



GROVE SERVICES, Inc.



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February 9, 2021

To Whom It May Concern:

Frank Garcia has been our Health Insurance broker since 2014. He has continuously helped with renewal negotiations and has answered any questions we have had regarding renewals promptly.

We currently employ approximately 200 people. He helps with providing rates for employee deductions and handles any problems our employees might have regarding their health/dental/vision insurance.

I would recommend him and his agency highly to any Business Owner or Humana Resources Director looking for a professional organization. He is always a phone call, or an email away and always gets back to us immediately.

Regards,

Mary L. Philcox
Secretary/Treasurer

MLP/tif