

SOUTHWELL DONALD GENE
 Form 4
 November 10, 2004

FORM 4

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

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

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

(Print or Type Responses)

1. Name and Address of Reporting Person *
 SOUTHWELL DONALD GENE

(Last) (First) (Middle)
 ONE EAST WACKER DRIVE
 (Street)

CHICAGO, IL 60601

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol
 UNITRIN INC [UTR]

3. Date of Earliest Transaction
 (Month/Day/Year)
 11/08/2004

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

Director 10% Owner
 Officer (give title below) Other (specify below)
 President, COO

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

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)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
				(A) or (D)	Price		
				Code	V	Amount	
Common Stock	11/08/2004		M		\$ 38.0629	17,361	A 96,746 D
Common Stock	11/08/2004		M		\$ 39.45	14,020	A 110,766 D
Common Stock	11/08/2004		F		\$ 46.32	1,521	D 109,245 D
Common Stock	11/08/2004		S		\$ 45.95	1,300	D 107,945 D
Common Stock	11/08/2004		S		\$ 45.96	2,300	D 105,645 D

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Common Stock	11/08/2004	S	1,200	D	\$ 45.97	104,445	D
Common Stock	11/08/2004	S	600	D	\$ 45.98	103,845	D
Common Stock	11/08/2004	S	200	D	\$ 45.99	103,645	D
Common Stock	11/08/2004	S	1,200	D	\$ 46	102,445	D
Common Stock	11/08/2004	S	1,100	D	\$ 46.01	101,345	D
Common Stock	11/08/2004	S	800	D	\$ 46.02	100,545	D
Common Stock	11/08/2004	S	100	D	\$ 46.03	100,445	D
Common Stock	11/08/2004	S	500	D	\$ 46.06	99,945	D
Common Stock	11/08/2004	S	3,000	D	\$ 46.1	96,945	D
Common Stock	11/08/2004	S	1,600	D	\$ 46.11	95,345	D
Common Stock	11/08/2004	S	600	D	\$ 46.14	94,745	D
Common Stock	11/08/2004	S	1,500	D	\$ 46.15	93,245	D
Common Stock	11/08/2004	S	300	D	\$ 46.16	92,945	D
Common Stock	11/08/2004	S	200	D	\$ 46.17	92,745	D
Common Stock	11/08/2004	S	200	D	\$ 46.18	92,545	D
Common Stock	11/08/2004	S	300	D	\$ 46.19	92,245	D
Common Stock	11/08/2004	S	2,900	D	\$ 46.2	89,345	D
Common Stock	11/08/2004	S	300	D	\$ 46.22	89,045	D
Common Stock	11/08/2004	S	100	D	\$ 46.25	88,945	D
Common Stock	11/08/2004	S	500	D	\$ 46.26	88,445	D
	11/08/2004	S	2,200	D	\$ 46.27	86,245	D

Common
Stock

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

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(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)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Security (Instr. 3 and 4)	8. Amount or Number of Shares	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee Stock Options ⁽¹⁾	\$ 38.0629	11/08/2004		M		17,361	05/01/2002 05/01/2006	Common Stock	17,361
Employee Stock Options ⁽¹⁾	\$ 39.45	11/08/2004		M		14,020	11/03/2004 05/01/2006	Common Stock	14,020
Employee Stock Options ⁽¹⁾	\$ 46.32	11/08/2004		A		1,521	05/08/2005 05/01/2006	Common Stock	1,521

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
SOUTHWELL DONALD GENE ONE EAST WACKER DRIVE CHICAGO, IL 60601	X		President, COO	

Signatures

Scott Renwick,
Attorney-in-fact

11/10/2004

**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).

(1) Rights to buy.

(2) Reporting person holds a total of 381,742 options under the Unitrin, Inc. 1990, 1997 and 2002 Stock Option Plans.

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

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