

COMPENSATION DISCLOSURE

The purpose of this letter is to bring your attention to 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	-	-	-
Economical*	7.5-12.5	20	12.5	20
Facility	7.5-10	-	7.5-10	-
Hagerty	12.5	-	-	-
Intact/Jevco*^	10-12.5	15-20	7.5-12.5	15-20
RSA*	-	15-20	7.5-12.5	15-20
SGI*	10-12.5	15-20	-	20
Specialty Markets	5-12.5	7.5-20	7.5-10	5-20
WA*	10-14	15-20	-	-

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

To maintain strong relationships with quality insurers, we work with each one to provide the type of business they desire. Some companies (noted above *) offer what is referred to as contingent commissions. Contingent commissions are further commissions 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 Insurance 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.

