

NKM Informer

www.nkminsurace.com

Winter 2015

NKMi declares \$580,000 refund to eligible policyholders

“Qualifying policy holders should expect their refunds by mid-March.”



~ John W. Leeson,
CEO

It's "lucky 13" for eligible NKMi policyholders! For 13 of the last 16 years, NKMi has announced a refund. The refund for 2014 is \$580,000 and will be spread across qualifying non-automobile policies. Once again, these eligible policyholders share the benefit of belonging to a mutual insurance company where profits are shared.

"NKMi is very pleased again to provide a premium refund to its policyholders," says John Leeson, CEO and President of North

Kent Mutual Insurance. "The Board of Directors has adopted a new formula that determines premium refunds in a consistent and responsible manner. The formula is based on achieving an adequate return on the company surplus whether it be from underwriting or investment income."

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

Notice of Retirement of CEO John W Leeson

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The Board of Directors of North Kent Mutual, in Dresden, announces the upcoming retirement of President and Chief Executive Officer John W Leeson. The effective date of retirement will be April 15, 2015.

John joined North Kent Mutual in September of 1986 and worked as an agent until his promotion to Underwriting Manager/Agent in 1996.

In 1997, John took the position of General Manager and has lead the company with confidence through many changes over the years. NKMi has experienced tremendous growth under John's leadership, not the least of which saw the Gross Underwriting Premium grow from \$2.7 million in the year

1997 to \$7.9 million in 2014. The company surplus increased from \$12.8 million to \$22.5 million and the staff working in the Dresden office, from 5 to 18 including four department managers.

OPEN HOUSE

The Board of Directors will be hosting an Open House in honour of John's service to the company. Clients are welcome to attend with best wishes.

Friday April 17th
1pm – 5pm
Club Lentinas,
250 National Road, Chatham



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Are you a Mature Driver? Own it!

There are many reasons you may get a discount



Despite stereotypical jokes about older drivers, people 65 and over are among the safest drivers on the road*. Here are a few reasons why:

Mature drivers are more likely to:

- Wear seatbelts
- Drive the speed limit
- Not text or talk on the phone when driving
- Not drink and drive
- Drive defensively, not offensively

Plus, those extra years of experience mean you can foresee problems before they happen.

These are some of the reasons why NKM_i offers a Mature Driver's Discount.

*Institute for Traffic Safety.

Are you insuring your vehicles with NKM_i?

Qualified Clients currently insured with NKM_i are given this discount as part of the renewal process. Here is a quick look at how they qualified and are now saving up to \$200.00!

You could qualify if:

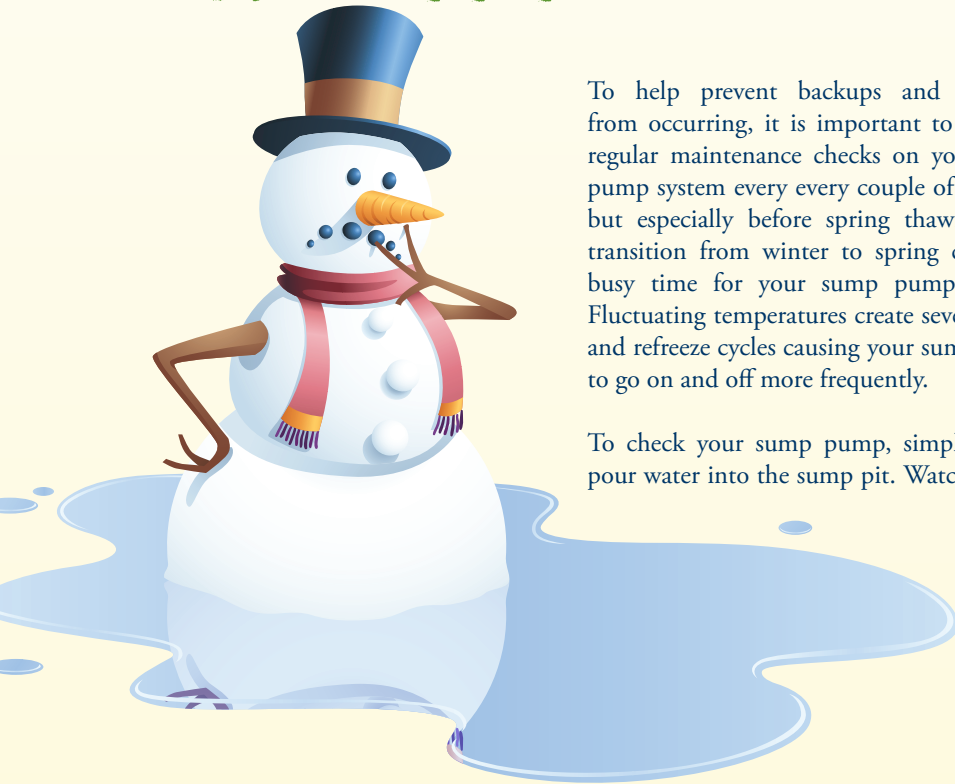
- Over 50 years old
- Over 30 years of driving experience
- No accidents or tickets

Be sure to call your NKM_i Agent today to discuss moving your vehicle insurance to NKM_i.

