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Okemos, Michigan 48805-0150

**Gary R. Dowling, CPCU**  
Vice President, Sales

September 3, 2002

Mr. Jason Kleid  
The Optimum Company  
24 South Olive Street  
Waconia, Minnesota 55387

Re: Consultant Services

Dear Jason,

I would like to take this opportunity to thank you for your efforts and the efforts of your organization. Our recent project together, the Sales Navigator, was a huge success! Jeff Bowlby and I have had an opportunity to present the ProAssurance Sales Navigator to our staff, our Southern Operations Group, and Senior Officers. Everyone was quite impressed. To have the opportunity to sit down and prepare a Sales Navigator allows us to look inwardly at the organization, as we try to focus on our sales efforts.

I would also like to mention that since I began working with The Optimum Company in 1992, our relationship has flourished. As you and I have joked, I have attended the Track Selling Program on more than one occasion. I continue to find the program to be very beneficial to my staff and myself personally. It is my hope in 2003 that we will introduce the Track Selling System to our Southern Region with a sales training program for our Medical Assurance agents. I will be coming to you later this year with dates for the introduction of Track Selling in 2003 to Southern Region agents.

Once again, thank you to you and Al Kauder for all of your efforts.

Respectfully,

Gary R. Dowling, CPCU

GRD/mkc