TRUXAL WILLIAM

Form 5

February 10, 2006

Form 4 Transactions Reported

OMB APPROVAL FORM 5

OMB UNITED STATES SECURITIES AND EXCHANGE COMMISSION 3235-0362 Number: Washington, D.C. 20549 Check this box if January 31, Expires: no longer subject 2005 to Section 16. Estimated average ANNUAL STATEMENT OF CHANGES IN BENEFICIAL Form 4 or Form burden hours per 5 obligations OWNERSHIP OF SECURITIES response... may continue. See Instruction Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported

1. Name and Address of Reporting Person * 2. Issuer Name and Ticker or Trading 5. Relationship of Reporting Person(s) to Issuer TRUXAL WILLIAM Symbol UICI [UCI] (Check all applicable) (Last) (First) (Middle) 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) Director 10% Owner Officer (give title __X__ Other (specify 12/31/2005 below) below) 805 EXECUTIVE CENTER Division Manager DRIVE, SUITE 220 (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Reporting

30(h) of the Investment Company Act of 1940

Filed(Month/Day/Year) (check applicable line)

ST. PETERSBURG, Â FLÂ 33702

X Form Filed by One Reporting Person Form Filed by More than One Reporting

| (City) | (State) | (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned | | | | | | | |
|--------------------------------------|---|--|---|--|---|--|--|---|---------------------|
| 1.Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or Amount (D) Price | | 5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) | |
| Common Stock | Â | Â | Â | Â | Â | Â | 80 | D | Â |
| Common Stock | 12/31/2005 | Â | J <u>(1)</u> | 633.7911 | A | \$ 0 (2) | 31,712.2042 | I | TTEE 401(k)/ESOP |
| Common Stock | Â | Â | Â | Â | Â | Â | 12,448 | I | Spouse Trust |
| Common Stock | Â | Â | Â | Â | Â | Â | 10,000 | I | TTEE IRA |
| | Â | Â | Â | Â | Â | Â | 776 | I | |

1.0

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| Common Stock | | | | | | | | | Cust for Minor Child (1) |
|---|---|---|---------------------------|--------------------|---|---|-----|---|--------------------------------|
| Common Stock | Â | Â | Â | Â | Â | Â | 776 | I | Cust for Minor Child (2) |
| Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. | | | Persons containe the form | SEC 2270 (9-02) | | | | | |

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) | | 4. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | fumber Expiration Date f (Month/Day/Year) erivative ecurities ecquired A) or isposed f (D) nstr. 3, | | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | |
|---|---|--------------------------------------|---|---|---|---|-----------------|---|-------------------------------------|
| | | | | | (A) (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares |
| Stock Option | \$ 31.68 | Â | Â | Â | Â | 06/24/2006(3) | 09/22/2010 | Common Stock | 50,000 |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | | | |
|---|---------------|-----------|---------|---------------------|--|--|
| | Director | 10% Owner | Officer | Other | | |
| TRUXAL WILLIAM 805 EXECUTIVE CENTER DRIVE SUITE 220 ST. PETERSBURG, FL 33702 | Â | Â | Â | Division Manager | | |

Signatures

/s/ William Truxal by Peggy G. Simpson, POA 02/10/2006

**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).

Reporting Owners 2

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- (1) *J Participant and Company Contributions to 401(k)/ESOP during 2005 Plan Year
- (2) Various prices depending on market price upon purchase by Trustee during Plan Year
- (3) Options vest and become exercisable in 20% annual increments on each of the first, second, third, fourth and fifth anniversaries of the grant date

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.