

Thomas P. Hyatte
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UNITRIN

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AUG 2 2002

July 31, 2002

BY HAND DELIVERY

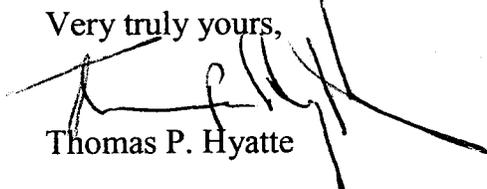
Jonathan G. Katz
Secretary
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, DC 20549

Re: Unitrin, Inc.

Dear Mr. Katz:

Pursuant to Commission Order No. 4-460, we hereby file one manually signed original and two complete copies of each of the enclosed written statements, under oath, of the principal executive officer and principal financial officer of Unitrin, Inc.

Very truly yours,


Thomas P. Hyatte

cc: Richard C. Vie
Eric J. Draut

Eric J. Draut
Executive Vice President and
Chief Financial Officer
312.661.4919
Fax: 312.661.4690

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STATEMENT UNDER OATH OF PRINCIPAL FINANCIAL OFFICER OF UNITRIN, INC.

I, Eric J. Draut, state and attest that:

(1) To the best of my knowledge, based upon a review of the covered reports of Unitrin, Inc., and, except as corrected or supplemented in a subsequent covered report:

- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

(2) I have reviewed the contents of this statement with the Audit Committee of the Board of Directors of Unitrin, Inc.

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- Annual Report on Form 10-K for the year ended December 31, 2001 of Unitrin, Inc.;
- all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Unitrin, Inc. filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.


Eric J. Draut
Executive Vice President
and Chief Financial Officer

July 31, 2002

Subscribed and sworn to
before me this 31st day of
July 2002.


Notary Public
My Commission Expires:
May 7, 2006