

NKM Informer

www.nkminsurace.com

Spring 2018

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.

In 2017, North Kent Mutual Insurance experienced two major weather related events: Windstorm and Flooding. These two events, along with numerous house fires and other claims, led to a larger than normal volume of claims. This indicated that a "Refund of Premium" would not be in the best interest of North Kent Mutual Insurance.

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 refunds annually, and look forward to serving your insurance needs in the future.



Notice of Annual General Meeting of 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 29th, 2018 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 of the Company for the year ending December 31, 2017 may be viewed on the company's website 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.

Don't miss out on a 50% Rebate on a back-up sump and alarm!

With spring rains just around the corner, you don't want your sump pump to back up and cause permanent damage. NKM will reimburse up to a maximum of \$500 for the installation of a water pressure drive backup sump pump, a battery backup sump pump or a backup check valve.

Ask your Agent for more details.



Landmark Anniversary:

Bob Fitzgerald celebrates 25 years with NKM*i*

NKM*i* staff and his clients all congratulate Bob on his commitment to excellent service for 25 years.

Bob's success is attributed to the fact he treats his policyholders as friends with important lives to live and he helps protect them in any way he can.



New office!

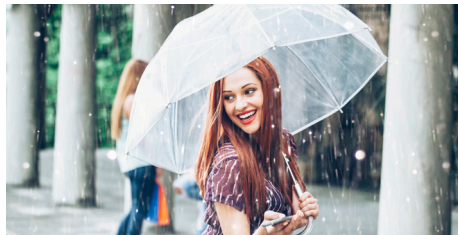
Melina Mellow, NKM*i* Sales Agent, has opened a new office in Tilbury.

You can contact Melina at:
20 Queen St. S.,
Tilbury N0P 2L0
519-365-7884



With the unpredictable weather we've been having...

Everyone loves NKM*i*'s new Water Protection coverage that extends beyond the standard sewer/sump/drain back-up coverage. Ask your agent how to add it to your existing policy!



Let's Plow!

Looking forward to the International Plowing Match
March 2018: Sept 18 – 22,
Pain Court

NKM*i* is proud to be the sponsor of the International Plowing Match's official cookbook: "A Taste of Chatham-Kent". This book features 1,000 recipes from local cooks and incredible photography from area resident, Krystal Van Royboys. Purchase your copy at the NKM*i* office at 29553 St. George St., Dresden.



Stop by our NKM*i* booth and say Hello!

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

- Chatham - March 23 - 25, 2018
- Sarnia - April 6 - 8, 2018
- Windsor - April 6 - 8, 2018

NKM*i*

NORTH KENT
MUTUAL INSURANCE

— a promise kept —

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

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



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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

20 Queen Street South, TILBURY

Sales Agent: Melina Mellow – 519-365-7884

568 N Christina Street, Unit F, SARNIA

Sales Agent: Marianne Hope – 519-330-3946