

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 have provided a list of insurers who we use for our clients. This indicates a range of lines of business written by our office.

	Percentage Range of Commissions			
	Personal Auto	Personal Property	Commercial Auto	Commercial Property
Aviva *	10-12.5	20	12.5	20
Coachman *	12.5	20	N/A	20
Economical *	7.5 – 12.5	20	12.5	20
Facility	7.5 – 10% capped amt. varies	N/A	7.5 – 10	N/A
Haggerty	12.5	N/A	N/A	N/A
Intact/Jevco * ^	10-12.5	15-20	7.5-12.5	15-20
Perth	5-12.5	5-20	N/A	N/A
RSA *	N/A	15-20	7.5-12.5	15-20
SGL *	10-12.5	15-20	N/A	N/A
Specialty Markets	5-12.5	7.5-20	7.5-10	5-20
W/A *	10-14	15-20	N/A	N/A

Commissions are paid annually for new and renewal business. Should the commissions be increased, it will be posted in this notice and available on our web-site.

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. Martin & Wright Insurance and Financial Services Inc. has a financial relationship with Intact Insurance (noted above ^).

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.

Point of Sale – Commercial Lines Commission Schedule

The following list indicates which of the Insurers we represent or deal with that sell similar class(es) of commercial lines products – relating to the type of policy you have just purchased:

Insurers	Commercial Property	Commercial Liability	Commercial Auto
Aviva			
Coachman			
Economical Insurance			
Facility			
Intact Insurance			
RSA			
Specialty Markets **			

** (Specialty Markets):

We deal with a certain number of Specialty Markets on an on-going basis. However, there are a vast number of Specialty Companies available. Below we have noted the companies that we are familiar with that write a similar class of business to yours.

The commissions payable to Martin & Wright are noted on the previous page. If you have any questions or concerns regarding the above, please do not hesitate to ask your representative.

Client Representative