

## 2012 Charitable donation program

In December 2007, SMI announced the introduction of a five-year charitable donation program to donate a pool of funds not exceeding \$250,000 over five years, to be distributed through our independent broker network, based on specific criteria. Each year, the top ten eligible brokers chose a charity of their choice to which SMI donated \$5,000.

The Charitable Donation Program provides SMI an opportunity to partner with our brokers and “give back” to the communities we do business in.

Based on 2012 results, twenty brokers qualified for this program. The eligibility requirements included an increase in Commercial Lines Direct Written Premium > 10%, an overall Loss Ratio < 30%, and SMI minimum volume requirements being exceeded. The top ten (of 20) brokers were those with the lowest loss ratio (ranging from .03% – 21.91%) and SMI is pleased to be donating \$5,000 to each broker’s chosen charity.

SMI committed to fund this program for five years, resulting in \$250,000 in contributions into the communities where our brokers and policyholders work and live. This has been a rewarding undertaking for SMI and the **Board of Directors has committed to extend the program for another two years.** The eligibility criteria are unchanged from 2013 with growth in commercial business, underwriting profitability, and specific volume requirements continuing to be our focus.

<u>Broker</u>	<u>Location</u>	<u>Amount</u>	<u>Charity</u>
1. Blanket Insurance Ltd.	Edmonton, AB	\$5,000	Hope Mission
2. Capital Insurance Brokers	Edmonton, AB	\$5,000	Edmonton Women’s Shelter Ltd
3. Affinity Insurance Services (Preston Ave)	Saskatoon, SK	\$5,000	Saskatoon Food Bank Incorporated
4. Meridian Agencies Insurance	Lloydminster, SK	\$2,500 \$2,500	Crohn’s and Colitis Foundation of Canada Give Kids a Chance Charity Inc. – KidSport in Lloydminster
5. Long Lake Insurance	Holdfast, SK	\$5,000	Schell School Fundraising Committee
6. Freedom West Insurance Solutions	Eriksdale, MB	\$2,500 \$2,500	Fisher PCH Foundation Inc. The Elizabeth M. Crowe Memorial Hospital Guild
7. Affinity Insurance Services	Prince Albert, SK	\$5,000	Prince Albert Habitat for Humanity
8. Affinity Insurance Services (Rochdale Blvd)	Regina, SK	\$2,500 \$2,500	Clare Parker Homes Inc. Multiple Sclerosis Society of Canada
9. Lakeview Insurance Brokers (Martensville) Ltd.	Martensville, SK	\$5,000	City of Martensville (Fire Department)
10. Knight Archer Insurance Ltd.	Regina, SK	\$2,500 \$2,500	SCEP Centre Society (Regina) Regina Early Learning Centre Inc.