

October 9, 2007

Mr. Jason Kleid
12370 Arbor Lakes Parkway North
Maple Grove, MN 55369

Dear Jason,

I just wanted to thank you for the program that you developed for one of our major partners recently.

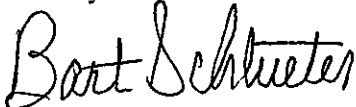
We had asked you provide a program which would assist their agency's sales force in dealing with the current soft market, where we are under intense competition. You really came through.

This agency is one of our largest. They have always operated with dedication and integrity and have been excellent partners. PIC and this agency share that integrity and realize that this means doing the right thing for the long term by not compromising that integrity. One major component of integrity in our business is responsible pricing.

What tends to happen in tough times is that we sometimes forget about that integrity and forget about the value we both add that makes us worth the price.

Your program did a masterful job of helping us mutually revisit the items of value that have made us successful. Your process allowed us to re-commit to those values and gave the participants some new tools to take to the battlefield.

Thank you so much!



Bart Schlueter
Manager of Agency Operations