

2014 CHARITABLE DONATION PROGRAM

In December 2007, SMI announced the introduction of a five year charitable donation program that would donate \$50,000 each year over five years starting in 2008. Due to the success of the program, it was extended with 2015 being our tenth year of giving back. The funds are distributed through our independent broker force based on specified criteria and the top ten qualifying brokers choose a charity of their choice to which SMI donates \$5,000. This program was initiated so that SMI could give something back to the communities that we do business in through the independent brokers who support our business relationship.

Eligibility requirements for 2014 included having a loss ratio < 30%, an increase in commercial lines DWP >10% and exceeding minimum volume requirements. Based upon these requirements, 21 brokers qualified for this program so the top ten brokers were narrowed down to those with the lowest overall loss ratios for 2014 that ranged from - 168.67% to 12.93%. These ten brokers exceeded their minimum volume requirements and increased their commercial lines written premium from 13.36% to 47.03%.

QUALIFYING BROKERS & CHARITIES CHOSEN

<u>BROKER</u>	<u>LOCATION</u>	<u>AMOUNT</u>	<u>CHARITABLE ORGANIZATION</u>
1. Nation West Inc. o/a Nation West Insurance	Winnipeg, MB	\$5,000	ALS Society of Manitoba Inc.
2. Freedom West Insurance Solutions	Fisher Branch, MB	\$2,500	Fisher Branch Handivan Inc.
		\$2,500	The Elizabeth M. Crowe Memorial Hospital Guild
3. Underwriting Solutions LP	Calgary, AB	\$5,000	Calgary Inter-Faith Food Bank Society
4. Alpine Insurance & Financial Inc.	Calgary, AB	\$5,000	Brown Bagging for Calgary Street Kids Society
5. Link Insurance Agency Ltd. (Castleridge office)	Calgary, AB	\$5,000	Calgary Health Trust
6. Western Financial Group (CAM)	Camrose, AB	\$2,500	Camrose and District Boys and Girls Club
		\$2,500	Habitat for Humanity - Camrose Society
7. Western Financial Group (BRO)	Brooks, AB	\$5,000	Grasslands Regional Division No.6 - Grasslands Public School - Innovations Program - Set for School project
8. A-Plus Insurance Services Ltd.	Calgary, AB	\$5,000	Bab Ul Hawaij Islamic Centre
9. Western Financial Group (RO1)	Rosetown, SK	\$5,000	Town of Rosetown - Sound Equipment for the Saskcan Centre Arena
10. Western Financial Group (SHA)	Shaunavon, SK	\$5,000	Huntington Society of Canada