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SUNTRUST BANKS INC

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STI TRUST & INVESTMENT OPERATIONS INC

FORM SC 13G/A

(Amended Statement of Ownership)

Filed 02/07/96

Address	303 PEACHTREE ST N E
	ATLANTA, GA 30308
Telephone	4045887711
CIK	0000750556
Symbol	STI
SIC Code	6021 - National Commercial Banks
Industry	Regional Banks
Sector	Financial
Fiscal Year	12/31

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SUNTRUST BANKS INC

FORM SC 13G/A
(Amended Statement of Ownership)

Filed 2/7/1996

Address	919 E MAIN ST
	RICHMOND, Virginia 23219
Telephone	804-782-7107
CIK	0000750556
Industry	Regional Banks
Sector	Financial
Fiscal Year	12/31

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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934
(Amendment No. 6)*.

Provident Life & Accident Insurance Co.

Class A

74388920

Check the following box if a fee is being paid with this statement ( ). (A fee is not required only if the filing person: (1) has a previous statement on file reporting beneficial ownership of more than five percent of the class of securities described in Item 1; and (2) has filed no amendment subsequent thereto reporting beneficial ownership of give percent or less of such class.) (See Rule 13d-7).

*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP NO. 74388920 13G

1. NAME OF REPORTING PERSON
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

SunTrust Banks, Inc. as Parent Holding Company for: SunTrust Banks of Tennessee, Inc. as Parent Holding Company; SunTrust Banks of Georgia, Inc. as Parent Holding Company for SunTrust Bank, Atlanta as Parent Company of Trusco Capital Management, Inc., and in various fiduciary capacities. 58-1575035

2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (A) _____ (B) _____

3. SEC USE ONLY

4. CITIZENSHIP OR PLACE OF ORGANIZATION

Georgia

NUMBER OF	5. SOLE VOTING POWER	
SHARES		95,901
BENEFICIALLY	6. SHARED VOTING POWER	
OWNED BY		11,354
EACH	7. SOLE DISPOSITIVE POWER	
REPORTING		59,546
PERSON	8. SHARED DISPOSITIVE POWER	
WITH		1,393,974

9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

1,456,728

10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*

- ---
11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

16.9%
- ---
12. TYPE OF REPORTING PERSON*

HC, BK and IA

CUSIP NO. 74388920 13G

1. NAME OF REPORTING PERSON
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

SunTrust Banks of Tennessee, Inc.as Parent Holding Company for
SunTrust Bank, Chattanooga, N.A. and in Various Fiduciary Capacities
62-0858840
- ---
2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (A) _____
(B) _____
- ---
3. SEC USE ONLY

- ---
4. CITIZENSHIP OR PLACE OF ORGANIZATION

Tennessee
- ---

NUMBER OF	5. SOLE VOTING POWER
SHARES	82,485
BENEFICIALLY	6. SHARED VOTING POWER
OWNED BY	11,354
EACH	7. SOLE DISPOSITIVE POWER
REPORTING	51,172
PERSON	8. SHARED DISPOSITIVE POWER
WITH	1,388,932

- ---
9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

1,443,312
- ---
10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*
- ---
11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

16.8%
- ---
12. TYPE OF REPORTING PERSON*

HC and BK

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

SCHEDULE 13G
UNDER THE SECURITIES EXCHANGE ACT OF 1934

Item 1(a) Name of Issuer:
- ---
Provident Life & Accident Insurance Company

Item 1(b) Address of Issuer's Principal Executive Offices:
- ---
One Fountain Square
Chattanooga, Tennessee 37402

Item 2(a) Name of Person Filing:
- ---

SunTrust Banks, Inc. as Parent Holding Company for SunTrust Banks of Tennessee, Inc. as Parent Holding Company; SunTrust Banks of Georgia, Inc. as Parent Holding Company for SunTrust Bank, Atlanta as Parent Company of Trusco Capital Management, Inc., and in various fiduciary capacities.

Item 2(b) Address of Principal Business Office(s):

25 Park Place, N.E.
Atlanta, Georgia 30303

Item 2(c) Citizenship:

SunTrust Banks, Inc. is a Georgia corporation; SunTrust Banks of Tennessee is a Tennessee corporation; SunTrust Banks of Georgia, Inc. is a Georgia corporation; SunTrust Bank, Atlanta is a Georgia banking association; Trusco Capital Management, Inc. is a registered investment adviser and a Georgia corporation.

Item 2(d) Title of Class of Securities:

Class A

Item 2(e) CUSIP Number:

74388920

Item 3 Type of Person:

(b) Bank as defined in section 3(a)(6) of the Act.
(e) Investment Adviser registered under section 203 of the Investment Advisers Act of 1940.
(g) Parent holding company, in accordance with para. 240,13d-1(1)(ii)(H).

