



NGL Insurance Group

#2639

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Michelle T. Smey, Board Administrator
State Board of Funeral Directors
PO Box 2649
Harrisburg, PA 17105-2649

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INDEPENDENT REGULATORY
FINANCIAL COMMISSION

Re: Proposed Draft Regulations Submitted by the Pennsylvania Cemetery & Funeral Association Concerning Preneed Activities by Employees & Agents of Licensed Funeral Directors.

Dear Ms. Smey:

National Guardian Life Insurance Company submitted written comments and registered to provide testimony at the hearing on the Board's *Exposure Draft Pre-Need Activities by Unlicensed Employees* held in Harrisburg on December 12, 2005. Unfortunately, a delayed flight kept me from arriving in time to testify.

Recently I had the opportunity to review the *Draft - Preneed Activities by Employees & Agents of Licensed Funeral Directors* prepared by the Pennsylvania Cemetery & Funeral Association. I believe this proposal merits adoption by the Board. This letter confirms that the proposed language of the draft has the full support of National Guardian Life Insurance Company.

Thank you for your consideration.

Sincerely,

Mathew J. Dew