



Police and Firemen's Insurance Association

101 East 116th Street • Carmel, IN 46032 • 317-581-1913 • www.pfia1913.org

A Fraternal Benefit Society

April 3, 2009

Dear FOP President and Members,

In 1912, several incidents occurred which caused a large number of casualties in the Indianapolis Police and Fire Departments. As a result, a group was formed to provide immediate financial assistance to the families of those Police Officers and Fire Fighters who had suffered illness, injury or death. Chartered in 1913 as a fraternal benefit society, this brotherhood came to be known as the Police and Firemen's Insurance Association. Police and Firemen's Insurance Association is a non-for-profit, nonpolitical organization whose goal is to make its membership available to every Police Officer and Fire Fighter throughout the nation. The fraternal benefits offered by the Association to its members exemplifies the PFIA motto "Each Other's Keeper".

Hello, my name is Michael Walko. I have been a Volunteer Firefighter in Charles County for over 21 years. I have served in both operational and administrative positions through out my volunteer service. I am also a Fire Sergeant for Washington D.C Fire Department. A few years ago some of my co-workers where I work as a career firefighter were injured severely on a working house fire. They were off work for several months. They were unable to work their full time job as well as their part-time jobs. At that point I worried about the "what if that happened to me". I learned about PFIA and their fraternal benefits. PFIA offers a wide range of insurances for everybody's different needs. They offer a very affordable accidental & disability insurance. After I signed up for the insurance, I thought about the Police Officers and Firefighters in Maryland, who could use a fraternal benefit. So I decided to bring PFIA to Southern Maryland. PFIA is only offered to Police Officers and Firemen as well as their families.

If you or your members are interested in what I have to say I would be more than willing to sit down on a one-on-one basis and explain all the fraternal benefits of PFIA. If it's ok with you I would like to drop off some information for the members to look at. Thank you in advance for your time and consideration.

Yours truly,

Michael Walko

Michael Walko

Account Representative

Police and Firemen's Insurance Association