



7/2/21

I've always found insurance to be a headache and administering my group health insurance very time-consuming and frustrating. Although I can't say I enjoy dealing with insurance now, it's much less of a stress and burden since assigning Lisa Sandoval as my broker of record. I know that I can hand off any insurance related tasks, issues, or questions to Lisa and her team will see that it's taken care of.

I appreciate that Lisa's office is not only in contact with us during renewal times to make sure we're offered the best options for our company and employees' needs, but she stays in touch throughout the year. Her team is very responsive, and they always follow through to make sure all enrollment changes are completed properly and any issues are resolved. Whether I or any of my employees reach out to her and her team, they're always available and happy to help us.

I highly recommend Lisa Sandoval Insurance Services for their knowledge and expertise and for their assistance with our employee benefits administration.

Sincerely,

Lee Haxton  
President  
Western Pacific Bowling



ELECTRON BEAM & LASER WELDING EXPERTS

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October 16<sup>th</sup>, 2019

To whom it may concern:

Lisa Sandoval Insurance has been our company health insurance broker for almost two years. What brought us to end a 15 years relationship with the previous health insurance broker is that Lisa was really on our side and helped us save a lot of money. She did all the hard work of comparison shopping for a health insurance policy for us and helped us sort through the array of health insurance plans available to find one that fits our needs and budget. Thanks to her work, we saved \$41,000 the first year without sacrificing the level of coverage we were used to! In addition, we gained a very dedicated team. Lisa and Marisa are very knowledgeable, extremely responsive and dedicated professionals. They are always available to help our 15 employees with coverage, claims and bills. Besides being on her customer side, I would highly recommend Lisa Sandoval primarily because of the very high quality of her customer service.

A handwritten signature in blue ink, appearing to read "Victoire", is positioned above the printed name.

Victoire Auguste-Dormeuil  
Business Operations Manager

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# LENCIONI CONSTRUCTION COMPANY

420 MAPLE STREET | REDWOOD CITY | CALIFORNIA | 94063 | CA LIC 520218

October 24, 2017

Lisa Sandoval  
Lisa Sandoval Insurance Services  
2801 Fanwood Ave.  
Long Beach, CA 90815

RE: renewal

Lisa, I just wanted to drop a quick note to say thanks for all your help with our renewal. Once again, you and Marisa have saved me hours upon hours of work trying to make sense of all our different options. Our renewal process has become entirely painless ever since we started working with you and your team.

Please feel free to use my name any time as a professional reference.

Sincerely,

LENCIONI CONSTRUCTION COMPANY, INC.

Geza Paulovits  
Controller

Lisa,

FYI, I saw my review on yelp from last year so I left as is,

"If there were more stars available I would use them all. Lisa and her team have taken the headache out of administering group health insurance. They are experts and a pleasure to work with. I first switched to Lisa several years ago at a previous job after being frustrated with another broker. History repeated itself; I wanted better service at my new job, so I called Lisa. Through the personal, expert help of Lisa and her team, my worries and frustrations are once again a thing of the past. I don't care what kind of new regulations are thrown our way, because I know Lisa is on top of it and will make sure our business remains compliant. They are such a pleasure to work with. I would strongly recommend Lisa for any business that needs a highly competent, professional, responsive expert for health insurance needs"

I'll send out a letter as well.

Thanks for all your help. It really is a pleasure working with you.

Geza



**GYNECOLOGY & OBSTETRICS MEDICAL GROUP, INC.**  
**ESSAM TAYMOUR, M.D., F.A.C.O.G.**  
**3550 Linden Avenue**  
**Long Beach California 90807**  
**Telephone (562) 595-5331**  
**Fax (562) 595-1335**

January 19, 2012

To Whom It May Concern:

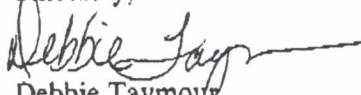
This is a letter of recommendation for any small business that has health insurance needs. Lisa has been handling our company health insurance for over 10 years and during that time she has done an outstanding job. Lisa will search out the plan that most fits your needs and at the same time is very considerate to the expense to the business.

