

NKM Informer

www.nkminsurace.com

Fall 2019

NKMi Scholarships

North Kent Mutual Insurance has established a scholarship program to support students in the communities where North Kent Mutual Insurance operates. North Kent Mutual will be offering six scholarships for \$1,000 each annually.

For details, eligibility and application form please go to www.nkminsurace.com and click on new PHILANTHROPY Tab.

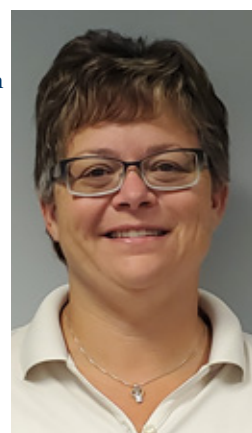


Welcome!!! Donna Jo Laprise

Donna Jo Laprise joined the Underwriting team on July 29th.

She has been a broker for the past 10 + years and has a vast knowledge of the insurance industry.

Donna Jo and her husband Craig have 2 beautiful daughters.



We are very happy to have her join us at North Kent Mutual

Electronic Liability Cards

At North Kent Mutual we strive to keep policyholders apprised of changes in the marketplace. Recently the government of Ontario announced that electronic liability slips are now permitted. NKMi is developing technology that will allow us to meet this challenge but it is a complex change and will take time. Meanwhile, paper "pink slips" will remain in use. We anticipate that our eventual offering will provide a choice of both paper or electronic documents.

New ONLINE Quoting Tool - Serving you Better!

This online quoting tool gives our policyholders and new customers another option of contacting us when looking for a quote. The tool will provide quotes for Auto, Home, Tenants and Condo. We are pleased to announce that the "AUTO" QUOTE is now live on our website. Home, Tenants and Condo will follow shortly.

Go to www.nkminsurace.com and select Request a Quote



Rate Changes

Mutual insurers are by their nature not profit driven. However, we do need to make enough money to pay claims, cover expenses and invest in the future. Our costs, particularly for computer systems, are increasing steadily. Claims costs continue to rise and our reinsurance premiums are going up considerably. We have managed to keep our premiums relatively low but they will need to increase for all product lines including automobile, residential and commercial.

Property Maintenance or a Claim? Does your roof look like this?

Neither of these roof ‘claims’ are covered by insurance as there is a definite lack of maintenance. It is essential that roofs be kept in good repair. Replace worn shingles, call a roofing contracting to evaluate your roof.

Water damage on the inside of the property may not be covered if the roof is worn out

Maintain your property, educate yourself, avoid frustration, denied claims and loss of money.

Policy Changes

North Kent Mutual Insurance prides itself on customer service. We like it when you visit! But to provide the best customer service and avoid the disappointment of waiting or coming back another time because your agent is busy with another customer, please think about calling ahead and making an appointment. With a pre-set appointment, your agent can be prepared and have all required paperwork ready. All policy changes or additions must be dealt with by your Licensed Agent.

Swimming Pools Advisory

Most damage to pools is not covered by insurance. To avoid disappointment, we recommend having a professional close and open your pool each season.



Agent Addresses

North Kent Mutual continues to grow. Now with offices in Dresden, Chatham, Tilbury & Sarnia. Below are addresses and agents in each location.

DRESDEN OFFICE

29553 St George St.
Agents

Bob Fitzgerald
Brian Ennett
John Podolinsky
Matthew Armstrong

CHATHAM OFFICE

226 St Clair Street
Agents

Gregg Tuckwell
Marc Swayze
Nancy Dudley

TILBURY OFFICE

20 Queen St South
Agent

Melina Mellow

SARNIA OFFICE

546 Christina St North
(Unit 304)

Agent

Marianne Hope

10th Annual Golf Tournament

North Kent Mutual held their 10th annual Golf Tournament at Willow Ridge Golf Club, Blenheim, Ontario. Staff, Agents, Brokers, suppliers and policyholders enjoyed a great day of golf.



NKMi in the Community



Dresden Splash Pad gets a boost from North Kent Mutual Insurance with a donation of \$5,000

(L-R) Tom McGregor NKMi Chairman, Henry Miller NKMi CEO & President, Patti Irwin, Jessica Doom and Brad Tuckwell of Dresden Splash Pad committee.



Positivity Day BBQ

NKMi staff raised over \$400 for Terry Fox Run at their Positivity Day BBQ.



Wallaceburg Business After Hours

NKMi attended business after hours at James St Eatery in Wallaceburg. Kim MacDonald Gilhuly, Chief Financial Officer, Tom McGregor, Chairman, Jill Misselbrook, Chamber, Dean Muharrem, Assistant Vice President Sales & Marketing, Amy Dale, Underwriting Manager collecting a certificate for 10 years membership to Wallaceburg Chamber of Commerce.



Seniors Fair

Agent Matt Armstrong and Claims Admin assistant Kristin Heyink attending a booth at Seniors Fair, held on Friday September 20th at Ken Houston Memorial Arena, Dresden.



