

State Farm Insurance Companies

Memo

To: Randy Snow
From: Gary Peppers
Date: January 29, 2004
Re: Presentation

Randy,

Just wanted to follow-up on the program you did here in Farmington Hills for our Metro Detroit agents, licensed staff, and field leadership.

While your entire presentation was a home run, I had some favorite takeaways:

Your change agents of attitude, accountability, and action were very appropriate to the changing markets in which we operate.

Accepting the fact that things are going to change and when we embrace this fact the process doesn't seem as painful.

Acknowledging to the importance of relationships in our industry.

Charisma is not a personality trait -- it's the decision to be genuinely interested in someone else.

Last, but not least, the humor you used in your presentation made what initially appeared to be a downside story come across with real motivation that was filled with genuine principles for our industry.

I look forward to our paths crossing again.

Sincerely,

Gary Peppers