

Via Facsimile and U.S. Mail  
Mail Stop 6010

November 7, 2006

Mr. Erwin Cheldin  
President and Chief Executive Officer  
Unico American Corporation  
23251 Mulholland Drive  
Woodland Hills, CA 91364

**Re: Form 10-K for Fiscal Year Ended December 31, 2005**  
**Filed on March 29, 2006**  
**File No. 000-03978**

Dear Mr. Cheldin:

We have completed our review of your Form 10-K and have no further comments at this time.

Sincerely,

Joseph Roesler  
Accounting Branch Chief