Lisa has changed our coverage several times in order to accommodate different needs of our group. During those meetings she would also help our business save money on our premiums. She will meet with your employees to discuss plan benefit options and to assist them in form completion.

Lisa is extremely knowledgeable about current legislations and changes to the small business market in the near future.

I would recommend that you contact Lisa Sandoval at 562-496-3800 to schedule a review of your current plan.

Sincerely,

  
Debbie Taymour  
Office Manager



# Adium Dental Products Inc.

3301 Olive Ave.  
Signal Hill, CA. 90755-4619  
562-595-5693

February 14, 2011

RE: Lisa Sandoval Insurance Services

When Lisa Sandoval came into our office to introduce herself and offer her services we were a little bit skeptical. We've been with our current carrier, Anthem Blue Cross, for many years and we already had a broker that we were satisfied with. When she showed us how to save us over \$5,000 in premium a year without having to make any major changes with our insurance company or our benefits; we could hardly believe it. It was like a miracle!

These days, with the economy as tight as it is, it's so important to get the most for the money we are spending. In working with Lisa, I can say that she is very knowledgeable about what are the best values currently on the market and the way to get the most for our money.

Lisa's office provides excellent customer service. When one of our employees had trouble filling her prescription, they took care of the problem so our employee left the pharmacy with her medication and the insurance company covered it. She even called us back to make sure everything was ok. It is nice to work with someone who truly cares. I would recommend any small business to at least listen to what she has to offer because she may be able to help you. If you don't check, you don't know if there may be a better way to do things. You never know if or when there is a problem until it happens and we're very happy to have Lisa on our team.

Sincerely,



Jeffrey Wells  
President



## Westside Urology

**M.J. Kelly, M.D.**

DIPLOMATE AMERICAN BOARD OF UROLOGY

2001 Santa Monica Blvd., Suite 590 W.  
Santa Monica, California 90404  
Telephone 310-829-0039 Facsimile 310-828-1791

Tuesday, March 22, 2016

To whom it may concern:

Re: **Lisa Sandoval Insurance Services**  
**2801 Fanwood Ave.**  
**Long Beach, CA 90815**

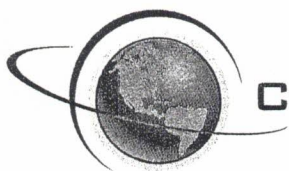
It is with great pleasure and enthusiasm that I recommend The Lisa Sandoval Insurance Services for any business interested in having a personalized, professional, responsible and honest health insurance broker for their small business or personal needs.

Lisa Sandoval has been our office's insurance broker for almost 10 years now. We have between 3 and 5 employees typically and she has helped us to negotiate the tangle of rules, regulations, plan options and costs that allowed us to provide the best possible insurance to our employees at the best possible prices.

There has not been one time when I have called Lisa that she did not respond promptly and with the answer I was looking for.

Sincerely,

MJ Kelly, M.D.  
Chief, Section of Urology  
Providence-St. John's Health Center  
Santa Monica, California



CSL GROUP, INC.

562-407-3212 T  
562-407-3213 F

16920 S. Avalon Blvd  
Carson, CA. 90746

cc1820@cslexp.com  
www.cslexp.com

August 29, 2005


To Whom It May Concern:

I am writing to express my pleasure in working with Lisa Sandoval as our health insurance broker. We appointed Lisa to represent us back in 1999 and we continue to receive top-notch service from her team year after year. We just went through a major billing problem with our insurance carrier and Lisa was able to get the problem resolved and get us thousands of dollars credit toward our account.

As the owner of a small business, my job is to make sure freight gets forwarded. We have a very busy operation and my employees are all involved with taking care of our customers and our business. It is great to know that when we have an insurance issue, we can count on Lisa to follow through and make sure that our interests are served. She is tenacious and does not let go of a situation until it is resolved satisfactorily.

Regardless of the size of your operation, you pay the same insurance premium each month to work with a first rate broker or to do things yourself. Believe me, the insurance companies are more willing to cooperate with and satisfy the brokers than they are in keeping you or me happy. You only find out how valuable the service of a good broker is when you are in need. We pay for insurance every month without knowing if we'll need it today, next year or whenever. Take advantage of Lisa's services now especially since you're already paying for it. You never know when you'll need it.

