



February 16, 2015

**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 \$50,000 each year over five years starting in 2008. Due to the success of the program it has been extended and in 2015 we will be entering our tenth year. The funds are distributed through our independent broker force based on specific criteria and the top ten qualifying brokers choose a charity of their choice to which SMI donates \$5,000. This program was initiated so that SMI could give something back to the communities that it does business in through the independent brokers who support our business relationship. The eligibility requirements for 2014 were:

- Loss ratio for 2014 must not exceed 30% and
- Increase in the 2014 Commercial Lines DWP must exceed 10% and
- SMI minimum volume requirements must be exceeded

In 2014, twenty-one SMI brokers qualified for this program so the top ten brokers were narrowed down to those brokers who had the lowest loss ratios in 2014 that ranged from -168.67% to 12.93%. These brokers also exceeded the minimum volume requirements for their category and increased their commercial lines written premiums ranging from 13.36% to 47.03%. We are pleased to announce our top 10 brokers who qualified for the ninth year of this program:

- Nation West Inc. o/a Nation West Insurance – Winnipeg, MB
- Freedom West Insurance Solutions – Fisher Branch, MB
- Underwriting Solutions LP – Calgary, AB
- Alpine Insurance & Financial Inc. – Calgary, AB
- Link Insurance Agency Ltd. (Castleridge Office) – Calgary, AB
- Western Financial Group (CAM) – Camrose, AB
- Western Financial Group (BRO) – Brooks, AB
- A-Plus Insurance Services Ltd. – Calgary, AB
- Western Financial Group (RO1) – Rosetown, SK
- Western Financial Group (SHA) – Shaunavon, SK

SMI would like to thank all brokers for their support in 2014 and is pleased to announce that we are continuing the charitable donation program for an additional year. To date we have donated \$350,000 through this program and 2015 will mark donations totaling \$400,000 to charities that benefit our communities. The eligibility requirements for the 2015 program are attached.

Yours truly,

A handwritten signature in black ink, appearing to read 'Matina Kipouros', enclosed within a simple black oval border.

Matina Kipouros, BA, M.Sc., CIP  
Vice President, Underwriting & Marketing