



27th January 2009

commercial
& rural
insurance brokers

To our Valued Clients:

Dear Client

We are writing to advise you of some changes in our business.

We are sad to advise that after being with us for the past 11 years Lloyd Davies has made the decision to leave the insurance industry and pursue a different career path.

Lloyd will be missed by our team and we are sure by you, as he may have been looking after your insurances for many years. His smiley face and free spirited manner is infectious to all, however as he says "he has other things to do".

As of 30-01-09 Lloyd will no longer be servicing your insurance package but please be assured that it is in good hands.

Russell and Irene Smith, together with Deb Dougherty (Lloyd's assistant) will take up Lloyds existing clients and will continue to offer you professional insurance advice and solutions.

We will be in touch with you to review your insurances once your renewal dates come around.

Our same friendly staff are in the office and at the end of the phone, and are always available to help the same as they have always done.

We wish Lloyd all the best with his future endeavours.

Please do not hesitate to give us a call if you have any questions or would like to discuss your particular situation further.

Kind Regards

**RUSSELL & IRENE SMITH
& The Team at Commercial & Rural**