Sincerely,



Amy Lee

President

ab



October 12, 2017

To Whom It May Concern:

RE: Lisa Sandoval Insurance Agency

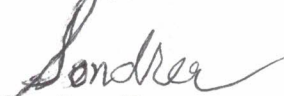
Lisa Sandoval Insurance Agency became our Company's Medical Insurance Broker last year, and has proved to be a much needed asset to me, our employees and our Company.

She and her staff have been efficient and dependable, addressing every question and concern, relating to our Health Benefits.

Her staff provides all of our newly eligible employees with premium cost, including the employee contribution amount, if applicable, and all plan coverage comparisons, enrollment application and termination processing, and the dreaded annual "Open Enrollment".

If you are looking for a new broker, you will *not be disappointed* in choosing Lisa Sandoval Insurance Agency.

Sincerely,



Sondrea Forcen

Accounting Administrator

DAB Inc.

(562) 926-9744

[sforcen@scil.com](mailto:sforcen@scil.com)

*Faint mirrored text from the reverse side of the page.*

T. 562.623.4773  
F. 562.623.4554

13415 Marquardt Ave  
Santa Fe Springs, CA  
90670-5012 USA

[www.scil.com](http://www.scil.com)

HAGEN PLUMBING, INC.  
Residential & Commercial

8126 Phlox Street  
Downey, CA 90241

Contractors Lic. # 500679

(562) 862-8000

September 20, 2004

Lisa Sandoval  
Health Insurance Broker  
2801 Fanwood Avenue  
Long Beach, CA 90815

Dear Lisa,

I would like to take this opportunity to thank you for all the work you have done for our company. In comparison to our other broker, we hear from you more often, you return our telephone calls sooner, you explain to us more effectively.

Please, be assured, we look forward to working with tyou in the future.

Regards,

  
Cheryle Hagen  
Secretary and Office Manager

**HAGEN PLUMBING, INC.**  
**Residential & Commercial**

Contractors Lic. # 500679

8126 Phlox Street  
Downey, CA 90241

(562) 862-8000

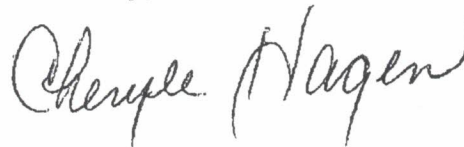
February 7, 2003

California Choice Program  
Member Services

To Whom It May Concern:

Please appoint Lisa Sandoval as our Broker of Record on Group  
#16197 and allow her to assist us with our health insurance needs right  
away.

Sincerely,

A handwritten signature in cursive script that reads "Cheryl Hagen".

Cheryl Hagen  
Office Manager

May 20, 2002

To Whom It May Concern:

Some time ago I *was* looking for a knowledgeable, hard-working insurance broker to help find the right health insurance program. In that process I met Lisa Sandoval, who proved to be an excellent broker and just what I was looking for. Lisa listened well to what I wanted in an insurance program, had excellent knowledge of the many insurance carriers along with their wide array of insurance products, and was able to find a plan that matched my requirements nicely.

Beyond this, whenever I have had questions or issues regarding my plan, the carrier, or claims, Lisa has been ready, willing, and able to get quick and accurate answers plus timely resolutions. She seems to have an excellent relationship with the insurance carriers and knows whom to contact to get answers and action.

There are many health insurance carriers and plans to choose from. Picking the right plan for your needs and budget is an important, but often daunting task, so having a highly qualified broker like Lisa, who can help streamline and guide that process is to be highly valued.

I think Lisa Sandoval is an excellent insurance broker and I recommend her highly.

Sincerely,

  
M. Richard Wadley



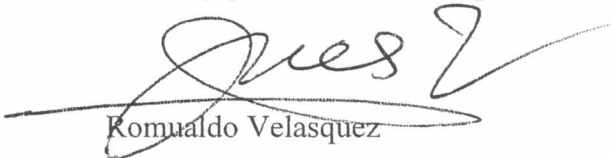
Dear Lisa,

Thank you so much for your assistance in making my surgery a reality.

