

RUSTY LUCAS
P.O. Box 422
SANDUSKY, OHIO 44871

January 28, 2005

The Progressive Corporation
6300 Wilson Mills Road
Mayfield Village, OH 44143
ATTN: Progressive Insurance

Dear Progressive Corporation:

It has been a cold winter in Ohio and we have gotten a lot of snow this season. I am not sure of the total number of inches, but we truly did have a White Christmas here! And with the snow has come one of my most favorite pastimes of all: building snowmen!!

Here in north central Ohio, we take our snowman making very seriously. And it is with great pleasure and pride that I tell you that I won first prize in the 2004-2005 Best Annual Snowman of the Firelands contest for the top snowman of the first major snowfall. (In case you didn't know, this area of Ohio is also known as the Firelands because this is where many of the settlers from Connecticut moved after they were burned out and had their property destroyed during the British raids during the American Revolution. But being in the Cleveland area yourselves, you probably already knew that.) It really is ironic to be known as the Firelands snowman champion... with fire and snow being mortal enemies and all.

By winning the Firelands competition, I am automatically qualified to enter the regional competition in Muskegon, Michigan and I will be competing against some of the best snowman makers in the Midwest. The likes of Joe "Ice Man" Snyder, and Stanley Ashford were first recognized in the small town Midwest competitions before moving on to national recognition. If I win in Michigan, I will advance to the national competition in Minnetonka, Minnesota. The fame and fortune that springs from that show will be sought by many but achieved by few.

The Benevolent Association of Snowman Fellowship (BASF for short) regulations for this competition allow participants to use the same snowman for each level of the competition; however, it is up to the contestants to safely transport their snowmen to the different contest sites. Melting or other freak accidents are always a risk.

Mr. Jackson (I named my 2004-2005 snowman) is the perfect snowman in all areas of judging. He has excellent curvature and just about the most perfect symmetry that I have ever seen. His head is a perfect sphere and I didn't use any foreign or illegal objects to mold any part of his body. He is 100% hand crafted. I don't think I can improve on Mr. Jackson and I believe he is a

lock for regionals. I am going to submit Mr. Jackson in Muskegon, Michigan and, God willing, (cross your fingers) I think Mr. Jackson will make a good showing at the nationals in Minnesota.

But I want to get insurance for Mr. Jackson in the event of an accident or unprecedented rise in temperature without warning. I need to know what insurance policies you have available at Progressive for my situation. I usually keep Mr. Jackson in my walk-in freezer over night, but I cannot keep him there permanently because the snow will slowly turn into ice. Ice men are not permitted in the BASF competition. I do not want them to disqualify Mr. Jackson on this technicality since he is such a perfect specimen.

I have a gasoline generator for my freezer which kicks on in the event of a power outage. How ironic would that be if Mr. Jackson melted on account of an ice/snow storm that knocked out power to my freezer? The headlines would read: "Prize Snowman Melts from Too Much Snow".

I can send you a photo of Mr. Jackson and fill out any necessary paperwork, but I am not sure of what other information you will need in order to provide me a quote. Given the potential prize money and fame that he could bring at the nationals, plus future exposure, I was hoping to insure him for around \$250,000.00 or more. Please advise me of the policies you have available which would pay out this amount or put me in touch with a local agent who might be able to give me some information along these lines.

Sincerely,

A handwritten signature in black ink that reads "Rusty Lucas". The signature is written in a cursive, slightly slanted style.

Rusty Lucas

p.s. Even if I am unable to insure Mr. Jackson with your company, could you send me a free Progressive Insurance baseball cap? Mr. Jackson sure would look spiffy dressed up with your cap on his head. I would let him wear it to the regional competition and give you free advertising!