Date: (Today’s Date)

Ms. Chelsea Kane

CDPHP

500 Patroon Creek Blvd.

Albany, NY 12206

Subject: Broker of Record Letter,

Dear Ms. Kane:

This is to notify you that **(Group Name)**. has appointed Terpening & Assoc., Inc., t/b/a The Heritage Group whose business address is 1184 Troy-Schenectady Road, Latham, NY 12110 as sole insurance representative with respect to coverage provided to this organization by CDPHP effective immediately.

This letter also enables CDPHP to furnish Terpening & Assoc., Inc. d/b/a The Heritage Group with all information they may request, as it pertains to our insurance contract.

This designation will remain in effect until you are notified in writing to the contrary. We agree that any such notice shall apply prospectively to contract renewals.

Sincerely,

Group Administrator

cc: The Heritage Group