

NKMinformer

www.nkminsurace.com

Spring 2014

Enjoy life more!

Share with friends, family and NKMi how you "enjoy life" and you could win an iPad Mini!

Fishing with your buddies? Baking with the grandkids?

Enjoying a crimson sunset or flaky snowflake? How do you enjoy life?

Share with us how you enjoy life and you could win an iPad mini!

Go to Facebook/North Kent Mutual Insurance and share photos of how you enjoy life. We will ask people to Life their favourite. The winner will be able to start shooting photos of their life with their new iPad mini!

NKMi's goal is to cover the worries in your life with policies that give you peace-of-mind...so you can enjoy life more!

Share with us today!



NKMi Declares \$750,000 Refund to Eligible Policyholders

Eligible NKMi policyholders will soon enjoy a key benefit of being a member of a mutual insurance company when they receive their share of a \$750,000 refund, thanks to the company's successful performance in 2013. The refund will be approximately 22% for 2013 property premiums.

NKMi's Board of Directors declared the refund, which will be shared amongst qualifying, non-auto policies.

(Note: Policy premiums must be current in order to receive the refund.)

Board Chair Scott Kilbride was pleased to share the company's success with the policyholders, saying that "reaching satisfactory financial goals and measures has provided the Board with an opportunity to approve a refund".

The qualifying property policyholders should expect their refunds by mid-March. This will be the 12th refund paid out to NKMi policyholders over the past 15 years.

“The refund is possible this year thanks to conservative growth across all lines of business, respectable returns on investment portfolios, and an unprecedented underwriting gain to the credit of our conscientious policyholders. But we would not be enjoying this success without our hardworking staff, agents and dedicated Board of Directors.”

-John Leeson, CEO of NKMi

NKMi remains as one of the top Ontario Mutual Insurance companies for financial strength and intends to maintain that position in order to provide protection well into the future.

Meet the people behind the great NKM_i service.

Kim Mac Donald-Gilhuly



Meet our new NKM_i Chief Financial Officer!

In 2013, Kim joined NKM_i as Chief Financial Officer and Treasurer. Previously, Kim worked in finance for Dow Chemical Canada, in Sarnia, and Hyland Seeds, in Blenheim. She graduated with a Bachelor of Commerce from the University of Windsor, then completed her Masters in Business Administration, also in Windsor.

Kim is a local girl, who grew up in Wallaceburg and still lives there with her husband and son.

“ If you pay only \$550 a year for a house worth \$250,000 and you have a fire loss, it would take you 454 years paying \$550 a year to replace it. Insurance pays for itself and then some. ”

-John Podolinski

John Podolinski



Get to know one of our Sales Agents better!

John received his Business Insurance Program Diploma from Fanshawe College in London. He worked as a commercial auto underwriter, auto adjuster and casualty adjuster before joining NKM_i. Over the last six years, he completed several designations, including Chartered Insurance Professional and Canadian Risk Management. John is currently working on his Fellow Chartered Insurance Professional designation at UWO.

Once completed, he will have the highest level of insurance education.

John was born and raised in Lambeth. Most of his family lives in the Blenheim and Petrolia. Yes, his cousins operate the Podolinsky Farm Equipment in Petrolia and he prefers the green machine. John lives in London with his wife, Cheryl. He tries to enjoy his hobbies of golfing and fishing as much as he can.

Don't worry about missing premium payments with Pre-Authorized Payments!

Rest easy that your premium is paid on time and your insurance policy is still valid with Pre-Authorized Payments (PAP).

How PAP Works

With your authorization, equal monthly payments are automatically withdrawn from your bank account, including a 3% interest charge. Withdrawal dates are pre-set to the policy effective date. The monthly payment plan runs automatically, with the first withdrawal 30 days before the renewal date. Only policies with a minimum premium of \$300.00 are eligible. *(Please call your agent to confirm if you qualify).*

How to apply...

- A down payment in the form of a money order or cheque, will be requested by your agent
- Complete the authorization form
- Attach a sample cheque marked “void” or bank form.

*Please Note: A \$40.00 administration fee is added to any returned payment.

Change of Bank or Financial Institution

If you change your bank branch or financial institution, we will need three weeks notice. Simply contact your agent, who will require a new authorization form and a new sample “void” cheque.

NKM_i
NORTH KENT
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— a promise kept —

Call 519-683-4484 if you have any questions.
Or go to our website, under Make A Payment, for more details.

www.nkminsurace.com

Did you know?

Smart policyholders have homes checked regularly when away in winter.

Getting away from the cold weather is great, but make sure your home is checked regularly while you are gone. If a pipe in your home freezes and breaks, it can cause water damage. If you have been away from your

home for more than four consecutive days, you will not be covered for this damage, unless you have a competent person check your home daily during freezing weather. It's also smart to shut off all water supply to

your home and drain your pipes. This would also ensure you are covered for any damage. Naturally you would be covered for a ruptured water line due to freezing had you not gone away.



Put it in your
calendar
today!

Join us for the NKMi
2014 Golf Tournament

Wednesday, August ?, 2014

SHOTGUN START: 11:00 am

LOCATION: Country View Golf Course

Call to reserve your spot!

Join us for these other summer fun events:
(Details will be posted on our website)

ROTARY CONCERT & BBQ- July

DOWNTOWN BBQ- September

104TH NKMi ANNUAL MEETING

Be sure to join us and
celebrate an excellent year!

March 27, 2014, 7:00 p.m.

**LOCATION: St. Andrew's Presbyterian
Church hall, Dresden**

The North Kent Mutual Fire Insurance Company was formed in 1910 with the commitment of "neighbour helping neighbour" when unforeseen events occur and assistance is required.

Over 104 years, the company has grown to include residential coverage, auto and small commercial insurance.

**Let's celebrate another
successful year together!**

NKMi
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MUTUAL INSURANCE

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519-683-4484 | 1-888-736-4705
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info@nkminsurance.com

www.nkminsurance.com

We welcome our policyholders to
visit us at our head office at:

29553 St. George St. Dresden
Monday – Friday, 8:30 – 4:30

After Hours Emergency Claim Phone:
519-683-4484 | 1-888-736-4705