



SUMMER 2020

MUTUALLY YOURS

BUSINESS
AS USUAL



AN UPDATE FROM THE INTERIM CEO

First of all I would like to say that I hope you and your families are safe and healthy during this unprecedented pandemic. By working together (but apart) we will be able to get through this harrowing time.

The Board appointed me as the Interim CEO in March, 2020. For those of you that don't know my background, I started working in insurance in 1992 as a Junior Underwriter and worked my way up to the position of Underwriting Manager for Alberta, NWT and the Yukon. I have been with MMI for 5 years and cannot imagine working for another insurance company.

As an essential service, MMI continues to operate. We can write new policies, process changes and respond to claims. We've closed our offices to walk-in traffic but can handle all of your insurance needs by telephone or through email.

We have approximately 60% of our staff working from home. Although we are able to fully conduct business, there have been some technical challenges with phone and internet connections due to the incredibly high volume of traffic and demand on those resources. As a

result, there may be some delays in responding to your requests, but we will follow up with you to ensure your ongoing insurance needs are met.

If your income has been impacted and you're having trouble paying for your insurance, please don't hesitate to call us and we'll work with you to get through this.

A Scout leader once told me that you don't learn much camping on a warm sunny day, it's the cold wet days that teach you the most. If nothing else, this pandemic has reminded me of the importance of health, family and community. If we come together (but apart) we can work through everything else and come out stronger on the other side.

We remain committed to meeting your insurance needs – thank you for your support and for choosing MMI.

John Miller, Interim CEO

Our 2020 Board of Directors:

Kevin Neufeldt, Board Chairman
Gordon Baergen, Vice Chairman
Willy Goertzen, Treasurer
Lorne Siebert, Secretary
John Hubert
Abe Thiessen
Becky Andres
Susan Siemens
Gary Sawatzky
Isaac Dyck

Our Executive Team:

John Miller
Peggy Stevenson
Larry Jantzi
Frank Gauthier
Christopher Trollope

Our Management Team:

Kelly Jobin
Bernice Siebert
Melonie Johnson
Annie Mathew



*We celebrate our
60th Anniversary!*



Thank you for your support!



IN THE EVENT OF A CLAIM

Fire, wind, water and other types of damage still happen, even through a pandemic such as COVID-19. MMI Insurance would like to update you on how we are managing claims and continuing to provide the support and service you expect from MMI Insurance.

While working remotely when possible, our claims department is handling incoming inquiries and are providing timely assistance through phone and email. We continue to take all necessary steps to protect the health and safety of our policyholders, employees, and partners,

as we work in this environment. When investigating a claim, we follow all Alberta Health Service mandated regulations and use personal protective gear when required. We also now offer electronic funds transfer for the convenience of our clients.

Each claim is unique unto itself. Please reach out to our claims team and we will provide the knowledge, experience, and support to guide you through the situation together.

SITE VISITS DURING THESE TIMES

For many years MMI Insurance has invested in claim prevention strategies through its Loss Control department and the recent COVID-19 crisis has meant a stop to all on-site inspections. These visits consist of a walk through of the premises to assess any potential hazards and making suggestions to improve safety. Our team of inspectors look forward to once again meeting with you and helping you protect your homes, farms, and businesses.

As we continue to monitor this constantly developing situation our commitment to you is this; We will always keep your safety and wellbeing as our first priority. The

day will come where we will begin doing inspections again and when that happens it will only be if you are completely comfortable with MMI coming to your property. If you have concerns or want to delay the visit, we will respect those wishes. If you ask that the MMI representative use personal protective equipment we will ensure that happens.

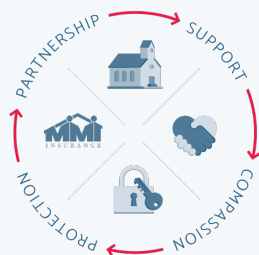
Please reach out to Blake Nadeau our loss control team leader should you have any questions related to Loss Control. He can be reached at bnadeau@mmiab.ca or 403-930-7423.

FLEXIBLE PAYMENT ARRANGEMENTS

COVID-19 has changed our world in a way few of us imagined. Although our offices are closed to the public, we are still working... some from the office; more from home. We understand that many of our policyholders may not be as lucky as we are to still be working full time.

If COVID-19 has impacted your financial situation negatively and you are having difficulty paying your insurance premiums, please let us know. Contact Crystal at 403-930-7416 to make payment arrangements.

SUPPORTING AND STRENGTHENING CHURCHES FOR 60 YEARS



Our Mission

To provide mutual aid by meeting the property and casualty insurance needs of the Mennonite community and those of like faith in Alberta, thereby supporting and strengthening the church.

