

**Farmers Insurance Group
Douglas B. Judd
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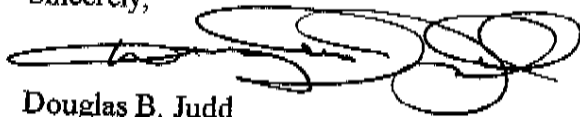
August 26, 2002

Farmer Insurance Group of Companies

To Whom It May Concern:

Farmers had always been such a good Company of progressive attitude. Lately I've thought that Farmers was trying to fire me because of my age (51) and not being able to work 24-7. But of late it has appeared that the real problem is the Company is more concerned about my church affiliation. I'm in an LDS Bishopric at Brigham Young University, and the questions that are asked about religious affiliations by State Exc. and those that work at a State level, such as Church callings, our length of time in our callings, made me wonder if that is the reason for all the special negative attention that has been dumped on our office. In my latest meeting in Salt Lake City, Ut. I met with Sandy Fink, and Florene Hancock, my underwriter, and we discussed my Auto Rates in Payson, where I live. I brought up a case where an Insured that I have, has a daughter that moved from Salt Lake City: population One million to Payson, Ut.: Population twelve thousand. He was complaining that his daughters rates had increased a hundred dollars when moving to Payson from Salt Lake City. I told this to Sandy and she told me very vehemently "It's about time we get the rates in Happy Valley (slur for predominantly LDS Utah County) where they belong". For years they have had me under their microscope trying to find problems with me. My book of business is very good. Still they constantly strive to undermine me, and wear me down personally to get me to quite. In July 2001 Brian Braddock, Sandy Fink, Florene Hancock, and Steve Magagna came to my office to tell me how the changes in the Company rating programs, FARA coding will cause a loss of PIF to the tune of over 30% the first year and an additional 30% for the next year. I said to Brian Braddock that if the Company did that I would be out of business within two years. Brian looked me right in the eye and said "YUP!". Why, when you have no claims is Sandy Fink so infuriated, and I had one in December of last year and she was giddy about it. What does my Church affiliation have to do with my selling insurance or being a Farmers Agent? Do I feel that Bryan has a grudge against the LDS Church and me personally because I am a member of that Church, Yes. Do I feel that I have been discriminated against because of my Church Membership, after looking at all the things that have been said, and done to me and my office, Yes!

Sincerely,



Douglas B. Judd
76-09-354