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March 23, 2006

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

Dear Jason:

Thank you for providing our Underwriting Department your recent Communication Workshop. I found your presentation and material to be very helpful in our efforts to improve and enhance agent relationships, and to create a more professional environment within our department, including improved communication skills.

Your emphasis on listening skills was most effective. The training on the individual assessment results should take us a long way in our journey to be better communicators...Overall, we are very satisfied with your program.

Again thanks and I look forward to working with you in the future, as I am interested in your guidance in following through on your recommendations with my management staff, and also I am interested in exploring other opportunities for our department with you.

Sincerely,

A handwritten signature in black ink that reads 'Rick'.

Rick Levin
Vice President - Commercial Underwriting

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