

UNITRIN INC
Form 8-K
October 27, 2003

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K

**CURRENT REPORT PURSUANT
TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934**

Date of report (date of earliest event reported) October 27, 2003

Unitrin, Inc.

(Exact name of registrant as specified in its charter)

Delaware

(State or other jurisdiction of incorporation or organization)

One East Wacker Drive, Chicago, Illinois
(Address of principal executive offices)

60601
(Zip Code)

0-18298
(Commission File Number)

95-4255452
(I.R.S. Employer Identification No.)

(312) 661-4600

(Registrant's telephone number, including area code)

Not Applicable

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(Former name or former address, if changed since last report)

Item 7. Financial Statements, Pro Forma Financial Information And Exhibits

(c) Exhibits

| <u>Exhibit No.</u> | <u>Exhibit</u> |
|--------------------|--|
| 12.1 | Computation of Consolidated Ratios of Earnings to Fixed Charges. |

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Date: October 27, 2003

Unitrin, Inc.

/s/ Eric J. Draut

Eric J. Draut

Executive Vice President and Chief

Financial Officer