



February 11, 2013

TO: ALL BROKERS

RE: SMI CENTENNIAL CHARITABLE DONATION PROGRAM

In December 2007, SMI announced the introduction of a five-year charitable donation program that would donate 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 chose a charity of their choice to which SMI distributed \$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 2012 were:

- Loss ratio for 2012 must not exceed 30%, and
- Increase in direct written premiums for 2012 in the commercial line of business must exceed 10%, and
- SMI minimum volume requirements must be exceeded.

For 2012, 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 2012. The loss ratios ranged from 0.03% to 21.91%. These brokers also exceeded the minimum volume requirements for their category and increased their commercial lines written premiums ranging from 11.90% to 366.93%. We are pleased to announce our top 10 brokers who qualified for the fifth year of this program:

- Blanket Insurance Ltd. – Edmonton, AB
- Capital Insurance Brokers – Edmonton, AB
- Affinity Insurance Services (Preston Avenue) – Saskatoon, SK
- Meridian Agencies Insurance – Lloydminster, SK
- Long Lake Insurance – Holdfast, SK
- Freedom West Insurance Solutions – Eriksdale, MB
- Affinity Insurance Services – Prince Albert, SK
- Affinity Insurance Services (Rochdale Blvd) – Regina, SK
- Martensville Insurance Brokers Ltd. – Martensville, SK
- Knight Archer Insurance Ltd. – Regina, SK

We wish to thank all brokers for their support in 2012. SMI is pleased to announce that we are continuing the charitable donation program for another two years and the eligibility requirements for the 2013 program are attached.

Yours truly,

A handwritten signature in cursive script that reads 'Denise Thiessen'.

Denise Thiessen, BAC, FCIP  
Vice President, Underwriting & Marketing