



Celtic Individual Health Division

Celtic Life Insurance Company
6100 Fairview Road, Suite 800
Charlotte, NC 28210

Testimonial for Mike Hourigan

Dear Patti:

The District Sales Managers at Celtic Life Insurance Company, Individual Health Division thoroughly enjoyed your speaker, Mike Hourigan, and his presentation, on sales and negotiation techniques.

Mike is an exceptional speaker and was able to captivate and maintain everyone's attention the entire day. He related very well to our audience; he quickly earned their respect and managed to instruct and entertain them simultaneously.

We began utilizing his techniques the following business day with wonderful results. I had several of our sales people come up to me and say "I used Mike's "low and slow" technique, and it worked!" Mike's presentation has definitely left us with a stronger sales organization.

I look forward to an outstanding year at Celtic, with increased sales due to this partnership.

Sincerely,

Regional Sales Manager
Celtic Life Insurance Company
Individual Health Division