



February 21, 2018

TO: ALL BROKERS

RE: SMI CENTENNIAL CHARITABLE DONATION PROGRAM

Saskatchewan Mutual Insurance celebrated 100 years in business in 2008 and one of the ways to celebrate this milestone was to set up the Centennial Charitable Donation Program. Each year since 2008, SMI has distributed \$50,000 to 10 qualifying brokers who each 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. Now in its tenth year, this program will be donating a total of \$500,000 to worthwhile organizations chosen by brokers throughout the Prairies.

The eligibility requirements for 2017 were:

- 2017 overall loss ratio must not have exceeded 30% and
- 2017 Commercial Lines DWP must have increased by 10% or more and
- SMI minimum volume requirements must have been exceeded

Based upon their 2017 results, 24 brokers qualified for this program. The top ten brokers were narrowed down to those who had the lowest overall loss ratios which ranged from -13.82% to 10.55%. These brokers also increased their commercial lines written premiums ranging from 13.39% to 72.88%. We are pleased to announce our top 10 qualifying brokers based upon their 2017 results:

- Western Financial Group – Medicine Hat, AB
- Western Financial Group – Nipawin, SK
- Johnson Inc. o/a Morgex Insurance – Edmonton, AB
- Tait Insurance Group Inc. – Shellbrook, SK
- Petersen Agencies Ltd. – Lundar, MB
- Brokerlink o/a Canada Brokerlink Inc. (Highfield) – Calgary, AB
- Insurance Matters Inc. – Wadena, SK
- King Insurance Brokers Ltd. – Winnipeg, MB
- H.K. Insurance (2001) – Regina, SK
- Armour Insurance Group Ltd. - Lethbridge, AB

SMI would like to thank all of our brokers for their support during the past 10 years. Your support contributed to the Centennial Charitable Donation Program successfully benefiting communities where SMI does business and where brokers and policyholders reside. As mentioned last year, this will be the last time that SMI will be donating \$50,000 through the Centennial Charitable Donation Program. SMI is committed to giving back to our communities and a new broker donation program will be released in the weeks to come.

Yours truly,

A handwritten signature in black ink, appearing to read 'Cindy Anweiler', is written over a light blue horizontal line.

Cindy Anweiler, B.Comm., FCIP
Associate Vice President, Marketing