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KUNTZ JOH	IN F										
Form 4											
January 31, 2	2012								<u></u>		
FORM	14 UNITED	о статре	SECUE	TTIFS A	ND FY	сни	NCF (COMMISSION		PPROVAL	
Charle th		DSIAILO		hington,			NGE C	.01011011051014	OMB Number:	3235-0287	
Check thi if no long subject to Section 1 Form 4 o Form 5 obligation may cont See Instru 1(b).	6. r Filed pr ns inue.	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, ection 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940							Expires: January 31 Expires: 2005 Estimated average burden hours per response 0.5		
(Print or Type F	Responses)										
KUNTZ JOHN F Sy PH			Symbol PROVII	Name and DENT FII	NANCIA		ng	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(1			3. Date of Earliest Transaction (Month/Day/Year) 01/29/2012					Director 10% Owner X Officer (give title Other (specify below) below) EVP, Gen. Counsel & Secretary			
JERSEY CI	(Street) TY, NJ 07302			ndment, Da th/Day/Year)	-	1				rson	
	11,100,000							Person			
(City)	(State)	(Zip)	Tabl	e I - Non-D	erivative	Secur	ities Acq	uired, Disposed of	, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Da (Month/Day/Yea	r) Executio any	med n Date, if Day/Year)	3. Transactio Code (Instr. 8)	4. Securi n(A) or Di (Instr. 3,	ispose	d of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		
				Code V	Amount		Price	(Instr. 3 and 4)			
Common Stock	01/29/2012			F	346	D	\$ 14.22	39,411	D		
Common Stock								500	I	By Wife's IRA	
Common Stock								9,842	Ι	By ESOP	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactio Code (Instr. 8)	5. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		te	7. Title and A Underlying S (Instr. 3 and	Securities	8. Pri Deriv Secun (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Options	\$ 10.4					02/03/2010	02/03/2019	Common Stock	7,780 (1)	
Stock Options	\$ 12.54					01/29/2009	01/29/2018	Common Stock	5,640 (2)	
Stock Options	\$ 17.94					01/29/2008	01/29/2017	Common Stock	10,698 (3)	
Stock Options	\$ 18.87					09/21/2007	09/21/2016	Common Stock	10,000 (3)	
Stock Options	\$ 18.48					03/23/2007	03/23/2016	Common Stock	10,000 (3)	
Stock Options	\$ 18.57					07/17/2004	07/17/2013	Common Stock	80,000 (3)	

Reporting Owners

Reporting Owner Name	/ Address	Relationships						
	Director	10% Owner	Officer	Other				
KUNTZ JOHN F 239 WASHINGTON S JERSEY CITY, NJ 07			EVP, Gen. Counsel & Secretary					
Signatures								
/s/ John F. Kuntz	01/31/2012							
**Signature of Reporting Person	Date							

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Stock options vest at a rate of 20% per year over a period ending February 3, 2014.
- (2) Stock options vest at a rate of 20% per year over a period ending January 29, 2013.
- (3) Stock options have fully vested.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.