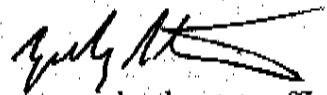


8242

**Farmers Insurance Group of Companies**

To whom it may concern:

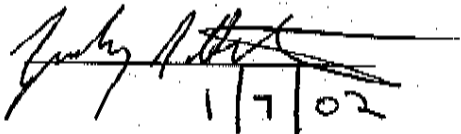
FOR EFFECTIVE 2-1-02



In regards to the letter sent to me by the state office (Todd Brooks, Brian Braddock) and after speaking with the new district manager (Paul Drockton) and due to much thought and consideration I have decided to resign my position under the Career agent appointment. I have not been able to meet the requirements in the life sales category in production levels and have been short by the number of life policies due to circumstances of my appointment and what transpired with the Utah state office in the past eighteen months. The State office and myself feel that training was not sufficient and the fact I did not have a district manager other than the first three months. I also know that under contract the policies I have written will go to my father Doug (760938), and under the family rights provision he will receive full commission. I have also been assured that this will in no way put those rights of my father in jeopardy when he decides to exercise his contract in the future to me or other members of our family.

Sincerely,

Zackary D Orton 760982

  
1/7/02

356-1766