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# Mennonite Insurance Agency Sells **Automobile** Insurance!



Two weeks before your next automobile insurance policy renewal, call or visit MMI. We have agents in Calgary, Edmonton, Grande Prairie, and La Crete. Our friendly, licensed insurance professionals are ready to help you.



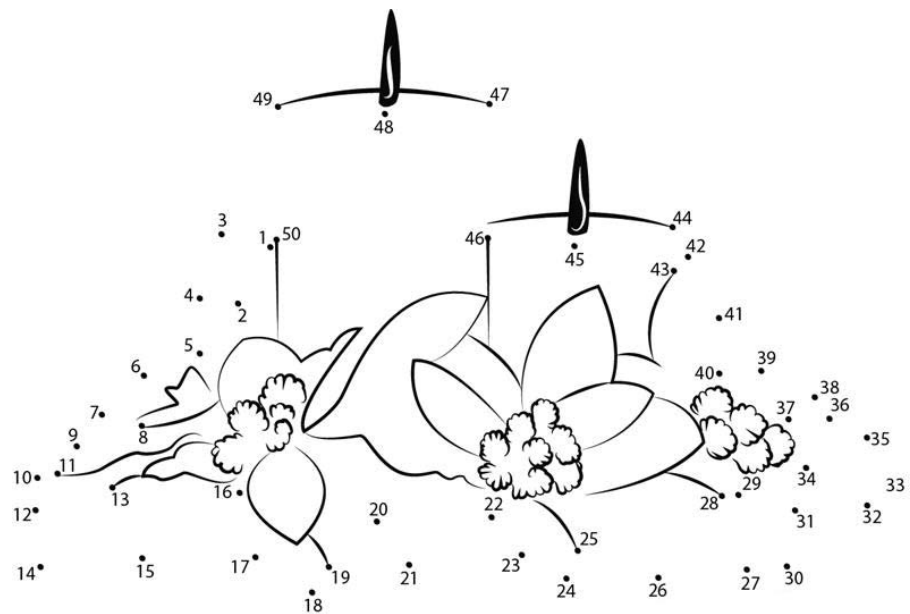
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## Children's Corner



Insurance

Compassion

Relief



Winter 2016

# Mutually Yours

Mennonite Mutual Insurance Co. (Alberta) Ltd.  
Mennonite Insurance Agency Ltd.

"The insurance market of choice for evangelical Christians in Alberta"

## Your 2017 insurance policy is being enhanced to include Water Protection Coverage

### Flood Coverage Is Critical Today

Catastrophic weather events and aging infrastructure are reasons why water damage is one of the main contributors to claims in the insurance industry today.

#### Our Comprehensive Water Protection Coverage for YOU includes:

- Coverage for Overland Water, Sewer Backup and Underground Service Lines.
- Flood – Overflow from a body of fresh water
- Ground Water – Snow melt and other ground saturation.
- Surface Water – Extreme rain.
- Backup – Water or sewage from a sewer, septic, sump or drain.
- Underground Service Line Failure - \$10,000 to repair broken sewer or water lines.
- Loss Prevention Costs - Up to \$5,000 in emergency funds to protect insured property when warned by a civil authority.
- Sewer/Sump Backup Prevention Device - \$1,000 for installation after loss.

Full policy limits for policy holders in low risk areas (approximately 96% of our customers). \$25,000 in coverage for those in medium and high risk areas.

This coverage is not available to Mobile Homes 30 years old and older.



## Volunteer Profile: Eric Goerzen



Eric & Rose Goerzen

In 1989 Eric Goerzen began his volunteer experience with Mennonite Mutual Insurance (MMI) as an adjuster for the Bergthal Mennonite Church. When much loved Treasurer Albert Peters stepped down, Eric stepped in to fill those big shoes and began serving as the MMI treasurer. He has since worked on behalf of his congregation in the MMI ministry for twenty seven years.

Eric is no stranger to volunteering. He has worked on committees and on the Board of his church in various capacities over the years. And he sings! He's participated in a couple of quartets – The Corinthians, The Four Brothers, and the choir at his church. He currently enjoys singing with the Rosebud Men's Choir. He has sung with this group at the Miner's Festival in Drumheller, at an Mennonite Central Committee Alberta (MCC) fundraiser at the Bergthal Mennonite Church, and also at Rosebud's Festival – "15 Minutes of Fame"! He enjoys the diverse selections of music – contemporary, gospel, and country and western.

