



UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549-0405

Mail Stop 3561

December 5, 2008

Mr. Malcolm W. Sherman  
Executive Vice President and Principal Executive Officer  
Delta Mutual, Inc.  
111 North Branch Street  
Sellersville, PA 18960

**Re: Delta Mutual, Inc.**  
**Item 4.02 Form 8-K**  
**Filed November 20, 2008**  
**File No. 0-30563**

Dear Mr. Sherman:

We have completed our review of your Form 8-K and related filings and have no further comments at this time.

Sincerely,

Adam Phippen  
Staff Accountant