MCQUAGGE TROY A Form 5 February 07, 2003

OMB APPROVAL

OMB Number: 3235-0362

Expires: January 31, 2005

Estimated average burden hours per response...1.0

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

FORM 5

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

- O Check box if no longer subject to Section 16.
 Form 4 or Form 5 obligations may continue.
 See Instruction 1(b).
- Form 3 Holdings Reported
- O Form 4 Transactions Reported

•	Name and Address of Reporting Person*		Issuer Name and Ticker or Trading Symbol	3.	I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)	
	MCQUAGGE, TROY A		UICI (NYSE: UCI)			
	(Last) (First) (Middle)	•				
		4.	Statement for Month/Year	5.	If Amendment, Date of Original (Month/Year)	
	500 GRAPEVINE HWY STE 300		12/02	_		
	(Street)	6.	Relationship of Reporting Person(s) to Issuer (Check All Applicable)	7.	Individual or Joint/Group Reporting (Check Applicable Line)	
	HURST, TX 76054		O Director O 10% Owner		X Form filed by One Reporting Person	
	(City) (State) (Zip)	•	Officer (give title below)		0	

X Other (specify below)

Division Manager

Form filed by More than One Reporting Person

* If the form is filed by more than one reporting person, see instruction 4(b)(v).

Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) 1. Title of Derivative 2. Conversion or 3. Transaction Date 3A. Deemed Execution 4. Transaction 5. Number of Derivative Security Exercise (Month/Day/Year) Date, if any Code Securities (Instr. 3) **Price of Derivative** (Month/Day/Year) (Instr. 8) Acquired (A) or Disposed of Security **(D)** (Instr. 3, 4 and 5) **(D) (A)** Stock Option \$6.625 Stock Option \$11.40 Stock Option \$15.00 Page 3

Date Exercisable and 7. Title and Amount of Expiration Date (Month/Day/Year) Securities (Instr. 3 and 4)			ng s	3. Price of 9. Derivative Security (Instr. 5)	Number of Derivative 10 Securities Beneficially Owned at End of Year (Instr. 4)	Ownership of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownershij (Instr. 4)
Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
	04/09/05	Common Stock			4,000	D	
	01/07/07	Common Stock			10,000	D	
	01/12/03	Common Stock			1,693	D	
	of Response		ching ongoing	g contributions	s to 401(k) during Plan Y	ear.	
		/s/ Troy	A. McQuagg	ge	02/07/03		
	-						

^{**} Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure.

Page 4