30		3,610				191	XXX	XXX
0399999. Bonds - U.S. Governments						3,610	3,610	3,576	3,580		30		30		3,610				191	XXX	XXX
135087-KU-7	All other Governments																				
	Canada CANADA, GOV'T OF BDS 10.500% 10/01/04	C	04/30/2004	RBC INSURANCE		150,774	145,760	145,760	145,760						145,760	(25,796)	30,810	5,014	8,910	10/01/2004	1
	CANADA, GOV'T OF NTS 6.500% 06/01/04	C	04/30/2004	RBC INSURANCE		2,979,839	2,969,860	2,738,123	2,956,289		10,803		10,803		2,967,092	60,565	(47,818)	12,747	91,193	06/01/2004	1
	CANADA, GOV'T OF TREASURY NOTES 8.750% 12/01/05	C	04/30/2004	RBC INSURANCE		239,662	218,640	233,486	222,572		(639)		(639)		221,933	(1,476)	19,205	17,729	7,328	12/01/2005	1FE
	CANADA, GOV'T OF TREASURY NOTE 7.250% 06/01/07	C	04/30/2004	RBC INSURANCE		150,696	134,828	147,502	143,810		(804)		(804)		143,006	15,307	(7,617)	7,690	3,267	06/01/2007	1
	CANADA, GOV'T OF 4.500% 09/01/07	C	04/30/2004	RBC INSURANCE		860,834	830,103	857,892	854,619		(2,092)		(2,092)		852,527	10,367	(2,060)	8,307	22,827	09/01/2007	1FE
	Total Canada					4,381,805	4,299,191	4,122,763	4,323,050		7,268		7,268		4,330,318	58,967	(7,480)	51,487	133,526	XXX	XXX
1099999. Bonds - All Other Governments						4,381,805	4,299,191	4,122,763	4,323,050		7,268		7,268		4,330,318	58,967	(7,480)	51,487	133,526	XXX	XXX
11069Z-A6-4	State, Territories and Possessions																				
	Canada BRITISH COLUMBIA STRIP RESIDUAL ZERO DEBS 0.000% 08/23/24	C	04/30/2004	RBC INSURANCE		3,501,490	11,460,380	3,279,502	3,358,975		67,225		67,225		3,426,200	70,678	4,612	75,290	67,225	08/23/2024	1
	BRITISH COLUMBIA STRIP BDS 0.000% 03/05/12	C	04/30/2004	RBC INSURANCE		3,483,168	5,101,600	1,441,763	2,622,860		72,099		72,099		2,694,959	75,801	712,408	788,209	72,099	03/05/2012	1
	BRITISH COLUMBIA STRIP BCRES 0.000% 09/08/23	C	04/30/2004	RBC INSURANCE		7,555,013	23,394,480	6,766,853	7,095,164		143,152		143,152		7,238,316	544,559	(227,862)	316,697	143,152	09/08/2023	1
	BRITISH COLUMBIA STRIP Residual zero 0.000% 01/09/12	C	04/30/2004	RBC INSURANCE		10,021,292	14,576,000	3,287,180	7,442,478		210,795		210,795		7,653,273	222,507	2,145,512	2,368,019	210,795	01/09/2012	1
	BRITISH COLUMBIA STRIP BDS 0.000% 06/09/17	C	04/30/2004	RBC INSURANCE		2,836,256	5,830,400	1,136,228	2,012,481		53,804		53,804		2,066,285	42,147	727,824	769,971	53,804	06/09/2017	1

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
11069Z-SD-0	BRITISH COLUMBIA STRIP DEBS 0.000% 02/23/12	C	04/30/2004	RBC INSURANCE		2,742,708	4,008,400	962,257	1,996,897		57,768		57,768		2,054,665	64,108	623,935	688,043	57,768	02/23/2012	1
11069Z-SE-8	BRITISH COLUMBIA STRIP DEBS 0.000% 08/23/12	C	04/30/2004	RBC INSURANCE		3,867,596	5,830,400	1,409,157	2,834,407		79,898		79,898		2,914,305	84,573	868,718	953,291	79,898	08/23/2012	1
11069Z-SF-5	BRITISH COLUMBIA STRIP BDS 0.000% 02/23/13	C	04/30/2004	RBC INSURANCE		3,524,641	5,466,000	1,428,156	2,597,913		71,405		71,405		2,669,318	75,073	780,250	855,323	71,405	02/23/2013	1
11069Z-SH-1	BRITISH COLUMBIA STRIP BDS 0.000% 08/23/13	C	04/30/2004	RBC INSURANCE		5,041,365	8,016,800	1,745,338	3,611,466		100,800		100,800		3,712,266	102,615	1,226,484	1,329,099	100,800	08/23/2013	1
11069Z-ZK-6	BRITISH COLUMBIA STRIP BDS 0.000% 08/23/15	C	04/30/2004	RBC INSURANCE		5,037,466	9,110,000	1,867,896	3,474,531		97,190		97,190		3,571,721	93,685	1,372,060	1,465,745	97,190	08/23/2015	1
11069Z-ZL-4	BRITISH COLUMBIA STRIP DEBS 0.000% 02/23/16	C	04/30/2004	RBC INSURANCE		4,094,799	7,652,400	1,494,579	2,791,754		78,330		78,330		2,870,084	74,215	1,150,500	1,224,715	78,330	02/23/2016	1
11069Z-ZM-2	BRITISH COLUMBIA STRIP DEBS 0.000% 08/23/16	C	04/30/2004	RBC INSURANCE		1,876,150	3,644,000	648,085	1,247,513		35,756		35,756		1,283,269	29,807	563,074	592,881	35,756	08/23/2016	1
11069Z-ZN-0	BRITISH COLUMBIA STRIP ZERO CPN 9% 2024 DEB 0.000% 02/23/17	C	04/30/2004	RBC INSURANCE		2,897,126	5,830,400	1,007,309	1,937,833		54,783		54,783		1,992,616	45,089	859,421	904,510	54,783	02/23/2017	1
11069Z-ZQ-3	BRITISH COLUMBIA STRIP DEBS 0.000% 02/23/18	C	04/30/2004	RBC INSURANCE		2,951,510	6,347,880	954,467	1,854,028		54,563		54,563		1,908,591	54,256	988,663	1,042,919	54,563	02/23/2018	1
11069Z-ZR-1	BRITISH COLUMBIA STRIP Provincial Strip 0.000% 08/23/18	C	04/30/2004	RBC INSURANCE		4,166,429	9,260,996	1,468,081	2,727,290		76,945		76,945		2,804,235	79,227	1,282,967	1,362,194	76,945	08/23/2018	1
11069Z-ZS-9	BRITISH COLUMBIA STRIP Gen Stp 0.000% 02/23/19	C	04/30/2004	RBC INSURANCE		3,485,384	8,016,800	1,109,460	2,146,520		63,129		63,129		2,209,649	59,149	1,216,586	1,275,735	63,129	02/23/2019	1
11069Z-ZV-2	BRITISH COLUMBIA STRIP DEBS 0.000% 08/23/20	C	04/30/2004	RBC INSURANCE		1,778,501	4,551,855	730,891	1,268,776		32,879		32,879		1,301,655	22,010	454,836	476,846	32,879	08/23/2020	1
110709-BS-0	BRITISH COLUMBIA PROVINCE DEP 9.500% 01/09/12	C	04/30/2004	RBC INSURANCE		5,165,213	3,935,520	3,901,814	3,914,191		603		603		3,914,794	(440,837)	1,691,256	1,250,419	303,287	01/09/2012	1
110709-DF-6	BRITISH COLUMBIA PROVINCE DEBS 7.500% 06/09/14	C	04/30/2004	RBC INSURANCE		2,189,115	1,822,000	1,766,429	1,783,224		814		814		1,784,038	(68,078)	473,155	405,077	54,725	06/09/2014	1
110709-DG-4	BRITISH COLUMBIA PROVINCE DEP 8.500% 08/23/13	C	04/30/2004	RBC INSURANCE		4,626,969	3,644,000	3,673,298	3,667,077		(567)		(567)		3,666,510	(139,748)	1,100,207	960,459	212,009	08/23/2013	1

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
110709-DK-5	BRITISH COLUMBIA PROVINCE DEBS 8.000% 09/08/23	C	04/30/2004	RBC INSURANCE		2,362,223	1,822,000	1,605,182	1,628,582		1,202		1,202		1,629,784	3,364	729,075	732,439	95,646	09/08/2023	1
110709-EJ-7	BRITISH COLUMBIA PROVINCE DEBS 6.150% 11/19/27	C	04/30/2004	RBC INSURANCE		3,913,984	3,644,000	4,105,841	4,105,840		(816)		(816)		4,105,024	(127,160)	(63,880)	(191,040)	99,878	11/19/2027	1FE
110709-EK-4	BRITISH COLUMBIA PROVINCE DEBS 5.700% 06/18/29	C	04/30/2004	RBC INSURANCE		9,603,915	9,474,400	9,722,797	9,721,328		(1,500)		(1,500)		9,719,828	(208,341)	92,428	(115,913)	198,242	06/18/2029	1FE
110709-EX-6	BRITISH COLUMBIA PROVINCE BONDS 6.350% 06/18/31	C	04/30/2004	RBC INSURANCE		9,660,215	8,745,600	9,539,700	9,538,884		(4,057)		(4,057)		9,534,827	(396,234)	521,622	125,388	201,344	06/18/2031	1FE
110709-FD-9	BRITISH COLUMBIA PROVINCE DEBENTURES 01/09/12	C	04/30/2004	RBC INSURANCE		7,798,524	7,288,000	7,152,079	7,171,058		3,838		3,838		7,174,896	876,660	(253,032)	623,628	343,104	01/09/2012	1FE
110709-FJ-6	BRITISH COLUMBIA PROVINCE DEBENTURES 5.400% 06/18/35	C	04/30/2004	RBC INSURANCE		10,613,988	10,932,000	10,744,341	10,744,342		(144)		(144)		10,744,198	(161,372)	31,162	(130,210)	103,366	06/18/2035	1FE
56344Z-BB-4	MANITOBA (PROVINCE OF) NOTES 5.500% 11/15/18	C	04/30/2004	RBC INSURANCE		11,191,088	10,932,000	11,684,778	11,684,777		(2,665)		(2,665)		11,682,112	(592,503)	101,479	(491,024)	274,079	11/15/2018	1
563469-DK-8	MANITOBA PROVINCE Bds 07/22/13	C	04/30/2004	RBC INSURANCE		7,845,343	6,194,800	6,178,977	6,184,029		242		242		6,184,271	(370,942)	2,032,014	1,661,072	407,784	07/22/2013	1
563469-DT-9	MANITOBA PROVINCE DEB 7.750% 06/05/06	C	04/30/2004	RBC INSURANCE		2,203,358	2,004,200	1,981,698	1,997,048		898		898		1,997,946	(8,245)	213,657	205,412	63,879	06/05/2006	1
563469-EX-9	MANITOBA PROVINCE DEB 5.200% 12/03/15	C	04/30/2004	RBC INSURANCE		3,677,197	3,644,000	3,622,865	3,622,956		381		381		3,623,337	(170,633)	224,493	53,860	78,253	12/03/2015	1FE
56346Z-KG-1	MANITOBA PROV. GENERIC STRIP DEB 0.000% 03/05/12	C	04/30/2004	RBC INSURANCE		2,472,053	3,644,000	835,715	1,782,153		52,723		52,723		1,834,876	46,609	590,568	637,177	52,723	03/05/2012	1
56346Z-KQ-9	MANITOBA PROV. GENERIC STRIP DEBS 0.000% 03/05/16	C	04/30/2004	RBC INSURANCE		2,014,094	3,832,355	868,948	1,507,172		38,997		38,997		1,546,169	26,082	441,843	467,925	38,997	03/05/2016	1
626209-FB-1	BRITISH COLUMBIA MUN FIN AUTH DEBS 8.750% 05/12/13	C	04/30/2004	RBC INSURANCE		6,504,846	5,101,600	5,050,584	5,067,199		787		787		5,067,986	(402,814)	1,839,674	1,436,860	209,918	05/12/2013	1
626209-GW-4	BRITISH COLUMBIA MUN FIN AUTH DEB 4.900% 12/03/13	C	04/30/2004	RBC INSURANCE		4,338,211	4,372,800	4,289,848	4,290,971		2,116		2,116		4,293,087	(173,775)	218,899	45,124	90,171	12/03/2013	1
642866-DE-4	NEW BRUNSWICK PROVINCE DEBS DEP 10.000% 11/23/09	C	04/30/2004	RBC INSURANCE		2,430,335	1,894,880	1,821,650	1,854,443		1,622		1,622		1,856,065	(315,866)	890,136	574,270	84,685	11/23/2009	1
642866-DM-6	NEW BRUNSWICK PROVINCE DEBS DEP 10.125% 10/31/11	C	04/30/2004	RBC INSURANCE		585,103	437,280	435,750	436,323		27		27		436,350	(96,664)	245,417	148,753	22,286	10/31/2011	1
642866-DU-8	NEW BRUNSWICK PROVINCE DEBS DEP 9.250% 01/18/13	C	04/30/2004	RBC INSURANCE		1,896,454	1,457,600	1,444,482	1,448,808		212		212		1,449,020	(108,810)	556,244	447,434	106,043	01/18/2013	1

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received DuringYear	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
642866-DY-0	NEW BRUNSWICK PROVINCE DEBS DEP 8.500% 06/28/13	C	04/30/2004	RBC INSURANCE		1,833,909	1,457,600	1,421,889	1,433,354		.558		.558		1,433,912	(99,359)	.499,356	.399,997	.42,989	06/28/2013	1
642866-EF-0	NEW BRUNSWICK PROVINCE DEBS DEP 8.750% 05/12/15	C	04/30/2004	RBC INSURANCE		2,853,995	2,186,400	2,293,752	2,269,321		(1,496)		(1,496)		2,267,826	3,474	.582,695	.586,169	.88,132	05/12/2015	1
642866-EM-5	NEW BRUNSWICK PROVINCE DEBS 7.750% 06/19/06	C	04/30/2004	RBC INSURANCE		6,416,822	5,830,400	5,924,466	5,861,027		(3,809)		(3,809)		5,857,218	(4,172)	.563,776	.559,604	.162,078	06/19/2006	1
642866-EP-8	NEW BRUNSWICK PROVINCE DEBS 6.750% 06/27/17	C	04/30/2004	RBC INSURANCE		4,160,100	3,644,000	3,619,913	3,624,590		.297		.297		3,624,887	.21,196	.514,017	.535,213	.85,208	06/27/2017	1FE
642866-EY-9	NEW BRUNSWICK PROVINCE DEBS 5.800% 07/12/11	C	04/30/2004	RBC INSURANCE		3,899,918	3,644,000	3,764,689	3,752,770		(3,961)		(3,961)		3,748,809	.445,108	(293,999)	.151,109	.165,410	07/12/2011	1FE
642866-FQ-5	NEW BRUNSWICK PROVINCE NOTES 4.250% 12/02/08	C	04/30/2004	RBC INSURANCE		1,845,467	1,822,000	1,830,746	1,830,267		(505)		(505)		1,829,762	(25,595)	.41,300	.15,705	.31,529	12/02/2008	1FE
642866-FR-3	NEW BRUNSWICK PROVINCE DEBS 5.500% 01/27/34	C	04/30/2004	RBC INSURANCE		15,540,887	16,033,600	16,026,895	16,026,895		.209		.209		16,027,104	(551,068)	.64,851	(486,217)	.229,731	01/27/2034	1
651333-DL-7	NEWFOUNDLAND PROVINCE DEP 10.125% 11/22/14	C	04/30/2004	RBC INSURANCE		1,442,845	1,020,320	.913,769	.940,490		.1,274		.1,274		.941,764	(156,979)	.658,060	.501,081	.46,843	11/22/2014	1
651333-DX-1	NEWFOUNDLAND PROVINCE DEB DEP 10.950% 04/15/21	C	04/30/2004	RBC INSURANCE		1,275,409	.801,680	.801,680	.801,680						.801,680	(155,008)	.628,737	.473,729	.47,740	04/15/2021	1
651333-EB-8	NEWFOUNDLAND PROVINCE DEBS 8.450% 02/05/26	C	04/30/2004	RBC INSURANCE		5,807,603	4,372,800	5,230,394	5,152,347		(5,131)		(5,131)		5,147,216	.35,518	.624,869	.660,387	.266,680	02/05/2026	1
669802-ED-5	NOVA SCOTIA PHR GENERIC RESID Cpn Stp 11.25 4/27/14 0.000% 04/27/14	C	04/30/2004	RBC INSURANCE		8,634,239	14,576,000	3,131,071	6,135,493		.173,859		.173,859		6,309,352	.156,138	.2,168,749	.2,324,887	.173,859	04/27/2014	1
669827-DN-4	NOVA SCOTIA PROVINCE DEBS DEP 9.600% 01/30/22	C	04/30/2004	RBC INSURANCE		6,141,847	4,227,040	4,222,777	4,223,322		.26		.26		4,223,348	(695,857)	.2,614,356	.1,918,499	.305,207	01/30/2022	1
669827-DR-5	NOVA SCOTIA PROVINCE DEBS 8.250% 12/01/05	C	04/30/2004	RBC INSURANCE		.792,016	.728,800	.771,129	.740,019		(1,829)		(1,829)		.738,190	.1,224	.52,602	.53,826	.23,211	12/01/2005	1
669827-FL-6	NOVA SCOTIA PROVINCE NOTES 5.800% 06/01/33	C	04/30/2004	RBC INSURANCE		17,470,154	17,345,440	17,561,325	17,561,588		(624)		(624)		17,560,964	(412,527)	.321,717	(.90,810)	.418,328	06/01/2033	1FE
669832-JH-8	NOVA SCOTIA, PROV OF Residual Stp 0.000% 12/01/05	C	04/30/2004	RBC INSURANCE		1,398,655	1,457,600	.684,489	1,260,454		.32,261		.32,261		1,292,715	.3,317	.102,623	.105,940	.32,261	12/01/2005	1
683232-FY-0	ONTARIO STRIP Zero Cpn 9.5 7/13/22 Deb 0.000% 07/13/15	C	04/30/2004	RBC INSURANCE		4,117,368	7,451,980	1,203,190	2,637,816		.80,331		.80,331		2,718,147	.58,669	1,340,552	1,399,221	.80,331	07/13/2015	1

