

darwin.



March 4, 2019

To whom it may concern,

This is to inform you that we have done business with Craig Owens who informed us of the medical program Teladoc and the different insurances Colonial has to offer which are being used by some of our employees. All the business with Mr. Owens has been conducted in a satisfactory manner.

I recommend Craig Owens from Owens Employee Benefits of FL, he is a good salesman and has helped us with any questions we've had with our insurance.

If you wish further information, please do not hesitate to contact me.

A handwritten signature in black ink, appearing to read 'Melissa Johnson', with a small star symbol to the left of the first letter.

Melissa Johnson
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