



MISSISSIPPI FARM BUREAU INSURANCE

P.O. Box 1972 • Jackson, Mississippi 39215-1972 • (601) 957-3200

March 29, 2005

Mr. Randy Nelson
Nelson & Dahle
316 North 25th Street
Billings, MT 59101

Re: Michael Carter, et al. vs. Mississippi Farm Bureau Casualty Insurance Company
Our Claim Number: 1009585

Dear Mr. Nelson:

I have been following this case for some time as you have been reporting to Shelby Melvin on its progress.

Shelby has forwarded me a copy of the Montana Supreme Court's decision affirming the District Court's grant of our Motion for Summary Judgment on the jurisdiction issue.

As you might expect, I have some strong feelings about this issue when we find ourselves sued in state courts where we do not do business. In reading various insurance trade periodicals from time to time I was very much aware of the Montana Supreme Court's "liberal" reputation. Thus, the outcome of this one becomes much more enjoyable.

On behalf of our company and policyholders I want to formally thank you and the other attorneys in your firm who worked on this case for the outstanding job that you did. It is clear that you and your staff did an excellent job in framing the issues at both the District Court and Supreme Court levels.

Thanks again for the excellent work and results on this case. Hopefully, it will be a while before we find ourselves in Montana courts again but if we do we will look to you and your firm for assistance.

Sincerely,

A handwritten signature in cursive script that reads "Jack Williams".

Jack C. Williams, Jr., CPCU
Sr. V. P. Claims

cc: Shelby Melvin
Tom Simmons