

January 1, 2020

Dear Prospective Client,

I would like to take a moment to introduce myself. My name is Kelly Rector and I have been in the insurance industry for over 25 years. I am the President of Denny & Associates, Inc., a locally owned and operated insurance agency specializing in Individual and Family insurance plans as well as in Small to Mid-Sized Employer Group Benefits. I truly appreciate the opportunity to be of service to you as your Insurance Broker & Consultant.

We are proud of the service that we provide our clients in assisting through the many challenges and confusion of the Affordable Care Act. We value the relationships that we have created and hope that you will consider us your trusted advisor. As you may be aware, our industry has been hit with many challenges over the past few years. We have spent countless hours on education, training, and certification just to keep up with the changes in the law so that we are able to continue to be a valuable resource for our clients. We realize that you need us for guidance more than ever and we wish to be of service to you and your family.

We are different from other brokers and agencies as we are not typical "insurance sales people." We don't have a "product" that we are trying to sell our clients. We represent YOU! Our job is to assist YOU in finding an insurance policy to protect you and your family and to fit your personal needs. The law has challenged brokers to evaluate many areas of the industry and offer more guidance and support than ever. The law has also changed the way that insurance companies are compensating brokers. We have always been able to offer our services at no cost to our clients as the carriers were paying a fair commission, but due to the changes in rating structures, risk, and limits on profit, the carriers have steadily been decreasing our compensation. Although some carriers are still paying a minimal commission, others have ceased commission altogether. While many brokers and agencies have been exiting the individual market, we are happy and committed to continue to serve our clients with the service and respect that you deserve. In order for us to continue to offer our services in this area of the market, we have had to implement consultation fees.

While I understand that our services and fees are not for everyone, you may still seek enrollment help through the Health Insurance Marketplace by calling 800-318-2596 or by visiting [www.healthcare.gov](http://www.healthcare.gov).

Please take a moment to review the enclosed services and fee schedules and feel free to contact me with any questions or concerns. I am happy to discuss this in greater detail.

Sincerely,



Kelly L. Rector