



ProNational
INSURANCE COMPANY

ProNational Insurance Company
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Jeff Bowlby, ARM
Senior Vice President
Marketing and Sales

November 29, 2000

Mr. Jason Kleid, CMS
The Optimum Company
1562 Deerfield Road
Waconia, NM 55387

Dear Jason

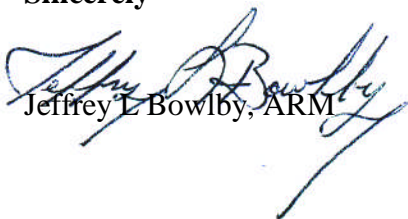
Thank you for the outstanding training session for our independent agency sales force. We have seen positive growth and retention as a result of the program. I have also noted improvement in our corporate team and myself as well.

We believe that the Track Selling System works on our clients and prospects in the medical malpractice arena. However, we have been using the system to help renew our business as well. We are in the middle of a market shift in our industry that is causing prices to rise significantly. We have seen two years of 10 to 20 % rate increases. As a result, we have used the Track System with surprising results; we are on target to exceed our corporate goals in 2000. All this in such a difficult environment is a testament to the Track Selling System for new business and the existing customer.

Initially, we were concerned that by bankrolling the training to our agents, we might not see a cost justification. We also invested in Track Selling for our entire Florida direct sales force. While I know everyone initially enjoyed the training and found it to be very valuable, it actually delivered results beyond our expectations. Our Florida direct sales team is leading the company for 2000, and will be the reason we exceed our sales targets. I am sure David Goss our Sales Vice President, would also agree. ProNational would not hesitate to recommend Track Selling to any firm that needs to sell.

Please feel free to share this letter with prospective clients and encourage them to call me and discuss our results using Track Selling.

Sincerely


Jeffrey L. Bowlby, ARM