2009 CHARITABLE DONATION PROGRAM

This was the second year that SMI was able to promote the Charitable Donation Program allowing funds to be put back into the community as a partnership between SMI and our brokers. The top ten eligible brokers chose a charity of their choice to which SMI donated \$5,000. The eligibility requirements to qualify as one of the top brokers included an overall Loss Ratio < 30%, an increase in Commercial Lines Direct Written Premiums > 10% and SMI minimum volume requirements being exceeded.

Based upon the 2009 results, thirty SMI brokers qualified for this program. Therefore, to choose the top ten brokers we narrowed it down to those brokers who had the lowest loss ratios in 2009. The following are the ten brokers who qualified for Charitable Donation Program and a list of the charities that they chose to donate \$5,000 to:

BROKER	LOCATION	AMOUNT	<u>CHARITY</u>
A & E Enterprises Ltd.	Outlook, SK	\$5,000	Town of Outlook (water rescue equipment for the Outlook Fire Department)
2. Cliff Shaw Agencies Ltd.	Davidson, SK	\$5,000	Town of Davidson (playground equipment for Davidson Park)
3. Fraser Agencies	Dinsmore, SK	\$500 \$3,500 \$1,000	Village of Milden (SCBA breathing apparatus for the Milden Fire Department) Dinsmore & District Donation Drive Beechy-Demaine Emergency Services
4. John W. Low Agencies Inc.	Ponoka, AB	\$5,000	District 4 Kin Foundation - Kinsmen Foundation (handicapped friendly playground)
5. Lakeland Agencies	Loon Lake, SK	\$5,000	Village of Loon Lake (Christmas lights for the village)
6. Melfort Agencies Ltd.	Melfort, SK	\$5,000	Canadian Cancer Society - North East SK Chapter (50% to prostate cancer research & 50% to breast cancer research)
7. Meridian Agencies Insurance	Lloydminister, AB	\$2,500 \$2,500	Lloydminster Association for Community Living Inc. Lloydminster Interval Home Society
8. Montgomery Insurance Services	Saskatoon, SK	\$4,000 \$1,000	Saskatchewan Environmental Society Inc. Community Radio Society of Saskatoon, Inc.
9. The Insurancentre - TNA	Tisdale, SK	\$5,000	Town of Star City (Star City Community Arena renovation project)
10. Western Financial Group (NAN)	Nanton, AB	\$5,000	Town of Nanton (community playground built by the Nanton Children Society)