

Note: The terms **Broker**, **Agent** and **Producer** are *interchangeable*

There is **NO cost** whatsoever to have me as your Agent. Insurance Carriers pay Brokers a small commission directly, for their assistance. This cost is already factored into premium rates, whether you utilize the services of a Broker or not. Having an agent will *not* change your premiums nor limit your plan options.

Look for a Broker who is knowledgeable and experienced, representing multiple Insurance Carriers, Licensed in *your* State and also Certified with both State and Federal Exchanges (a.k.a. Marketplace).

It is important to point out that on some applications **you will need to list my name (Patricia Hannon) and National Producer Number (NPN 1916109) on it**, in order for me to be your agent. This is the only way I can provide you support, as well as receive compensation from the Insurance Carrier.

As your Broker, I will provide in-depth assistance with your application *and* plan selection, as well as *ongoing* service for your policy.

Note: If you already have a policy, I can “adopt” you and become your agent 😊

I look forward to working with you, and exceeding your expectations ~

*Sincerely,*  
*Patricia Hannon*