In 2001 Eric participated in a trip to Haiti and Cuba with the Canadian Food Grains Bank (CFGB). Participants from across Canada and from several denominations learned together through this trip. Eric had a "super experience" learning about the work of CFGB in food security in these countries and also the work that MCC is engaged in. He very much enjoyed meeting the farmers in these countries and enjoyed being submerged into a different culture which gave him a very different set of eyes when thinking of his own farm.

Eric graduated from high school in Carstairs in the

mid seventy's and then studied at the Swift Current Bible Institute for a half semester. From there he enrolled at SAIT in Calgary and earned his heavy duty mechanic designation. In the past he has worked for the Case Dealership in Biesecker and at the New Holland Dealership in Linden. This background has served him well over the years. Together with his family and his wife Rose, they run a small range cow operation and raise grain just east of Carstairs on the farm that Eric's mom and dad started in the early 1950's. For a time he ran a mechanical repair shop from the farm. As farming blossomed, he didn't have a lot of time for fixing other people's mechanical repairs and he discontinued this small business. He now occasionally helps out friends with their mechanical distresses and he still continues to fix his own machinery.

And he tinkers!! He enjoys working on antique cars and tractors in his spare time. He occasionally uses an old fixed up tractor around the farm. He's entered some tractor pulls and participates in an old fashioned fall threshing day with his neighbours. Eric also helped the Carstairs Historical Society to restore a Model T.

Eric hopes that over the next years MMI will continue to adapt to changes and there will be new realities - but much remains the same. Eric relates this story. A number of years ago Eric's wife Rose was diagnosed with cancer. She was very ill in January - just at the time of MMI policy renewals for his constituency. Eric had always tried to visit elderly policyholders at this time of year to review their insurance needs and changes and he felt that he needed to do this again even though it was a very hard personal time for him. He visited around 10 policyholders and said that it was like having a deacon visit at every home. They would discuss their policies but they also offered comfort and encouragement to Eric, as he and Rose went through a trying time together. He left those visits feeling encouraged and blessed by these policyholders – it was a simple and very tangible expression of mutual aid. (Thankfully Rose has recovered from her illness and is very healthy at this time).

MMI continues to be thankful for Eric's energy and commitment to his congregation and to MMI as he volunteers in this ministry. Another dedicated volunteer.....

## Addition to the Mennonite Mutual Board



Lorne Siebert

The Board of Directors of Mennonite Mutual Insurance are pleased to welcome Lorne Siebert as an appointed member to the Board. Lorne is the principal of Siebert Valuation Services Ltd and he attends Foothills Mennonite Church in Calgary. Lorne has extensive experience in the business valuation field and has served on numerous boards of both non-profit and professional organizations. Lorne holds the following designations: Honors Bachelor of Arts/Business Administration, Chartered Accountant, Masters of Science/Accounting and Finance, Fellow Chartered Business Valuator, Chartered Professional Accountant.

Lorne and his wife, Colette, reside in Calgary and have two sons: Calvin, who is presently attending the University of Calgary and Carter, who is attending the University of Western Ontario. Colette enjoys camping hiking, knitting and doing volunteer work. She and Lorne were married in Lendrum Mennonite Brethren Church (Edmonton), 33 years ago. We welcome Lorne to the MMI Board and look forward to his valuable contributions.

## Staff Profile: Akosa Boadu



Akosa Acheampong Boadu joined MMI in July of 2015 in our Calgary office. He works in our Business Development department in the personal lines as an Insurance Representative for both property and auto. If you call or come into our office, he looks forward to talking to you about your personal insurance needs for home or auto. His previous insurance experience helps him do his job well, and knowledgeably.

Akosa likes to work in the insurance industry. He has said that MMI "Makes him love to do what he likes to do". He wants to get a smile on the face of his clients, for the policyholder to have confidence in him. He really wants our clients to understand our products and how it will help them - giving them peace of mind about their insurance. And at MMI we create the space for him do exactly that. There is community among the staff at MMI. Akosa appreciates how management cares about the personal lives of their employees, and take the time to talk openly with all staff.