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received DuringYear	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
68323Z-FZ-7	ONTARIO STRIP Zero Cpn 9.5 7/13/22 Deb 0.000% 01/13/16	C	04/30/2004	RBC INSURANCE		3,999,850	7,451,980	1,150,831	2,522,361		76,794		76,794		2,599,155	56,073	1,344,622	1,400,695	76,794	01/13/2016	1
68323Z-GA-1	ONTARIO STRIP Zero Cpn 9.5 7/13/22 Deb 0.000% 07/13/16	C	04/30/2004	RBC INSURANCE		3,848,277	7,451,980	1,100,373	2,411,457		73,413		73,413		2,484,870	53,586	1,309,821	1,363,407	73,413	07/13/2016	1
68323Z-GD-5	ONTARIO STRIP Zero Cpn 9.5 7/13/22 Deb 0.000% 01/13/18	C	04/30/2004	RBC INSURANCE		5,167,065	11,095,980	1,494,050	3,187,049		95,791		95,791		3,282,840	64,604	1,819,621	1,884,225	95,791	01/13/2018	1
68323Z-GP-8	ONTARIO STRIP Residual 0.000% 07/13/22	C	04/30/2004	RBC INSURANCE		3,799,417	10,932,000	1,041,492	2,181,580		64,161		64,161		2,245,741	63,380	1,490,296	1,553,676	64,161	07/13/2022	1
68323Z-KQ-1	ONTARIO STRIP 544 Stp 8.1 9/8/23 0.000% 03/08/21	C	04/30/2004	RBC INSURANCE		2,543,795	6,704,960	714,950	1,471,312		43,925		43,925		1,515,237	39,710	988,848	1,028,558	43,925	03/08/2021	1
68323Z-KW-8	ONTARIO STRIP Residual Prin 8.1 9/8/23 0.000% 09/08/23	C	04/30/2004	RBC INSURANCE		14,093,052	43,728,000	4,080,515	8,243,663		236,033		236,033		8,479,696	243,265	5,370,090	5,613,356	236,033	09/08/2023	1
68323Z-UJ-6	ONTARIO STRIP DEBS 0.000% 12/02/19	C	04/30/2004	RBC INSURANCE		5,538,734	13,482,800	1,804,376	3,483,664		100,055		100,055		3,583,719	96,650	1,858,365	1,955,015	100,055	12/02/2019	1
68325Z-GR-2	ONTARIO STRIP Zero Cpn 7.5 2/7/24 Deb 0.000% 02/07/24	C	04/30/2004	RBC INSURANCE		12,798,420	40,084,000	3,567,112	7,289,448		208,671		208,671		7,498,119	193,079	5,107,222	5,300,301	208,671	02/07/2024	1
741666-CA-7	PRINCE EDWARD ISLAND PROV DEP DEBS 11.000% 03/14/11	C	04/30/2004	RBC INSURANCE		798,129	583,040	581,582	582,151		28		28		582,179	(110,045)	325,995	215,950	40,529	03/14/2011	1FE
74801G-ER-7	QUEBEC HOUSING SERIES L DEP 11.375% 09/06/10	C	04/30/2004	RBC INSURANCE		4,541,695	3,355,395	3,327,225	3,338,798		562		562		3,339,360	(617,782)	1,820,117	1,202,335	249,958	09/06/2010	1
74801G-EU-0	QUEBEC HOUSING CO GUARNT 10.800% 05/09/11	C	04/30/2004	RBC INSURANCE		1,754,307	1,307,467	1,305,349	1,306,255		185		185		1,306,440	(248,071)	695,938	447,867	67,500	05/09/2011	1
74810Z-BC-0	QUEBEC PROVINCE Cpn Stp 9.375 1/16/23 0.000% 07/16/06	C	04/30/2004	RBC INSURANCE		3,416,214	3,644,000	1,533,031	2,959,061		81,914		81,914		3,040,975	75,383	299,856	375,239	81,914	07/16/2006	1
748148-BG-7	QUEBEC PROVINCE NOTES 6.000% 10/01/12	C	04/30/2004	RBC INSURANCE		7,853,184	7,288,000	7,235,308	7,242,090		1,329		1,329		7,243,419	886,862	(277,097)	609,765	255,910	10/01/2012	1FE
748148-KG-7	QUEBEC PROVINCE DEBS 11.000% 04/01/09	C	04/30/2004	RBC INSURANCE		953,321	728,800	712,329	720,604		387		387		720,991	(130,257)	362,587	232,330	47,060	04/01/2009	1
748148-NX-7	QUEBEC PROVINCE DEBS 9.375% 01/16/23	C	04/30/2004	RBC INSURANCE		10,503,393	7,288,000	8,104,985	7,999,412		(5,258)		(5,258)		7,994,154	(225,463)	2,734,702	2,509,239	534,790	01/16/2023	1
748148-PA-5	QUEBEC PROVINCE DEBS 9.500% 03/30/23	C	04/30/2004	RBC INSURANCE		132,732	91,100	103,763	102,149		(80)		(80)		102,069	(1,700)	32,363	30,663	5,006	03/30/2023	1FE
748148-PZ-0	QUEBEC PROVINCE DEBS 8.500% 04/01/26	C	04/30/2004	RBC INSURANCE		1,972,730	1,457,600	1,432,835	1,435,041		114		114		1,435,155	(5,891)	543,466	537,575	72,245	04/01/2026	1
748148-QP-1	QUEBEC PROVINCE DEBS 5.500% 06/01/09	C	04/30/2004	RBC INSURANCE		3,875,248	3,644,000	3,756,199	3,740,245		(5,176)		(5,176)		3,735,069	444,104	(303,925)	140,179	78,286	06/01/2009	1FE

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident-ification	Description	For-eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid-eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received DuringYear	Maturity Date	NAIC Desig-nation or Market In-dicator (a)
748148-RL-9	QUEBEC PROVINCE DEBS 5.750% 12/01/36 .....	C	04/30/2004	RBC INSURANCE .....		2,922,546	2,915,200	2,944,673	2,944,672						2,944,672	(81,647)	59,521	(22,126)	69,805	12/01/2036	1FE.....
74815Z-BV-3	QUEBEC, PROVINCE of CPN STP 11% 4/1/09 0.000% 04/01/09 .....	C	04/30/2004	RBC INSURANCE .....		6,538,823	8,016,800	2,235,324	4,897,486		155,665		155,665		5,053,151	130,653	1,355,019	1,485,672	155,665	04/01/2009	1.....
74818E-CJ-3	UNIVERSITY DE QUEBEC DEBS 11.650% 11/25/05 .....	C	04/30/2004	RBC INSURANCE .....		1,639,625	1,457,600	1,518,586	1,470,975		(2,147)		(2,147)		1,468,828	(149,025)	319,822	170,797	71,360	11/25/2005	2.....
74818E-CM-6	UNIVERSITY DE QUEBEC DEBS 11.250% 09/01/08 .....	C	04/30/2004	RBC INSURANCE .....		1,875,304	1,457,600	1,448,490	1,453,486		227		227		1,453,713	(158,220)	579,811	421,591	109,622	09/01/2008	2.....
803854-EG-9	SASKATCHEWAN PROVINCE DEP 9.625% 12/30/04 .....	C	04/30/2004	RBC INSURANCE .....		764,497	728,800	727,889	728,714		23		23		728,737	(118,868)	154,628	35,760	23,661	12/30/2004	1.....
803854-EQ-7	SASKATCHEWAN PROVINCE DEP 10.000% 01/18/10 .....	C	04/30/2004	RBC INSURANCE .....		2,032,242	1,577,852	1,382,770	1,468,488		4,280		4,280		1,472,768	(260,817)	820,291	559,474	128,130	01/18/2010	1.....
803854-FP-8	SASKATCHEWAN PROVINCE DEBS 8.750% 05/30/25 .....	C	04/30/2004	RBC INSURANCE .....		1,010,714	728,800	728,800	728,800						728,800	(222)	282,136	281,914	26,731	05/30/2025	1.....
803854-GY-8	SASKATCHEWAN PROVINCE DEBS 5.750% 03/05/29 .....	C	04/30/2004	RBC INSURANCE .....		1,845,886	1,822,000	1,935,456	1,935,456		(210)		(210)		1,935,246	(59,942)	(29,418)	(89,360)	16,151	03/05/2029	1FE.....
803854-JD-1	SASKATCHEWAN PROVINCE GOVERNMENT NATIONAL 4.900% 12/03/13 .....	C	04/30/2004	RBC INSURANCE .....		3,626,144	3,644,000	3,603,297	3,603,799		1,045		1,045		3,604,844	(130,674)	151,974	21,300	74,424	12/03/2013	1FE.....
80386Z-A6-5	SASKATCHEWAN, PROV OF RESIDUAL 0.000% 05/30/25 .....	C	04/30/2004	RBC INSURANCE .....		11,679,676	40,084,000	2,845,454	6,019,120		180,220		180,220		6,199,340	169,718	5,310,618	5,480,336	180,220	05/30/2025	1.....
80386Z-BS-6	SASKATCHEWAN, PROV OF Resid Stp 0.000% 01/18/10 .....	C	04/30/2004	RBC INSURANCE .....		8,507,610	10,932,000	3,501,957	6,708,475		183,026		183,026		6,891,501	201,859	1,414,250	1,616,109	183,026	01/18/2010	1.....
80386Z-HQ-4	SASKATCHEWAN, PROV OF Cpn Strip 0.000% 04/10/12 .....	C	04/30/2004	RBC INSURANCE .....		3,659,394	5,393,120	1,568,481	2,787,965		75,093		75,093		2,863,058	58,316	738,020	796,336	75,093	04/10/2012	1.....
80386Z-HS-0	SASKATCHEWAN, PROV OF Cpn Stp 0.000% 04/10/13 .....	C	04/30/2004	RBC INSURANCE .....		3,908,479	6,121,920	1,430,509	2,750,035		80,241		80,241		2,830,276	79,921	998,282	1,078,203	80,241	04/10/2013	1.....
80386Z-HT-8	SASKATCHEWAN, PROV OF Strip 0.000% 10/10/13 .....	C	04/30/2004	RBC INSURANCE .....		3,379,355	5,466,000	1,330,370	2,440,524		68,037		68,037		2,508,561	71,290	799,504	870,794	68,037	10/10/2013	1.....
80386Z-HV-3	SASKATCHEWAN, PROV OF Cpn Stp 10.25 4/10/14 0.000% 04/10/14 .....	C	04/30/2004	RBC INSURANCE .....		21,388,866	35,711,200	8,367,987	15,539,494		423,950		423,950		15,963,444	338,782	5,086,640	5,425,422	423,950	04/10/2014	1.....
83365Z-AB-3	QUEBEC HOUSING SERIES N DEP 8.950% 05/13/13 .....	C	04/30/2004	RBC INSURANCE .....		6,118,199	4,846,520	4,840,833	4,842,678		249		249		4,842,927	(389,120)	1,664,392	1,275,272	202,276	05/13/2013	1FE.....
Total Canada						422,071,279	620,743,999	274,023,331	337,959,231		3,859,242		3,859,242		341,818,473	(1,886,236)	82,139,041	80,252,806	10,810,908	XXX	XXX
1799999. Bonds - States, Territories and Possessions						422,071,279	620,743,999	274,023,331	337,959,231		3,859,242		3,859,242		341,818,473	(1,886,236)	82,139,041	80,252,806	10,810,908	XXX	XXX



STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received DuringYear	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
672212-AA-5	Political Subdivisions of States United States  OAKLAND ALAMEDA COUNTY COLISEU REV BDS 4.125% 04/01/04		04/01/2004	Redemption	100.0000	70,000	70,000	46,150	69,004		996		996		70,000				2,439	04/01/2004	1
Total United States						70,000	70,000	46,150	69,004		996		996		70,000				2,439	XXX	XXX
11070*-AB-8	Canada BRITISH COLUMBIA MUNI FIN AUTH BONDS, SERIES ED 8.500% 05/10/04	C	04/30/2004	RBC INSURANCE		5,106,702	5,101,600	4,905,079	5,091,040		9,829		9,829		5,100,869	61,978	(56,145)	5,833	432,624	05/10/2004	1
192823-AA-0	COLCHESTER SOUTH TOWNSHIP CAN PROV 11.800% 07/05/10	C	04/30/2004	RBC INSURANCE		1,277,517	931,406	931,406	931,406						931,406	(167,287)	513,398	346,111	90,183	07/05/2010	1
26682C-DV-2	DURHAM REGIONAL MUNI DEBS 8.375% 09/28/07	C	04/30/2004	RBC INSURANCE		1,690,090	1,468,532	1,465,595	1,467,396		87		87		1,467,483	(54,298)	276,905	222,607	73,038	09/28/2007	1FE
26682C-DW-0	DURHAM REGIONAL MUNI DEBS 8.500% 09/28/08	C	04/30/2004	RBC INSURANCE		283,631	240,504	240,504	240,504						240,504	(8,910)	52,037	43,127	12,126	09/28/2008	1
281173-DF-8	EDMONTON ALBERTA UNSECURED DEBS 11.250% 12/17/05	C	04/30/2004	RBC INSURANCE		2,481,586	2,186,400	2,363,870	2,233,704		(7,397)		(7,397)		2,226,307	73,256	182,023	255,279	84,252	12/17/2005	1
281173-DK-7	EDMONTON ALBERTA DEBS DEP 9.625% 02/13/12	C	04/30/2004	RBC INSURANCE		2,865,037	2,186,400	2,140,832	2,157,569		789		789		2,158,358	(327,435)	1,034,114	706,679	150,980	02/13/2012	1
281173-DL-5	EDMONTON ALBERTA DEBS 9.000% 03/25/13	C	04/30/2004	RBC INSURANCE		4,687,204	3,644,000	3,701,648	3,682,833		(942)		(942)		3,681,891	(274,870)	1,280,183	1,005,313	196,284	03/25/2013	1
281173-DM-3	EDMONTON ALBERTA DEBS DEP 8.500% 09/14/18	C	04/30/2004	RBC INSURANCE		3,828,999	2,915,200	2,850,337	2,861,925		590		590		2,862,515	(39,592)	1,006,076	966,484	157,072	09/14/2018	1
296837-AF-4	ESSEX CO RMN CATH SCHOOL CAN PROV 12.160% 12/11/04	C	04/30/2004	RBC INSURANCE		56,170	53,202	53,202	53,202						53,202	(9,788)	12,756	2,968	2,517	12/11/2004	1
296837-AG-2	ESSEX CO RMN CATH SCHOOL CAN PROV 12.160% 12/11/05	C	04/30/2004	RBC INSURANCE		67,026	59,033	59,033	59,033						59,033	(10,861)	18,854	7,993	2,793	12/11/2005	1
296837-AH-0	ESSEX CO RMN CATH SCHOOL CAN PROV 12.160% 12/11/06	C	04/30/2004	RBC INSURANCE		79,859	66,321	66,321	66,321						66,321	(12,202)	25,740	13,538	3,137	12/11/2006	1
296837-AJ-6	ESSEX CO RMN CATH SCHOOL CAN PROV 12.160% 12/11/07	C	04/30/2004	RBC INSURANCE		94,720	75,066	75,066	75,066						75,066	(13,811)	33,465	19,654	3,551	12/11/2007	1
296837-AK-3	ESSEX CO RMN CATH SCHOOL CAN PROV 12.160% 12/11/08	C	04/30/2004	RBC INSURANCE		109,593	83,812	83,812	83,812						83,812	(15,420)	41,201	25,781	3,965	12/11/2008	1

