

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 Partners?

Purchasing the right insurance protection can be daunting, given that there are over 100 licensed insurance companies in Canada and hundreds of policies. It is our job to work for you by managing the right product and the right provider. Our firm has the privilege of partnering with many large and reputable property and casualty insurance companies.

For your benefit, we have listed below the insurance companies that we represent and include the range of standard compensation each provides as a percentage of your overall premium.

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

Automobile Insurance Companies

AXA Insurance Company	12.5%
Chubb Insurance Company	10.0%
Economical Insurance Group	12.5%
ING Insurance Company	12.5%
Kingsway Insurance@	5.0%
Pilot Insurance Company	8.5% - 17.5%
Facility Association*(Royal)	10.0%

@ Residual Insurance Market
* Commission is capped at \$250.00

Property Insurance Companies

AXA Insurance Company	20%
Chubb Insurance Company	20%
Economical Insurance Group	20%
ING Insurance Company	20%
Pilot Insurance Company	20% - 24%
Lloyds*	25% - 27.5%

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

Managing and Balancing Relationships

Attending to the security and insurance needs of our clients is our priority **as independent brokers.**

Many of the companies we have partnered 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 portfolio of business with that insurance company (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 insurance company 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 tailored to your insurance needs.

The KEY to your SECURITY

Only Your Broker Can Offer

1. **Over 100 insurance companies, where do you start?** Professional and educated insurance advisors who will **explain and** help you choose the most appropriate insurance protection for your specific needs.
2. **Old fashioned service.** At MMR we still do house calls for complex and serious claims. We work with you to ensure the most satisfactory settlement of your claim.
3. **You are not just a number.** Finding a home insurance program for older homes can be a challenge! MMR has developed specialty home insurance and is proud to offer *Knob and Tube electrical wiring Home Insurance Program* as well as an *Older Oil Tank Home Insurance Program*.

Testimonials From Our Valued Customers

Service

"... Just a note to say thank you for all your help! I am amazed at your prompt service... Cheers" **G. Barbuto**

"My wife and I would like to take the opportunity to express our great satisfaction... I have never met an insurance agent who has been so attentive to a client's needs... Not only is she very courteous and professional but very prompt. She truly epitomizes customer service..." **Z. Fedorowycz**

"... MMR and their staff has looked after my home and automobile insurance for the past 30 years. You always have taken the time out to explain the insurance coverages and how the premiums are calculated. I may pay a little more premium, but I like the one on one service..." **Keith Cheung**

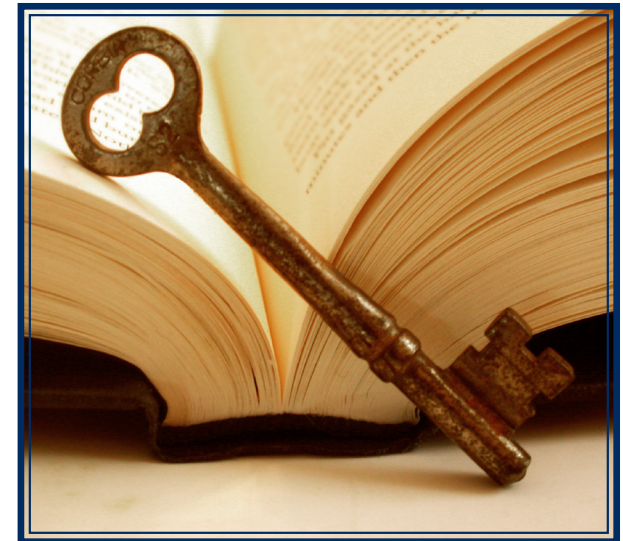
Competitive Premiums

"... I just wanted to thank you again for working so hard to help me get a better insurance rate, and particularly for being so gracious when I ended up staying with the existing company." **E. Walker**

"... thank you for taking the time and obtaining automobile insurance for me, investigating my problem and obtaining a much lower reasonable premium. Your services are much appreciated." **Yu-Jan Li**

Claims

"... David, thank you for your help and coming over to the house that night to help settle the claim..." **S. Howson**



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