



RJF AGENCIES, INC.

Integrated Insurance Solutions

December 2, 2001

Mr. Jason Kleid
Sales Strategist
The Optimum Company
24 South Olive Street, Suite 201
Waconia, MN 55387

Dear Jason,

As you are aware, I recently joined RJF Agencies given the unique opportunity presented me. My role is Vice President of the Management Liability Group. The group is responsible for marketing and developing professional lines business including, Directors' & Officers', Employment Practices and Fiduciary Liability insurance coverage's for the agency. RJF Agencies is among the top 1 % of independent agencies nationwide, based on premium volume. They have also received the distinguished honor of being one of the fastest growing private companies in the state, for the past several years. These attributes are what attracted me to RJF, as well as the opportunity to be "part of the action", at a very senior level.

One of the challenges I would face, is the direct sales element that did not exist to the same extent in my previous job. Prior to joining RJF, I was on the underwriting side of the insurance business. During that time, I held various underwriting, managing and technical roles both domestically and internationally. While I was exposed to sales, it was always product based and specifically to what my company had on offer. Being enrolled in the Track Selling System course was the best thing RJF has done to get me started off on the right foot.

The course has given me the perspective and confidence I need to not only succeed in my new role, but also to ensure my customers get what they want. Given my largely technical background, it is habitual that I sell people based on product knowledge and not on listening to what their needs are and fulfilling those needs. The Track Selling System has made me keenly aware of this pitfall as well as teaching me the right approach and how it will impact my overall sales success. Track Selling has also taken the angst out of the sales process by breaking it down into an understandable science, that is methodical and which has a predictable outcome. Armed with my product knowledge, and now a clear methodology to selling, I feel that I am truly bringing value to my customers. I would recommend the course to anyone just starting out in sales, changing to a sales career, or someone who just needs fine-tuning.

Warmest regards,

Bjorn T. Honda
Vice President, Management Liability Group
RJF Agencies, Inc

Minneapolis
14601-27th Avenue North, Suite #104
Minneapolis, MN 55447
763/746-8000 • 800/444-3033

Eau Claire
415 E. Lake St.,
Eau Claire, WI 54701
715/833-7000 • 800/608-8800
Fax 715/552-3658

Spooner
112 Ash St., Suite #1
Spooner, WI 54801
715/635-8718 • 877/580-7227
Fax 715/635-6435

Hayward
15896 Hwy. 63 S., PO Box 989
Hayward, WI 54843
715/634-4318 • 800/378-4318
Fax 715/634-4124

www.rjfagencies.com

An Assurex Partner