

**BLUECROSS BLUESHIELD OF FLORIDA**

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To whom it may concern:

It is with great pleasure that I recommend Frank Garcia and his fine agency United Insurance & Financial to any employer who is looking for a professional employee benefits firm. United Insurance & Financials staff is extremely knowledgeable and always seems to keep the client best interest at mind. I have always been impressed by the quality of service that they provide to there clients. They have been licensed with Blue Cross & Blue Shield of Florida for several years, and I can tell you without any hesitation that they are one of my preferred brokers.

I can recall a time when Frank Garcia came personally to our office to handle a delicate authorization matter for one of his existing clients. I don't think there are too many brokers that would go out of there way to that degree to make sure that there clients are properly serviced. For this and many other reasons I feel United Insurance & Financial is one of the best employee benefit firms in Dade & Broward County.

Sincerely,

Ray Campuzano  
Small Group Sales  
Agent Coordinator