



February 29, 2016

TO: ALL BROKERS

RE: SMI CENTENNIAL CHARITABLE DONATION PROGRAM

The charitable donation program has been donating \$50,000 each year with donations starting in 2008 to 10 qualifying brokers. The funds are distributed through our independent broker force based on specific criteria and the qualifying brokers choose a charity of their choice to which SMI donates \$5,000. This program allows SMI to give something back to the communities that we do business in through the independent brokers who support our business relationship. The eligibility requirements for 2015 were:

- Loss ratio for 2015 must not exceed 30% and
- Increase in the 2015 Commercial Lines DWP must exceed 10% and
- SMI minimum volume requirements must be exceeded

In 2015, nineteen SMI brokers qualified for this program so the top ten brokers were narrowed down to those who had the lowest loss ratios in 2015 that ranged from -6.63% to 15.06%. These brokers also exceeded the minimum volume requirements and increased their commercial lines written premiums ranging from 12.96% to 94.07%. We are pleased to announce our top 10 qualifying brokers based upon their 2015 results are:

- Cherry Insurance – Prince Albert, SK
- MIG Insurance Group Ltd. – Portage La Prairie, MB
- Interlake Insurance – Gimli, MB
- Brokerlink o/b Canada Brokerlink Inc. - Airdrie, AB
- A-Win Insurance Ltd. – Prince Albert, SK
- CAA Saskatchewan Insurance Agency – Saskatoon, SK
- Cook & Cooke Insurance Brokers – Swan River, MB
- McCabe Insurance Services Ltd. – Saskatoon, SK
- North Battleford Agencies (1980) Ltd. – North Battleford, SK
- Affinity Insurance Services – Prince Albert, SK

SMI would like to thank all brokers for their support in 2015. We are also pleased to announce that we are continuing the charitable donation program for 2016. The eligibility requirements for the 2016 program are attached.

Yours truly,

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