

PALACIOS CONNIE  
Form 5  
February 07, 2003

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| OMB APPROVAL   |
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**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**

- 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
- Form 4 Transactions Reported

|   |   |   |
|---|---|---|
| <b>1. Name and Address of Reporting Person*</b><br><br>PALACIOS, CONNIE<br><hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> (Last) (First) (Middle) | <b>2. Issuer Name and Ticker or Trading Symbol</b><br><br>UICI (NYSE: UCI)<br><hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/>  | <b>3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)</b><br><br><hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/>              |
| 4001 MCEWEN DR STE 200<br><hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> (Street)   | <b>4. Statement for Month/Year</b><br><br>12/02<br><hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/>   | <b>5. If Amendment, Date of Original (Month/Year)</b><br><br><hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/>   |
| DALLAS, TX 75244<br><hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> (City) (State) (Zip)   | <b>6. Relationship of Reporting Person(s) to Issuer (Check All Applicable)</b><br><br><input type="radio"/> Director <input type="radio"/> 10% Owner<br><br><input checked="" type="radio"/> Officer (give title below) | <b>7. Individual or Joint/Group Reporting (Check Applicable Line)</b><br><br><input checked="" type="radio"/> Form filed by One Reporting Person<br><br><input type="radio"/> |

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Other (*specify below*)

Treasurer  
\_\_\_\_\_

Form filed by More  
than One Reporting  
Person

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

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