West Bend Mutual

1900 South 18th Avenue West Bend, WI 53095

"Time Tested Since 1894"

February 23, 2004

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

Dear Jason,

I wanted to send you a short note expressing my appreciation for the work you have done with my underwriting staff over the past few months. The "Sales Navigator" program is making a difference for us.

As the Property/Casualty insurance market moves from one where we could somewhat name our terms and price, to something that requires a bit more finesse on the part of our staff, the training is paying good dividends for us. We are writing accounts that we would not have written if we continued to rely on price as a major part of our "sales strategy."

There has been good acceptance from our group to use the track selling techniques. Some associates may have considered it a bit contrived at first, but when they and their peers began to see results, those concerns went away.

Thanks for helping us to become a better company. I'm sure we will find ways to expand upon this in the future.

Sincerely,

Rick W. Parks, CPCU Assistant Vice President – Commercial Lines 262-334-6569

rparks@wbmi.com