



FARMERS

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Kevin Hatton
PO Box 926
Gunnison, UT 84634

Dear Kevin,

As you know, one of our Focus Goals for 2002 is to improve the number of Life Issued and Paid policies to 19.5 per full-time agent. Yes, this is a lofty goal, but one we should be capable of achieving with the new tools made available to us like the Auto/Life discount and the exciting new products from Farmers Financial Services.

In reviewing the written production through March 19th, I noticed that you were doing more than your share, having written more than 5 policies. On behalf of your customers, your fellow agents, and Farmers, I'd like to thank you for your efforts. Writing Life is the right thing to do for your agency as it will improve retention while providing additional income and bonus potential, not to mention the moral obligation to your clients.

If we can help, please contact either Dan Granderath or your District Manager. Thanks again for your support.

Sincerely,

A handwritten signature in cursive script, appearing to read "Brian Braddock".

Brian Braddock, GCA
Assistant VP—Utah State Executive Director