

COMPENSATION DISCLOSURE

The purpose of this letter is to bring to your attention how we as brokers are compensated by Insurance Companies. We would like to stress the importance of our role as an independent insurance broker. When any issue arises regarding your insurance account, we are your advocates, using our professional experience to best represent your individual interests.

We provide personalized, quality service that includes professional insurance advice, ongoing policy maintenance and claims support.

- No insurance company has ownership of Martin & Wright Insurance and Financial Services Inc. (in whole or in part).
- We do not have any obligatory arrangements with any insurance companies requiring us to send them business.
- We do not have loans from any insurance company.

We have provided a list of insurers who we use for our clients. This indicates a range of the possible commissions that we receive as a percentage of the total premium of all lines of business written by our office.

Insurers	Percentage Range of Commissions			
	Personal Auto	Personal Property	Commercial Auto	Commercial Property
Coachman *	12.5	20	N/A	20
Dominion of Canada *	10-12.5	20	12.5	20
Economical *	7.5-12.5	20	12.5	20
Facility	7.5-10% capped at \$250	N/A	7.5-10	N/A
ING *	10-12.5	15-20	7.5-12.5	15-20
Perth	5-12.5	5-20	N/A	N/A
Royal SunAlliance *	10-12.5	15-20	7.5-12.5	15-20
Specialty Markets	5-12.5	7.5-15	7.5-10	5-15
Western Assurance *	10-14	15-20	N/A	N/A

Commissions are paid annually for new and renewal business. Should the commissions be increased, you will be notified.

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. Some companies (noted above *) offer what is referred to as contingent commissions. It is a further commission based on a brokerage's profitability, retention volume, growth and increased services. Contingent commissions are not guaranteed. Further information is available on each company's website.

Our disclosure commitments are made in the best interest of our clients. If you have any questions or concerns regarding this letter, please do not hesitate to contact our office or go to our website at: www.martinandwright.com.