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
296837-AL-1	ESSEX CO RMN CATH SCHOOL CAN PROV 12.160% 12/11/09	C	04/30/2004	RBC INSURANCE		126,619	94,015	94,015	94,015						94,015	(17,297)	49,901	32,604	4,448	12/11/2009	1
296837-AM-9	ESSEX CO RMN CATH SCHOOL CAN PROV 12.160% 12/11/10	C	04/30/2004	RBC INSURANCE		146,340	105,676	105,676	105,676						105,676	(19,443)	60,107	40,664	5,000	12/11/2010	1
420151-CF-7	HAWKESBURY, TOWN OF CAN PROV 10.000% 08/28/04	C	04/30/2004	RBC INSURANCE		66,338	64,863	63,540	64,763		50		50		64,813	668	857	1,525	4,413	08/28/2004	2
420151-CG-5	HAWKESBURY, TOWN OF CAN PROV 10.000% 08/28/05	C	04/30/2004	RBC INSURANCE		78,345	72,151	70,651	71,882		50		50		71,932	743	5,670	6,413	4,903	08/28/2005	2
420151-CH-3	HAWKESBURY, TOWN OF CAN PROV 10.000% 08/28/06	C	04/30/2004	RBC INSURANCE		89,989	79,439	77,763	78,988		50		50		79,038	818	10,133	10,951	5,393	08/28/2006	2
51938C-CH-4	LAVAL CITY QUEBEC CAN PROV 8.600% 09/03/13	C	04/30/2004	RBC INSURANCE		710,964	567,735	562,228	563,957		85		85		564,042	(18,678)	165,600	146,922	32,389	09/03/2013	1
596593-AA-1	MIDDLESEX CO PROV LS CAN PROV 10.250% 04/15/05	C	04/30/2004	RBC INSURANCE		136,027	127,540	127,540	127,540						127,540	1,849	6,638	8,487	7,109	04/15/2005	2
596593-AB-9	MIDDLESEX CO PROV LS CAN PROV 10.250% 04/15/04	C	04/15/2004	Maturity		109,320	109,320	109,320	109,320						109,320	3,963	(3,963)		5,603	04/15/2004	1
614852-GW-5	CITY OF MONTREAL DEP 12.000% 12/13/10	C	04/30/2004	RBC INSURANCE		1,133,672	801,680	790,376	794,690		219		219		794,909	(144,529)	483,292	338,763	37,119	12/13/2010	1
614852-KN-0	CITY OF MONTREAL DEBS 6.000% 06/01/43	C	04/30/2004	RBC INSURANCE		4,839,429	4,737,200	4,679,975	4,680,190		119		119		4,680,309	(12,375)	171,495	159,120	118,484	06/01/2043	1FE
642904-AA-4	NEW BRUNSWICK PROJCT CO FM BDS 6.470% 11/30/27	C	04/30/2004	RBC INSURANCE		9,452,575	8,742,589	7,887,475	8,890,459		(2,329)		(2,329)		8,888,130	618,257	(53,812)	564,445	234,776	11/30/2027	1FE
650900-BM-4	NEWFOUNDLAND MUN FIN AUTH SF 10.875% 12/01/08	C	04/30/2004	RBC INSURANCE		930,357	728,800	728,800	728,800						728,800	(80,917)	282,474	201,557	33,006	12/01/2008	1
66980H-GJ-0	NOVA SCOTIA MUNI FIN AUTH SERIAL DEBS 7.500% 10/28/06	C	04/30/2004	RBC INSURANCE		4,019,842	3,644,000	3,593,713	3,625,800		1,926		1,926		3,627,726	(71,641)	463,757	392,116	140,822	10/28/2006	1
683234-SL-3	ONTARIO PROVINCE GOVERNMENT NATIONAL 5.850% 03/08/33	C	05/20/2004	RBC-DOMINION SEC		18,161,213	18,152,500	18,880,778	18,877,406		(3,956)		(3,956)		18,873,450	(33,230)	(679,007)	(712,237)	756,845	03/08/2033	1FE
683244-AF-4	ONT SCHOOL BOARDS FIN CP DEBS 5.900% 10/11/27	C	04/30/2004	Various		3,661,316	3,577,460	3,558,750	3,559,028		674		674		3,559,702	476,218	(374,604)	101,614	117,662	10/11/2027	1FE
689193-AK-6	OTTAWA-CARLTON RGNL MUNI DEBS 10.625% 05/31/09	C	04/30/2004	RBC INSURANCE		795,870	619,480	741,518	679,828		(2,970)		(2,970)		676,858	(29,570)	148,582	119,012	24,620	05/31/2009	1
68919F-RD-7	OTTAWA-CARLTON RGNL MUNI DEBS 10.750% 02/28/11	C	04/30/2004	RBC INSURANCE		985,330	728,800	905,534	831,533		(3,573)		(3,573)		827,960	(43,446)	200,816	157,370	49,123	02/28/2011	1

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
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748240-AA-9	QUEENS UNIVERSITY GOVERNMENT NATIONAL 6.100% 11/19/32	C	04/30/2004	RBC INSURANCE		4,571,571	4,412,884	4,435,540	4,435,585		(89)		(89)		4,435,496	346,370	(210,295)	136,075	120,861	11/19/2032	1FE
790477-AV-5	CITY OF ST JOHNS DEBS 10.500% 12/14/09	C	04/30/2004	RBC INSURANCE		850,303	670,496	579,741	619,398		1,993		1,993		621,391	(98,826)	327,738	228,912	28,803	12/14/2009	2
891245-6G-2	TORONTO ONTARIO DEB 8.650% 06/08/15	C	04/30/2004	RBC INSURANCE		1,877,010	1,457,600	1,506,277	1,495,058		(684)		(684)		1,494,374	(931)	383,567	382,636	49,404	06/08/2015	1
891245-6T-4	TORONTO ONTARIO UNSEC SF DEBS 7.750% 12/01/05	C	04/30/2004	RBC INSURANCE		2,593,499	2,405,040	2,360,234	2,393,304		1,903		1,903		2,395,207	(12,309)	210,601	198,292	79,523	12/01/2005	1
891245-6U-1	TORONTO ONTARIO UNSEC SF DEBS 7.850% 06/28/06	C	04/30/2004	RBC INSURANCE		1,205,975	1,093,200	1,092,325	1,092,916		35		35		1,092,951	(6,904)	119,928	113,024	29,424	06/28/2006	1
94180C-EA-2	WATERLOO, REG MUNICIPALITY OF CANADIAN PAY DEBS 7.500% 01/15/05	C	04/30/2004	RBC INSURANCE		751,568	728,800	720,419	727,520		401		401		727,921	(5,086)	28,733	23,647	43,754	01/15/2005	1
94180C-EB-0	WATERLOO, REG MUNICIPALITY OF CANADIAN PAY DEBS 7.500% 01/15/06	C	04/30/2004	RBC INSURANCE		1,451,963	1,348,280	1,327,921	1,342,798		841		841		1,343,639	(9,374)	117,698	108,324	81,045	01/15/2006	1
94180C-EC-8	WATERLOO, REG MUNICIPALITY OF CANADIAN PAY DEBS 7.750% 01/15/07	C	04/30/2004	RBC INSURANCE		390,198	349,824	347,270	348,892		92		92		348,984	(2,452)	43,666	41,214	21,596	01/15/2007	1
94180C-ES-3	WATERLOO, REG MUNICIPALITY OF CANADIAN PAY DEBS 7.500% 08/29/06	C	04/30/2004	RBC INSURANCE		1,918,657	1,746,934	1,740,820	1,744,841		238		238		1,745,079	(6,518)	180,096	173,578	88,003	08/29/2006	1
94180C-GP-7	WINDSOR, CITY OF DEBS 8.250% 11/04/13	C	04/30/2004	RBC INSURANCE		5,420,304	4,372,800	4,361,868	4,365,311		167		167		4,365,478	(228,912)	1,283,738	1,054,826	177,085	11/04/2013	1
97373C-HR-2	WINNIPEG MANITOBA DEB 11.625% 08/15/11	C	04/30/2004	RBC INSURANCE		5,197,801	3,644,000	3,634,161	3,637,652		177		177		3,637,829	(726,955)	2,286,927	1,559,972	300,190	08/15/2011	1
975026-EK-7	WINNIPEG MANITOBA DEB 10.000% 12/14/09	C	04/30/2004	RBC INSURANCE		1,398,421	1,093,200	1,249,528	1,175,245		(3,595)		(3,595)		1,171,650	(49,828)	276,599	226,771	38,036	12/14/2009	1
975026-EM-3	WINNIPEG MANITOBA DEB 9.375% 02/11/13	C	04/30/2004	RBC INSURANCE		5,720,891	4,372,800	4,432,598	4,412,404		(982)		(982)		4,411,422	(384,309)	1,693,778	1,309,469	293,845	02/11/2013	1
975026-EN-1	WINNIPEG MANITOBA DEB 8.000% 01/20/14	C	04/30/2004	RBC INSURANCE		3,553,570	2,915,200	2,872,857	2,885,104		658		658		2,885,762	(98,237)	766,045	667,808	182,438	01/20/2014	1
987049-AC-7	YORK DISTRICT SCHOOL DEBS 5.300% 06/03/25	C	04/30/2004	RBC INSURANCE		6,795,856	7,198,619	7,194,732	7,194,922		292		292		7,195,214	(42,823)	(356,535)	(399,358)	157,083	06/03/2025	1FE
98704C-FE-1	YORK, REGIONAL MUNICIPALITY OF CANADIAN PAY DEBENTURES 8.125% 10/31/06	C	04/30/2004	RBC INSURANCE		2,677,527	2,381,718	2,362,188	2,374,946		714		714		2,375,659	(48,882)	350,750	301,868	98,001	10/31/2006	1

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

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										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
987051-AA-7	YORK REGIONAL SCHOOL DEBS 10.500% 04/30/12	C	04/30/2004	RBC INSURANCE		2,992,307	2,186,400	2,186,400	2,186,400						2,186,400	(321,961)	1,127,868	805,907	115,415	04/30/2012	1
C54716-AL-6	TORONTO, MUN. OF METROPOLITAN GENERAL OBLIGATION - MUNI 8.500% 05/26/04	C	04/30/2004	RBC INSURANCE		1,462,264	1,457,600	1,423,346	1,455,546		1,702		1,702		1,457,248	(10,574)	15,590	5,016	116,994	05/26/2004	1
C94496-AD-5	VANCOUVER, CITY OF UNSEC SR UNSUB NTS 7.500% 01/11/06	C	04/30/2004	RBC INSURANCE		1,585,286	1,457,600	1,418,245	1,446,919		1,668		1,668		1,448,587	2,148	134,551	136,699	144,391	01/11/2006	1
Total Canada						120,486,651	107,257,721	107,160,827	108,222,447		(1,170)		(1,170)		108,221,278	(1,874,215)	14,139,588	12,265,373	4,960,130	XXX	XXX
2499999. Bonds - Political Subdivisions						120,556,651	107,327,721	107,206,977	108,291,451		(174)		(174)		108,291,278	(1,874,215)	14,139,588	12,265,373	4,962,569	XXX	XXX
	Special Revenue & Assessment																				
	United States																				
31283J-BA-8	FHLMC GOLD PC #G10033 9.000% 12/01/06		06/01/2004	Paydown		43,285	43,285	45,269	44,001		(716)		(716)		43,285				865	12/01/2006	1
31283J-BB-6	FHLMC GOLD PC #G10034 9.000% 07/01/06		06/01/2004	Paydown		12,769	12,769	13,364	13,012		(243)		(243)		12,769				233	07/01/2006	1
312908-P3-4	FHLMC 1224 H PAC 8.000% 03/15/07		06/01/2004	Paydown		318,761	318,761	311,340	316,695		2,066		2,066		318,761				12,692	03/15/2007	1
312908-UT-1	FHLMC 1213 N 7.000% 02/15/22		06/01/2004	Paydown		762,079	762,079	661,416	725,352		36,727		36,727		762,079				58,723	02/15/2022	1
3133T4-NZ-5	FHLMC 1994 1694 Z 6.500% 03/15/24		06/01/2004	Paydown		6,551,302	6,551,302	5,932,647	5,977,546		573,756		573,756		6,551,302				754,348	03/15/2024	1
3133T5-B8-5	FHLMC 1746 Z 7.000% 05/15/24		06/01/2004	Paydown		3,230,011	3,230,011	2,945,872	3,053,245		176,766		176,766		3,230,011				272,268	05/15/2024	1
3133T8-HZ-3	FHLMC 1909 Z CMO 7.000% 11/15/26		06/01/2004	Paydown		1,941,252	1,941,252	1,745,087	1,811,085		130,167		130,167		1,941,252				187,488	11/15/2026	1
3133TN-AF-1	FHLMC 2212 Z 7.000% 01/15/30		06/01/2004	Paydown		1,489,428	1,489,428	1,345,012	1,364,168		125,260		125,260		1,489,428				145,855	01/15/2030	1
313401-2Y-6	FHLMC PC #380092 10.000% 06/01/05		06/01/2004	Paydown		4,633	4,633	4,633	4,633						4,633				198	06/01/2005	1
31340Y-D3-0	FHLMC 71 F PAC 9.300% 12/15/20		06/15/2004	Paydown		113,459	113,459	112,980	112,593		866		866		113,459				337	12/15/2020	1
31341A-5B-2	FHLMC PC #250842 9.000% 02/01/10		06/01/2004	Paydown		65,683	65,683	62,579	63,107		2,576		2,576		65,683				5,205	02/01/2010	1
31341G-08-3	FHLMC PC #255879 9.250% 01/01/10		06/01/2004	Paydown		5,975	5,975	5,937	5,930		45		45		5,975				266	01/01/2010	1
31342M-C9-2	FHLMC PC #730096 10.000% 07/01/05		06/01/2004	Paydown		5,771	5,771	5,762	5,724		47		47		5,771				269	07/01/2005	1
31342M-FL-2	FHLMC PC #730171 9.500% 10/01/05		06/01/2004	Paydown		13,764	13,764	13,697	13,631		133		133		13,764				641	10/01/2005	1
31342M-G3-1	FHLMC PC #730218 9.500% 12/01/05		06/01/2004	Paydown		9,287	9,287	9,203	9,191		96		96		9,287				463	12/01/2005	1
31343C-2X-1	FHLMC PC #272590 8.500% 10/01/08		06/01/2004	Paydown		74,695	74,695	69,003	71,104		3,591		3,591		74,695				6,035	10/01/2008	1

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31344N-S7-5	FHLMC PC #284142 9.000% 11/01/16 .....		06/01/2004	Paydown .....		1, 113	1, 113	1, 085	1, 086		27		27		1, 113				69	11/01/2016	1.....
31345E-VF-2	FHLMC PC #303314 9.500% 08/01/09 .....		06/01/2004	Paydown .....		22, 703	22, 703	22, 347	22, 379		324		324		22, 703				1, 232	08/01/2009	1.....
31345F-YM-1	FHLMC PC #304316 9.000% 10/01/18 .....		06/01/2004	Paydown .....		75, 118	75, 118	73, 296	73, 319		1, 799		1, 799		75, 118				4, 434	10/01/2018	1.....
31345M-BW-9	FHLMC PC #309053 9.000% 10/01/18 .....		06/01/2004	Paydown .....		2, 288	2, 288	2, 232	2, 234		54		54		2, 288				139	10/01/2018	1.....
31345R-PZ-6	FHLMC PC #502240 9.500% 11/01/04 .....		06/01/2004	Paydown .....		274	274	273	271		3		3		274				14	11/01/2004	1.....
31347N-DN-3	FHLMC PC #531009 9.500% 06/01/17 .....		06/01/2004	Paydown .....		32, 611	32, 611	32, 254	32, 252		359		359		32, 611				1, 653	06/01/2017	1.....
31350Q-R5-4	FHLMC PC #735008 9.500% 02/01/05 .....		06/01/2004	Paydown .....		22, 224	22, 224	21, 939	21, 958		266		266		22, 224				1, 116	02/01/2005	1.....
31359D-3U-5	FNMA 1993-163 ZA 7.000% 09/25/23 .....		06/01/2004	Paydown .....		1, 009, 685	1, 009, 685	947, 146	974, 011		35, 674		35, 674		1, 009, 685				64, 958	09/25/2023	1.....
31359H-IID-2	FNMA 94-79-D 7.000% 04/25/24 .....		06/01/2004	Paydown .....		503, 747	503, 747	449, 437	481, 811		21, 936		21, 936		503, 747				36, 322	04/25/2024	1.....
31359H-IH-3	FNMA 1994-79 Z 7.000% 04/25/24 .....		06/01/2004	Paydown .....		1, 196, 656	1, 196, 656	1, 093, 523	1, 144, 241		52, 415		52, 415		1, 196, 656				86, 588	04/25/2024	1.....
31359K-TE-7	FNMA 96-37 Z 7.000% 08/25/26 .....		06/01/2004	Paydown .....		2, 657, 819	2, 657, 819	2, 344, 891	2, 467, 380		190, 439		190, 439		2, 657, 819				266, 807	08/25/2026	1.....
31359L-2X-2	FNMA 1996 9-Z 6.500% 04/25/26 .....		06/01/2004	Paydown .....		1, 897, 040	1, 897, 040	1, 652, 760	1, 695, 300		201, 740		201, 740		1, 897, 040				231, 604	04/25/2026	1.....
31359Q-DE-1	FNMA 1997-54 Z 6.500% 08/01/27 .....		06/01/2004	Paydown .....		1, 477, 482	1, 477, 482	1, 271, 771	1, 314, 154		163, 328		163, 328		1, 477, 482				202, 674	08/01/2027	1.....
31359Q-UN-2	FNMA 97-56 Z 7.000% 09/18/27 .....		06/01/2004	Paydown .....		2, 720, 695	2, 720, 695	2, 536, 170	2, 591, 609		129, 086		129, 086		2, 720, 695				205, 409	09/18/2027	1.....
31360F-AU-9	FNMA #04519 9.250% 01/01/14 .....		06/01/2004	Paydown .....		110, 424	110, 424	109, 793	109, 781		643		643		110, 424				4, 759	01/01/2014	1.....
31362A-F6-6	FNMA #55089 8.500% 10/01/17 .....		06/01/2004	Paydown .....		1, 167	1, 167	1, 139	1, 142		25		25		1, 167				67	10/01/2017	1.....
31362E-K9-6	FNMA #58820 9.500% 04/01/14 .....		06/01/2004	Paydown .....		11, 515	11, 515	11, 494	11, 485		30		30		11, 515				473	04/01/2014	1.....
31362P-AP-6	FNMA #66614 9.000% 05/01/10 .....		06/01/2004	Paydown .....		11, 430	11, 430	11, 106	11, 182		248		248		11, 430				710	05/01/2010	1.....
31362P-AS-0	FNMA #66617 9.500% 11/01/09 .....		06/01/2004	Paydown .....		1, 298	1, 298	1, 284	1, 288		10		10		1, 298				62	11/01/2009	1.....
31362T-JN-4	FNMA #70469 9.000% 01/01/05 .....		06/01/2004	Paydown .....		16, 901	16, 901	16, 748	16, 785		116		116		16, 901				741	01/01/2005	1.....
31362T-PJ-6	FNMA #70625 9.000% 09/01/05 .....		06/01/2004	Paydown .....		3, 018	3, 018	2, 981	2, 994		24		24		3, 018				131	09/01/2005	1.....
31362T-SK-0	FNMA #70722 9.000% 01/01/06 .....		06/01/2004	Paydown .....		33, 990	33, 990	33, 456	33, 650		340		340		33, 990				1, 601	01/01/2006	1.....
31363H-4S-4	FNMA #89933 9.000% 01/01/20 .....		06/01/2004	Paydown .....		35, 650	35, 650	35, 605	35, 592		58		58		35, 650				1, 559	01/01/2020	1.....
31393E-04-4	FNMA 2003-86 CLASS OE 5.000% 08/29/33 .....		05/06/2004	MERRILL LYNCH .....		34, 346, 497	36, 124, 500	33, 957, 030	34, 016, 454		64, 942		64, 942		34, 081, 396		265, 101	265, 101	867, 709	08/29/2033	1.....
31401K-PL-3	FNMA POOL 710627 5.500% 05/01/33 .....		06/01/2004	Paydown .....		1, 015, 655	1, 015, 655	1, 027, 696	1, 027, 664		( 12, 009)		( 12, 009)		1, 015, 655				12, 124	05/01/2033	1.....