When not serving MMI's clients, Akosa is busy with his young family and church. Akosa and Eunie, his wife, have three young children and when asked to describe his family he says "We're awesome". Also, Akosa and Eunie both serve as lead pastors at Ridge Life Victory Church in Calgary. Akosa likes to stay active, time spent playing with his kids, and watching a variety of sports.

Many of MMI's clients who Akosa has helped with their insurance have raved about his warm and personable service. Akosa is recognized for his customer service skills and the knowledge that he brings to the table when talking to the client. We appreciate Akosa's caring personality around the office.



## Staff Profile: Jason Thiessen

Jason Thiessen joined MMI almost two years ago as one of our Insurance Representatives in our Calgary office for personal property and automobile. He has a background in both insurance and graphic design. If you call or come into our Calgary office, he will assist you with getting a quote or updating your personal policy for your home or auto. Jason has also completed graphic design work for MMI as well – you will see his handiwork in our newsletters, wall calendars, annual reports and various brochures.

The way MMI does insurance and handles their clients is what Jason enjoys about his job here at MMI. Other insurance companies that Jason has worked for are all about getting the clients in and out the door as fast as possible. At MMI we take the time to get to know our clients, be their trusted advisor, and help them in ways that is best for the client. Jason appreciates the friendships that he has formed while working at MMI, and the camaraderie in the offices.

When not at MMI, Jason can be found volunteering,

creating graphic designs in his spare time, cheering for the Calgary Flames and engaging with friends at bible study. Jason has volunteered at Abbydale Christian Fellowship with their Community Cupboard program for the last four and a half years. You will have to ask him why some of the children who use this program call him “Batman”.

At MMI we appreciate Jason’s charismatic and caring attitude. When asked to help, he will always say yes. When speaking with our policyholders, he is attentive and caring. The client in front of him is all he is focused on and they have his complete attention. He listens attentively to both client and fellow employee alike.



**Schmaundt Fat (Cream Gravy)**

- 1/4 cup butter
- 1/4 cup flour
- 2 cups heavy cream
- 1 cup milk
- salt to taste

1. On medium heat, melt the butter in a saucepan or frying pan.
2. Add the flour and stir together with a whisk cooking until the flour begins to change color.
3. Pour in the cream and milk and cook until bubbly, stirring frequently with the whisk to prevent lumps.
4. Add salt to taste.
5. When the sauce is smooth and thickened it is ready to serve, it takes about 3 minutes.
6. If you desire to use all cream or all milk that is just fine.

## General Manager’s Report

Dear Friends,

A commonly used term in business circles these days is: emerging issues. Companies that recognize emerging issues and respond to them will often survive and sometimes become stronger from the experience. However, companies that anticipate, or even create the emerging issues, are the ones that really thrive and prosper.

I like to think that each year our company gets a bit better at responding and a bit better at anticipating.

On the cover of this newsletter you will see that we are rolling out our new Water Protection Coverage, along with our business partners in the Canadian mutual insurance business. While we are not the first ones to launch that kind of product, we are early adopters of what will soon become a standard insurance offering for most Canadian policyholders.

In 2016 we initiated an online insurance quoting tool. Combining that with our advertising and promotional activities aimed at attracting our target customers – Evangelical Christians in Alberta – helps us to effectively compete within our chosen segment of the insurance market, to please our policyholders and to support MCC and the churches.

This year we conducted an analysis of our financial results within the various categories of our insurance business. That means that premium increases in 2017 are carefully directed to the portions of our business where they are most needed. For most of our policyholders, increases on your 2017 renewals will be small.

It is worth noting that MMI was spared from any claims in the Fort McMurray fire. We are likely the only insurer in Alberta who can say that. However, we and every other company did experience many claims from the numerous severe summer storms in Southern Alberta. Despite that, we are likely

to end 2016 with a profit, though it will likely be less than we earned in the last two years.

By late summer 2016, the expansion and renovation of our Head Office building, had been completed. Some of you were with us on September 30th when we celebrated the Grand Re-Opening of the building, along with MCC and the Calgary Thrift Store. It was the growth of all three of our organizations and their respective ministries that made the expansion necessary. Thank you to everyone who has made that growth a reality.

