



February 17, 2011

TO: ALL BROKERS

RE: SMI CENTENNIAL CHARITABLE DONATION PROGRAM

In December 2007, SMI announced the introduction of a five-year charitable donation program. We decided that a pool of funds not to exceed \$250,000 over five years would be distributed through our independent broker network based on specific criteria. Each year, the top ten eligible brokers will choose a charity of their choice to which SMI will distribute \$5,000. This program was initiated because SMI wanted to put something back into the communities that it does business in through our independent brokers who support our business relationship. The eligibility requirements for 2010 were:

- Loss ratio for 2010 must not exceed 30%, and
- Increase in direct written premiums for 2010 in the commercial line of business must exceed 10%, and
- SMI minimum volume requirements must be exceeded.

For 2010, twenty 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 2010. The loss ratios ranged from -34.58% to 6.64%. These brokers also exceeded the minimum volume requirements for their category and increased their commercial lines written premiums ranging from 12.47% to 461.24%. We are pleased to announce our top 10 brokers who qualified for the third year of this program.

- Interlake Agencies Ltd. – Gimli, MB
- Gill & Schmall Agencies – Neepawa, MB
- Lakeland Agencies – Goodsoil, SK
- Alpine Insurance & Financial Inc. – Lethbridge, AB
- Karrington Enterprises – Dodsland, SK
- Underwriting Solutions, LP – Calgary, AB
- Freedom West Insurance Solutions – Fisher Branch, MB
- Link Insurance Agency Ltd. (Castleridge) – Calgary, AB
- Canada Brokerlink Inc. (Highfield) – Calgary, AB
- Access Insurance Group – Stony Plain, AB

We wish to thank all brokers for their support in 2010. Attached are the eligibility requirements for the 2011 program.

Yours truly,

Denise Thiessen

Denise Thiessen, BAC, FCIP
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