

SCHWARTZ INVESTMENT COUNSEL INC  
Form SC 13G  
February 22, 2005

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934

Unico American Corporation  
(Name of Issuer)

Common Stock  
(Title of Class of Securities)

904607108  
(CUSIP Number)

December 31, 2004  
(Date of Event which requires filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)  
 Rule 13d-1(c)  
 Rule 13d-1(d)

\*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 or the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

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CUSIP No. 904607108

1. NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (entities only)

Schwartz Investment Counsel, Inc. ("SICI"), FEIN 38-2325495  
and Schwartz Investment Trust ("SIT"), on behalf of its series  
Funds, Schwartz Value Fund, FEIN 31-6456713 and Ave Maria Catholic  
Values Fund, FEIN 38-3594145

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2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

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(a) [ ]

(b) [ ]

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3. SEC USE ONLY  
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4. CITIZENSHIP OR PLACE OF ORGANIZATION

SICI - Michigan  
SIT - Ohio  
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|  |    |  |
|--|----|--|
| NUMBER OF<br>SHARES<br>BENEFICIALLY<br>OWNED BY<br>EACH<br>REPORTING<br>PERSON<br>WITH | 5. | SOLE VOTING POWER<br><br>SICI-69,500 shares<br>SIT-465,645 shares      |
|  | 6. | SHARED VOTING POWER  |
|  | 7. | SOLE DISPOSITIVE POWER<br><br>SICI-69,500 shares<br>SIT-465,645 shares |
|  | 8. | SHARED DISPOSITIVE POWER   |

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9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH  
REPORTING PERSON

SICI-69,500 shares  
SIT-465,645 shares  
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10. CHECK BOX IF THE AGGREGATE AMOUNT IN  
ROW (9) EXCLUDES CERTAIN SHARES [ ]

11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

SICI-1.2%  
SIT-8.5%  
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12. TYPE OF REPORTING PERSON

SICI - IA  
SIT - IV  
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Item 1.

(a) Name of Issuer

Unico American Corporation

(b) Address of Issuer's Principal Executive Offices

23251 Mulholland Drive  
Woodland Hills, CA 91364

Item 2.

(a) Name of Person Filing

Schwartz Investment Counsel, Inc. ("SICI") and  
Schwartz Investment Trust ("SIT")

(b) Address of Principal Business Office or, if none, Residence

3707 W. Maple Rd.  
Bloomfield Hills, MI 48301

(c) Citizenship: SICI-MI, SIT-OH

(d) Title of Class of Securities: Common Stock

(e) CUSIP Number: 904607108

Item 3. If this statement is filed pursuant to (s)240.13d-1(b), or (s)240.13d-2(b), or (c), check whether the person filing is a:

- (d)  Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8).
- (e)  An investment adviser in accordance with Section 240.13d-1(b)(1)(ii)(E).

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Item 4. Ownership

(a) Amount Beneficially Owned:

SICI-69,500 shares, SIT-465,645 shares

(b) Percent of Class

SICI-1.2%, SIT-8.5%

(c) Number of shares as to which such person has:

(i) sole power to vote or to direct the vote

SICI-69,500 shares, SIT-465,645 shares

(ii) shared power to vote or to direct the vote

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(iii) sole power to dispose or to direct the disposition of  
SICI-69,500 shares, SIT-465,645 shares

(iv) shared power to dispose or to direct the disposition of

Item 5. Ownership of Five Percent or Less of a Class

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following [ ].

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Item 6. Ownership of More than Five Percent on Behalf of Another Person

N/A

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company

N/A

Item 8. Identification and Classification of Members of the Group

N/A

Item 9. Notice of Dissolution of Group

N/A

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Item 10. Certification

(a) The following certification shall be included if the statement is filed pursuant to 240.13d-1(b):

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

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After reasonable inquiry and to the best of my knowledge and belief,  
I certify that the information set forth in this statement is true, complete  
and correct.

February 14, 2005

February 14, 2005

-----  
Date

-----  
Date

/s/ George P. Schwartz

/s/ George P. Schwartz

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Signature

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Signature

George P. Schwartz, CFA, President  
Schwartz Investment Counsel, Inc.

George P. Schwartz, CFA, President  
Schwartz Investment Trust

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Name/Title

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Name/Title