

2015 CHARITABLE DONATION PROGRAM

QUALIFYING BROKERS & CHARITIES CHOSEN

Through the Charitable Donation Program, SMI has donated \$50,000 annually starting in 2008 to 10 qualifying brokers each year. The funds are distributed through our independent broker force based on specific criteria and each qualifying broker chooses a charity of their choice to which SMI donates \$5,000. This program continues to allow SMI to give back to the communities that we do business in partnering with our brokers who support our business relationship.

Eligibility requirements for 2015 included having a loss ratio < 30%, increasing commercial lines DWP >10% and exceeding minimum volume requirements. Based upon these requirements, 19 brokers qualified for this program. The top ten brokers were then narrowed down to those with the lowest overall loss ratios for 2015 that ranged from -16.63% to 15.06%. These ten brokers also exceeded their minimum volume requirements and increased their commercial lines premium volume from 12.96% to 94.07% from the previous year.

<u>BROKER</u>	<u>LOCATION</u>	<u>AMOUNT</u>	<u>CHARITABLE ORGANIZATION</u>
1. Cherry Insurance	Prince Albert, SK	\$5,000	Native Coordinating Council - specifically designated to the Prince Albert Childrens Haven
2. MIG Insurance Group Ltd.	Portage la Prairie, MB	\$5,000	Winnipeg Habitat for Humanity Inc. - specifically designated to the Portage la Prairie branch
3. Interlake Insurance	Gimli, MB	\$5,000	Interlake-Eastern Regional Health Authority - specifically for the Palliative Care Program - Camp Stepping Stone
4. Brokerlink o/b Canada Brokerlink Inc.	Airdrie, AB	\$5,000	Airdrie Boys' and Girls' Club
5. A-Win Insurance Ltd.	Prince Albert, SK	\$5,000	Victoria Hospital Foundation Inc. - specifically designated to Give a Little Life Day fundraiser
6. CAA Saskatchewan Insurance Agency	Saskatoon, SK	\$5,000	Canadian Mental Health Association - Saskatoon Branch Inc.
7. Cook & Cooke Insurance Brokers	Swan River, MB	\$5,000	Town of Swan River - allocated to the Richardson Recreation & Wellness Centre - Swan Valley Credit Union Aquatic Centre
8. McCabe Insurance Services Ltd.	Saskatoon, SK	\$5,000	Crohn's and Colitis Canada
9. North Battleford Agencies (1980) Ltd.	North Battleford, SK	\$2,500 \$2,500	Battlefords Union Hospital Foundation Inc. Battlefords Trade & Education Centre Inc.
10. Affinity Insurance Services	Prince Albert, SK	\$5,000	Rose Garden Hospice Association Inc.



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