



February 22, 2017

TO: ALL BROKERS

RE: SMI CENTENNIAL CHARITABLE DONATION PROGRAM

Since 2008, SMI has distributed \$50,000 each year to 10 brokers that qualified as per specific criteria and the qualifying brokers chose a charity of their choice to which SMI donated \$5,000. This program has allowed SMI to give back to the communities that we do business in through the independent brokers who support our business relationship. The eligibility requirements for 2016 were:

- 2016 overall loss ratio must not have exceeded 30% and
- 2016 Commercial Lines DWP must have increased by 10% or more and
- SMI minimum volume requirements must have been exceeded

Fourteen brokers qualified for this program in 2016 so the top ten brokers were narrowed down to those who had the lowest overall loss ratios which ranged from -151.23% to 19.95%. These brokers also increased their commercial lines written premiums ranging from 27.63% to 147.06%. We are pleased to announce our top 10 qualifying brokers based upon their 2016 results are:

- Shaw Insurance Agencies Ltd. – Leduc, AB
- Weyburn Security Company Ltd. – Weyburn, SK
- Freedom West Insurance Solutions – Eriksdale, MB
- Access Insurance Group – Stony Plain, AB
- Smith Agencies Ltd. – Melfort, SK
- BSI Insurance Brokers Ltd. – Letellier, MB
- Brokerlink o/a Canada Brokerlink Inc. – Cochrane, AB
- Cherry Insurance Battlefords – North Battleford, SK
- A-Win Insurance Ltd. – Prince Albert, SK
- Western Financial Group – Brooks, AB

SMI would like to thank all brokers for their support in 2016 and are pleased to announce that we will continue the Charitable Donation Program in 2017 using the same parameters used in 2016 (see attached). This will be the last year for the Charitable Donation Program in its present form as we are researching other options for a comprehensive Corporate Donation Policy.

Yours truly,

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