

NKM Informer

Fall 2021

A name you can trust. A name that will grow with you. Introducing Maple Mutual Insurance.

With a rich history of serving Policyholders in Chatham-Kent and surrounding areas for over 100 years, North Kent Mutual Insurance is honoured to have established such deep roots in this community.

We've grown alongside our community, establishing offices in Chatham, Sarnia, Strathroy, and Tilbury, and a network of Brokers across Southwestern Ontario.

We recently announced our local expansion plan to invest back into our community and position ourselves to best serve our new and existing Policyholders for years into the future.

As we continue to grow our business and branch out to serve Policyholders throughout the province, our name that has represented us so well for over 110 years has begun to show its age.

We need a new name that we can grow into. A name that honours our deep roots in Chatham-Kent while still allowing the possibility of branching out. A name that resonates with Canadians everywhere, while subtly nodding to our local roots.

*A name you can trust.
A name that will grow with you.
Introducing...*

Maple Mutual Insurance

Maple 
MUTUAL INSURANCE

OPERATED BY THE NORTH KENT MUTUAL FIRE INSURANCE COMPANY



Building Expansion

In the Spring of 2020, we announced plans of an extension to our main office in Dresden.

Plans have progressed well, but unfortunately Covid 19 lockdowns/restrictions have caused delays.

We anticipate breaking ground soon. Visit our website for regular updates.
www.maplemutual.com



Treasurer/Accounting Manager – Ron Buchanan

Ron joined us on June 21st as the Treasurer-Accounting Manager

Ron has worked in the Ontario mutual insurance community as a Senior Accountant for the last eight years. He has been an active member of the Canadian Insurance Accountant's Association and their education program during that time.

He graduated from King's University College with a Honors Bachelor of Arts in Political Science. He continued his education at Fanshawe College obtaining a diploma in Business Accounting. He has a diverse management background in operations and finance roles in a variety of industries, including insurance, retail and distribution.

Ron currently resides in Dutton, where he grew up. He is currently the Treasurer of the Chatham Kent Police Pipes & Drums and past Treasurer of the Rodney Aldborough Agricultural Society. Ron enjoys spending time with his three active children and travelling.

Please join us in welcoming Ron to the team!



Full Time Sales Agent – James Browning

We are pleased to announce the appointment of James Browning as a full time sales agent. James joined us in March 2021.

James was born and raised in Dresden and currently resides in Chatham. He is the father of 4 boys.

James has over 25 years experience in the industry, starting his insurance career in 1995 as a direct writer for a national carrier, before building his own insurance brokerage from the ground up. James later joined another national insurer.

James has been familiar with our brand his entire life, and we welcome him to the team.

James will be based in our Chatham Office, and is available to assist you with your insurance needs. James can be reached at james@maplemutual.com

Please join us in welcoming James to the team!

Building Values

Over the past year we have seen building cost increase dramatically.

Property premiums are based on the cost to reconstruct the building and for policies without GRC (Guaranteed Replacement Cost) this represents the maximum amount that will be paid for the building in the event of a loss.

It is in our mutual best interest to keep buildings insured to correct values. We set that value at inception using state of the art building cost evaluators and we add an inflation factor at each renewal. We appraise higher value and older dwellings. We also obtain new cost calculators on selected policies at renewal.

You can help too, please advise your agent or broker of any material changes that you have made to your buildings (additions, updates, significant remodeling) so that we can ensure that you have the coverage that you need.

If you feel that your insurance building limit is too low, please contact your agent or broker.

Invoice Changes

Have you noticed a change in your property policy documents?

As we continue with technological enhancements, you may have noticed a new look to your property policy documentation.

Your property policy page now displays your total premium only.

Please refer to your invoice to find your total balance due, which will include taxes and any other outstanding credits or balances.

Save the Date!

OUR ANNUAL GENERAL MEETING WILL BE HELD ON:

Monday March 28th 2022
(Time and location to be determined.)

Check our website for updates.
www.maplemutual.com

Pre-Authorized Debit

Effective November 1, 2021 Maple Mutual Insurance is amending the process for Pre-Authorized Debits from bank accounts.

If a withdrawal is declined for insufficient or unavailable funds, a retry of the withdrawal will occur in 5 business days. Maple Mutual Insurance will be notified if the second attempt is unsuccessful.

Your financial institution may charge you for each unsuccessful withdrawal.

A \$50.00 administration charge will be assessed by Maple Mutual Insurance for any withdrawal returned as insufficient or unavailable funds. Notification will be sent to you by registered mail.

Bank account changes must be made at least 3 weeks in advance of any withdrawal to allow for the change to be implemented. Please contact your Agent for a Payment Authorization Form to change bank accounts.

Property Rates

Our property portfolio continues to be a challenge and is not performing well. Weather related losses are up across the industry, particularly with respect to water. Reinsurance prices continue to rise. This product line, especially residential houses, has not made money in several years. We are taking the following action: we have enhanced our loss prevention services and continue to perform on-site inspections, we are developing a more sophisticated rating plan, we have enhanced our underwriting rules, and we will take annual rate increases.

We continue to grow!

We are pleased to announce that agent John Podolinsky has opened a new office location in Strathroy.

The Address of the office is 11 Metcalfe Street West, Unit 3, Strathroy. The office is open to the public. All Covid 19 protocols are in place.

John is looking forward to assisting new and old customers alike. John will still be available at our Dresden location for his local customers.

Please join us in congratulating John.

Proper Insurance Coverages

We want to ensure that you have the proper protection. Please review your coverages that are stated on your insurance policy. Speak to your agent or broker if you are not sure if they are adequate or if you have any questions. It's up to you, we do not know your particular situation and rely on your help to make sure we have things correct.

\$30,000 Donation!

We are pleased to announce an incredible donation to Opportunity Villages Community Land Trust.



Left to Right:

Rosa Linseman project Manager of OVCLT, Paul Badder – Chair and Henry Miller – President & CEO, were proud to present our donation to Opportunity Villages Community Land trust.

We believe in the work that Rosa Linseman and her team are doing to ensure that everyone has access to high quality, affordable housing across Chatham-Kent no matter their income level.

Scholarship Program

In 2020 we launched our Scholarship program. We awarded 6 recipients \$1,000.

Our 2021 scholarship was announced in the Spring of 2021. At the deadline of August 31st 2021, we had many applications submitted. We would like to thank everyone that submitted an application. Our winners will be announced very soon. Visit www.maplemutual.com for a list of winners.

2021 Golf Tournament

We held our annual golf tournament on August 18th 2021. It was once again a fantastic event.

Thank you to our sponsors...

HOLE-IN-ONE COMPETITION

SODACO

PUTTING COMPETITION
(Proceeds going to Dresden Terry Fox Run)

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Insurance Adjusters Ltd.

WINMAR
PROPERTY RESTORATION SPECIALISTS



Maple
MUTUAL INSURANCE
OPERATED BY THE NORTH KENT MUTUAL FIRE INSURANCE COMPANY

We welcome our policyholders to visit us at our head office at:

29553 St. George St., Dresden
Monday - Friday, 9:00am. - 4:00pm

519-683-4484 | 1-888-736-4705 | support@maplemutual.com

www.maplemutual.com



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Follow us on Twitter

Maple Mutual Satellite Sales Offices

226 St. Clair St., CHATHAM

SALES AGENTS:

Gregg Tuckwell – 519-436-4870

Nancy Dudley – 519-365-6262

James Browning – 519-355-8047

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

11 Metcalfe St. West, Unit 3, Strathroy

Sales Agent: John Podolinsky – 519-701-9984