

May 20, 2003

Bill Garcia, President
Garcia & Associates, Inc.
8376 Glen Highlands Dr.
Indianapolis, IN 46236

Dear Bill:

As you are aware I've taken a new position within Progressive which will allow me to further develop my management skills while working with our technology group and partners. As part of my transition I've decided to write a short note to the vendors I feel make an impact at Progressive, Garcia & Associates being one of them.

When we first decided to add negotiation training to our curriculum I was charged with evaluating vendors nationwide for content, style and applicability. I went out to the standard "big boys", Karrass, Wilson Learning, as well as several smaller customized boutique trainers such as Garcia & Associates. Obviously we chose Garcia & Associates to deliver our programs (to date we have held 15 workshops) and I thought you should know why.

Garcia & Associates provides something the larger training organizations don't. Your organization uses only experienced contract negotiators, others claim too, but they are not of the same caliber as Garcia and Associates. Furthermore, your customization is right on the mark. You took the time to really learn our business – adding significant value. Lastly, your organization's delivery style is infectious. The attendees reviews have been outstanding and they continue to use the processes learned well after course completion. Our sales people leave your training with excellent skills and a real motivation to negotiate better deals.

In closing, your negotiation training program is the best I've seen and you've become an integral part of our senior territory sales manager development. Please feel free to use me as a reference and good luck with any future endeavors.

Regards,



Jerry Ball
Corporate Sales Training Manager
Progressive Insurance