“For The Cure”

August 22nd 2019, NKMi Staff wear pink to support “For The Cure”



Rum Runner Gala

NKMi proud sponsor of 2019 Rum Runners Gala, held by United Way of Chatham Kent, Gentry Manor, Ford & McIntyre Mens wear. Charity event themed around 1920’s including antique vehicles and planes. 200 People enjoyed a fashion show, 1920’s band, DJ and a wonderful dinner. Money Raised over \$40,000.

Opportunity – Directors, North Kent Mutual Board

We are currently accepting letters of interest from people wanting to be considered for future director vacancies. These positions will be available as of our Annual General Meeting to be held in March 2020.

We are looking for diverse thinkers with developed skills in the following areas:

- Finance acumen and ability to interpret financial statements
- Governance/Board Experience an asset
- Human Resources Management an asset
- Information Technology an asset

If you are an independent thinker who works well in a team dynamic at the highest level of an organization, we would like to hear from you. The Board recognizes that diversity of thinking, gender and background all contribute to better governance.

For a full description of duties and qualification, please visit our website at www.nkminsur.com.

Or contact Henry Miller, President & CEO, Corporate Secretary, by December 31, 2019. For further information or if you wish to apply for this position at henry@nkminsur.com or 519 683-4484.

Our Leaders



Henry Miller
President & CEO

Originally from western Canada Henry joined North Kent Mutual in 2015. His insurance career began over thirty years ago and he has worked for several national and international insurance companies in various senior management roles including underwriting, operations and business development. Henry's career has taken him to Calgary, Edmonton, Waterloo and the greater Toronto area. He has had branch, provincial, regional and national accountabilities. Henry attended York University where he obtained his BA and has completed his CIP designation. Henry and his family now live in Blenheim.



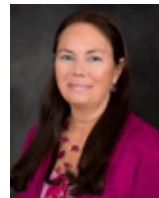
Dean Muharrem
Assistant Vice President - Sales & Marketing

Dean joined North Kent Mutual in March 2016. Dean is originally from London, England, and has lived in Chatham-Kent since immigrating to Canada in 1992. Dean started his career as an Agent for Royal London Mutual Insurance, and has over 30 years experience in Sales, Management and Marketing. Dean is married to Margery. They have 2 daughters, who after graduating University have both returned to live and work in Chatham-Kent. Dean has been involved in the community for many years, recently being on the Executive for the 2018 International Plowing Match, and a Past Chair with Margery for United Way Campaign, where their team raised almost \$2 million.



Amy Dale
Underwriting Manager

Amy joined North Kent Mutual in September 2013. Amy was born and raised in Merlin ON and now resides in Shrewsbury. Amy started her career in the Insurance industry in 2003 as a receptionist became a licensed broker a year later. Amy is married to Jim. She has 4 step-daughters and 4 grandchildren, that all live in Chatham-Kent. Amy has volunteered in the community since she was 13 years old. Currently she is an active volunteer with the In-School Mentoring program with Big Brothers/Big Sister of Chatham-Kent and as a cashier at the Habitat for Humanity Restore



Kim Mac Donald – Gilhuly
Chief Financial Officer

After working for many years in the Sarnia chemical valley, Kim joined North Kent Mutual Insurance in 2013. In addition to undergraduate and graduate business studies at the University of Western Ontario and the University of Windsor, Kim is a certified Six Sigma Green Belt Project Leader. Since joining the insurance industry, Kim has obtained her University of Waterloo's Leadership certification and is working towards the Advanced Leadership certification. Kim resides with her husband and son in Wallaceburg.



George Malitsin
Claims Manager

George started his insurance career in 2013 in Claims, having previously worked for over 10 years in the legal profession. He worked for major insurance companies until he joined North Kent Mutual in 2016. George has a bachelor's degree and has completed the Business of Insurance program at Conestoga College. In 2015 George obtained his Chartered Insurance Professional designation. George resides in Chatham with his wife and two children.



Frank Montgomery
Assistant Vice President – Claims

Frank joined North Kent Mutual in November 1999. Frank is originally from Toronto, and moved to Wallaceburg in 1988. Frank has over 40 years experience in claims/adjusting in all lines of business including Property/Auto/Liability/Tort. Frank has obtained his MBA and CIP designation. Frank enjoys Fishing, and takes the opportunity to fish whenever he can.

NKMi
NORTH KENT
MUTUAL INSURANCE

My Insurance. My Way.

www.nkminsur.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@nkminsur.com



Like us on Facebook



Follow us on Twitter

NKMi Satellite Sales Offices

226 St. Clair St., CHATHAM

Sales Agents:

Gregg Tuckwell – 519-436-4870

Nancy Dudley – 519-365-6262

Marc Swayze - 519-358-9352

20 Queen St. South, TILBURY

Sales Agent: Melina Mellow – 519-365-7884

546 Christina St. North, Unit 304-A, Sarnia

Sales Agent: Marianne Hope – 519-330-3946