



February 19, 2014

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 that 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 2013 were:

- Loss ratio for 2013 must not exceed 30%, and
- Increase in direct written premiums for 2013 in the commercial line of business must exceed 10%, and
- SMI minimum volume requirements must be exceeded.

For 2013, nineteen 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 2013. The loss ratios ranged from -19.43% to 12.93%. These brokers also exceeded the minimum volume requirements for their category and increased their commercial lines written premiums ranging from 15.00% to 122.28%. We are pleased to announce our top 10 brokers who qualified for the fifth year of this program:

- Anthony Clark Insurance Brokers Ltd. o/a Dyck Insurance – Calgary, AB
- Wadena Insurance Ltd. – Wadena, SK
- John W. Low Agencies Inc. – Ponoka, AB
- Mainline Insurance Brokers Inc. – Langenburg, SK
- North Battleford Agencies (1980) Ltd. – North Battleford, SK
- Clarity Insurance & Financial Solutions Inc. – St. Walburg, SK
- Booth-Burnett Insurance Ltd. – Saskatoon, SK
- Interlake Insurance – Gimli, MB
- Blanket Insurance Ltd. – Edmonton, AB
- Reider Corporate Insurance Solutions – Winnipeg, MB

We wish to thank all brokers for their support in 2013. SMI is pleased to announce that we are continuing the charitable donation program for an additional year and the eligibility requirements for the 2014 program are attached.

Yours truly,

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

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