

September 3, 2002

Jim Ross
3343 E Crimson Fairway Dr
Washington, UT 84780
435-986-9210

Farmers Insurance – District Office
Attn: Paul Drockton
470 N University Ave #202
Provo, UT 84601

Dear Paul,

Per our prior conversations, effective June 1, 2002, I sold my agency in Arvada, Colorado to my son and want to start a new agency in St George, Utah, where I have recently moved.

I understand that Brian Braddock has asked me to become a reserve agent before I can be direct appointed as a career agent.

I am surprised that after 26+ years with Farmers Insurance, 11 years topper club member, several life and commercial master's qualifications, Series 6 license and a production of 3,500+ count a year that I must start out as a reserve agent.

Feel free to verify my prior employment with Farmers Insurance. My agent #07-28-366 and District Manger was John McSweeney.

I appreciate any assistance you may be able to provide to allow me to be direct appointed.

I am looking forward to working with you and the other agents in your district.

Sincerely,

Jim Ross