

NKM Informer

www.nkminsurace.com

Spring 2017

NKMi declares 10% refund to eligible policyholders

“Qualifying property policyholders should expect their refunds by mid-March 2017.”

NKMi is pleased to announce a positive year of financial results for the year ended 2016. This outcome has allowed the Board of Directors to declare a 10% refund of premium to qualifying non-automobile policies.

Across the company the total refund amount will reach approximately \$408,000.00. This means that once again, eligible policyholders will share the benefit of belonging to a mutual insurance company where profits are shared.

“NKMi is very pleased to provide a 10% premium refund to its eligible policyholders,” says Henry Miller, CEO and President of North Kent Mutual Insurance. “The Board of Directors has determined a premium refund in a responsible manner. The formula to establish the refund amount is based on achieving an adequate return on the company surplus whether it be from underwriting or investment income.”

To Qualify for a Refund


- Must be a policyholder of record on December 31st, 2016 and insured with North Kent Mutual for at least one full year prior to that date
- 2016 non-automobile premiums only
- Clients with no outstanding premiums that are “past” due according to the company policy regarding past due accounts
- Minimum qualifying cheque value: \$20.00


The qualifying property policyholders should expect their refunds by mid-March 2017.



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The best compliment is a Referral

NKMi’s simple philosophy is to treat our clients like neighbours because we are partners in this business of insurance. We are people-centred, not profit-centred. Every policyholder is a member with a say and you will always be treated like a person, not a number. It’s the way a mutual insurance company works...and it works best for you!

If you appreciate the service you receive from NKMi and want to share those benefits, please refer us to family and friends. As we grow in policyholders, we grow in strength financially and the profits are shared with you. Together, we are stronger.



Personal Liability Umbrella Policy:

Important protection that “tops up” your liability limits

It's no secret that the legal landscape in Ontario is changing rapidly. Legal judgments amounting to thousands or even millions of dollars are being awarded by courts across the country in ever-increasing numbers. If you accidentally injure someone or damage their property, you could be sued. Even though your current policies may provide substantial liability limits, it is not uncommon today for courts to award damages that exceed those limits.

Personal Umbrella Liability is an insurance that will “top-up” your primary liability limits if they are exhausted during a claim. This insurance also provides broader protection for perils not insured by the underlying policies (e.g. libel, slander, defamation of character, false arrest).

Here is an example of what coverage and protection are afforded by an umbrella policy: You cause an auto accident. The damages, or cost, of the other person's injuries to you, are \$3,000,000. However, the liability limit on your primary or auto policy is only \$2,000,000. Your auto policy would pay the first \$2,000,000 and the umbrella coverage would pick up the additional \$1,000,000.

Without this excess coverage, you would be responsible for the shortfall.

If you would like to know about Personal Liability options, we can help. Contact your North Kent Mutual Insurance agent or broker to discuss how to increase your limits and broaden your coverage.



Plowing Match Cookbook a big seller!

No Plowing Match would be complete without local cooks sharing their best recipes using local meat and produce. And the 2018 International Plowing Match, to be held in Chatham-Kent, is no different.

NKMi is proud to be the sponsor of “A Taste of Chatham-Kent” cookbook. This book features 1,000 recipes from local cooks and incredible photography from area resident, Krystal Van Royboys. You can purchase your copy of the cookbook at the NKMi office at 29553 St. George St., Dresden.

Several NKMi clients have contributed to the book. Here is a sneak peek at one of the excellent local recipes.



Chicken Gnocchi Soup - As good as Olive Garden's!!

Contributed by Ellen Jennen (Janssens), Miss Dresden Exhibition 1990

4 Tbsp (1/2 stick) butter
1 cup finely diced onion
2 garlic cloves
1 qt half-and-half
1/2 tsp dried thyme
1/4 tsp ground nutmeg (optional)
1 cup coarsely chopped spinach leaves
2 (14 oz) cans chicken broth (for thicker soup, use 1 can)
1 cup diced cooked chicken breast (or rotisserie chicken)

1 Tbsp extra virgin olive oil
1/2 cup finely diced celery
1/4 cup all-purpose flour
Salt
1/2 tsp dried parsley flakes
1 cup finely shredded carrots
1 (16 oz/500 g) pkg ready-to-use gnocchi

Melt the butter into the oil in a large saucepan over medium heat. Add the onion, celery and garlic. Cook, stirring occasionally until the onions become translucent. Whisk the flour and cook for about 1 min. Whisk in the half-and-half. Simmer until thickened. Whisk in the chicken broth. Simmer until thickened again. Stir in 1/2 tsp salt, thyme, parsley, nutmeg (if using), carrots, spinach, chicken and gnocchi. Simmer until the soup is heated through. Before serving, season with additional salt, if necessary.

With mixed emotion, we announce Bruce Wright's Retirement

Bruce Wright has been a successful NKM agent for over 23 years. He supported his clients through many changes and we are now supporting him as he transitions into retirement. Bruce always had an outstanding work ethic and cheery disposition. We're sure he'll put the same enthusiasm into his retirement years as he shared with his NKM clients.

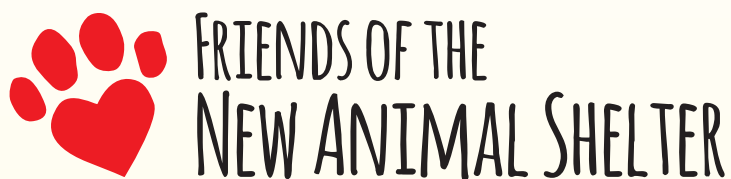
Best of luck, Bruce! Enjoy the retirement that you so greatly deserve.



NKMi in the Community

Animal Shelter donation

NKMi's Social Committee was proud to have donated \$250 to support the new Chatham-Kent Animal Shelter construction. What's important to our policyholders is important to us.



Support for our friends in Fort MacMurray

Our generous Social Committee previously donated \$425 to support Fort MacMurray residents hurt by the wildfires last year. Money was raised through a staff BBQ, draws and casual day donations.



No Child Without a Christmas

Once again, our NKMi agents and staff held a toy drive to support Goodfellows and make sure all children enjoyed a happy Christmas. Thanks to Goodfellows for their work to help our community in this way.



Muharrem's held for ransom

NKMi Sales Manager Dean Muharrem and his wife were recently held hostage...but it was all for the good of the local United Way. Thanks to Dean and Margery, \$3,000 was raised to support local causes.



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

Thursday, March 23, 2017
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, 2016 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.

Be sure to join us and celebrate another excellent year!

New location for 2017 NKM_i Golf Tournament

Please join us!
August 9, 2017



Willow Ridge
GOLF & COUNTRY CLUB

Willow Ridge Golf & Country Club
439 Chatham St. S., Blenheim

Watch our website for more details

Stop and say Hello!

Come and talk to us if you see us at any of these community shows in the new year:

Chatham Home and Garden Show – March 2017

Windsor Home and Garden Show – April 2017

Sarnia Modern Woman Show – October 2017

NKM_i

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

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NKM_i Satellite Sales Offices

419 St. Clair Street, CHATHAM
Sales Agents: Marc Swayze – 519-359-9352
Gregg Tuckwell – 519-436-4870

45 Queen Street North, TILBURY
Sales Agent: Melina Mellow – 519-365-7884

568 N Christina Street, Unit F, SARNIA
Sales Agent: Marianne Hope – 519-330-3946