



**GREAT  
WESTERN**  
Insurance Company

#2639

RECEIVED

2007 NOV -7 AM 10:31

INDEPENDENT REGULATORY  
REVIEW COMMISSION

4 January 2006

Ernie Heffner  
Pennsylvania Cemetery & Funeral Association  
[ernieheffner@hotmail.com](mailto:ernieheffner@hotmail.com)  
FAX 717-764-9919

RE: Pre-Need Regulation Draft of PCFA

Dear Mr Heffner,

Great Western Insurance Company endorses the proposed pre-need regulation as drafted by the PCFA. We authorize you to include us in the list of entities in support of this draft that you are submitting to the State Board of Funeral Directors.

We appreciate all of the efforts you and your staff, along with others from the funeral industry, have made to pull this draft together. It will be a major step forward in providing adequate disclosure to Pennsylvania consumers, while creating a fair and competitive market place.

Sincerely

Fred L Meese FLMI  
CFO

3434 Washington Blvd.  
Suite 100  
Ogden, Utah 84401  
800 621 5688  
F 801 689 1391  
[gwic.com](http://gwic.com)