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received DuringYear	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
31403R-KQ-0	FNMA POOL 755503 5.500% 11/01/33 .....		06/28/2004	Various .....		1,880,748	1,898,427	1,920,935	1,920,874		(2,531)		(2,531)		1,918,343		(37,595)	(37,595)	56,011	11/01/2033	1.....
3837H0-AF-0	GNMA 1994-1 PG(30yr GNMA 8%) 7.500% 04/16/23 .....		06/01/2004	Paydown .....		710,184	710,184	725,381	714,052		(3,868)		(3,868)		710,184				17,934	04/16/2023	1.....
3837H0-KU-6	GNMA 1995-8 Z 7.000% 10/20/25 .....		06/01/2004	Paydown .....		2,707,485	2,707,485	2,538,539	2,605,124		102,361		102,361		2,707,485				180,195	10/20/2025	1.....
3837H0-L6-8	GNMA 97-6 Z-A 7.000% 04/20/27 .....		06/01/2004	Paydown .....		2,460,029	2,460,029	2,161,347	2,259,404		200,625		200,625		2,460,029				273,145	04/20/2027	1.....
3837H0-LD-3	GNMA 1995-9 Z 7.000% 11/20/25 .....		06/01/2004	Paydown .....		1,644,672	1,644,672	1,586,861	1,606,226		38,446		38,446		1,644,672				85,627	11/20/2025	1.....
3837H0-UA-9	GNMA 96-17 Z CMO 7.000% 08/16/26 .....		06/01/2004	Paydown .....		1,450,829	1,450,829	1,286,747	1,319,806		131,023		131,023		1,450,829				153,125	08/16/2026	1.....
3837H1-HF-1	GNMA 98-11 Z 6.500% 01/20/28 .....		06/01/2004	Paydown .....		4,323,366	4,323,366	4,127,541	4,164,412		158,954		158,954		4,323,366				275,063	01/20/2028	1.....
Total United States						77,026,467	78,822,149	73,288,608	74,270,937		2,528,024		2,528,024		76,798,961		227,506	227,506	4,479,941	XXX	XXX
3199999. Bonds - Special Revenues						77,026,467	78,822,149	73,288,608	74,270,937		2,528,024		2,528,024		76,798,961		227,506	227,506	4,479,941	XXX	XXX
027789-A@-5	Public Utilities (unaffiliated)																				
	United States																				
	ANB (NATURAL GAS PIPELINE) 1ST MTG NT 10.000% 06/23/07 .....		05/17/2004	Call 100.0000 .....		2,389,048	2,389,048	2,389,048	2,389,048						2,389,048					06/23/2007	2.....
	BLACK HILLS POWER INC. SER Z 1ST MTG BD 9.350% 05/29/21 .....		05/29/2004	Redemption 100.0000 .....		874,000	874,000	874,000	874,000						874,000				40,860	05/29/2021	2.....
	BORGER FUNDING 1ST MTG BDS 144A 7.260% 12/31/22 .....		06/30/2004	Redemption 100.0000 .....		251,965	251,965	251,836	251,796		169		169		251,965				8,032	12/31/2022	2FE.....
	BROOKLYN NAVY YRD SR SEC BDS 144A 7.420% 10/01/20 .....		04/01/2004	Redemption 100.0000 .....		253,120	253,120	251,479	251,805		1,315		1,315		253,120				10,706	10/01/2020	3FE.....
	CINCAP IV, LLC SENIOR NOTES 7.810% 07/06/09 .....		06/06/2004	Redemption 100.0000 .....		271,696	271,696	271,696	271,696						271,696				8,872	07/06/2009	2.....
	HOMER CITY FUNDING LLC SER B SR SEC BOND 8.734% 10/01/26 .....		04/01/2004	Redemption 100.0000 .....		7,150	7,150	7,150	7,150						7,150				312	10/01/2026	3FE.....
	JERSEY CENTRAL PIWR & LT 1ST MTGE 8.320% 12/19/22 .....		06/02/2004	Call 103.7400 .....		5,187,000	5,000,000	5,000,000	5,000,000		187,000		187,000		5,187,000				500,156	12/19/2022	2FE.....
	KINCAID GEN SR SEC BDS 144A 7.330% 06/15/20 .....		06/15/2004	Redemption 100.0000 .....		44,459	44,459	44,307	44,332		127		127		44,459				1,756	06/15/2020	2FE.....

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**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
684181-AA-8	ORANGE COGEN FNDG SR SEC NT-144A 8.175% 03/15/22		06/15/2004	Redemption 100.0000		62,500	62,500	62,500	62,500						62,500				2,555	03/15/2022	2FE
74955E-AB-5	RGS-IND AND MICH SEC LEASE OBLIG 9.820% 12/07/22		06/07/2004	Redemption 100.0000		733	733	738	737		(4)		(4)		733				32	12/07/2022	2FE
909823-E@-1	UTD CTS GAS (ATMOS) SER Q 1ST MTG 9.750% 04/30/20		04/30/2004	Redemption 100.0000		300,000	300,000	300,000	300,000						300,000				14,625	04/30/2020	1
95709T-AA-8	WESTAR ENERGY INC NTS 6.000% 07/01/14		06/15/2004	CREDIT SUISSE/FIRST BOSTON		5,053,100	5,000,000	4,972,300	4,972,300						4,972,300		80,800	80,800	833	07/01/2014	2
Total United States						14,694,771	14,454,671	14,425,054	14,425,364		188,607		188,607		14,613,971		80,800	80,800	588,739	XXX	XXX
021374-AB-9	Canada ALTALINK LP SEC. NTS 5.430% 06/05/13	C	04/30/2004	RBC INSURANCE		4,150,050	4,081,280	4,080,341	4,080,382		25		25		4,080,407	(96,244)	165,887	69,643	89,884	06/05/2013	1FE
05534K-AA-7	B C GAS INC SUB DEBS 8.000% 04/19/40	C	05/17/2004	RBC-DOMINION SEC		3,959,786	3,630,500	3,592,271	3,592,842		69		69		3,592,911	254,447	112,428	366,875	169,957	04/19/2040	3FE
12657Z-AF-0	CU INC DEBS 6.145% 11/22/17	C	04/30/2004	RBC INSURANCE		8,168,424	7,637,824	7,659,937	7,659,151		(332)		(332)		7,658,819	936,370	(426,765)	509,605	206,694	11/22/2017	1FE
136717-AT-2	CANADA UTILITIES LTD SER 89 DEBS DEP 10.200% 11/30/09	C	04/30/2004	RBC INSURANCE		186,985	145,760	139,492	142,416		138		138		142,554	(25,679)	70,110	44,431	6,370	11/30/2009	1FE
136717-AU-9	CANADA UTILITIES LTD SER 90 DEBS DEP 11.400% 08/15/10	C	04/30/2004	RBC INSURANCE		1,488,774	1,093,200	1,027,608	1,054,037		1,319		1,319		1,055,356	(183,004)	616,422	433,418	89,581	08/15/2010	1FE
136717-AW-5	CANADA UTILITIES LTD SER 91 DEBS 9.920% 04/01/22	C	04/30/2004	RBC INSURANCE		5,934,093	4,154,160	4,426,571	4,387,693		(1,871)		(1,871)		4,385,822	(572,566)	2,120,837	1,548,271	238,046	04/01/2022	1FE
136717-AY-1	CANADA UTILITIES LTD DEBENTURE 8.730% 06/01/04	C	04/30/2004	RBC INSURANCE		2,196,873	2,186,400	2,069,537	2,178,863		6,000		6,000		2,184,863	5,838	6,172	12,010	85,487	06/01/2004	1
210530-AF-8	CONSUMERS GAS LTD DEP 11.950% 11/30/10	C	04/30/2004	RBC INSURANCE		1,728,800	1,231,672	1,235,083	1,233,801		(68)		(68)		1,233,733	(226,197)	721,264	495,067	61,629	11/30/2010	1FE
210530-AG-6	CONSUMERS GAS DEP 10.800% 04/15/11	C	04/30/2004	RBC INSURANCE		489,448	364,400	364,400	364,400						364,400	(68,014)	193,062	125,048	21,403	04/15/2011	1FE
21053Z-AN-4	CONSUMERS GAS CO LTD MTN 6.650% 11/03/27	C	04/30/2004	RBC INSURANCE		2,314,151	2,186,400	2,182,683	2,182,844		117		117		2,182,961	51,385	79,805	131,190	71,818	11/03/2027	1
21053Z-AX-2	CONSUMERS GAS CO LTD MTN 6.050% 07/05/23	C	04/30/2004	RBC INSURANCE		1,449,860	1,457,600	1,263,302	1,279,175		1,486		1,486		1,280,661	99,321	69,878	169,199	74,206	07/05/2023	1FE
368271-AG-7	GAZ METROPOLITAIN SF Deb 11.750% 11/15/05	C	04/30/2004	RBC INSURANCE		953,627	872,374	878,834	873,695		(256)		(256)		873,439	(91,797)	171,985	80,188	46,924	11/15/2005	1
368271-AL-6	GAZ METROPOLITAIN DEB DEP 10.450% 10/31/16	C	04/30/2004	RBC INSURANCE		3,938,596	2,696,560	2,710,436	2,707,582		(143)		(143)		2,707,439	(574,511)	1,805,668	1,231,157	141,524	10/31/2016	1FE
368271-AR-3	GAZ METROPOLITAIN SER F 1st MTG NT 7.200% 11/19/27	C	04/30/2004	RBC INSURANCE		823,748	728,800	732,152	732,105		(18)		(18)		732,087	93,825	(2,164)	91,661	23,559	11/19/2027	1FE
368271-AV-4	GAZ METROPOLITAIN COMPANY GUARNT 6.300% 10/31/33	C	04/30/2004	RBC INSURANCE		2,666,315	2,623,680	2,621,222	2,621,269		91		91		2,621,360	(101,789)	146,744	44,955	83,190	10/31/2033	1

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident-ification	Description	For-ign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid-eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received DuringYear	Maturity Date	NAIC Desig-nation or Market In-dicator (a)
44810Z-AB-6	HYDRO ONE INC MTN 6.930% 06/01/32	C	04/30/2004	RBC INSURANCE		5,529,701	4,919,400	5,166,317	5,162,654		(781)		(781)		5,161,873	670,947	(303,119)	367,828	141,189	06/01/2032	1FE
448814-CV-3	HYDRO QUEBEC DEBS DEP 10.250% 07/16/12	C	04/30/2004	RBC INSURANCE		1,794,584	1,311,840	1,249,309	1,270,548		1,014		1,014		1,271,562	(239,832)	762,854	523,022	107,295	07/16/2012	1
448814-DG-5	HYDRO QUEBEC DEB 11.000% 08/15/20	C	04/30/2004	RBC INSURANCE		1,358,865	852,696	835,642	837,853		106		106		837,959	(158,462)	679,368	520,906	66,535	08/15/2020	1
448814-DK-6	HYDRO QUEBEC Zero Cpn Deb 0.000% 08/15/20	C	04/30/2004	RBC INSURANCE		3,569,116	9,110,000	3,278,416	3,358,651		67,883		67,883		3,426,534	70,610	71,972	142,582	67,883	08/15/2020	1
448814-DW-0	HYDRO QUEBEC Note 10.500% 10/15/21	C	04/30/2004	RBC INSURANCE		3,405,362	2,186,400	2,175,140	2,176,495		65		65		2,176,560	(466,522)	1,695,324	1,228,802	124,915	10/15/2021	1
448814-EC-3	HYDRO QUEBEC GLOBAL NOTES, SERIES IM 7.000% 06/01/04	C	04/30/2004	RBC INSURANCE		2,194,315	2,186,400	2,162,131	2,185,039		1,084		1,084		2,186,123	(97,868)	106,060	8,192	64,819	06/01/2004	1
44881Z-LR-3	HYDRO-QUEBEC STRIP RESIDUAL 0.000% 08/15/20	C	04/30/2004	RBC INSURANCE		13,191,452	33,670,560	3,489,553	8,056,756		233,523		233,523		8,290,279	194,284	4,706,889	4,901,173	233,523	08/15/2020	1
46065D-AA-4	INTERPROV PIPELINE INC DEP 8.200% 02/15/24	C	04/30/2004	RBC INSURANCE		2,032,860	1,639,800	1,635,701	1,636,629		21		21		1,636,650	(42,964)	439,174	396,210	95,251	02/15/2024	1FE
669771-AL-1	NOVA CORP OF ALBERTA SF Deb 11.200% 06/01/14	C	04/30/2004	RBC INSURANCE		661,878	496,313	496,313	496,313						496,313	(67,896)	233,461	165,565	23,149	06/01/2014	1
669771-AM-9	NOVA CORP OF ALBERTA DEP 12.625% 04/15/10	C	04/30/2004	Various		1,024,681	803,138	776,758	787,286		589		589		787,875	(134,555)	371,361	236,806	55,413	04/15/2010	1
669771-AP-2	NOVA CORP OF ALBERTA DEP 12.200% 02/28/16	C	04/30/2004	RBC INSURANCE		229,365	145,760	146,124	146,082		(4)		(4)		146,078	(26,899)	110,186	83,287	11,957	02/28/2016	1
669771-AW-7	NOVA CORP OF ALBERTA DEBS 9.900% 12/16/24	C	04/30/2004	RBC INSURANCE		7,658,358	5,466,000	5,445,503	5,447,161		93		93		5,447,254	76,619	2,134,485	2,211,104	203,203	12/16/2024	1FE
669812-BJ-7	NOVA SCOTIA POWER CORP DEP 10.875% 11/15/12	C	04/30/2004	RBC INSURANCE		1,026,879	728,800	706,572	713,790		337		337		714,127	(121,000)	433,752	312,752	36,818	11/15/2012	1
669812-BP-3	NOVA SCOTIA POWER CORP DEP 11.000% 02/26/31	C	04/30/2004	RBC INSURANCE		1,234,944	728,800	721,512	721,805		15		15		721,820	(138,162)	651,286	513,124	54,375	02/26/2031	1
669816-AC-4	NOVA SCOTIA POWER CORP NTS DEP 9.750% 08/02/19	C	04/30/2004	RBC INSURANCE		1,007,668	728,800	725,520	726,003		26		26		726,029	9,076	272,563	281,639	52,882	08/02/2019	2FE
68304Z-CS-9	ONTARIO HYDRO STRIP DEBS 0.000% 04/15/17	C	04/30/2004	RBC INSURANCE		5,963,598	12,188,269	1,908,318	3,753,080		112,543		112,543		3,865,623	111,429	1,986,546	2,097,975	112,543	04/15/2017	1
68304Z-DC-3	ONTARIO HYDRO STRIP DEBS 0.000% 10/15/21	C	04/30/2004	RBC INSURANCE		12,317,595	34,253,600	11,087,890	11,719,892		237,916		237,916		11,957,808	1,072,299	(712,512)	359,787	237,916	10/15/2021	1
683078-FA-2	ONTARIO HYDRO Zero Cpn Bd 0.000% 04/11/18	C	04/30/2004	RBC INSURANCE		3,648,245	7,943,920	1,154,649	2,328,888		67,679		67,679		2,396,567	37,838	1,213,840	1,251,678	67,679	04/11/2018	1FE



