

To Whom It May Concern:
August 22, 2017

Re: CMR & Associates + Policy Smart

This letter is a reference letter for anyone who is seeking objective, quick and accurate information and better access to the Property/Casualty industry. During 2017, we had a development that almost drove us out of business and CMR came to the rescue.

Our long-term carrier, Travelers experienced a loss and cancelled our policies for General Liability and Workers' Compensation. We worked very hard with our long-term broker and we were informed that the one carrier that would write our two policies would do so, but the increase would move from \$5,000 to \$50,000.

We had the good fortune of being connected to CMR + PolicySmart who act as independent consultants and have a unique database of brokers (*The CMR Database*®) representing thousands of broker experts domestically and internationally. They match the client to a broker who has expertise and experience in a client's specific industry, in our case commercial furniture sales and installation.

The result was a premium that was affordable and 65% less than what our broker was able to for us and no diminution of coverage or limits. In addition, we received a superior servicing team with the new broker/carrier.

Without hesitation, I would be happy to recommend CMR + PolicySmart to anyone who seeks greater access to the insurance industry, save money and take advantage a new digital matching platform with objective oversight an direction.

Sincerely,



Anthony Sevilla
President
Palazzo Interiors
www.palazzointeriors.com