

2013 CHARITABLE DONATION PROGRAM

Each year since 2008, 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 that each choose a charity of their choice to which SMI will donate \$5,000.

Based upon the 2013 results, nineteen brokers qualified for this program. The eligibility requirements included an overall loss ratio not exceeding 30%, an increase in direct written premiums in commercial lines exceeding 10%, and SMI minimum volume requirements being exceeded. The top ten brokers were narrowed down to those brokers who had the lowest overall loss ratios in 2013, which ranged from -19.43% to 12.93%, and an increase in commercial written premiums, which ranged from 15.00% to 122.28%.

QUALIFYING BROKERS & CHARITIES CHOSEN

<u>BROKER</u>	<u>LOCATION</u>	<u>AMOUNT</u>	<u>CHARITABLE ORGANIZATION</u>
1. Anthony Clark Insurance Brokers Ltd. o/a Dyck Insurance	Calgary, AB	\$5,000	United Way of Calgary and Area
2. Wadena Insurance Ltd.	Wadena, SK	\$2,500 \$2,500	Kelvington & District health Care Facility Foundation Wadena Health Care Auxiliary Inc.
3. John W. Low Agencies Inc.	Ponoka, AB	\$5,000	Scouts Canada (Ponoka Chapter - club house renovations)
4. Mainline Insurance Brokers Inc.	Langenburg, SK	\$2,500 \$2,500	Town of Langenburg (Little Poppets Nursery School) Town of Langenburg (School Building Fund)
5. North Battleford Agencies	North Battleford, SK	\$5,000	Battlefords Union Hospital Foundation
6. Clarity Insurance & Financial Solutions Inc.	St. Walburg, SK	\$5,000	St. Walburg & Area Senior Care Initiatives Inc.
7. Booth-Burnett Insurance Ltd.	Saskatoon, SK	\$5,000	Saskatoon City Hospital Foundation Inc. (Eye Centre Dept.)
8. Interlake Insurance	Gimli, MB	\$5,000	Gimli Seniors' Residence Inc.
9. Blanket Insurance Ltd.	Edmonton, AB	\$5,000	Canadian Transplant Association (Alberta Chapter)
10. Reider Corporate Insurance Solutions	Winnipeg, MB	\$5,000	Huntington Society of Canada