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SMITH RC	OGER C											
Form 4 October 01	2012											
FOR	ЛЛ	STATES						OMMISSION	OMB	APPROVAL 3235-0287		
Washington, D.C. 20549Check this box if no longer subject to Section 16.STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIESForm 4 or Form 5 obligations 							Number:January 31Expires:2005Estimated averageburden hours perresponse0.5					
(Print or Type	e Responses)											
SMITH ROGER C Sym			Symbol	ier Name a i HMARK				5. Relationship of Reporting Person(s) to Issuer				
				of Earliest		-	z]	(Check all applicable)				
(Mor				/Day/Year) /2012				Director 10% Owner Officer (give title X Other (specify below) below) Exec. Officer of Principal Sub				
MCKINN	(Street) EY, TX 75070			nendment, l lonth/Day/Ye	-	nal		6. Individual or Jo Applicable Line) _X_ Form filed by 0 Form filed by M	One Reporting	Person		
		(Zin)						Person				
(City) 1.Title of Security (Instr. 3)		Transaction Date 2A. Deemed				ies Ac ed of (equired (A) (D)	ired, Disposed of 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. 7. Nature of Ownership Indirect Form: Beneficial Direct (D) Ownership or Indirect (Instr. 4) (I) (Instr. 4)			
Common Stock	09/28/2012			Code V M	16,000	A	\$ 36.9867	50,532	D			
Common Stock	09/28/2012			S	16,000	D	\$ 51.097 (1) (2)	34,532	D			
Common Stock								1,056 (3)	Ι	Thrift Plan Trust		
Common Stock								874	I	Constructive Trust for Former Spouse		

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	orDeri Secu Acqu or D (D)	rities uired (A) isposed of r. 3, 4,	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee Stock Option (Right to Buy)	\$ 36.9867	09/28/2012		М		16,000	12/13/2008	12/13/2012	Common Stock	10,000
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Reporting Owners

Reporting Owner Name / Address		Relationships						
terforming of the remover removes	Director	10% Owner	Officer	Other				
SMITH ROGER C UNITED AMERICAN INSURANCE COMPANY 3700 SOUTH STONEBRIDGE DRIVE MCKINNEY, TX 75070				Exec. Officer of Principal Sub				
Signatures								
Roger C. Smith, By:/s/Carol A. McCoy, Attorney-in-fact		10/01/2012						

Date

**Signature of Reporting Person

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).
- (1) Sales at prices ranging from \$50.92 per share to \$51.30 per share.
- (2) Reporting person will provide full information regarding the number of shares sold at each separate price upon request by the SEC staff, the issuer or any security holder of the issuer.
- (3) Shares in unitized fund in employee benefit plan estimated conversion of \$ balance to shares using \$51.35 per share.

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

Reporting Owners

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