MCCARTY C JACK Form 144 January 08, 2003

(e)

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) | | | I.R.S. Ident. No. 75-2044750 | (|
|--|--|---|-----|--|---|
| 1(d) Address of I | | | | State | |
| 4001 McEw | en Dr., Ste. 200 | | Dal | las TX | - |
| | on For Whose Account es are to be Sold | | | Relationship (| d) Address |
| C. Jack Mc | = | | | Vice President | |
| | | tification Number C. File Number | | ssuer To Obtain | |
| 3 (a) | The I.R.S. Iden and The S.E. | tification Number C. File Number (b) | | | (c) |
| | The I.R.S. Iden and The S.E. Name and Addre | tification Number C. File Number | | S.E.C. USE ONLY | (c) |
| 3(a) Title of the | The I.R.S. Iden and The S.E. Name and Addre Through Whom the Offered or Each | tification Number C. File Number (b) ess of Each Broker Securities Are to be Market Maker Who is | e | S.E.C. USE ONLY | (c) Number of or Other to be S |
| 3(a) Title of the Class of Securities | The I.R.S. Iden and The S.E. Name and Addre Through Whom the Offered or Each Acquiring FutureS | c. File Number C. File Number (b) ess of Each Broker Securities Are to be Market Maker Who is the Securities | e | S.E.C. USE ONLY Broker-Dealer | (c) Number of or Other to be S (See Instr |
| 3(a) Title of the Class of Securities to be Sold Common | The I.R.S. Iden and The S.E. Name and Addre Through Whom the Offered or Each Acquiring FutureS 85 Chal Ridgefi | tification Number C. File Number (b) ess of Each Broker Securities Are to be Market Maker Who is the Securities Chare Financials lenger Road eld Park, NJ 07660 | e | S.E.C. USE ONLY Broker-Dealer File Number | (c) Number of or Other to be S (See Instr |
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(g)

(f)

(e) (f) (g)
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 | 1/8/03 | 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 $10\ \mathrm{days}\ \mathrm{prior}\ \mathrm{to}\ \mathrm{the}\ \mathrm{filing}\ \mathrm{of}\ \mathrm{this}\ \mathrm{notice}.$
 - (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 | Date You | Nature of Acquisition | Name of Person From | Amount of |
|-----------|----------|-----------------------|----------------------|------------|
| the Class | Acquired | Transaction | Whom Acquired | Securities |
| | | | (If Gift, Also Give | Acquired |
| | | | Date Donor Acquired) | _ |
| | | | * · · · | |

| Common | 1/8/03 | Exercise of Stock Options | Issuer | 1,333 |
|-------------|--------------------|------------------------------|----------------------|------------|
| | | | | |
| INSTRUCTION | NS: | | | |
| 1. If the | securities were | purchased and full payme | ent therefore was no | ot made in |
| cash at | t the time of pu | rchase, explain in the ta | able or in a note th | nereto the |
| nature | of the consider | ation given. If the cons | deration consisted | of any |
| note or | r other obligation | on, or if payment was mad | de in installments d | lescribe |

in full or the last installment paid.2. If within two years after the acquisition of the securities the person for whose account they are to be sold had any short positions, put or other option to dispose of securities referred to in paragraph (d)(3) of Rule 144, furnish full information with respect thereto.

the arrangement and state when the note or other obligation was discharged

TABLE II--SECURITIES SOLD DURING THE PAST THREE MONTHS
Furnish The Following Information as to All Securities of The Issuer
Sold During The Past Three

Months By The Person For Whose Account The Securities Are To Be Sold.

| Name and Address of Seller | Title of Securities Sold | Date of Sale A |
|----------------------------|--------------------------|----------------|
| | | |
| | | |

REMARKS:

INSTRUCTIONS:

See the definition of "person" in paragraph (a) of Rule 144. Information is to be given not only as to the person for whose account the securities are to be sold but also as to all other persons included in that definition. In addition, information shall be given as to sales by all persons whose sales are required by paragraph (e) of Rule 144 to be aggregated with sales for the account of the person filing this notice.

1/8/03 -----(DATE OF NOTICE)

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.

/s/ C. Jack McCarty
-----(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

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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