

A Century of Peace of Mind

Martin Merry & Reid Limited (MMR) is proud to have established a trusted and reputable company. Our strong and dedicated position in the industry has been attained while operating as a private company, **100% employee owned and financially independent from any insurance company.**

Through MMR's team of professional and qualified advisors, we are able to assess the many and diverse insurance alternatives. Every unbiased recommendation by our advisors is for your security and offered solely for the protection that suits your needs. When it comes to coverage, exclusions and comparative costs, **we advocate on your behalf in an informed and expert fashion.**

Who Are Our Insurance Associates?

MMR has the privilege of associating with many of the large financially stable and reputable property & casualty insurance companies. This affiliation provides the avenue to choose with confidence the best and most competitive market to meet your needs.

For your benefit, we have listed below the Insurers that we represent and included the range of compensation each provides as a percentage of your overall premium.

This commission percentage is paid annually for both new business and renewals.

Automobile Insurance Markets

Aviva Canada Insurance	12.5%
AXA Insurance Company	12.5%
Citadel	10.0%
Economical Insurance Group	12.5%
Facility Association (Royal) *	10.0%
ING Insurance Company	12.5%
Kingsway Insurance #	10.0%
St. Paul Insurance	12.5%
Royal/SunAlliance Insurance	12.5%

Residual Insurance Market

* Commission is capped at \$250.00

Property Insurance Markets

Aviva Canada Insurance	20%
AXA Insurance Company	20%
BI&I Insurance Company	20%
Chubb Insurance Company	20%
Citadel Insurance Company	20%
Economical Insurance Company	20%
GCAN Insurance Company	20%
ING Insurance Company	20%
Lloyds *	25%
Royal/SunAlliance Insurance	20%
St. Paul Insurance Company	20%
Zurich Insurance Company	20%

* Includes a percentage for administration by Martin Merry & Reid for underwriting management

Managing and Balancing Relationships

The security and needs of our clients are our primary and ultimate role as independent brokers. In order to secure and maintain our contracts with established and reputable insurance companies we must manage professional and profitable relationships with all of our associates.

Many of the companies we are associated with recognize the substantial level of service we extend to our clients through a Contingent Commission Contract. Payment of this contract may depend on profitability (loss ratio), the total book of business with that insurer (and not individual policies), retention of business and value added services that we may provide. Contingent Commission **is not** guaranteed. For details on Contingent Commission, please feel free to visit the individual insurance companies web sites.

In an effort to create an atmosphere of increased communication and trust, your insurer will also be providing you with a Consumer Code of Rights and Responsibilities with all new business policies.

*Martin Merry & Reid Limited
is Committed to You*

Your satisfaction is our mission. We are dedicated to your interests rather than the **financial interests of a large corporation.** Our success and reputation as brokers depends entirely on your satisfaction and sense of security. We offer all forms of insurance.

Your Broker Can Offer:

- i. Quick access to the best policies from established and reputable insurance companies
- ii. Impartial advice on the coverage that is right for your needs
- iii. The most advantageous terms available in the market place
- iv. Assistance with fast and satisfactory settlement of your claim
- v. Referral of various Professional Appraisals, Inspectors and Independent Risk Managers

Testimonials

"... I thank you Martin Merry & Reid and your staff, especially Anne Goldstein who has given us excellent service over the years. The service you provided through the very challenging arrangements... was much appreciated by us all" **J. Andras**

"... Margaret you have certainly exhibited a very high level of expertise in handling all of my questions on this Directors & Officers Liability Policy... I know it would not have been any other way" **N. Gupta/LLB**

"... since I have been appointed as your Senior Underwriter, I have recognized your expert technical skill set which enhances my judgement as an underwriter... I have advised my Senior Management Team of this" **R. Zhang – Citadel Insurance**



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The KEY to your SECURITY