I was losing hope and really doubt that my insurance carrier will approve my surgery.

But after my desperate call to you and with your help I got approved.

With my gratitude and more power,

  
Romualdo Velasquez

August 26, 2003

To Whom It May Concern:

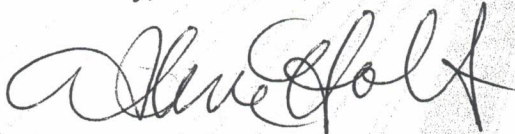
In my role as Human Resources Manager at Infra Corporation it is my pleasure to give Health Pro Financial and our health insurance consultant, Lisa Sandoval a letter of recommendation.

Lisa has been our health insurance consultant for the past year and has provided us with excellent service. Whenever I come across an issue with our carrier, Lisa is always there to help solve the problem. She always gets back to me with answers to my questions in a timely manner.

In past experiences working with other consultants, I have had to take care of many issues on my own, taking precious time out of my day. Now that Health Pro Financial is on our team, I have confidence that my problems can be resolved with a quick phone call to Lisa.

I would recommend Health Pro Financial to any human resource office searching for an insurance consultant company that can work quickly and efficiently to solve their employee's healthcare provider issues.

Sincerely,



Ilene Holt  
Infra Corporation

# HEALTH QUEST

ORTHOPEDIC PARTNERS AND MULTISPECIALTY GROUP

3605 Long Beach Blvd., Suite 100 • Long Beach, CA 90807  
Phone: 562-981-2200 • Fax: 562-981-2212 • Toll Free: 1-877-LIENS OK

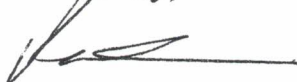
October 21, 2003

When we appointed Lisa Sandoval as the Broker of Record for our health insurance back in 1998, I did not realize the level of service that we had been missing with our previous agent. Lisa always returns our calls promptly and whenever we've had any problems with our insurance, Lisa has helped us to get the issues resolved quickly. At times it seems that she's been able to "perform magic" when I've tried unsuccessfully to resolve a matter on my own. She knows who to call and how to get results.

When we were hit with a big rate increase from our health insurance carrier this year, Lisa was able to help us find a solution to reduce our rates considerably without causing any undue upheaval with our staff.

If you are looking for a competent professional broker who provides excellent service year after year or if you do not have a broker currently, invite Lisa to work with you – you'll be glad you did.

Sincerely,



Vince Patane  
President

# ORANGE-IRVINE DOCTORS OF KIDS AND TEENS



1310 West Stewart Drive Suite 506 ♦ Orange, CA 92868

Telephone: (714) 639-3914

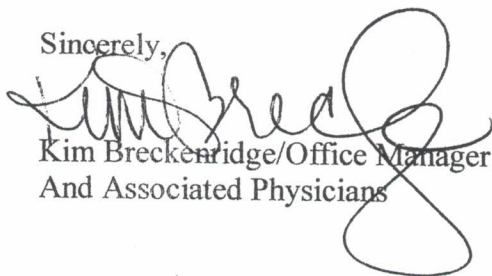
August 11, 2003

To Whom It May Concern:

We have had the pleasure of working with Lisa Sandoval for several years, and we have been extremely satisfied with her services. Lisa has been the broker for our health care insurance benefits for the past three years, and she has managed to maintain a high level of consistency with regards to employee satisfaction including being extremely efficient and timely.

I am very pleased to recommend her services.

Sincerely,

A handwritten signature in cursive script, appearing to read "Kim Breckenridge".

Kim Breckenridge/Office Manager  
And Associated Physicians





## **Tropical Asphalt**

14435 Macaw Street • La Mirada, California 90638

TELEPHONES: (714) 739-1408 • TOLL FREE: 1-877-TapcoCA (827-2622) • FAX: (714) 670-1605

December 18, 2003

I am writing this letter to express my pleasure in working with Lisa Sandoval, our health insurance broker. As a small company, the most valuable commodity I have is my time. When Lisa called me and offered her services, I was frankly a bit reluctant. I figured, why change what I've been doing for the last several years? I had never had a broker and felt like I'd done just fine. Lisa explained that the insurance companies charge the same whether I appoint a broker or do everything myself and that caught my attention.