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Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received DuringYear	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
683078-FB-0	ONTARIO HYDRO Zero Cpn Bd 0.000% 04/11/19	C	04/30/2004	RBC INSURANCE		2,282,223	5,320,240	709,614	1,431,269		41,593		41,593		1,472,862	23,254	786,107	809,361	41,593	04/11/2019	1
683078-FC-8	ONTARIO HYDRO Zero Cpn Bd 0.000% 04/11/20	C	04/30/2004	RBC INSURANCE		2,399,070	5,976,160	733,155	1,477,609		42,892		42,892		1,520,501	23,958	854,611	878,569	42,892	04/11/2020	1
683078-FP-9	ONTARIO HYDRO Strip SR-40 0.000% 04/11/31	C	04/30/2004	RBC INSURANCE		3,766,256	18,220,000	1,120,530	2,118,648		56,447		56,447		2,175,095	54,949	1,536,212	1,591,161	56,447	04/11/2031	1
683078-FV-6	ONTARIO HYDRO NTS DEP 8.900% 08/18/22	C	04/30/2004	RBC INSURANCE		2,023,047	1,457,600	1,411,686	1,417,806		277		277		1,418,083	(110,156)	715,120	604,964	91,085	08/18/2022	1
683078-GG-8	ONTARIO HYDRO DEBS 8.250% 06/22/26	C	04/30/2004	RBC INSURANCE		2,904,020	2,186,400	2,155,834	2,158,279		146		146		2,158,425	(12,037)	757,632	745,595	64,884	06/22/2026	1
68309Z-A5-6	ONTARIO HYDRO STRIP GOVT GUARNT 0.000% 05/26/16	C	04/30/2004	RBC INSURANCE		1,937,349	3,716,880	598,604	1,236,680		37,121		37,121		1,273,801	33,532	630,016	663,548	37,121	05/26/2016	1
68309Z-A6-4	ONTARIO HYDRO STRIP GOVT GUARNT 0.000% 11/26/16	C	04/30/2004	RBC INSURANCE		1,944,105	3,862,640	595,078	1,229,400		36,904		36,904		1,266,304	33,335	644,466	677,801	36,904	11/26/2016	1
68309Z-A7-2	ONTARIO HYDRO STRIP DEBS 0.000% 05/26/17	C	04/30/2004	RBC INSURANCE		1,874,346	3,862,640	569,276	1,176,079		35,302		35,302		1,211,381	31,889	631,076	662,965	35,302	05/26/2017	1
68309Z-A8-0	ONTARIO HYDRO STRIP DEBS 0.000% 11/26/17	C	04/30/2004	RBC INSURANCE		1,812,467	3,862,640	544,555	1,125,022		33,770		33,770		1,158,792	30,505	623,170	653,675	33,770	11/26/2017	1
68309Z-B5-5	ONTARIO HYDRO STRIP DEBS 0.000% 05/26/20	C	04/30/2004	RBC INSURANCE		1,265,499	3,177,568	363,101	747,218		22,306		22,306		769,524	20,167	475,808	495,975	22,306	05/26/2020	1
68309Z-FN-2	ONTARIO HYDRO STRIP GOVT GUARNT 0.000% 08/06/21	C	04/30/2004	RBC INSURANCE		5,384,957	14,576,000	1,779,813	3,438,847		95,377		95,377		3,534,224	85,806	1,764,927	1,850,733	95,377	08/06/2021	1
68309Z-TW-7	ONTARIO HYDRO STRIP Cpn Stp 8.9 8/18/22 0.000% 02/18/20	C	04/30/2004	RBC INSURANCE		723,563	1,785,560	216,714	440,210		12,924		12,924		453,134	7,286	263,143	270,429	12,924	02/18/2020	1
68309Z-UC-9	ONTARIO HYDRO STRIP Cpn Stp 8.9 8/18/22 0.000% 08/18/22	C	04/30/2004	RBC INSURANCE		6,643,355	19,677,600	2,253,479	4,339,313		118,972		118,972		4,458,285	115,218	2,069,852	2,185,070	118,972	08/18/2022	1
89353Z-AP-3	TRANS-CANADA PIPELINES MTN 8.290% 02/05/26	C	04/30/2004	RBC INSURANCE		1,787,280	1,457,600	1,519,548	1,514,732		(328)		(328)		1,514,404	26,744	246,132	272,876	88,560	02/05/2026	1FE
89353Z-BA-5	TRANS-CANADA PIPELINES MTN - SER D 6.890% 08/07/28	C	04/30/2004	RBC INSURANCE		2,989,509	2,802,236	2,890,398	2,885,124		(459)		(459)		2,884,665	238,723	(133,879)	104,844	140,511	08/07/2028	1FE
89353Z-BK-3	TRANS-CANADA PIPELINES MTN SER D 6.500% 12/09/30	C	04/30/2004	RBC INSURANCE		7,053,418	6,923,600	6,397,439	6,419,720		2,040		2,040		6,421,760	454,235	177,423	631,658	179,588	12/09/2030	1FE
906667-AT-7	UNION GAS LTD Deb 10.625% 07/11/11	C	04/30/2004	RBC INSURANCE		1,733,174	1,457,600	1,457,600	1,457,600						1,457,600	(222,649)	498,223	275,574	124,532	07/11/2011	2
906667-AU-4	UNION GAS LTD DEBS DEP 11.500% 08/28/15	C	04/30/2004	RBC INSURANCE		2,128,047	1,413,872	1,333,863	1,350,774		841		841		1,351,615	(249,397)	1,025,829	776,432	110,203	08/28/2015	2FE

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**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident-ification	Description	For-ign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid-eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received DuringYear	Maturity Date	NAIC Desig-nation or Market In-dicator (a)
906667-AX-8	UNION GAS LTD DEBS DEP 8.750% 08/03/18	.....C	04/30/2004	RBC INSURANCE		1,878,030	1,457,600	1,446,960	1,448,971		100		100		1,449,071	(90,323)	519,282	428,959	94,619	08/03/2018	2FE
906667-AY-6	UNION GAS LTD DEBS DEP 7.900% 02/24/14	.....C	04/30/2004	RBC INSURANCE		1,297,694	1,093,200	1,090,030	1,091,008		47		47		1,091,055	(18,763)	225,402	206,639	59,082	02/24/2014	2FE
906667-AZ-3	UNION GAS LTD DEBS 9.750% 12/13/04	.....C	04/30/2004	RBC INSURANCE		1,522,726	1,457,600	1,450,312	1,456,574		349		349		1,456,923	17,007	48,796	65,803	54,859	12/13/2004	2FE
Total Canada						163,649,131	260,196,341	108,782,825	126,576,063		1,265,287		1,265,287		127,841,350	743,613	35,064,168	35,807,781	4,709,147	XXX	XXX
458182-C*-1	Other Country																				
	AGUAS ARGENTINAS S.A. (IDB) SER B SR NT PART LOAN 10.150% 11/15/11	.....F	06/29/2004	Capital Distribution		24,019		24,019	24,019						24,019					11/15/2011	6
Total Other Country						24,019		24,019	24,019						24,019					XXX	XXX
3899999. Bonds - Public Utilities						178,367,921	274,651,012	123,231,898	141,025,446		1,453,894		1,453,894		142,479,340	743,613	35,144,968	35,888,581	5,297,886	XXX	XXX
02378J-AA-6	Industrial & Miscellaneous																				
	United States																				
02378J-AA-6	AMERICAN AIRLINES ETC 8.390% 01/02/17	.....	04/30/2004	The Bank of New York		1,415,000	2,000,000	2,000,000	2,000,000						2,000,000		(585,000)	(585,000)	141,232	01/02/2017	4FE
026711-CQ-2	AMERICAN HOUSING TRUST 10-G 8.600% 08/25/21	.....	06/01/2004	Paydown		1,279,148	1,279,148	1,209,994	1,248,313		30,835		30,835		1,279,148				76,379	08/25/2021	1FE
038101-AB-7	APPLETON PAPERS INC SER B NOTE 12.500% 12/15/08	.....	06/11/2004	Call 116.2780 Redemption		9,883,630	8,500,000	8,515,000	8,509,094		1,374,536		1,374,536		9,883,630				1,893,979	12/15/2008	4FE
064062-C*-1	ETC 10.190% 04/01/07 CALPINE SR NTS 8.500% 02/15/11	.....	04/01/2004	100.0000		666,667	666,667	666,667	666,667						666,667				33,967	04/01/2007	1
131347-AW-6	CHASE 2002-S6 1A2 6.500% 05/25/32	.....	06/30/2004	Various		2,075,000	3,000,000	3,001,535	3,001,734		(160)		(160)		3,001,574		(926,574)	(926,574)	188,139	02/15/2011	5
16162T-U9-5	COCA-COLA ENTERPRISES MTN 5.850% 03/17/09	.....	06/01/2004	Paydown		6,828,606	6,828,606	6,073,355	6,106,037		722,569		722,569		6,828,606				908,117	05/25/2032	1FE
19122J-AB-7	CONCENTRA OPERATING CORP CO GRNT 13.000% 08/15/09	.....C	04/30/2004	RBC INSURANCE		6,560,371	6,140,140	5,643,859	5,813,172		17,418		17,418		5,830,590	348,003	381,778	729,781	241,303	03/17/2009	1FE
20589Q-AC-3	CNB (GE) GTD SEC CERT R290 7.900% 04/15/06	.....	06/08/2004	Call 106.5110 Redemption		3,994,163	3,750,000	3,909,375	3,872,457		121,706		121,706		3,994,163				518,475	08/15/2009	4FE
20763#-ET-4	CNB (GE) GTD SEC CERT R291 7.900% 04/15/06	.....	04/15/2004	100.0000		101,454	101,454	101,454	101,454						101,454				4,007	04/15/2006	1
20763#-EU-1	CNB (GE) GTD SEC CERT R291 7.900% 04/15/06	.....	04/15/2004	100.0000		101,454	101,454	101,454	101,454						101,454				4,007	04/15/2006	1
20763#-EV-9	CNB (GE) GTD SEC CERT R293 7.900% 04/15/06	.....	04/15/2004	100.0000		101,440	101,440	101,440	101,440						101,440				4,007	04/15/2006	1

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**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
20763#-EW-7	CNB (GE) GTD SEC CERT R294 7.900% 04/15/06		04/15/2004	Redemption 100.0000		101,440	101,440	101,440	101,440						101,440				4,007	04/15/2006	1
20763#-EX-5	CNB (GE) GTD SEC CERT R299 7.900% 04/15/06		04/15/2004	Redemption 100.0000		101,440	101,440	101,440	101,440						101,440				4,007	04/15/2006	1
20763#-EY-3	CNB (GE) GTD SEC CERT R303 7.900% 04/15/06		04/15/2004	Redemption 100.0000		119,680	119,680	119,680	119,680						119,680				4,727	04/15/2006	1
210371-AF-7	CONSTELLATION ENERGY BNDS 7.600% 04/01/32		06/22/2004	BANK OF AMERICA		21,894,200	20,000,000	19,952,600	19,953,780		233		233		19,954,013		1,940,187	1,940,187	1,114,900	04/01/2032	2FE
216831-AB-3	COOPER TIRE AND RUBBER NTS 7.625% 03/15/27		05/26/2004	DEUTSCHE BANK		11,032,800	10,000,000	9,085,000	9,110,417		5,297		5,297		9,115,714		1,917,086	1,917,086	547,519	03/15/2027	2FE
21864*-AA-9	CORDOVA FUNDING CORP SER A-1 SR SEC BDS 8.640% 12/15/19		06/15/2004	Redemption 100.0000		249,399	249,399	246,489	246,903		2,496		2,496		249,399				13,270	12/15/2019	4
21864*-AB-7	CORDOVA FUNDING CORP SER A-2 SR SEC BDS 8.790% 12/15/19		06/15/2004	Redemption 100.0000		83,500	83,500	83,500	83,500						83,500				3,670	12/15/2019	4
21864*-AC-5	CORDOVA FUNDING CORP SER A-3 SR SEC BDS 9.070% 12/15/19		06/15/2004	Redemption 100.0000		78,133	78,133	78,133	78,133						78,133				3,543	12/15/2019	4
21864*-AD-3	CORDOVA FUNDING CORP SER A-4 SR SEC BDS 8.820% 12/15/19		06/15/2004	Redemption 100.0000		154,989	154,989	154,989	154,989						154,989				6,835	12/15/2019	4
21864*-AE-1	CORDOVA FUNDING CORP SER A-5 SR SEC BDS 8.480% 12/15/19		06/15/2004	Redemption 100.0000		34,014	34,014	34,014	33,316		698		698		34,014				2,140	12/15/2019	4
24422Z-AZ-5	JOHN DEERE CREDIT MTN 6.750% 04/03/07	C	04/30/2004	RBC INSURANCE		4,343,061	4,008,400	3,997,497	4,000,901		688		688		4,001,589	547,786	(206,314)	341,472	156,727	04/03/2007	1FE
246626-AE-5	DELCO REMY INTERNATIONAL SR SUB NOTES 10.625% 08/01/06		05/24/2004	Call 101.7710		5,088,550	5,000,000	5,010,000	5,001,034		87,516		87,516		5,088,550				519,894	08/01/2006	5
247367-AB-1	DELTA AIR LINES PASSTHROUGHS 9.200% 09/23/14		04/22/2004	Various		4,820,000	8,000,000	8,636,025	8,296,957		(11,967)		(11,967)		8,284,990		(3,464,990)	(3,464,990)	421,966	09/23/2014	5FE
29331@-AA-5	ENHANCED COLO ISSUER LLC SER 2002A CAPCO NTS 9.142% 03/01/13		04/30/2004	Redemption 100.0000		133,734	133,734	133,734	133,734						133,734				12,564	03/01/2013	1FE
302088-AN-9	EXODUS COMMUNICATIONS SR NT 11.375% 07/15/08	D	05/14/2004	DIRECT		25,125											25,125	25,125		07/15/2008	6
31529#-AG-8	FERRELLGAS SP SER D SR NTS 7.240% 08/01/10		06/23/2004	WACHOVIA		10,073,200	10,000,000	10,000,000	10,000,000						10,000,000		73,200	73,200	661,656	08/01/2010	3

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**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

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										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
323585-W#-2	PNB - NORTHWEST AIR (GE) SEC NT 9.090% 12/31/11		06/30/2004	Redemption 100.0000		643,978	643,978	643,978	643,978						643,978				29,269	12/31/2011	1
33632*-UJ-4	FSB (CONOCOPHILLIPS) LEASING CERTIFICATES 7.950% 12/10/20		06/10/2004	Redemption 100.0000		29,026	29,026	29,026	29,026						29,026				962	12/10/2020	1
451713-AA-9	IKON OFFICE SOLUTIONS INC DEBS 6.750% 12/01/25		04/28/2004	CREDIT SUISSE/FIRST BOSTON		1,760,000	2,000,000	1,969,600	1,751,050		183		183		1,751,233		8,767	8,767	57,183	12/01/2025	3FE
48003#-AB-8	JONES EDWARD D CO LP SUB CAP NTS 7.950% 04/15/06		04/15/2004	Redemption 100.0000		666,848	666,848	666,848	666,848						666,848				26,507	04/15/2006	2
501148-AC-4	KRYSTAL COMPANY SR NOTES 10.250% 10/01/07		06/09/2004	Call 100.0000		5,650,000	5,650,000	5,627,625	5,638,581		11,419		11,419		5,650,000				410,371	10/01/2007	4
52729N-AE-0	LEVEL 3 COMMUNICATIONS SR DISCOUNT NOTES 10.500% 12/01/08		06/25/2004	Various		3,095,000	4,000,000	2,456,820	4,011,123		(727)		(727)		4,010,396		(915,396)	(915,396)	187,981	12/01/2008	5FE
52736T-AC-2	LEVIATHAN GAS 144A SR NTS 10.375% 06/01/09		06/01/2004	Call 105.1880		3,860,400	3,670,000	3,747,988	3,714,526		145,874		145,874		3,860,400				336,255	06/01/2009	4
577778-AT-0	MAY DEPT STORES DEBS 9.500% 04/15/21		04/15/2004	Redemption 100.0000		112,500	112,500	123,982	122,608		(10,108)		(10,108)		112,500				2,672	04/15/2021	2FE
589497-AA-4	MEREY SWEENY, L.P. 144A SR 8.850% 12/18/19		06/18/2004	Redemption 100.0000		187,500	187,500	187,500	187,500						187,500				8,297	12/18/2019	2FE
60755#-AC-1	MODERN CONTINENTAL CONST SR SEC NT 8.750% 12/31/06		06/10/2004	Redemption 100.0000		236,124	236,124	229,354	229,354		6,770		6,770		236,124				11,329	12/31/2006	5Z
670013-AA-9	PMD GROUP SR NTS 11.000% 02/28/11		06/07/2004	Call 116.9930		2,924,825	2,500,000	2,500,000	2,500,000		424,825		424,825		2,924,825				624,964	02/28/2011	4
68210*-AA-1	OMEGA LEASING PLC SR SEC NTS 8.800% 05/12/10		06/12/2004	Redemption 100.0000		62,776	62,776	62,776	62,776						62,776				2,304	05/12/2010	2
73036Z-AA-5	POCO PETROLEUMS LTD NTS 6.600% 09/11/07	C	04/30/2004	RBC INSURANCE		3,174,041	2,915,200	2,831,242	2,870,635		3,543		3,543		2,874,178	199,621	100,242	299,863	126,628	09/11/2007	2FE
74040@-AA-3	PREFCO VII (US WEST) SECURED NT 9.625% 12/01/05		06/01/2004	Redemption 100.0000		216,373	216,373	224,541	217,567		(1,194)		(1,194)		216,373				7,444	12/01/2005	4
74913E-AJ-9	QWEST CAP FUND CO GRNT 7.750% 02/15/31		04/28/2004	Various		3,920,000	5,000,000	4,984,950	4,985,388		54		54		4,985,442		(1,065,442)	(1,065,442)	275,394	02/15/2031	4FE
761042-CF-5	RMT 2000-A A4 Z 6.500% 04/19/29		06/01/2004	Paydown		18,355,860	18,355,860	15,460,816	15,576,490		2,779,370		2,779,370		18,355,860				2,975,782	04/19/2029	1FE
761042-CG-3	RMT 2000-A A5 CMO 6.500% 04/19/29		06/01/2004	Paydown		136,744	136,744	119,886	123,950		12,794		12,794		136,744				16,503	04/19/2029	1FE
76110Y-LN-0	RFMSI 1999-S14 1A15 6.500% 06/25/29		05/01/2004	Paydown		3,377,500	3,377,500	3,008,906	3,042,705		334,795		334,795		3,377,500				424,882	06/25/2029	1FE

## STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

## SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received DuringYear	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
775371-AG-2	ROHM & HAAS SF DEBS 9.800% 04/15/20		04/15/2004	Redemption 100.0000		187,500	187,500	201,709	196,678		(9,178)		(9,178)		187,500				9	04/15/2020	2FE
781740-AG-0	RURAL HOUSING TRUST 87-1 2-C 6.830% 04/01/26		06/01/2004	Paydown		54,892	54,892	43,310	52,144		2,748		2,748		54,892				4,302	04/01/2026	1FE
781740-AL-9	RURAL HOUSING TRUST 87-1 4-B 8.330% 04/01/26		06/01/2004	Paydown		34,938	34,938	32,248	33,791		1,147		1,147		34,938				2,339	04/01/2026	1FE
811410-A8-8	SEA-LAND (CSX) SER B NTS 10.000% 06/15/08		06/15/2004	Redemption 100.0000		480,427	480,427	480,427	480,427						480,427				24,021	06/15/2008	2
843598-AG-8	SOUTHERN PACIFIC TRANS ETC 9.280% 01/02/14		01/02/2004	Redemption 100.0000		22,398	22,398	22,398	22,398						22,398				1,039	01/02/2014	1FE
863573-GL-9	SMART 92-4A-AA SPA 8.250% 05/25/08		06/01/2004	Paydown		31,258	31,258	32,689	31,371		(113)		(113)		31,258				1,047	05/25/2008	1FE
883556-AJ-1	THERMO ELECTRON CORP CONV SUB DEBS 3.250% 11/01/07		04/08/2004	LEHMAN BROTHERS		1,485,000	1,500,000	1,500,000	1,500,000						1,500,000		(15,000)	(15,000)	22,073	11/01/2007	2FE
903236-AD-9	URS CORP SR NT 12.250% 05/01/09		06/02/2004	Call 106.1250		9,367,654	8,827,000	9,079,959	8,979,274		388,380		388,380		9,367,654				984,926	05/01/2009	4FE
903236-AF-4	URS CORP SR NTS 11.500% 09/15/09		05/14/2004	Call 111.5000		391,365	351,000	342,716	343,903		47,462		47,462		391,365				74,260	09/15/2009	4FE
911363-AH-2	UNITED RENTALS INC. NTS 9.000% 04/01/09		04/01/2004	Call 104.5000		6,270,000	6,000,000	5,968,750	5,979,787		290,213		290,213		6,270,000				560,213	04/01/2009	4
97180*-SC-3	WILM (AIRBUS INDUSTRIES) SER A NTS 9.030% 11/27/14		05/27/2004	Redemption 100.0000		90,678	90,678	90,678	90,678						90,678				4,094	11/27/2014	1
97180*-SD-1	WILM (AIRBUS INDUSTRIES) SER B NTS 9.030% 11/29/14		05/29/2004	Redemption 100.0000		90,678	90,678	90,678	90,678						90,678				4,094	11/29/2014	1
97180*-SE-9	WILM (AIRBUS INDUSTRIES) SER C NTS 9.030% 11/28/14		05/28/2004	Redemption 100.0000		90,678	90,678	90,678	90,678						90,678				4,094	11/28/2014	1
97180*-SF-6	WILM (AIRBUS INDUSTRIES) SER D NTS 9.030% 11/29/14		05/29/2004	Redemption 100.0000		90,678	90,678	90,678	90,678						90,678				4,094	11/29/2014	1
97180*-SG-4	WILM (AIRBUS INDUSTRIES) SER E NTS 9.030% 11/29/14		05/29/2004	Redemption 100.0000		90,678	90,678	90,678	90,678						90,678				4,094	11/29/2014	1
97180*-SH-2	WILM (AIRBUS INDUSTRIES) SER F NTS 9.030% 11/28/14		05/28/2004	Redemption 100.0000		90,678	90,678	90,678	90,678						90,678				4,094	11/28/2014	1
974272-AB-2	WINN-DIXIE PTC SER 99-1,A-2 8.181% 09/01/24		05/12/2004	H. Rivkin & Co. Inc.		797,500	1,000,000	976,250	978,136		208		208		978,344		(180,844)	(180,844)	37,931	09/01/2024	4FE
000000-00-0	ON HEDGED BONDS		06/30/2004	Various		4,168,671									4,168,671					05/01/2026	1
Total United States						163,585,364	159,327,548	153,159,036	154,454,128		6,780,330		6,780,330		165,403,129	1,095,410	(2,913,175)	(1,817,765)	14,752,487	XXX	XXX
Canada																					

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007863-AB-9	AEROPORTS DE MONTREAL NOTES 6.950% 04/16/32	C	04/30/2004	RBC INSURANCE		21,186,537	19,750,480	19,980,497	19,974,147		(399)		(399)		19,973,748	2,506,509	(1,293,720)	1,212,789	742,341	04/16/2032	1FE
01877P-AA-0	ALLIANCE PIPELINE LP DEB 7.230% 06/30/15	C	06/30/2004	Redemption 100.0000		180,327	180,327	176,912	177,698		2,629		2,629		180,327	7,756	(7,756)		9,095	06/30/2015	2FE
01877Z-AA-8	ALLIANCE PIPELINE LP SR NT 7.181% 06/30/23	C	04/30/2004	RBC INSURANCE		11,941,558	10,602,373	10,614,033	10,613,258		(490)		(490)		10,612,768	1,267,387	61,403	1,328,790	253,991	06/30/2023	2FE
01877Z-AB-6	ALLIANCE PIPELINE LP NOTES 7.217% 12/31/25	C	04/30/2004	RBC INSURANCE		4,607,722	4,074,015	4,222,314	4,217,817		(329)		(329)		4,217,488	559,901	(169,667)	390,234	97,946	12/31/2025	2FE
05560H-AA-1	BMO CAPITAL TRUST Call - Series A 6.903% 12/31/10	C	04/30/2004	RBC INSURANCE		2,029,016	1,822,000	1,822,000	1,822,000						1,822,000	161,201	45,815	207,016	42,039	12/31/2010	1FE
064149-AR-8	BANK OF NOVA SCOTIA DEB 8.300% 09/27/13	C	04/30/2004	RBC INSURANCE		6,267,214	5,101,600	5,063,702	5,075,737		581		581		5,076,318	(175,721)	1,366,617	1,190,896	252,901	09/27/2013	1FE
077906-JY-2	BELL CANADA Cpn 10% 12/1/54 Deb 0.000%	C	05/17/2004	RBC-DOMINION SEC		399,065	5,445,750	62,517	149,164		5,642		5,642		154,806	5,345	238,914	244,259	5,642	06/01/2041	1
077906-KA-2	BELL CANADA Cpn 10% 12/1/54 Deb 0.000%	C	05/17/2004	RBC-DOMINION SEC		371,890	5,445,750	56,799	135,515		5,125		5,125		140,640	4,855	226,395	231,250	5,125	06/01/2042	1
077906-KC-8	BELL CANADA Cpn 10% 12/1/54 Deb 0.000%	C	05/17/2004	RBC-DOMINION SEC		346,568	5,445,750	51,571	123,052		4,654		4,654		127,706	4,409	214,453	218,862	4,654	06/01/2043	1
077906-KE-4	BELL CANADA Cpn 10% 12/1/54 Deb 0.000%	C	05/17/2004	RBC-DOMINION SEC		322,933	5,445,750	46,833	111,752		4,227		4,227		115,979	4,004	202,950	206,954	4,227	06/01/2044	1
077906-KG-9	BELL CANADA Cpn 10% 12/1/54 Deb 0.000%	C	05/17/2004	RBC-DOMINION SEC		300,932	5,445,750	42,531	101,490		3,839		3,839		105,329	3,637	191,966	195,603	3,839	06/01/2045	1
077906-KJ-3	BELL CANADA Cpn 10% 12/1/54 Deb 0.000%	C	05/17/2004	RBC-DOMINION SEC		280,456	5,445,750	38,665	92,249		3,489		3,489		95,738	3,305	181,413	184,718	3,489	06/01/2046	1
077906-KL-8	BELL CANADA Cpn 10% 12/1/54 Deb 0.000%	C	05/17/2004	RBC-DOMINION SEC		261,342	5,445,750	35,125	83,803		3,169		3,169		86,972	3,003	171,367	174,370	3,169	06/01/2047	1
077906-KN-4	BELL CANADA Cpn 10% 12/1/54 Deb 0.000%	C	05/17/2004	RBC-DOMINION SEC		243,534	5,445,750	31,912	76,134		2,879		2,879		79,013	2,728	161,793	164,521	2,879	06/01/2048	1
077906-KQ-7	BELL CANADA Cpn 10% 12/1/54 Deb 0.000%	C	05/17/2004	RBC-DOMINION SEC		226,924	5,445,750	28,971	69,124		2,615		2,615		71,739	2,477	152,708	155,185	2,615	06/01/2049	1
077906-KS-3	BELL CANADA Cpn 10% 12/1/54 Deb 0.000%	C	05/17/2004	RBC-DOMINION SEC		211,458	5,445,750	26,303	62,762		2,374		2,374		65,136	2,249	144,073	146,322	2,374	06/01/2050	1
077906-KU-8	BELL CANADA Cpn 10% 12/1/54 Deb 0.000%	C	05/17/2004	RBC-DOMINION SEC		197,027	5,445,750	23,907	57,040		2,157		2,157		59,197	2,044	135,786	137,830	2,157	06/01/2051	1

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077906-KW-4	BELL CANADA Cpn 10% 12/1/54 Deb 0.000%	C	05/17/2004	RBC-DOMINION SEC		183,631	5,445,750	21,729	51,837		1,960		1,960		53,797	1,857	127,977	129,834	1,960	06/01/2052	1
077906-KY-0	BELL CANADA Cpn 10% Deb 0.000% 06/01/53	C	05/17/2004	RBC-DOMINION SEC		171,105	5,445,750	19,714	47,039		1,779		1,779		48,818	1,685	120,602	122,287	1,779	06/01/2053	1
077906-LA-1	BELL CANADA Cpn 10% 12/1/54 Deb 0.000%	C	05/17/2004	RBC-DOMINION SEC		159,452	5,445,750	17,917	42,747		1,617		1,617		44,364	1,532	113,556	115,088	1,617	06/01/2054	1
077906-LC-7	BELL CANADA PRIN 10% 12/1/54 0.000%	C	05/17/2004	RBC-DOMINION SEC		656,859	23,235,200	77,373	182,937		6,845		6,845		189,782	6,524	460,553	467,077	6,845	12/01/2054	1
078149-DK-4	BELL CANADA DEB 9.700% 12/15/32	C	04/30/2004	RBC INSURANCE		6,255,596	4,372,800	4,739,095	4,721,358		(891)		(891)		4,720,467	(338,965)	1,874,094	1,535,129	159,477	12/15/2032	1
097751-AE-1	BOMBARDIER INC DEB 7.350% 12/22/26	C	06/28/2004	Various		9,989,290	11,412,650	11,352,907	11,355,675		420		420		11,356,095	207,217	(1,574,022)	(1,366,805)	381,916	12/22/2026	2FE
110727-BJ-2	BRITISH COLUMBIA TELEPHONE DEB 10.650%	C	04/30/2004	RBC INSURANCE		1,572,656	1,093,200	1,397,930	1,350,645		(2,289)		(2,289)		1,348,356	(62,386)	286,686	224,300	40,454	06/19/2021	2
110727-BL-7	BRITISH COLUMBIA TELEPHONE DEB 9.650%	C	04/30/2004	RBC INSURANCE		3,918,116	2,915,200	3,063,847	3,042,267		(1,084)		(1,084)		3,041,183	(233,124)	1,110,057	876,933	157,301	04/08/2022	2
13642Z-AB-5	CANADIAN OCCIDENTAL PETROLEUM MTN 6.300%	C	04/30/2004	RBC INSURANCE		4,705,570	4,372,800	4,048,360	4,181,480		12,269		12,269		4,193,749	263,358	248,463	511,821	126,238	06/02/2008	2FE
13645R-AA-2	CANADIAN PACIFIC SEC NTS 6.910% 10/01/24	C	04/30/2004	RBC INSURANCE		16,028,165	14,408,376	14,629,890	14,636,127		(2,496)		(2,496)		14,633,631	1,121,122	273,412	1,394,534	577,145	10/01/2024	1FE
136681-AD-5	CANADA TIRE DEBS DEP 12.100% 05/10/10	C	04/30/2004	RBC INSURANCE		5,023,801	3,644,000	4,749,808	4,254,177		(24,337)		(24,337)		4,229,840	(182,890)	976,851	793,961	184,650	05/10/2010	2FE
13668Z-AD-0	CANADIAN TIRE CORP LTD NOTES 6.250%	C	04/30/2004	RBC INSURANCE		2,811,623	2,915,200	2,900,187	2,900,186		326		326		2,900,512	(93,419)	4,530	(88,889)	100,411	04/13/2028	2FE
13668Z-AL-2	CANADIAN TIRE CORP LTD NOTES 6.320%	C	04/30/2004	RBC INSURANCE		3,534,607	3,644,000	3,673,946	3,673,946		(15)		(15)		3,673,931	(109,938)	(29,386)	(139,324)	42,259	02/24/2034	2FE
19238V-AC-9	COGECO CABLE DEBS 6.750% 06/04/09	C	05/13/2004	RBC-DOMINION SEC		4,636,512	4,683,345	4,476,502	4,534,521		8,525		8,525		4,543,046	461,717	(368,251)	93,466	152,297	06/04/2009	2FE
20660E-CF-3	CONCORDIA UNIVERSITY DEBS 6.550% 09/02/42	C	04/30/2004	RBC INSURANCE		3,954,943	3,644,000	3,643,453	3,643,499		103		103		3,643,602	435,722	(124,381)	311,341	158,680	09/02/2042	1FE
221025-AB-5	CORY COGENERATION FNDG CORP SER B SR SEC PROJECT BNDS 7.601% 06/30/26	C	04/30/2004	RBC INSURANCE		12,276,636	10,932,000	10,932,000	10,932,000						10,932,000	1,206,896	137,740	1,344,636	279,289	06/30/2026	1
281204-AA-5	EDMONTON AIRPORT REVENUE BONDS 7.214%	C	04/30/2004	RBC INSURANCE		16,056,116	14,515,184	14,528,173	14,526,800		13		13		14,526,813	1,464,576	64,727	1,529,303	523,576	11/01/2030	1FE
29251Z-AD-9	ENBRIDGE INC MTN 7.220% 07/24/30	C	04/30/2004	RBC INSURANCE		7,273,956	6,559,200	6,653,886	6,650,405		(80)		(80)		6,650,325	575,125	48,506	623,631	365,723	07/24/2030	1FE
294105-AB-7	EPCOR UTILITIES NOTES 6.800% 06/28/29	C	04/30/2004	RBC INSURANCE		3,876,137	3,735,100	3,415,813	3,422,463		1,390		1,390		3,423,853	388,112	64,172	452,284	88,372	06/28/2029	2FE

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29410Z-AD-7	EPCOR UTILITIES MTN 6.600% 11/01/11 .....	C	04/30/2004	RBC INSURANCE .....		9,441,296	8,672,720	8,684,888	8,683,596		(364)		(364)		8,683,232	1,228,266	(470,202)	758,064	285,835	11/01/2011	2FE .....
31680P-AA-4	55 SCHOOL BOARD TRUST DEBS 5.900% 06/02/33 .....	C	04/30/2004	RBC INSURANCE .....		10,190,752	10,203,200	10,196,058	10,196,109		31		31		10,196,140	(26,960)	21,572	(5,388)	249,073	06/02/2033	1FE .....
350863-AB-2	407 ETR INTERNATIONAL DEB 6.470% 07/27/29 .....	C	04/30/2004	RBC INSURANCE .....		8,150,226	7,871,040	7,568,849	7,584,359		1,346		1,346		7,585,705	742,846	(178,325)	564,521	388,520	07/27/2029	1FE .....
350863-AC-0	407 ETR INTERNATIONAL SERIES 99A3 0.000% 07/27/39 .....	C	04/30/2004	RBC INSURANCE .....		5,558,928	5,283,800	4,295,624	4,944,551		113,674		113,674		5,058,225	545,477	(44,774)	500,703	113,674	07/27/2039	1FE .....
391906-AG-9	GREATER TORONTO AIRPORT BDS 6.450% 07/30/29 .....	C	04/30/2004	RBC INSURANCE .....		2,180,038	2,186,400	2,065,273	2,070,178		568		568		2,070,746	209,113	(99,821)	109,292	106,625	07/30/2029	1FE .....
39191Z-AA-7	GREATER TORONTO AIRPORT MTN Ser 2000-1 7.050% 06/12/30 .....	C	04/30/2004	RBC INSURANCE .....		9,493,495	9,037,120	9,065,721	9,065,256		(126)		(126)		9,065,130	813,579	(385,214)	428,365	245,993	06/12/2030	1FE .....
39191Z-AB-5	GREATER TORONTO AIRPORT Series D MTN 6.700% 07/19/10 .....	C	04/30/2004	RBC INSURANCE .....		640,837	583,040	582,282	582,492		23		23		582,515	43,209	15,113	58,322	30,578	07/19/2010	1FE .....
39191Z-AC-3	GREATER TORONTO AIRPORT NOTE 7.100% 06/04/31 .....	C	04/30/2004	RBC INSURANCE .....		14,327,653	13,549,121	13,587,998	13,588,260		(162)		(162)		13,588,098	1,587,590	(848,035)	739,555	392,540	06/04/2031	1FE .....
448810-AC-5	HYDRO ONE INC NOTES 7.350% 06/03/30 .....	C	04/30/2004	RBC INSURANCE .....		14,532,507	12,364,092	13,145,323	13,128,027		(2,980)		(2,980)		13,125,047	1,803,438	(395,978)	1,407,460	370,483	06/03/2030	1FE .....
44991Z-AE-1	IPL ENERGY, INC. MTN 5.800% 07/29/08 .....	C	04/30/2004	RBC INSURANCE .....		5,835,174	5,466,000	5,365,498	5,411,937		3,428		3,428		5,415,365	512,957	(93,148)	419,809	242,719	07/29/2008	1FE .....
462622-B*-1	IPSCO INC SERIES A SR NTS 6.940% 04/01/04 .....	F	04/01/2004	Redemption 100.0000 .....		1,800,000	1,800,000	1,800,000	1,800,000						1,800,000				62,460	04/01/2004	3 .....
53947Z-AF-4	LOBLAW CO LTD MTN SER D 6.500% 01/22/29 .....	C	04/30/2004	RBC INSURANCE .....		13,338,278	12,998,877	12,694,677	12,708,465		1,458		1,458		12,709,923	1,131,194	(502,839)	628,355	655,408	01/22/2029	1FE .....
53947Z-AR-8	LOBLAW CO LTD NOTE 7.100% 06/01/16 .....	C	04/30/2004	RBC INSURANCE .....		4,190,053	3,644,000	3,642,652	3,642,796		20		20		3,642,816	388,648	158,589	547,237	107,763	06/01/2016	1FE .....
57036Q-AB-6	MARITIMES & NE PIPELINE SEC NTS 6.900% 11/30/19 .....	C	04/30/2004	RBC INSURANCE .....		4,072,297	3,680,440	3,621,740	3,628,505		598		598		3,629,103	235,676	207,518	443,194	107,049	11/30/2019	1FE .....
571657-AA-3	MARS DEVELOPMENT TR SECURED 6.403% 02/04/35 .....	C	04/30/2004	RBC INSURANCE .....		10,677,649	10,203,200	10,203,200	10,203,200						10,203,200	1,238,610	(764,161)	474,449	482,376	02/04/2035	1FE .....
60870T-AE-7	MOLSON COMPANIES LTD SR NTS SER A 6.000% 06/02/08 .....	C	04/30/2004	RBC INSURANCE .....		8,958,162	8,381,200	8,313,425	8,345,073		2,356		2,356		8,347,429	712,890	(102,157)	610,733	210,394	06/02/2008	2FE .....
628957-AC-6	NAV CANADA SER 96-3 REVENUE BONDS 7.400% 06/01/27 .....	C	04/30/2004	RBC INSURANCE .....		14,565,833	12,389,600	12,375,600	12,376,178		73		73		12,376,251	(47,248)	2,236,830	2,189,582	381,876	06/01/2027	1FE .....
628957-AF-9	NAV CANADA MTN 6.500% 06/01/09 .....	C	04/30/2004	RBC INSURANCE .....		1,606,785	1,457,600	1,450,895	1,453,348		219		219		1,453,567	75,558	77,660	153,218	39,674	06/01/2009	1FE .....
65090Z-AT-3	NEWCOURT CREDIT NTS 7.050% 06/28/07 .....	C	04/30/2004	RBC INSURANCE .....		21,079,359	19,509,976	18,838,803	19,183,496		27,383		27,383		19,210,879	1,757,094	111,386	1,868,480	498,429	06/28/2007	1FE .....



STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
651350-BG-4	NEWFOUNDLAND LIGHT & POWER 1st Mtg 9.000% 10/01/20	C	04/30/2004	RBC INSURANCE		2,730,646	2,161,621	2,249,460	2,235,913		(678)		(678)		2,235,235	(138,343)	633,754	495,411	112,585	10/01/2020	1
651356-AK-3	NEWFOUNDLAND TELEPHONE DEP 11.400% 07/05/10	C	04/30/2004	RBC INSURANCE		1,851,021	1,374,517	1,600,213	1,499,123		(4,939)		(4,939)		1,494,184	(149,915)	506,752	356,837	123,637	07/05/2010	1
66977W-AA-7	NOVA CHEMICALS SR NTS 7.850% 08/30/10	C	05/13/2004	RBC-DOMINION SEC		4,519,973	4,356,600	4,341,724	4,345,403		138		138		4,345,541	361,832	(187,400)	174,432	246,092	08/30/2010	3FE
683375-AB-5	ONTREA INC COM. GUARNT SER. B 5.570% 04/09/13	C	04/30/2004	RBC INSURANCE		11,420,442	10,932,000	10,931,125	10,931,174		23		23		10,931,197	705,600	(216,355)	489,245	341,180	04/09/2013	1FE
689561-AB-4	OTTAWA MACDONALD-CARTIER NTS 6.973% 05/25/32	C	04/30/2004	RBC INSURANCE		9,456,530	8,745,600	8,745,600	8,745,600						8,745,600	915,257	(204,327)	710,930	263,982	05/25/2032	1FE
74022D-AA-8	PRECISION DRILL DEBS 6.850% 06/26/07	C	04/30/2004	RBC INSURANCE		1,591,262	1,457,600	1,402,940	1,428,184		2,491		2,491		1,430,675	70,022	90,565	160,587	37,231	06/26/2007	2FE
74022D-AB-6	PRECISION DRILL DEBS 7.650% 10/27/10	C	04/30/2004	RBC INSURANCE		4,192,203	3,644,000	3,619,833	3,625,649		683		683		3,626,332	373,481	192,390	565,871	143,121	10/27/2010	2
75966Z-AE-6	RENAISSANCE ENERGY LTD MTN 144A 6.950% 07/14/09	C	04/30/2004	RBC INSURANCE		11,320,348	10,203,200	10,236,637	10,238,831		(1,896)		(1,896)		10,236,935	1,084,452	(1,039)	1,083,413	562,487	07/14/2009	2
77991Z-AA-9	ROYAL GROUP TECH MTN 6.900% 04/13/10	C	05/25/2004	RBC-DOMINION SEC		2,134,734	2,178,300	2,172,702	2,174,269		328		328		2,174,597	148,527	(188,390)	(39,863)	94,099	04/13/2010	2
81234Z-AA-8	SEARS CANADA MTN 7.450% 05/10/10	C	04/30/2004	RBC INSURANCE		8,782,084	8,016,800	8,051,382	8,041,793		(1,060)		(1,060)		8,040,733	739,611	1,740	741,351	282,021	05/10/2010	2
82028K-AJ-0	SHAW COMMUNICATION SNR NTS 7.500% 11/20/13	C	05/13/2004	RBC-DOMINION SEC		8,047,003	7,987,100	7,987,100	7,987,100						7,987,100	(429,146)	489,049	59,903	295,413	11/20/2013	3FE
82878R-AA-5	SIMON FRASER UNIVERSITY DEBS 5.613% 06/10/43	C	04/30/2004	RBC INSURANCE		3,522,764	3,644,000	3,644,000	3,644,000						3,644,000	(24,648)	(96,588)	(121,236)	80,134	06/10/2043	1FE
86722Z-AA-6	SUNCOR INC MTN 6.800% 03/05/07	C	04/30/2004	RBC INSURANCE		1,987,128	1,822,000	1,822,229	1,822,286		(28)		(28)		1,822,258	124,007	40,863	164,870	81,268	03/05/2007	1FE
88077E-AA-0	TERANET LND INFO SERVICE BDS 6.480% 09/08/09	C	04/30/2004	RBC INSURANCE		6,012,805	5,530,134	5,237,037	5,333,677		9,383		9,383		5,343,060	268,610	401,135	669,745	241,575	09/08/2009	1FE
891190-AA-8	TORONTO HYDRO CORP DEBS 6.110% 05/07/13	C	04/30/2004	RBC INSURANCE		1,914,047	1,822,000	1,820,925	1,820,977		27		27		1,821,004	33,967	59,076	93,043	53,707	05/07/2013	1FE
89347Z-AC-1	TRANSALTA CORP MTN 7.300% 10/22/29	C	06/04/2004	Various		8,229,164	8,320,190	7,636,181	7,649,727		3,414		3,414		7,653,141	1,047,513	(471,490)	576,023	378,139	10/22/2029	2FE
914771-AA-8	UNIVERSITY OF OTTAWA DEBS 6.280% 04/15/43	C	04/30/2004	RBC INSURANCE		3,866,102	3,644,000	3,640,283	3,640,299		7		7		3,640,306	193,147	32,649	225,796	124,460	04/15/2043	1FE
921947-AA-5	VANCOUVER INTL AIRPORT DEBS SER A 6.550% 12/07/06	C	04/30/2004	RBC INSURANCE		3,802,806	3,516,460	3,527,128	3,520,936		(337)		(337)		3,520,599	14,347	267,860	282,207	91,795	12/07/2006	1FE
921947-AB-3	VANCOUVER INTL AIRPORT SER B DEBS 7.375% 12/07/26	C	04/30/2004	RBC INSURANCE		3,326,243	2,915,200	2,740,201	2,754,272		993		993		2,755,265	(64,633)	635,611	570,978	86,991	12/07/2026	1

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident-ification	Description	For-eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid-eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received DuringYear	Maturity Date	NAIC Desig-nation or Market In-dicator (a)
95751Z-AD-5	WESTCOAST ENERGY MTN 6.750% 12/15/27 .....	C	05/19/2004	CIBC .....		10,851,419	10,891,500	10,668,115	10,674,257		1,428		1,428		10,675,685	938,268	(762,534)	175,734	327,725	12/15/2027	2FE.....
987172-AA-1	YORK UNIVERSITY NOTE 6.480% 03/07/42 .....	C	04/30/2004	RBC INSURANCE .....		7,936,778	7,288,000	7,514,132	7,513,014		(503)		(503)		7,512,511	1,018,107	(593,840)	424,267	306,791	03/07/2042	1FE.....
Total Canada						430,594,098	493,585,797	393,754,578	395,315,161		203,235		203,235		395,518,397	29,661,810	5,413,891	35,075,701	14,034,373	XXX	XXX
Other Country	AMERITRUST (BRITISH AERO) SEC NT 9.950% 04/26/05 .....	F	04/26/2004	Redemption 100.0000 .....		940,574	940,574	940,574	940,574						940,574				46,794	04/26/2005	2.....
	CVRD FINANCE LTD SER 3-A SEC NTS 8.926% 10/15/10 .....	F	04/15/2004	Redemption 100.0000 .....		480,204	480,204	481,028	480,728		(524)		(524)		480,204				20,907	10/15/2010	2FE.....
	CORPORATION DURANGO SA DE CV SR NTS 13.125% 08/01/06 .....	F	06/22/2004	MORGAN STANLEY .....		3,000,000	6,000,000	2,700,000	2,700,000						2,700,000		300,000	300,000		08/01/2006	6FE.....
	CORPORATION DURANGO SA DE CV SR NTS 144A 13.750% 07/15/09 .....	F	06/22/2004	MORGAN STANLEY .....		750,000	1,500,000	675,000	675,000						675,000		75,000	75,000		07/15/2009	6FE.....
	FERTINITRO FINANCE SEC BDS-144A 8.290% 04/01/20 .....	F	06/28/2004	UBS WARBURG .....		2,295,000	3,000,000	3,000,000	3,000,000						3,000,000		(705,000)	(705,000)	186,525	04/01/2020	5FE.....
	TGS (Transportadora) SER B LOAN PARTICIPATION 9.650% 05/15/11 .....	F	06/09/2004	LEHMAN BROTHERS .....		5,925,000	7,500,000	5,625,000	5,625,000						5,625,000		300,000	300,000		05/15/2011	6.....
	IRON ORE EXPORT MASTER TRUST (SAMARCO) SR SEC EXP NTS 10.043% 05/31/05 .....	F	05/31/2004	Redemption 100.0000 .....		588,235	588,235	588,235	588,235						588,235				29,538	05/31/2005	2.....
	SADIA IFC TRUST CERTIFICATES 8.520% 11/02/08 .....	F	05/02/2004	Redemption 100.0000 .....		250,000	250,000	250,000	250,000						250,000				10,650	11/02/2008	3FE.....
	TGN IFC TRUST I CERT 9.450% 07/23/08 .....	F	04/07/2004	DEUTSCHE BANK .....		4,443,245	6,004,385	4,503,289	3,722,719	780,570			780,570		4,503,289		(60,044)	(60,044)	53,058	07/23/2008	6FE.....
	TGN IFC TRUST II CERT 9.450% 07/23/08 .....	F	04/07/2004	DEUTSCHE BANK .....		2,221,166	3,001,576	2,251,182	1,860,977	390,205			390,205		2,251,182		(30,016)	(30,016)	26,529	07/23/2008	6FE.....
	TELEFONICA DE ARGENTINA SR NTS 9.125% 05/07/08 .....	F	05/03/2004	JP MORGAN CHASE .....		1,501,875	1,500,000	1,215,000	1,302,103	11,933			11,933		1,314,036		187,839	187,839	79,990	05/07/2008	5FE.....
	AES IHB CAYMAN LTD CERT 11.500% 04/15/16 .....	F	04/01/2004	CREDIT SUISSE/FIRST BOSTON .....		4,247,237	4,907,500	3,680,625	3,616,749	61,657			61,657		3,678,406		568,831	568,831	61,657	04/15/2016	5FE.....
	LOUIS DREYFUS CITRUS, S.A. SR NT 7.710% 05/25/09 .....	F	05/25/2004	Redemption 100.0000 .....		714,286	714,286	714,286	714,286						714,286				27,536	05/25/2009	2.....
	HURRIYET GAZATECILIK MATBAACIL SR NT 12.000% 05/05/06 .....	F	05/05/2004	Redemption 100.0000 .....		1,111,111	1,111,111	1,111,111	1,111,111						1,111,111				66,667	05/05/2006	4.....
Total Other Country						28,467,933	37,497,871	27,735,330	26,587,482	1,170,775	73,066		1,243,841		27,831,323		636,610	636,610	609,851	XXX	XXX

## SCHEDULE D - PART 4

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STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
90333H-10-1	US1 HOLDING CORP COMMON STOCK .....		04/20/2004	DIRECT .....	575,363.000	8,045,876		5,753,630	7,508,487	(1,754,857)			(1,754,857)		5,753,630		2,292,246	2,292,246			L.....
90344#-18-5	U S I HOLDING CORPORATION SER W WARRANTS .....		04/01/2004	Reverse Stock Split .....	210,001.000																A.....
Total United States						8,045,876	XXX	5,753,630	7,508,487	(1,754,857)			(1,754,857)		5,753,630		2,292,246	2,292,246		XXX	XXX
6799999. Common Stocks - Banks, Trust and Insurance Companies						8,045,876	XXX	5,753,630	7,508,487	(1,754,857)			(1,754,857)		5,753,630		2,292,246	2,292,246		XXX	XXX
194535-20-9	Industrial & Miscellaneous																				
	United States																				
194535-20-9	COLLEGELINK CYTATION CORP WARRANTS .....		04/01/2004	EXPIRATION .....	750,000.000			1	1						1		(1)	(1)			U.....
							XXX	1	1						1		(1)	(1)		XXX	XXX
Total United States							XXX	1	1						1		(1)	(1)		XXX	XXX
6899999. Common Stocks - Industrial and Miscellaneous							XXX	1	1						1		(1)	(1)		XXX	XXX
7299997. Total - Common Stocks - Part 4						8,045,876	XXX	5,753,631	7,508,488	(1,754,857)			(1,754,857)		5,753,631		2,292,245	2,292,245		XXX	XXX
7299998. Total - Common Stocks - Part 5							XXX													XXX	XXX
7299999. Total - Common Stocks						8,045,876	XXX	5,753,631	7,508,488	(1,754,857)			(1,754,857)		5,753,631		2,292,245	2,292,245		XXX	XXX
7399999. Total - Preferred and Common Stocks						37,573,118	XXX	32,409,606	34,144,572	(1,754,857)	(1,032)		(1,755,889)		32,388,683	2,166,701	3,017,734	5,184,435	461,491	XXX	XXX
7499999 - Totals						1,462,628,246	XXX	1,188,935,703	1,276,375,038	(584,082)	14,903,883		14,319,801		1,294,863,512	29,966,050	137,798,684	167,764,734	55,543,223	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues.....1

