

# NKMinformer

www.nkminsurace.com

Spring 2016

## New for NKMi policyholders!



// To contact  
Legal Assistance  
Plan, call  
1-888-284-9288.  
//

## Cost-effective, timely access to legal advice

Through Legal Assistance Plan, NKMi clients with Farm, Property and Commercial policies will have timely, cost-effective access to experienced lawyers that can assist with your legal needs.

### Your Legal Assistance Plan covers the following areas of law:

- Family
- Real Estate
- Employment\*
- Landlord & Tenant
- Corporate/Commercial
- Wills & Estates
- Criminal
- Civil Litigation

When you speak to the lawyer, you will receive confidential, general legal advice to help determine legal rights and options. The advice lawyer cannot perform case-specific research, review documents or provide service if there is determined to be a conflict of interest. If necessary, you will receive contact information for a lawyer in your area with expertise to handle your case at a discounted rate of 25% off the lawyer's regular rate, if full payment is made within 30 days of billing. \*\*

**Lawyers are available from 8 a.m. to Midnight, 365 days a year.**

*\*Not available in all situations*

*\*\*Does not include real estate*

To access Legal Assistance Plan, simply call the toll free number to speak with a trained operator who will assess your situation and connect you with a lawyer at no charge.

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# Auto Reform intended to stabilize rates and reduce fraud



To help stabilize rates, the Ontario government has implemented changes to auto insurance. Several measures are aimed at reducing fraud and abuse within the system, which increase premiums.

As of June 1, 2016 there will be lower accident benefit limits in standard insurance policies and new options to increase coverage. These changes provide an excellent opportunity to meet with your agent to ensure you have the best coverage based on your lifestyle.

All NKM<sub>i</sub> auto policyholders will receive additional details by mail on the upcoming changes. Please carefully read this important information to understand your options.



# Staff News...

## Welcome to our new NKM<sub>i</sub> Sales Agents

### Matthew Armstrong

We are pleased to announce that Matthew Armstrong will be joining our Sales Team as an Agent. Matthew comes to North Kent Mutual with sales experience as a Financial Advisor, but more specifically with insurance experience working for three years as a Property

Underwriter. Matthew earned his CIP designation in November 2014 and graduated from Fanshawe College's Business Insurance Program in April 2013. He also has successfully earned several certificates from the Canadian Securities Institute.

### Marc Swayze

We are excited to announce that Marc Swayze joined our sales team in early February. Marc brought with him sales experience within the insurance industry and a wealth of community connections.

Marc graduated from University of Windsor with a degree in Social Science and has been involved in various sports and team activities in Dresden, Chatham, Wallaceburg and Blenheim.

## Welcome to Ryan Richardson, our new NKM<sub>i</sub> Director

Ryan Richardson joined the NKM<sub>i</sub> Board of Directors in July of 2015, following the retirement of Scott Kilbride. Ryan owns Richardson Electric and lives in Wallaceburg with his family.

The Board benefits from Ryan's strong work ethic, business successes and entrepreneurial spirit. We welcome Ryan and look forward to his contributions as a policyholder Director.

# Look for NKM<sub>i</sub> agents at various events this year!



We would love to talk to you at the Chatham-Kent Home & Garden Show and The Windsor Home & Garden Show, both in April.

# NKM<sub>i</sub> in the Community

## Helping local kids start their day right



NKM<sub>i</sub>'s Social Committee is proud to be donating the \$920.00 raised in 2015 through "casual day" donations and a raffle to local schools to support their Breakfast Program. Schools to receive a cheque for \$230.00 each include: Aldborough Public School, Dawn Euphemia School, Dresden Area Central School, and Tilbury Area Public School.

NKM<sub>i</sub>'s Social Committee donated \$920.00 to local school Breakfast Programs.

## Staff generosity led to successful Toy Drive

NKM<sub>i</sub> staff, agents and directors supported a toy drive as part of our Annual Christmas party. Toys collected were delivered to Foodland for distribution to local children.



## Congratulations to winner of the hockey tickets!

NKM<sub>i</sub> donated Toronto Maple Leafs/Detroit Red Wings hockey tickets to a contest held by Sydenham Current WOW Wednesdays. The lucky winner was Laura F. Enjoy the game, Laura!



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

**March 22nd, 2016  
7:00 p.m.**

**St. Andrew's Presbyterian  
Church,  
Dresden ON**

**TAKE NOTICE** that an Annual General Meeting of the Members of the North Kent Mutual Fire Insurance Company will be held on **Tuesday March 22nd, 2016 at St. Andrew's Presbyterian Church, Dresden ON at 7:00 p.m.**, for the purposes of:

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

The Annual Statement of the Company for the year ending December 31, 2015 may be viewed on the Company's Web Site at [www.nkminsurace.com](http://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.

## Mark your calendar!

**NKMi Annual Golf  
Tournament**

Thursday, August 11, 2016  
Countryview Golf Course

## No policyholder refund will be issued this year

The board of directors of North Kent Mutual Insurance is committed to maintaining a strong surplus for your policyholder owned company. Results to December 31, 2015 indicate that a "refund of Premium" would not be in the best interest of North Kent Mutual Insurance, given the present annual premium written compared to the surplus.

The board of directors follows a 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 is from underwriting or investment income. The board will continue to review premium refund annually, and we look forward to serving your insurance needs in the future.

## New signage for NKMi head office!

Last fall our NKMi head office received a bit of a facelift with new signage bearing our updated logo.



**NKMi**  
NORTH KENT  
MUTUAL INSURANCE

— *a promise kept* —

[www.nkminsurace.com](http://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

519-683-4484 | 1-888-736-4705  
[nkm@nkminsurace.com](mailto:nkm@nkminsurace.com)