MCQUAGGE TROY A Form 144 January 09, 2003

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SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 20549 FORM 144 NOTICE OF PROPOSED SALE OF SECURITIES

PURSUANT TO RULE 144 UNDER THE SECURITIES ACT OF 1933 ATTENTION: TRANSMIT FOR FILING THREE COPIES OF THIS FORM CONCURRENTLY WITH EITHER PLACING AN ORDER WITH A BROKER TO EXECUTE A SALE OR EXECUTING A SALE DIRECTLY WITH A MARKET MAKER.

UICI (NYSE:	er (Please type or pr UCI)	int)	(b)	I.R.S. Ident. No 75-2044750	. (c)	S.E.C.	
1(d) Address of Is		Street		State		Zip Cod	
4001 McEwen	n Dr., Ste. 200		Dalla	as TX		75244	
	on For Whose Account es are to be Sold			Relationship to Issuer	(d) Add	ress	
Troy A. McQ)uagge 			Division Manager			
3(a) Title of the	(b) ss of Each Broker				(c) Number of		
Class of	_	Whom the Securities Are to k				or Other	
Securities to be Sold	Offered or Each : Acquiring	market maker who the Securities		Broker-Dealer File Number		to be S See Instr	
Common	85 Chal	hare Financials lenger Road eld Park, NJ 0766	0		1	, 693	
						i	

(g)

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Number of Shares Approximate Name of Each

or Other Units Outstanding (See Instr. 3(E))	Date of Sale (See Instr. 3(F)) (Mo., Day, Yr.)	Securities Exchange (See Instr. 3(G))	
46.2 million	1/9/03	NYSE	

INSTRUCTIONS:

- 1. (a) Name of issuer.
 - (b) Issuer's IRS Identification Number.
 - (c) Issuer's SEC file number, if any.
 - (d) Issuer's address, including zip code.
 - (e) Issuer's telephone number, including area code.
- (a) Name of person for whose account the securities are to be sold.
 - (b) Such person's or I.R.S. Identification number, if such a person is an entity.
 - (c) Such person's relationship to the issuer (e.g., officer, director, 10 percent stockholder, or member of immediate family of any of the foregoing).
 - (d) Such person's address, including zip code.
- 3. (a) Title of the class of securities to be sold.
 - (b) Name and address of each broker through whom the securities are intended to be sold.
 - (c) Number of shares or other units to be sold (if debt securities, give the aggregate face amount).
 - (d) Aggregate market value of the securities to be sold as of a specified date within 10 days prior to the filing of this notice.
 - (e) Number of shares or other units of the class outstanding, or if debt securities the face amount thereof outstanding, as shown by the most recent report or statement published by the issuer.
 - (f) Approximate date on which the securities are to be sold.
 - (g) Name of each securities exchange, if any, on which the securities are intended to be sold.

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TABLE I--SECURITIES TO BE SOLD

Furnish The Following Information With Respect to The Acquisition of The Securities to Be Sold and With

Respect to The Payment of All or Any Part of The Purchase Price or Other Consideration Therefor:

Title of the Class	Date You Acquired	Nature of Acquisition Transaction	Name of Person From Whom Acquired (If Gift, Also Give Date Donor Acquired)	Amount of Securities Acquired

	Lagari	ming. Moderidae Tit	0170 101111111	
Common	1/9/03	Exercise of Stock Options	Issuer	1,693
cash at nature note on the arm in full 2. If with whose a option	securities were the time of pur of the considera other obligation rangement and stall or the last instance to dispose of se	chase, explain in the tion given. If the con, or if payment was te when the note or callment paid. er the acquisition of to be sold had any sh	eyment therefore was note that the consideration consisted made in installments of the obligation was distinct the securities the perior positions, put or in paragraph (d)(3) of the consistency.	nereto the of any describe ischarged erson for other
Follow	wing Information	as to All Securities Sold During The Past		
Name and	d Address of Sell	er Title	of Securities Sold	Date of Sale
REMARKS:				
be given r sold but a information by paragra	efinition of "per not only as to th also as to all ot on shall be given	e person for whose acher persons included as to sales by all put to be aggregated w	of Rule 144. Informate count the securities a in that definition. In sersons whose sales are with sales for the accordance.	are to be n addition, e required

ATTENTION:

The person for whose account the securities to which this notice relates are to be sold hereby represents by signing this notice that he does not know any material adverse information in regard to the current and prospective operations of the issuer of the securities to be sold which has not been publicly disclosed.

(DATE OF NOTICE)

/s/ Troy A. McQuagge -----(SIGNATURE)

The notice shall be signed by the persons for whose account the securities are to be sold. At least one copy of the notice shall be manually signed. Any copies not manually signed shall

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bear typed or printed signatures.

ATTENTION: INTERNATIONAL MISSTATEMENTS OR OMISSION OF FACTS CONSTITUTE FEDERAL CRIMINAL VIOLATIONS (SEE 18 U.S.C. 1001).

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