The board and staff of Mennonite Mutual Insurance extend our thanks to you for being a part of our mutual aid ministry. We wish you a Merry Christmas and a happy and prosperous year ahead in 2017.

In His Service,

Ken Ritchie, FCIP  
General Manager & CEO

*“Companies that recognize emerging issues and respond to them will often survive and sometimes become stronger from the experience. However, companies that anticipate, or even create the emerging issues, are the ones that really thrive and prosper.”*



## Grand Re-Opening

An expansion and renovation of our head office building was completed in September 2016. The expansion created new office space for both the Mennonite Central Committee Alberta (MCC) and MMI. It also created additional retail space for the MCC Thrift Store. MMI has gained 40% more office space. This includes 8 new individual offices for our sales team, a new larger boardroom, one additional washroom, an additional kitchen/servery adjacent to our boardroom and one additional storage room. The Grand Re-Opening was held in conjunction with MCC on Friday, September 30, 2016.



## Financial Report - September, 2016

We have completed the first three quarters of our 2016 financial year and are pleased to report that our Net Income, to this point in the year, is on plan at \$495,000. Revenue growth in Mennonite Mutual Insurance is up modestly at 0.4%, due partly to the fact that we did not increase premiums in 2016, but also partly due to the current general economic climate in Alberta. Revenue growth in our subsidiary brokerage (Mennonite Insurance Agency) is up 16.0% over the same period of 2015.

As we enter the final quarter of 2016 we are optimistic that we will achieve our bottom line financial goals that were planned for 2016.

## Risk Reduction Discount

Staying on top of regular maintenance tasks around the house are preventative steps that help keep you from future headaches and wasted money. More importantly keeping your loved ones safe. Often, these tasks and improvements are proactive steps which could aid in reducing damage. At MMI, our job is to protect what's most important to you with great insurance products. We also feel a responsibility to share ideas that keep your home and family safe from day to day risks that we all face.

We've created a risk reduction program that has discounts for homeowners who proactively reduce the impact of claims and acknowledges some home improvements done by you. This is in addition to our existing discounts.

On your 2017 renewal, combined discounts of up to 10% could be added to your policy for risk reduction efforts taken. Some risk reduction items currently eligible for discounts include:

- Water Flood Sensor
- Backflow Prevention Device
- Check Valve in drain pipe
- Water Leak Detection Device or Automatic water shut off
- Sump Pump with battery backup
- Newer (under ten years of age) hot water tank installation and installed near (within 4 ft) a floor drain
- Roof: Wood Shakes, Metal Shingles, Rubber covering
- Siding: Stucco, Cement Fiber, Wood Brick sidings
- Fire extinguisher, interior sprinkler, Automatic Standby Power Generator
- Fire resistive designs - Insulated Concrete Forms (ICF) built homes or fire resistive exterior siding
- Monitored Alarm Systems or Self Monitored (mobile connected device)

We know it is in everyone's best interest to take steps to avoid a loss whenever possible. Our dedicated Loss Prevention Team offers valuable advice and tips on keeping your home, farm or business free from personal injury or damage. Please feel free to contact our Loss Control Specialist to book a complimentary survey of your premises.

## Rate and Premium Changes for 2017:

During recent years, premiums on home and farm insurance have increased steadily, both at MMI and in the Alberta insurance market generally. In 2016 MMI did not implement a general premium increase on our Personal Lines insurance products. However, the cost of insurance claims and the other operating expenses that MMI incurs, continue to escalate. Following analysis of our claims experience over the past five years, we are implementing premium increases in certain selected portions of our business in 2017. Increases will be most noticeable on farm outbuildings and equipment. While you will see a modest increase on your 2017 renewal, most policyholders will also benefit from broader insurance coverage with the introduction of the new Water Protection Coverage, beginning with your 2017 policy renewal. That coverage improvement is outlined separately on the front page of this newsletter. We do recognize that the economic challenges within the Alberta economy mean that there has been little increase in the cost of labour and materials that go into building construction. Accordingly, there will be no across the board increase on the limits of insurance on houses, for the second year in a row.

We appreciate your continued participation in the MMI mutual aid ministry. If you would like to discuss your premiums, deductibles or insurance coverage, please contact either your MMI church representative, or a staff representative in any of our three offices (Calgary, Edmonton & La Crete).