Schedule DB - Part A - Section 1  
**N O N E**

Schedule DB - Part B - Section 1  
**N O N E**

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards Open at Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
0499999. Subtotal - Collars								XXX						
Swaps - Hedging Transactions														
Currency Swap - Receive US\$, Pay Euros	5,943,600	03/01/2008	12.895% (10.75%)	02/01/2000	Morgan Stanley				(1,489,200)	(1,403,819)			(15,138)	57,549
Currency Swap - Receive US\$, Pay CAN\$	6,908,463	12/01/2023	1.4475 CAN\$/US\$	03/25/2004	Merrill Lynch				15,500	(28,779)				152,535
Currency Swap - Receive US\$, Pay CAN\$	3,448,276	06/01/2024	1.4500 CAN\$/US\$	03/25/2004	Merrill Lynch				19,375	(13,417)				77,106
Currency Swap - Receive US\$, Pay CAN\$	7,018,529	03/15/2017	1.4247 CAN\$/US\$	03/25/2004	Merrill Lynch				42,625	(74,594)				125,306
Currency Swap - Receive US\$, Pay CAN\$	9,674,760	12/01/2018	1.4251 CAN\$/US\$	03/25/2004	Merrill Lynch				63,550	(71,491)				184,202
Currency Swap - Receive US\$, Pay CAN\$	7,077,954	06/01/2019	1.4252 CAN\$/US\$	03/25/2004	Merrill Lynch				106,950	(46,919)				137,064
Currency Swap - Receive US\$, Pay CAN\$	3,562,675	12/01/2019	1.4280 CAN\$/US\$	03/25/2004	Merrill Lynch				116,250	(22,998)				70,131
Currency Swap - Receive US\$, Pay CAN\$	3,434,066	12/01/2024	1.4560 CAN\$/US\$	03/25/2004	CIBC				155,000	(16,874)				77,742
Currency Swap - Receive US\$, Pay CAN\$	3,637,686	09/15/2009	1.3745 CAN\$/US\$	03/25/2004	CIBC				201,500	(31,109)				41,675
Currency Swap - Receive US\$, Pay CAN\$	3,554,418	09/15/2013	1.4067 CAN\$/US\$	03/25/2004	CIBC				338,458	(52,581)				54,052
Currency Swap - Receive US\$, Pay CAN\$	4,108,028	03/15/2014	1.4110 CAN\$/US\$	03/25/2004	CIBC				5,500	(62,774)				64,137
Currency Swap - Receive US\$, Pay CAN\$	5,201,496	03/15/2015	1.4169 CAN\$/US\$	03/25/2004	CIBC				5,500	(80,631)				85,271
Currency Swap - Receive US\$, Pay CAN\$	3,771,312	06/01/2006	1.3490 CAN\$/US\$	03/25/2004	CIBC				5,500	(13,122)				26,667
Currency Swap - Receive US\$, Pay CAN\$	16,751,187	06/01/2011	1.3902 CAN\$/US\$	03/25/2004	CIBC				5,596	(204,157)				221,597
Currency Swap - Receive US\$, Pay CAN\$	15,159,957	12/01/2011	1.3910 CAN\$/US\$	03/25/2004	CIBC				5,596	(172,606)				207,586
Currency Swap - Receive US\$, Pay CAN\$	10,682,239	06/01/2013	1.4042 CAN\$/US\$	03/25/2004	CIBC				5,500	(154,410)				160,234
Currency Swap - Receive US\$, Pay CAN\$	7,458,410	12/01/2006	1.3525 CAN\$/US\$	03/25/2004	Lehman				5,596	(34,454)				58,964
Currency Swap - Receive US\$, Pay CAN\$	4,796,490	06/01/2009	1.3734 CAN\$/US\$	03/25/2004	Lehman				5,596	(47,405)				53,626
Currency Swap - Receive US\$, Pay CAN\$	3,692,481	12/01/2009	1.3778 CAN\$/US\$	03/25/2004	Lehman				6,376	(40,885)				43,298
Currency Swap - Receive US\$, Pay CAN\$	10,639,807	06/01/2014	1.4098 CAN\$/US\$	03/25/2004	Lehman				7,246	(145,951)				168,230
Currency Swap - Receive US\$, Pay CAN\$	10,683,685	12/01/2014	1.4122 CAN\$/US\$	03/25/2004	Lehman				8,107	(144,425)				173,095
Currency Swap - Receive US\$, Pay CAN\$	7,103,873	12/01/2016	1.4200 CAN\$/US\$	03/25/2004	Lehman				11,000	(85,652)				125,580
Currency Swap - Receive US\$, Pay CAN\$	3,570,175	12/01/2017	1.4250 CAN\$/US\$	03/25/2004	Lehman				11,000	(41,117)				65,588
Currency Swap - Receive US\$, Pay CAN\$	6,060,606	06/01/2010	8.787% (9.5%)	03/26/2004	CIBC				11,096	(14,174)			(13,521)	74,227
Currency Swap - Receive US\$, Pay CAN\$	9,280,303	06/01/2023	7.435% (8.0%)	03/26/2004	CIBC				11,096	(86,638)			(15,792)	202,260
Currency Swap - Receive US\$, Pay CAN\$	2,840,909	06/01/2025	8.388% (9.0%)	03/26/2004	CIBC				11,096	(24,949)			(5,104)	65,093
Currency Swap - Receive US\$, Pay CAN\$	1,354,545	06/01/2009	4.86% (5.5%)	03/26/2004	Deutsche Bank				15,166	7,178			(3,289)	15,144
Currency Swap - Receive US\$, Pay CAN\$	6,287,879	12/01/2006	6.35% (7.0%)	03/26/2004	Lehman				16,500	29,249			(14,255)	49,710
Currency Swap - Receive US\$, Pay CAN\$	7,633,588	08/15/2007	8.283% (9.0%)	03/29/2004	CIBC				16,500	81,123				67,920
Currency Swap - Receive US\$, Pay CAN\$	10,091,603	03/20/1931	6.61% (7.15%)	03/29/2004	CIBC				16,596	(5,127)				260,971
Currency Swap - Receive US\$, Pay CAN\$	3,053,435	04/18/2006	7.407% (8.2%)	03/29/2004	CIBC				23,196	33,940				20,672
Currency Swap - Receive US\$, Pay CAN\$	4,961,832	04/23/2007	6.45% (7.163%)	03/29/2004	CIBC				25,616	51,743				41,760
Currency Swap - Receive US\$, Pay CAN\$	3,816,794	11/19/2007	6.193% (6.8%)	03/29/2004	CIBC				14,304	51,375			(5,250)	35,275
Currency Swap - Receive US\$, Pay CAN\$	2,824,427	12/07/2018	7.785% (8.4%)	03/29/2004	Deutsche Bank				30,000	3,446			(4,480)	53,775
Currency Swap - Receive US\$, Pay CAN\$	9,773,282	06/02/2028	6.185% (6.7%)	03/29/2004	Deutsche Bank				64,000	33,157			(13,561)	239,396
Currency Swap - Receive US\$, Pay CAN\$	3,816,794	03/11/2013	8.425% (9.1%)	03/29/2004	Lehman				66,400	2,499				56,451
Currency Swap - Receive US\$, Pay CAN\$	3,824,092	12/17/2009	6.515% (7.15%)	03/30/2004	CIBC				98,000	40,313			(7,044)	44,841
Currency Swap - Receive US\$, Pay CAN\$	5,353,728	06/02/2008	5.579% (6.2%)	03/30/2004	CIBC				49,950	72,651			(10,435)	53,537
Currency Swap - Receive US\$, Pay CAN\$	1,912,046	06/01/2011	6.208% (6.85%)	03/30/2004	CIBC				54,000	11,774			(3,693)	25,294
Currency Swap - Receive US\$, Pay CAN\$	4,588,910	07/09/2007	5.855% (6.5%)	03/30/2004	CIBC				67,500	57,608				40,289
Currency Swap - Receive US\$, Pay CAN\$	9,697,951	06/30/2015	6.615% (7.23%)	03/30/2004	Deutsche Bank				67,500	140,630				160,822
Currency Swap - Receive US\$, Pay CAN\$	18,283,748	09/02/2014	6.6625% (7.3%)	03/30/2004	Lehman				87,750	(16,118)				292,683
Currency Swap - Receive US\$, Pay CAN\$	16,061,185	07/24/2012	5.6425% (6.25%)	03/30/2004	Lehman				135,000	24,922				228,319
Currency Swap - Receive US\$, Pay CAN\$	6,883,365	08/01/2017	6.6125% (7.269%)	03/30/2004	Lehman				172,840	19,329			(3,866)	124,885
Currency Swap - Receive US\$, Pay CAN\$	8,030,593	06/04/2007	6.100% (6.750%)	03/30/2004	Lehman				178,470	110,027			(15,993)	69,547
Currency Swap - Receive US\$, Pay CAN\$	4,588,910	04/22/2008	4.925% (5.600%)	03/30/2004	Lehman				38,750	43,054				44,923
Currency Swap - Receive US\$, Pay CAN\$	4,725,022	06/02/2006	1.3492 CAN\$/US\$	04/12/2004	CIBC				77,500	(17,051)				33,411
Currency Swap - Receive US\$, Pay CAN\$	3,866,361	01/13/2007	1.3514 CAN\$/US\$	04/12/2004	CIBC				93,000	(9,106)				31,072
Currency Swap - Receive US\$, Pay CAN\$	4,712,797	06/02/2007	1.3527 CAN\$/US\$	04/12/2004	CIBC				93,000	(8,700)				40,814
Currency Swap - Receive US\$, Pay CAN\$	3,287,287	08/18/2007	1.3537 CAN\$/US\$	04/12/2004	CIBC				108,500	(5,674)				29,249
Currency Swap - Receive US\$, Pay CAN\$	4,706,534	12/02/2007	1.3545 CAN\$/US\$	04/12/2004	Lehman				139,500	(10,875)				44,026
Currency Swap - Receive US\$, Pay CAN\$	7,476,773	01/13/2008	1.3550 CAN\$/US\$	04/12/2004	Lehman				162,750	(16,569)				70,767
Currency Swap - Receive US\$, Pay CAN\$	3,835,425	07/13/2009	1.3623 CAN\$/US\$	04/12/2004	Lehman				196,541	(11,555)				43,237
Currency Swap - Receive US\$, Pay CAN\$	7,587,947	06/02/2010	1.3673 CAN\$/US\$	04/12/2004	Lehman				325,500	(27,989)				92,933

STATEMENT AS OF JUNE 30, 2004 OF THE PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards Open at Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
Currency Swap - Receive US\$, Pay CANS	9,881,640	07/13/2010	1.3687 CANS/US\$	04/12/2004	Lehman				370,543	(41,288)				121,862
Currency Swap - Receive US\$, Pay CANS	7,568,573	12/02/2010	1.3708 CANS/US\$	04/12/2004	Lehman				(3,900)	(32,555)				96,481
Currency Swap - Receive US\$, Pay CANS	8,622,575	01/13/2011	1.3714 CANS/US\$	04/12/2004	Lehman				(5,200)	(37,316)				110,619
Currency Swap - Receive US\$, Pay CANS	7,551,496	06/02/2011	1.3739 CANS/US\$	04/12/2004	Lehman				(5,525)	(35,194)				99,897
Currency Swap - Receive US\$, Pay CANS	3,796,411	07/13/2011	1.3763 CANS/US\$	04/12/2004	Lehman				(5,785)	(21,394)				50,520
Currency Swap - Receive US\$, Pay CANS	4,619,900	12/02/2011	1.3799 CANS/US\$	04/12/2004	CIBC				(6,370)	(26,364)				63,261
Currency Swap - Receive US\$, Pay CANS	3,784,586	01/13/2012	1.3806 CANS/US\$	04/12/2004	CIBC				(6,792)	(22,056)				52,110
Currency Swap - Receive US\$, Pay CANS	4,611,212	06/02/2012	1.3825 CANS/US\$	04/12/2004	CIBC				(6,792)	(28,439)				65,212
Currency Swap - Receive US\$, Pay CANS	3,777,199	07/13/2012	1.3833 CANS/US\$	04/12/2004	CIBC				(6,792)	(24,091)				53,695
Currency Swap - Receive US\$, Pay CANS	2,891,009	08/01/2012	1.3836 CANS/US\$	04/12/2004	CIBC				(6,792)	(18,207)				41,309
Currency Swap - Receive US\$, Pay CANS	4,604,883	12/02/2012	1.3844 CANS/US\$	04/12/2004	CIBC				(6,792)	(27,933)				67,127
Currency Swap - Receive US\$, Pay CANS	18,051,845	02/18/2013	1.3849 CANS/US\$	04/12/2004	CIBC				(6,792)	(106,922)				265,716
Currency Swap - Receive US\$, Pay CANS	4,599,567	06/02/2013	1.3860 CANS/US\$	04/12/2004	CIBC				(6,792)	(27,631)				68,994
Currency Swap - Receive US\$, Pay CANS	3,763,867	01/13/2014	1.3882 CANS/US\$	04/12/2004	CIBC				(6,792)	(20,949)				58,259
Currency Swap - Receive US\$, Pay CANS	3,758,452	07/13/2014	1.3902 CANS/US\$	04/12/2004	CIBC				(8,288)	(20,678)				59,673
Currency Swap - Receive US\$, Pay CANS	3,753,053	01/13/2015	1.3922 CANS/US\$	04/12/2004	CIBC				(8,288)	(20,644)				61,047
Currency Swap - Receive US\$, Pay CANS	3,039,622	06/02/2015	1.3982 CANS/US\$	04/12/2004	Lehman				(8,288)	(20,409)				50,406
Currency Swap - Receive US\$, Pay CANS	3,500,750	09/08/2015	1.3997 CANS/US\$	04/12/2004	CIBC				(8,288)	(26,948)				58,709
Currency Swap - Receive US\$, Pay CANS	4,550,971	12/02/2015	1.4008 CANS/US\$	04/12/2004	CIBC				(8,288)	(35,270)				77,165
Currency Swap - Receive US\$, Pay CANS	5,800,014	06/02/2016	1.4031 CANS/US\$	04/12/2004	CIBC				(8,288)	(46,183)				100,459
Currency Swap - Receive US\$, Pay CANS	4,537,690	12/02/2016	1.4049 CANS/US\$	04/12/2004	CIBC				(8,288)	(34,109)				80,216
Currency Swap - Receive US\$, Pay CANS	4,518,072	06/02/2017	1.4110 CANS/US\$	04/12/2004	CIBC				(8,288)	(39,139)				81,451
Currency Swap - Receive US\$, Pay CANS	2,124,796	08/07/2017	1.4119 CANS/US\$	04/12/2004	CIBC				(8,288)	(18,178)				38,550
Currency Swap - Receive US\$, Pay CANS	10,878,794	12/02/2017	1.4133 CANS/US\$	04/12/2004	CIBC				(8,288)	(89,704)				199,856
Currency Swap - Receive US\$, Pay CANS	10,509,397	06/02/2018	1.4154 CANS/US\$	04/12/2004	CIBC				(10,579)	(83,184)				196,613
Currency Swap - Receive US\$, Pay CANS	13,030,004	06/02/2019	1.4198 CANS/US\$	04/12/2004	CIBC				(13,170)	(93,476)				252,325
Currency Swap - Receive US\$, Pay CANS	5,136,986	06/01/2027	1.4600 CANS/US\$	06/07/2004	Barclays				(13,487)	(130,229)				123,181
Currency Swap - Receive US\$, Pay CANS	5,110,733	06/01/2028	1.4675 CANS/US\$	06/07/2004	Barclays				(13,487)	(127,184)				125,187
Currency Swap - Receive US\$, Pay CANS	5,086,470	06/01/2029	1.4745 CANS/US\$	06/07/2004	Barclays				(13,487)	(123,375)				127,162
Currency Swap - Receive US\$, Pay CANS	2,669,852	07/25/2020	1.4233 CANS/US\$	06/07/2004	Lehman				(15,372)	(17,564)				53,536
Currency Swap - Receive US\$, Pay CANS	2,653,631	07/25/2021	1.4320 CANS/US\$	06/07/2004	Lehman				(17,582)	(18,885)				54,840
Currency Swap - Receive US\$, Pay CANS	2,638,339	07/25/2022	1.4403 CANS/US\$	06/07/2004	Lehman				(19,337)	(19,639)				56,097
Currency Swap - Receive US\$, Pay CANS	2,623,585	07/25/2023	1.4484 CANS/US\$	06/07/2004	Lehman				(19,987)	(15,469)				57,305
Currency Swap - Receive US\$, Pay CANS	2,612,941	07/25/2024	1.4543 CANS/US\$	06/07/2004	UBS				(24,050)	(149,847)				58,549
Currency Swap - Receive US\$, Pay CANS	2,623,766	07/25/2025	1.4483 CANS/US\$	06/07/2004	UBS				(32,500)	(134,618)				60,237
Currency Swap - Receive US\$, Pay CANS	2,619,064	07/25/2026	1.4509 CANS/US\$	06/07/2004	UBS				(29,640)	(124,205)				61,539
Currency Swap - Receive US\$, Pay CANS	2,612,043	07/25/2027	1.4548 CANS/US\$	06/07/2004	UBS				(29,640)	(114,627)				62,748
Currency Swap - Receive US\$, Pay CANS	2,599,001	07/25/2028	1.4621 CANS/US\$	06/07/2004	UBS				(29,640)	(106,620)				63,773
Currency Swap - Receive US\$, Pay CANS	2,607,562	07/25/2029	1.4573 CANS/US\$	06/07/2004	UBS				(29,640)	(93,586)				65,298
Currency Swap - Receive US\$, Pay CANS	13,041,006	07/13/2017	1.4071 CANS/US\$	06/07/2004	UBS				(29,640)	(584,405)				235,852
Currency Swap - Receive US\$, Pay CANS	7,225,638	01/13/2019	1.4151 CANS/US\$	06/07/2004	UBS				(29,640)	(364,674)				137,967
Currency Swap - Receive US\$, Pay CANS	3,882,536	03/08/2019	1.4166 CANS/US\$	06/07/2004	UBS				(29,640)	(198,745)				74,556
Currency Swap - Receive US\$, Pay CANS	5,104,819	06/01/1930	1.4692 CANS/US\$	06/07/2004	UBS				(29,640)	(174,088)				130,148
Currency Swap - Receive US\$, Pay CANS	5,077,173	06/01/1931	1.4772 CANS/US\$	06/07/2004	UBS				(29,640)	(157,242)				131,909
Currency Swap - Receive US\$, Pay CANS	6,945,409	11/23/2022	1.4398 CANS/US\$	06/07/2004	UBS				(29,640)	(387,876)				149,030
Currency Swap - Receive US\$, Pay CANS	3,542,331	11/23/2017	1.4115 CANS/US\$	06/07/2004	Lehman				(39,000)	(24,905)				64,876
Currency Swap - Receive US\$, Pay CANS	5,309,735	05/23/2018	1.4125 CANS/US\$	06/07/2004	Lehman				(39,000)	(33,485)				99,040
Currency Swap - Receive US\$, Pay CANS	5,302,227	11/23/2018	1.4145 CANS/US\$	06/07/2004	Lehman				(42,900)	(31,724)				100,661
Currency Swap - Receive US\$, Pay CANS	3,529,827	05/23/2019	1.4165 CANS/US\$	06/07/2004	Lehman				(44,460)	(20,010)				68,165
Currency Swap - Receive US\$, Pay CANS	6,980,462	01/13/2017	1.4075 CANS/US\$	06/07/2004	Lehman				(58,500)	(50,578)				123,809
Currency Swap - Receive US\$, Pay CANS	8,239,422	07/13/2018	1.4109 CANS/US\$	06/07/2004	UBS				(58,500)	(397,612)				154,604
Currency Swap - Receive US\$, Pay CANS	10,822,740	07/13/2019	1.4160 CANS/US\$	06/07/2004	Lehman				(58,500)	(56,909)				210,163
Currency Swap - Receive US\$, Pay CANS	4,038,257	09/08/2018	1.4115 CANS/US\$	06/07/2004	Lehman				(58,500)	(21,815)				76,220
Currency Swap - Receive US\$, Pay CANS	1,855,288	12/02/2025	8.082% (8.50%)	06/08/2004	UBS				(58,500)	(204,125)				43,013
Currency Swap - Receive US\$, Pay CANS	2,226,345	06/02/2026	7.5925% (8.00%)	06/08/2004	UBS				(58,500)	(238,201)				52,212
Currency Swap - Receive US\$, Pay CANS	1,554,731	10/20/2009	10.2025% (10.625%)	06/08/2004	Lehman				(58,500)	(23,173)				17,952

## Showing all Collar, Swap and Forwards Open at Current Statement Date

## E07.2



## SCHEDULE DB - PART C - SECTION 1

[illegible]

Showing all Futures Contracts and Insurance Futures Open at Current Statement Date

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Current Value	6 Variation Margin	7 Date of Opening Position	8 Exchange or Counterparty	9 Cash Deposit	Variation Margin Information			13 Potential Exposure
									10 Recognized	11 Used to Adjust Basis of Hedged Item	12 Deferred	
NONE												
9999999 - Totals						XXX	XXX					

## SCHEDULE E - PART 1 - CASH

[illegible]

**Footnotes:**

- (A) The rate of interest varies.
- (B) Reported per NAIC website instruction “Guidance for Reporting Cash Equivalents in the 2004 Quarterly Statements.”