

2011 CHARITABLE DONATION PROGRAM

For the fourth consecutive year, SMI has donated \$50,000 to communities in areas where our independent brokers are located. The Charitable Donation Program has given SMI an opportunity to partner with our brokers to put funds back into the communities that we do business in. Each year, SMI selects the top ten eligible brokers to choose a charity of their choice to which SMI will donate \$5,000.

Based upon the 2011 results, thirteen brokers qualified for this program. The eligibility requirements included an increase in Commercial Lines Direct Written Premiums > 10%, an overall Loss Ratio < 30% and SMI minimum volume requirements being exceeded. The top ten brokers were narrowed down to those brokers who had the lowest loss ratios in 2011. The loss ratios ranged from 2.1% to 25.97% and the increase in commercial written premiums ranged from 10.71% to 58.97%.

The following are the ten brokers who qualified for the 2011 Charitable Donation Program and a list of the charities they selected to donate the funds to:

<u>BROKER</u>	<u>LOCATION</u>	<u>AMOUNT</u>	<u>CHARITY</u>
1. Cook & Cooke Insurance Brokers	The Pas, MB	\$5,000	The Opasquia Agricultural Society
2. Interlake Agencies Ltd.	Gimli, MB	\$5,000	Interlake Women's Resource Centre Inc.
3. Freedom West Insurance Solutions	Fisher Branch, MB	\$5,000	Fisher District Handivan Inc.
4. Insurance Associates West Inc.	Humboldt, SK	\$5,000	Futuristic Industries Inc.
5. Sigvaldason Insurance Brokers Ltd.	Arborg, MB	\$2,500	Arborg Play Group Inc
		\$2,500	Riverton Day Care Cooperative Inc.
6. Bow Valley Insurance Services (2004) Ltd.	Calgary, AB	\$1,000	Alberta Children's Hospital Foundation
		\$1,000	The Boys and Girls Clubs of Calgary Foundation
		\$1,000	Calgary Inter-Faith Food Bank Society
		\$1,000	Make-A-Wish Foundation of Canada
		\$1,000	Sick Kids Charitable Giving Fund
7. Plezia Insurance Brokers	Winnipeg, MB	\$5,000	Gateway Recreation Centre/City of Winnipeg
8. Montgomery Insurance Services	Saskatoon, SK	\$2,500	Saskatchewan Environmental Society Inc.
		\$2,500	Community Radio Society of Saskatoon, Inc.
9. Harvest Insurance Agency Ltd.	Steinbach, MB	\$2,500	The Bethesda Foundation Incorporated
		\$2,500	The Steinbach Arts Council Incorporated
10. The Insurancentre - TNA	Tisdale, SK	\$5,000	Long Term Health Care Facility (currently under construction)/Town of Tisdale