

June 28, 2004

TO: ALL NORTH CAROLINA, TENNESSEE, AND VIRGINIA AGENTS

BONUS BUCKS FOR BOPs

The first month of our Businessowners bonus incentive is ending, but your opportunity to earn Bonus Bucks for BOPs isn't over yet. Every BOP written and recorded during the month of July with an annual premium up to \$1,500 will receive a \$5 bonus incentive. We will double that incentive and pay \$10 for new BOPs with an annual premium of more than \$1,500.

Bonus incentives earned during the month of June will be distributed by July 16. Your opportunity to earn bonus bucks for the month of July starts now. Use the enclosed BOP brochure to attract new business for your agency and accrue bonus bucks for your efforts. Additional copies of this new brochure are available upon request.

This incentive is based on the Company's records and eligibility requirements, and may be discontinued at any time by written notification, but it's not over yet. If you have any questions, please contact the Agency Supervision Department at 800-428-7081, extension 5679.

Bruce Mitchell
Agency Supervisor