When I have a question, I just call her. I don't need to sit on hold or get transferred around to different people. She is familiar with all the paperwork and is able to get things done right the first time. I now understand why the insurance companies prefer to deal through the brokers rather than the groups directly.

The main benefit that I have gotten since appointing Lisa as my broker is that I have more time to focus on what I need to do to run my business. In these economic times when everything, especially health insurance is so expensive, it is nice to know that I can have a health insurance consultant on retainer for no additional cost to me.

In closing, I would recommend appointing Lisa Sandoval to assist you whether your current broker is giving you just mediocre service or hands down if you are doing it all yourself now.

Sincerely,

Maria L. Paiz  
General Manager  
TROPICAL ASPHALT

# Health Quest Medical Group

Orthopedics and Rehabilitation

A Medical Corporation

2677 Zoe Ave., Suite 114  
Huntington Park, CA 90255  
Phone: 323-583-3200  
Fax: 323-583-3500

3605 Long Beach Blvd., Suite 100  
Long Beach, CA 90807  
Phone: 562-981-2200  
Fax: 562-981-2212

2500 E. Ball Road, Suite 100  
Anaheim, CA 92806

*Excellence*

*Commission*

*Service*

Rick Pospisil, M.D., QME, AME  
Edwin Ashley, M.D., QME  
James F. Coleman, M.D., QME  
Archie R. Mays, M.D., PHD  
Maryan Beigi, M.D., QME

Michael Lowenstein, M.D., QME  
Allen Moskowitz, M.D., QME  
Nick Mashour, M.D., QME  
Steven Brockel, D.C., QME  
Stephanie Liang, D.C., QME

RE: Lisa Sandoval Insurance Agency

May 4, 2016

Dear Lisa,


You don't know how much of a pleasure it is for me to write this letter expressing how lucky that I feel for finding and having your company as my insurance agency. I have been in business since 1985 and never have I experienced the quality of service and true care that you have afforded myself, my family and my staff and their families. As insurance companies are seemingly becoming less obligated to their customer's health but in fact more interested in profits and denying services you and your team have become indispensable.

As you know, in the last 3 years alone a family member of mine has dealt with a very aggressive cancer that has led to substantial lung complications as well as profuse necessary and expensive medications that repeatedly were denied by the carrier. Neither the patient's doctor nor could I get the carrier to reverse it's multiple decisions that were ultimately against the policy contract and their fiduciary duty. It was you and your team that I turned to in a very frightening time and in EACH AND EVERY time you and your staff got EVERYTHING that we needed. Lisa, as you know I am aware that your job is not to be a "nurse case manager" for our insurance that we bought through your agency. However without your intervention 8 maybe 10 times Marco would have spent hundreds of thousands of dollars and/or his now slow recovery may have gone a different way.

Not even to mention my problems with \$7000.00 deductibles that seemingly every year were demanded by a particular express pharmaceutical company after it was already met. I appreciate you and your 3 way conversations with this pharmacy and my PPO insurance to clear these issues when no one else in either party would listen. How many times have you done this for me and others of my group over the last 5 years? I'm counting about 5 or 6 times.

You have really done for me what you didn't have to; what no one else in your business ever has done and I assure you that it has not gone unnoticed.

With great thanks, appreciation and affection,



Dr. Steven J. Brockel DC

## FRAMA-TECH INC

2001 S. Acacia Avenue ■ Compton, CA 90220  
310.632.3000 ■ 800.622.9663 ■ Fax 310.632.4000  
www.framatech.net

## CENTRAL EDGEBANDING

2768 SE Loop 820 ■ Fort Worth, TX 76140  
817.293.1442 ■ 800.736.0997 ■ Fax 817.293.1569  
www.centraledgebanding.com

May 26, 2011

Lisa Sandoval Insurance Services  
Attn: Ms. Lisa Sandoval  
2801 Fanwood Avenue  
Long Beach, CA 90815

Dear Lisa:

The purpose of my letter is to thank you for your many years of great service to Frama-Tech and to provide you with a letter of recommendation to use as you wish. Lisa Sandoval Insurance Services and Frama-Tech began doing business together in 2005 because you brought us insurance solutions that were specifically tailored to our needs and our relationship continues today.

