

2010 CHARITABLE DONATION PROGRAM

For the third 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 2010 results, twenty SMI 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 2010. The following are the ten brokers who qualified for the Charitable Donation Program and a list of the charities that they chose to donate \$5,000 to:

<u>BROKER</u>	<u>LOCATION</u>	<u>AMOUNT</u>	<u>CHARITY</u>
1. Access Insurance Group	Stony Plain, AB	\$5,000	St. Matthew Evangelical Lutheran Church of Stony Plain - LAMP Project (Lutheran Association of Ministries & Pilots)
2. Alpine Insurance & Financial Inc.	Lethbridge, AB	\$2,500	Lethbridge Society for Meals on Wheels
		\$2,500	Pound Rescue – Last Chance Cat Rescue
3. Canada Brokerlink Inc. (Highfield)	Calgary, AB	\$5,000	Edmonton Humane Society for the Prevention of Cruelty to Animals
4. Freedom West Insurance Solutions	Fisher Branch, MB	\$5,000	Eriksdale Community Club Trust
5. Gill & Schmall Agencies	Neepawa, MB	\$5,000	Beautiful Plains Community Foundation Inc.
6. Interlake Agencies Ltd.	Gimli, MB	\$5,000	Evergreen Basic Needs Committee Inc.
7. Karrington Enterprises	Dodsland, SK	\$5,000	Village of Dodsland (equipment for Dodsland ambulance)
8. Lakeland Agencies	Goodsoil, SK	\$5,000	Village of Loon Lake (update/purchase Christmas lights for the community)
9. Link Insurance Agency Ltd. (Casteridge branch)	Calgary, AB	\$1,500	Alberta Children's Hospital Foundation
		\$1,000	Canadian Cancer Society Alberta/N.W.T. Division
		\$1,000	Canadian Diabetes Association
		\$1,500	Hindu Society of Calgary
10. Underwriting Solutions LP	Calgary, AB	\$5,000	University of Manitoba - Dianne Grant Scholarship