**Conditions apply.

Spring and thawing are coming... so be sure to "Pump up"

Checking your sump pump could mean avoiding wet basements and worse



To help prevent backups and flooding from occurring, it is important to perform regular maintenance checks on your sump pump system every every couple of months, but especially before spring thawing. The transition from winter to spring can be a busy time for your sump pump system. Fluctuating temperatures create several thaw and refreeze cycles causing your sump pump to go on and off more frequently.

To check your sump pump, simply slowly pour water into the sump pit. Watch for the

"float" to rise and trigger the pump. Once the pump has started, the water level will quickly lower and the float will shut off the pump.

NKM_i recommends installing a Back-up Sump Pump. We are once again offering a rebate of 50% (up to \$300) off the cost and installation of a back-up sump pump and alarm.

Ask your agent for details today!



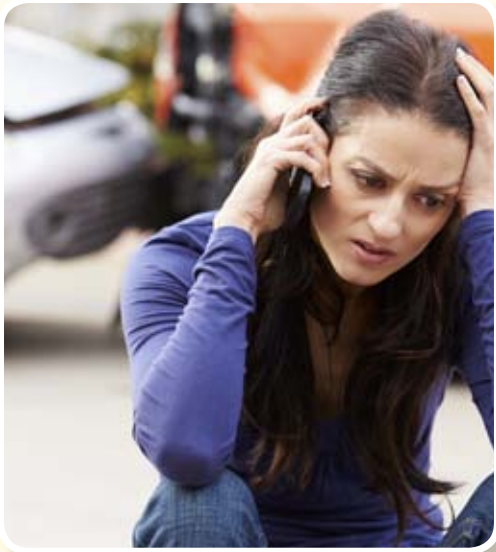
It is with warm wishes that North Kent Mutual Insurance announces the retirement of

Helen Timko

Helen has been with the company for the past 29+ years and her retirement will certainly mark the end of an era at NKMi. Her unique ability to interact with our clients was a shining example of superior customer service.

We acknowledge Helen for her contributions and for the precious years of her life that she spent at NKMi. We are glad that from now on she will live a relaxed life with her family, children and grandchildren. We can be sure that she will be having a great time wherever she goes, as she has the ability to light a room with her engaging personality.

6 Steps to follow immediately after an auto accident



If you've ever been in an auto accident, you know there is a moment of confusion that follows impact when you ask yourself: "Now what?"

Assuming that neither you nor the person(s) in the other vehicle are physically hurt, it's important you take some important first steps:

- 1 Take down the name, address, telephone number and driver's license number of the other driver.
- 2 Record their insurance company and policy number.

- 3 Write down the make, model and license number of the other vehicle.
- 4 Take a picture of the accident scene, vehicles involved and especially note any damage to vehicles.
- 5 Note the intersection, driving conditions and circumstances that led to the accident.
- 6 **Most important!** Contact NKMi at (519) 683-4484 and explain all of the claims information.

For property losses...Contact the Police immediately in the event of theft, burglary or vandalism/malicious acts.

NOTICE OF ANNUAL GENERAL MEETING of the THE NORTH KENT MUTUAL FIRE INSURANCE COMPANY

TAKE NOTICE that an Annual General Meeting of the Members of
The North Kent Mutual Fire Insurance Company will be held on
Monday, March 30th, 2015 at St Andrews Presbyterian Church, Dresden ON at 7:00 p.m.

for the purposes of:

1. Annual business, such as the receipt and approval of financial statements and the appointment of the auditors for the coming year.
2. To elect three directors for three years.

The Annual Statement for the Company for the year ending December 31, 2014 may be viewed on the Company's Web Site at www.nkminsurace.com at least 21 days before the Meeting. A Member may obtain a copy of the Annual Statement by sending a written notice to the Company's head office at least 14 days before the Meeting.

NKMi in Community - 2014

A Little Christmas Fun!



NKMi employees donate to local food bank

NKMi employees donated their "casual day" donations to the Dresden Food Bank this year. Here Cindy Brewer presents \$630 to Rev Colin Patterson.



Let's Play Ball!

Board Chair Scott Kilbride and Ian Avery were proud to present a cheque for \$50,000 to the Dresden Sports Field.



A lot of laughter and glitter brought agents and staff together to celebrate the season.



Amy and Carla, two of your NKMi underwriters, sparkle at the NKMi Staff Christmas party.

NKMi
NORTH KENT
MUTUAL INSURANCE

— a promise kept —

www.nkminsurace.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