Item 4 Ownership:

Amount Beneficially Owned. 1,456,728

(b) Percent of Class: 16.9%

(c) Number of Shares as to which such person has:

(i) Sole power to vote or to direct the vote: 95,901

(ii) Shared power to vote or to direct the vote: 11,354

(iii) Sole power to dispose or to direct the disposition of: 59,546

(iv) Shared power to dispose or the direct the disposition of: 1,393,974

Item 5 Ownership of Five Percent or Less of Class:

Not Applicable

Item 6 Ownership of More than 5 Percent of Behalf of Another Person:

See Exhibit B

Item 7 Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company:

See Item 2 and Exhibit C

Item 8 Identification and Classification of Members of the Group:

Not Applicable

Item 9 Notice of Dissolution of Group:

Not Applicable

Item 10 Certification:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired in the ordinary course of business and were not acquired for the purpose of and do not have the effect of changing or influencing the control of the issuer of such securities and were not acquired in connection with or as a participant in any transaction having such purpose or effect.

Signature:

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: January 23, 1996

SunTrust Banks, Inc.

By /s/ Cynthia S. Walker
Cynthia S. Walker, Operations Officer
STI Trust & Investment Operations, Inc. as agent for
SunTrust Banks, Inc.

EXHIBIT A

The shares reported are held by one or more bank subsidiaries of SunTrust Banks, Inc. in various fiduciary and agency capacities. SunTrust Banks, Inc. and such subsidiaries disclaim by beneficial interest in any of the shares reported, and the filing of this statement shall not be construed as an admission to the contrary.

Certain of the shares included in shared voting authority are held in agency accounts and co-fiduciary accounts and co-fiduciary accounts in nominee registration. These are voted by the banks under revocable authority of trust accounts and therefore, are reported as shared voting authority.

EXHIBIT B

Various co-trustees share the power to direct distribution of income including dividends and the proceeds from sale of securities. Additionally, various beneficiaries have the right to receive dividends. The following person or persons have the rights and/or powers when combined that exceed 5% of the class.

SunTrust Bank, Chattanooga, N.A., Hugh O. Maclellan, Sr., and Dudley Porter, Jr., Trustees of R.J. Maclellan Charitable Trust

SunTrust Bank, Chattanooga, N.A., Hugh O. Maclellan, Sr., and Dudley Porter, Jr., Trustees of Cora L. Maclellan Charitable Trust

SunTrust Bank, Chattanooga, N.A., Hugh O. Maclellan, Sr., Hugh O. Maclellan, Jr., Charlotte Heffner, Dudley Porter, Jr. and Katrina H. Maclellan, Trustees of Various Maclellan Trusts.

EXHIBIT C

Name of Person Filing	Sole Voting Power	Shared Voting Power	Sole Power to Dispose	Shared Power to Dispose

SunTrust Banks of Tennessee, Inc. as Parent Holding Company for:				
SunTrust Bank, Chattanooga, N.A. and in Various Fiduciary Capacities P.O. Box 1638 Chattanooga, Tennessee 37401	82,485	11,354	51,172	1,388,932
SunTrust Bank, Northeast Tennessee, N.A. and in Various Fiduciary Capacities 207 Mockingbird Lane Johnson City, Tennessee 37605	3,217	-0-	-0-	3,217
SunTrust Banks of Georgia, Inc. as Parent Holding Company for:				
SunTrust Bank, Atlanta as Parent Company of Trusco Capital Management, Inc., and in Various Fiduciary Capacities 25 Park Place, N.E. Atlanta, Georgia 30303	10,199	-0-	8,374	1,825

Shares Beneficially Owned 1,456,728

SunTrust Banks, Inc.
25 Park Place, N.E.
Atlanta, Georgia 30303

January 23, 1996

Ladies and Gentlemen:

There is hereby transmitted for filing pursuant to Section 13(g) of the Securities Exchange Act of 1934 and Rule 13G thereunder a Schedule 13G relating to beneficial ownership by SunTrust Banks, Inc. and its subsidiaries of shares of Provident Life & Accident Insurance Company Class A stock.

A paper copy of this filing is also being forwarded to you.

Please call the undersigned at (404) 581-1475 if you have any questions.

Sincerely,

/s/ Cynthia S. Walker
- ---------------------
Cynthia S. Walker
Operations Officer
STI Trust & Investment Operations, Inc. as agent for SunTrust Banks, Inc.

c: Provident Life & Accident Insurance Company
New York Stock Exchange

End of Filing

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