

SUNTRUST BANKS INC
Filed by
STI TRUST & INVESTMENT OPERATIONS INC

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

Filed 02/06/95

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

SUNTRUST BANKS INC

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

Filed 2/6/1995

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

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

SCHEDULE 13G

Under the Securities Exchange Act of 1934
(Amendment No. 5)*.

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: Sun Banks, Inc. as Parent Holding Company; Third National Corporation as Parent Holding Company; Trust Company of Georgia as Parent Holding Company for Trust Company Bank 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 115,622

BENEFICIALLY 6. SHARED VOTING POWER

OWNED BY 105,565

EACH 7. SOLE DISPOSITIVE POWER

REPORTING 65,760

PERSON 8. SHARED DISPOSITIVE POWER

WITH 1,498,923

9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

1,570,516

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

11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9
18.3%

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
Third National Corporation as Parent Holding Company for American
National Bank & Trust Company 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 101,131

BENEFICIALLY 6. SHARED VOTING POWER
OWNED BY 12,365

EACH 7. SOLE DISPOSITIVE POWER
REPORTING 58,986

PERSON 8. SHARED DISPOSITIVE POWER
WITH 1,400,006

9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
1,462,825

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

11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9
17.0%

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:

Fountain Square
Chattanooga, Tennessee 37402

Item 2(a) Name of Person Filing:

SunTrust Banks, Inc. as Parent Holding Company for Sun Banks, Inc. as Parent Holding Company; Third National Corporation as Parent Holding Company; Trust Company of Georgia as Parent Holding Company for Trust Company Bank 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; Sun Banks, Inc. is a Florida corporation; Third National Corporation is a Tennessee corporation; Trust Company of Georgia is a Georgia corporation; Trust Company Bank 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. 1,570,516

(b) Percent of Class: 18.3%

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

(i) Sole power to vote or to direct the vote: 115,622

(ii) Shared power to vote or to direct the vote: 105,565

(iii) Sole power to dispose or to direct the disposition of:
65,760

(iv) Shared power to dispose or the direct the disposition
of: 1,498,923

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: February 3, 1995

SunTrust Banks, Inc.

By

/s/ Dennis B. Dills

Dennis B. Dills, Senior Vice President,
SunTrust Banks, Inc. and Trust Company of Georgia

EXHIBIT A

The shares reported are held by one or more bank subsidiaries of Sun Banks, Inc., Third National Corporation and/or Trust Company of Georgia, subsidiary 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.

American National Bank & Trust Company, Hugh O. Maclellan, Sr., and Dudley Porter, Jr., Trustees of R.J. Maclellan Charitable Trust

American National Bank & Trust Company, Hugh O. Maclellan, Sr., and Dudley Porter, Jr., Trustees of Cora L. Maclellan Charitable Trust

American National Bank & Trust Company, Hugh O. Maclellan, Sr., Hugh O. Maclellan, Jr., Charlotte Heffner, Dudley Porter, Jr. and Katrina H. Maclellan, Trustees of Various Maclellan Trusts.

EXHIBIT C

Sole Shared Sole Shared

Name of Person Filing	Voting Power	Voting Power	Power to Dispose	Power to Dispose
Third National Corporation as Parent Holding Company for:				
American National Bank & Trust Co., and in Various Fiduciary Capacities P.O. Box 1638 Chattanooga, Tennessee 37401	101,131	12,365	58,986	1,400,006
Hamilton Bank of Upper East Tennessee and in Various Fiduciary Capacities 207 Mockingbird Lane Johnson City, Tennessee 37605	3,217	-0-	-0-	3,217
Trust Company of Georgia as Parent Holding Company for:				
Trust Company Bank as Parent Company of Trusco Capital Management, Inc., and in Various Fiduciary Capacities 25 Park Place, N.E. Atlanta, Georgia 30303	9,199	93,200	6,774	95,625
Trust Company Bank of Southeast Georgia, N.A. and in Various Fiduciary Capacities 510 Gloucester Street Brunswick, Georgia 31520	2,000	-0-	-0-	-0-
Sun Banks, Inc. as Parent Holding Company for:				
Sun Banks, N.A., and in Various Fiduciary Capacities 501 E. Las Olas Blvd. Ft. Lauderdale, Florida 33301	75	-0-	-0-	75
Shares Beneficially Owned	1,570,516			

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

February 3, 1995

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 in the EDGAR submission format 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
Trust Officer

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

