

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

DIVISION OF CORPORATION FINANCE

November 16, 2011

<u>Via E-mail</u> Malcolm W. Sherman Executive Vice President Delta Mutual, Inc. 14362 N. Frank Lloyd Wright Blvd., Suite 1103 Scottsdale, AZ 85260

> Re: Delta Mutual, Inc. Item 4.01 Form 8-K Filed May 12, 2011 Am. No. 1 to Item 4.01 Form 8-K Filed May 24, 2011 Am. No. 3 to Item 4.01 Form 8-K Filed May 27, 2011 File No. 0-30563

Dear Mr. Sherman:

We have completed our review of your filings. We remind you that our comments or changes to disclosure in response to our comments do not foreclose the Commission from taking any action with respect to the company or the filings and the company may not assert staff comments as a defense in any proceeding initiated by the Commission or any person under the federal securities laws of the United States. We urge all persons who are responsible for the accuracy and adequacy of the disclosure in the filing to be certain that the filing includes the information the Securities Exchange Act of 1934 and all applicable rules require.

Sincerely,

/s/ Jennifer Thompson

Jennifer Thompson Accounting Branch Chief