



BRIAN HARRIS CHEVROLET

December 15, 2011

To Whom It May Concern:

RE: CMR & Associates, Inc. - Consulting Services

I am writing this letter on behalf of our positive experiences working with CMR & Associates, Inc. CMR is an independent (non-brokerage) Property/Casualty, Group Benefit & Retirement firm. I am the President of Brian Harris Chevrolet based in Baton Rouge, LA.

As a business owner I have used traditional methods over the years to satisfy my commercial insurance requirements. CMR introduced me to a different method of accessing greater insurance industry resources. Their business model confidentially and quickly identifies other brokers and specialists in and outside our local geographic area by such criteria as; industry specialization, policy terms, limits, terms, premiums, servicing and rates through their proprietary search engine -- *The CMR Database®*.

Results were impressive. We were able to improve our coverages, especially in the wind deductible area, increase limits in several categories, maintain our long-term brokerage relationship and lower our annual expenses by 15% with a program that we thought was very competitively written to begin with.

In addition we outsourced the entire renewal process to CMR saving valuable internal company time to manage the competitive bidding process and present options..

Our original project requirements were more than satisfied and I would recommend CMR to any business owner seeking a new and creative way to challenge the status quo.

Sincerely,

A handwritten signature in cursive script that reads "Brian Harris".

Brian Harris
President/CEO

**225-272-6500 • 15015 Florida Blvd.
Baton Rouge, Louisiana 70819**