

March 4, 2011

Mr. William Sidney Fogle, Executive Director
Funeral Directors Association of Kentucky
P.O. Box 4779
Frankfort, KY 40604-4779

Re: Program Year 6 results – FDAK Property/Casualty Dividend Insurance Program

Dear Sidney,

It is my privilege to announce the **fourth** dividend in the **first six years** of the Funeral Directors Association of Kentucky (FDAK) Property/Casualty Dividend Insurance Program. The results for Program Year 6, which ended on December 31, 2010, are noted below:

Program Year 6 Results:

Total Dividends Returned to participating FDAK members = \$62,986
Dividend Percentage = 13.52%

The dividend checks were mailed to our writing State Auto agents on February 17th for delivery to your participating FDAK members. I requested that all checks be delivered to your members by today, Friday, March 4th.

The FDAK Property/Casualty Dividend Insurance Program is a valuable member benefit as demonstrated by both current year and six-year results. Please share this information with your board and all members as time permits. Over the six-year history this program **has returned over \$150,000 to participating members.**

If additional members would like information about this program please have them contact a local State Auto agent in their area by using the “Find an Agent” feature at StateAuto.com.

Again, congratulations on another dividend for your members!



Phil Black
Manager, Association Programs