In addition, you and your team have provided us with consistently superior service when we have had issues with claims, employee questions and during the annual renewal process. You have assisted me with some difficult personal insurance issues that were ultimately resolved favorably. I receive calls regularly from other agents seeking our business and I inform them that we have no interest.

Thank you and your team for your service!

Kind regards,



Rob Hamer  
President





[www.TropicalRoofingProducts.com](http://www.TropicalRoofingProducts.com)

Built On The Principles Of Quality & Integrity

7/10/2015

To Whom It May Concern,

Tropical Asphalt, Inc. has worked with Lisa Sandoval Insurance Services for over a decade since Lisa took over as Broker of Record in 2003. She has provided our company with exceptional service for our group medical and dental plans over the years. Lisa worked with several of our General Managers showing great consideration for the needs of our employees, as well as our budget concerns as the employer.

Her office has helped us with new enrollments, enrollment changes and terminations, billing and claims issues, group insurance renewals, and any other questions or problems that came up. At renewal time, Lisa reached out to our office with plenty of time to fully research all our best options. She has helped us seamlessly switch insurance carriers when doing so benefited our company and employees.

When our company decided to change our contribution strategy for employee premiums, Lisa was an asset in helping us shop carriers and plan options. It was determined that moving carriers was appropriate at this time, and Lisa and her team came out to help us explain the changes to our employees in an enrollment meeting. She made herself available to answer any questions and help our employees find doctors and enroll in the plans that would best meet their needs.

Recently, Tropical Asphalt decided to consolidate operations at our Florida headquarters. However, if we ever decide to offer California health plans to our employees again, we would like to work with Lisa Sandoval Insurance Services. I feel confident that Lisa would be a great choice of health insurance broker for any company offering group insurance.

Sincerely,

Dustin Robinson  
CFO and In-house Legal Counsel

FLORIDA  
1904 SW 31ST AVE  
HALLANDALE, FL 33009  
800.432.2855

CALIFORNIA  
14435 MACAW STREET  
LA MIRADA, CA 90638  
877.827.2622

TEXAS  
1225 BRAI DRIVE  
PORT ARTHUR, TX 77040  
866.727.0091





**BEST YET EXPRESS**

15000 S. Figueroa St Unit B0 Gardena, Ca. 90248 ♦ Ph (310) 323-1880 ♦ Fax (310) 532-5199

June 7, 2012

To Whom It May Concern,

I am writing to express my appreciation of the level of service we've received from Lisa Sandoval and her team over the last two years. We have been working with Kaiser directly for many years and always felt like we were doing ok and things were going along just fine. When Lisa contacted me and told me that we were already paying for a broker's fee in our monthly premium, I didn't give it much thought. Thankfully she kept on pursuing my business and I'm so glad she did. She was able to show me how to save money on our monthly premium and still offer a comprehensive plan for our employees.

I never realized the level of service that I was missing until I appointed her as our Broker of Record. After that point, I never had to sit on hold with the insurance company or deal with any forms or enrollments, claims or terminations. If there was any question about our billing or any issue at all, I'd just call Lisa's office and if they didn't know the answer, they knew where to get it in order to make sure they got things done right the first time out.

The biggest asset I have is my time. Although I wasn't spending a lot of time dealing with our health insurance issues, it is so nice to know that if there are any questions, concerns or problems all I need to do is call my broker's office and it's off my desk.

Aside from the fact that she shops the market for us each year, she also gives me ideas and strategies to get the most value for the benefits we're offering to our employees. If I ever have questions regarding employee benefits, compliance issues, COBRA, or how Health Care Reform applies to my small business, I always have a resource and the best part is that it costs me nothing; the broker's fee is already included in our monthly premium.

Do yourself a favor and let her office help you. Appoint her as your broker and you'll be glad you did.

Sincerely,

Jay Newjahr

Vice President