OPEN SOLUTIONS INC
Form SC 13G/A
February 15, 2005

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                          UNITED STATES
                SECURITIES AND EXCHANGE COMMISSION
                    Washington, D.C. 20549


                          SCHEDULE 13G

           UNDER THE SECURITIES EXCHANGE ACT OF 1934

                    (AMENDMENT NO. __1__)*


                    Open Solutions Inc.
------------------------------------------------------------------------
                       (Name of Issuer)

           Common Stock, $.01 par value per share
------------------------------------------------------------------------
                 (Title of Class of Securities)

                        68371P102
                        ---------
                      (CUSIP Number)


                        12/31/04
------------------------------------------------------------------------
          (Date of Event Which Requires Filing of this Statement)
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Check the appropriate box to designate the rule pursuant to which this Schedule
is filed:

        [ ] Rule 13d-1(b)

        [ ] Rule 13d-1(c)

        [X] Rule 13d-1(d)

*The remainder of this cover page shall be filled out for a reporting person's
initial filing on this form with respect to the subject class of securities, and
for any subsequent amendment containing information which would alter the
disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed
to be "filed" for the purpose of Section 18 of the Securities Exchange Act of
1934 ("Act") or otherwise subject to the liabilities of that section of the Act
but shall be subject to all other provisions of the Act (however, see the
Notes).

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1.   Names of Reporting Persons.

I.R.S. Identification Nos. of above persons (entities only).

Aetna Inc. -- I.R.S. ID #23-2229683

2.   Check the Appropriate Box if a Member of a Group (See Instructions)

   (a)   N/A
   (b)   N/A

3.   SEC Use Only

4.   Citizenship or Place of Organization   Pennsylvania, USA

Number of Shares   5.   Sole Voting Power   170,893
Beneficially
Owned by Each   6.   Shared Voting Power   0
Reporting Person
With: 7.   Sole Dispositive Power   170,893

                          8.   Shared Dispositive Power   0

9.   Aggregate Amount Beneficially Owned by Each Reporting Person   170,893

10. Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions) N/A

11. Percent of Class Represented by Amount in Row (9)   Less than 1%

12. Type of Reporting Person (See Instructions)   CO

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Item 1(a)   Name of Issuer:

                 Open Solutions Inc.

Item 1(b)   Address of Issuer's Principal Executive Offices:

                 300 Winding Brook Drive
                 Glastonbury, CT 06033

Item 2(a)   Name of Person Filing:

                 Aetna Inc.

Item 2(b)   Address of Principal Business Office or, if none, Residence:

                 151 Farmington Avenue

                 Hartford, Connecticut 06156

Item 2(c)   Citizenship:

                 Pennsylvania

Item 2(d)   Title of Class of Securities:

                 Common Stock, par value $.01 per share

Item 2(e)   CUSIP Number:

68371P102

Item 3   Description of Person Filing:

Pennsylvania corporation

Item 4   Ownership:

(a)   Amount Beneficially Owned:

170,893 shares

(b)   Percent of Class:

Less than 1%

(c)   Number of Shares as to which the person has:

(i) sole voting power; (ii) shared voting power;
(iii) sole dispositive power; (iv) shared dispositive
power:

170,893

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Item 5   Ownership of Five Percent or Less of a Class:

If this statement is being filed to report the fact
that the reporting person has ceased to be the
beneficial owner of more than five percent of the
class of securities, check the following [X].

Item 6   Ownership of More than Five Percent on Behalf of Another
Person:

N/A

Item 7   Identification and Classification of the Subsidiary Which
Acquired the Security Being Reported on By the Parent Holding
Company:

Aetna Life Insurance Company, a Connecticut insurance
company and a wholly-owned subsidiary of Aetna Inc.,
is the subsidiary which acquired the security being
reported on by the parent holding company. The
classification of Aetna Life Insurance Company is IC.

Item 8   Identification and Classification of Members of the Group:

N/A

Item 9   Notice of Dissolution of Group:

N/A

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Item 10   Certification:

                                SIGNATURE

          After reasonable inquiry and to the best of my knowledge and belief, I
hereby certify that the information set forth in this statement is true,
complete and correct.

DATED: February 14, 2005

                         Aetna Inc.

                         By /s/ Timothy A. Holt

                         Name: Timothy A. Holt
                         Title: Senior Vice President, Chief Investment Officer
                         And Chief Enterprise Risk Officer