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Martin D Feinstein
CEO: Farmers Insurance

Dear Martin:

I joined Farmers Insurance Group of companies in the first quarter of 2002. I came from Pfizer Pharmaceuticals, and my resume is attached. I think you would agree that Pfizer has one of the finest trained sales forces in the world and is recognized as an industry leader.

I came to Farmers because of my belief in Paul Drockton's expertise in developing new agents and his demonstrated history of success in this area. Paul takes a one-on-one approach with new agents, and witnessed almost everything I will relate in this letter.

My problems began when almost all of my new business was issued in Paul's name. I wasn't paid on many of them for two months or more. As Paul and I had both input the applications into the system, none of this made any sense. Other policies were cancelled for no apparent reason. Every P&C policy I wrote was cancelled by underwriting and had to be re-instated.

Three of my life policies written in July were cancelled by the customer because they were issued with a backdate of February. The client's checking account was debited for the back-dated amount and threatened to sue us before canceling their policies. I noted that applications were altered in ways that did not make any sense. I wrote 23 life policies during my first few months as a Reserve Agent. I witnessed my DM, Paul, try to resolve all of this issues in my behalf, with no cooperation from the State Office until it was finally too late.

I found out that the Regional office delayed giving me an agency dashboard password until July. Paul kept telling me that these were things he had never seen before in his 13 years with Farmers. He told me things would get better. They only got worse.

Todd Brooks wanted to do a preliminary conversion interview with me before he left. He came to Paul's office and Brian Braddock also came down. At the meeting I noticed a sense of hostility towards Paul by both of these individuals. I gave credit to Paul for my progress. Todd criticized my sales presentation and said nothing positive. In the end, Brian told me I convert once I passed my 6 and 63. I must admit I was surprised at their attitude towards my successes. Not one word of praise.

I struggled with the securities exam, eventually, I passed it the 7th day of August. Paul's secretary set my conversion for August 9th, two days later. Dan Granderath called back to confirm the conversion appointment and told me he wanted to meet my wife. Friday arrived. My wife had gotten a babysitter for our three children.

Dan called 2 hours before the appointment to cancel because he was sick. He told us that we missed the conversion date and that we would have to convert 30 days later. Paul and I called the region where we were told that I could still be converted. Dan says it was his and Brian's decision to convert me, not the region's.

You need to understand that both Dan and Brian understood that I left my six-figure position with Pfizer to come to Farmers and had no other source of income.

We called Dan and found him at work. Paul told him we were coming over to talk with him. When we arrived, Dan told us he was at work, but "had a sore throat". He agreed to do the conversion.

During the conversion, he has Paul fill out some paperwork that supposedly needed to be faxed over that day. He told me I needed to make decisions on my health insurance that day, but provided me with no information on my options. He showed very little enthusiasm for the process. My wife is upset about hiring a babysitter and the day's events. After we complete the paperwork, he tells me he wants to "make things up to me" by taking me and my wife to lunch. Paul asks to attend, he says no.

We arrive at the luncheon the following Tuesday, 8/13/02. Dan starts by criticizing Paul and his operation. Says that Paul is not getting the job done. He then tells me he interviewed for Paul's job and wanted it but the timing was not right. Dan told me and my wife that eventually, he would be the DM in Provo, Utah, when the timing was right.

Dan made it clear to me and my wife that he wanted Paul's position in Provo, "when the timing is right." He then said that if there were any issues with Paul, or things not working out, to please give him a call. He said nothing to Shayla the whole meeting. I told Dan I was not an issues guy, but I would give him a hug. He then says, "I don't hug, but I will hug your wife!!!" He then gives Shayla his business card.

Dan informs me at this luncheon that I will be expected to attend Career School the following week. When I ask him if there is a later school I can attend, he tells me no. I later found out there would be an October school. Dan also told me that I needed to finish all four on-line FFS courses before Career School (4 days away).

When lunch was over, Dan tried to get us to pay for the meal. He finally consented to pay after some argument on our part.

Sunday came and I drove the 3 hours to Career School. He told me the hotel was right next to the Regional Office. The hotel was actually on the other side of town. I stayed at the Thunderbird Hotel, the only hotel next to the regional office, located in the red-light district, because it was the only hotel next to the region. I had to beg to be re-imbursed. I was told by Dan a packet would be sent to my home for Career School. None came. Monday morning, I was the only agent without an agenda or a packet.

My name tag was given to me, they misspelled it Windhorst. The regional marketing manager, Dave Maisch, walked around and personally shook every new agent's hand but mine. I was treated with contempt for the entire week.


Dan Grandcrath taught Career School on Thursday. He complimented me on Paul Drockton's power-point presentation and on my use of the positioning statement. Finding it impossible to criticize my presentation, he used me in every example of what a bad agent would do. Finally, another agent asked him why he was "picking on" me.

The marketing department took everyone's x-dates and gave them back within the hour. I got my 5,000 x-dates back two days later. I am sure they went through them with a fine tooth comb. David Maisch personally brought me back my 10 client service folders. Everyone else got theirs back 11/2 days previously.

Dan took both copies of my business plan at my career interview. He also took my LIMRA 100 list. He told me he would forward them to Pocatello, and that they would be there Monday morning. The teacher told me I was lying and called Dan. Dan did not send me my business plan until the end of the week, 11:00 on Friday.

I would like to close this letter by stating that if it were not for Paul Drockton, my District Manager, I would have sought legal council as my first remedy. Paul tells me that I should trust you and let you deal with this issue. I left a six-figure income because I believed in Farmers. I would like to continue, but something needs to change.

Sincerely,



Curt L. Windhorst