

HEALTH QUEST

ORTHOPEDIC PARTNERS AND MULTISPECIALTY GROUP

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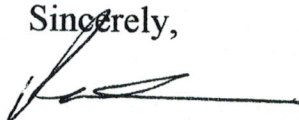
October 21, 2003

When we appointed Lisa Sandoval as the Broker of Record for our health insurance back in 1998, I did not realize the level of service that we had been missing with our previous agent. Lisa always returns our calls promptly and whenever we've had any problems with our insurance, Lisa has helped us to get the issues resolved quickly. At times it seems that she's been able to "perform magic" when I've tried unsuccessfully to resolve a matter on my own. She knows who to call and how to get results.

When we were hit with a big rate increase from our health insurance carrier this year, Lisa was able to help us find a solution to reduce our rates considerably without causing any undue upheaval with our staff.

If you are looking for a competent professional broker who provides excellent service year after year or if you do not have a broker currently, invite Lisa to work with you – you'll be glad you did.

Sincerely,



Vince Patane
President