Our Vision

To be an organization of Mennonite believers and others of like faith that consistently exemplifies the principles in Galatians 6:2, "Bear one another's burdens, and so fulfill the law of Christ." (NIV)

In 1953, under the auspices of the Alberta Mennonite Relief Society, the **Mennonite Mutual Relief Committee** was established to provide fire and storm insurance for its members. The Mennonite Mutual Relief Committee succeeded in uniting the various Mennonite societies in Alberta that had been providing insurance against losses due to fire and natural disasters in their communities since the early 1900's. The committee served both the Mennonite Brethren and General Conference Mennonite groups throughout Alberta, and appointed volunteers to administer the program.

In 1960, the committee incorporated under the name Mennonite Mutual Relief Insurance Co. Ltd. by an act of legislation. Later, the name changed to Mennonite Mutual Insurance Co. (Alberta) Ltd.

This year MMI Insurance celebrates its **60th anniversary**. As we move towards a strategic direction meant to honour our heritage and roots, we look forward to long and fruitful relationships with our member churches. Taking care of people in their time of need is in our DNA which formed right here in the communities of Albertans. We are so blessed to be working in an industry that actually helps put people's lives back together.

Why is MMI so focused on partnering with churches? We believe that our founders always intended for our company to "support and strengthen the church". You will even find that phrase contained in our mission statement. Here are several examples of our commitment to churches.

1. We are **partnering with churches** in the Mennonite and wider evangelical communities. We love having the opportunity to sponsor special events or programs in churches. When people see our logo, we want them to associate MMI with Kingdom values. We look forward to hearing about upcoming events in your church.
2. We have a **Compassion Fund** that matches donations by member churches up to \$3,000 per

circumstance. The recipient does not even have to attend your church. We just want to partner with churches like yours that put into practice "bearing one another's burdens" – regardless of who that might be.

3. MMI will **support and strengthen** the member churches through donations. Our most ambitious partnership initiative to date is approval in 2020 by MMI's Board of Directors to give back 4% of the earned premiums generated by MMI policyholders who attend member churches. This will be accomplished in the form of quarterly donations beginning this first quarter of 2020. There are no strings attached – your church can use these funds in whatever ways you deem best. We just want the privilege of investing a portion of our premium income back into the Kingdom.

"Our heritage has always been people helping people, putting the policyholders first, and taking that attitude with everything we do."

Member Church Dividends

MMI serves at the pleasure of our member churches and faithful policyholders. We therefore are pleased to forward monies back to the member churches from our 1st quarter – 4% of annual earned premiums year to date from those policies registered under the church you attend. We will be dispersing \$80,420, in total to MMI Member Churches in the month of May. These monies are a reminder that we support each other in the work of the local church.

We can't give those monies to your church if you don't let us know which church you attend! So let us know! Send us a note (membership@mmiab.ca) informing us of your preferred church and we will note in our records. If you have questions or need more information, contact your local volunteer!

MMI MEMBER CHURCHES & VOLUNTEERS

Bergen Evangelical Missionary	Sundre	Dale Erickson
Bergthal Mennonite	Didsbury	Eric Goerzen, Richard Goerzen, Dennis Harder
Bergthaler Mennonite Churches	La Crete	
Bethel Evangelical Free	Vauxhall	
Bow Island Evangelical Free	Bow Island	John Hubert
Calgary Abbeydale Christian Fellowship	Calgary	Harold Friesen
Calgary Dalhousie Community	Calgary	Don Neufeld
Calgary Evangelical Missionary - Group of Churches	Calgary	
Calgary First Mennonite	Calgary	Henry Bergen
Calgary Highland Mennonite Brethren	Calgary	
Calgary Inter-Mennonite	Calgary	Judy Witmer
Calgary Trinity Mennonite	Foothills MD	
Calgary Vietnamese Mennonite	Calgary	
Chinook Bible Chapel	Pincher Creek	
Clairmont Community	Clairmont	
Cleardale Gospel Chapel	Cleardale	Abe Friesen
Coaldale Mennonite	Coaldale	Peter Janzen Herb Wall
Coaldale Mennonite Brethren Church	Coaldale	
Crestwood Mennonite Brethren	Medicine Hat	Stan Wiens
Duchess Mennonite	Duchess	Jason Baerg
Edmonton First Mennonite	Edmonton	Gordon Taves, Dean Prior
Edmonton Sunrise Community	Edmonton	
Faith Gospel Fellowship	Fort Vermilion	Robert (Bob) Stalker
Foothills Community/Vertical Church	Pincher Creek	
Foothills Mennonite	Calgary	
Garrington Community	Red Deer County	
Gem Mennonite Brethren	Gem	Marv Berg, Alvin Plett
Gospel Light Fellowship	La Crete	
Grande Prairie Church of Christ	Grande Prairie	
High Level Christian Fellowship	High Level	
High Level Evangelical	High Level	Peter Wiebe
Hines Creek Lighthouse Fellowship	Hines Creek	
Hoadley Evangelical Missionary	Bluffton	Sue & Dave Stankevich
Holyrood Mennonite	Edmonton	David Lefever, Guenther Toews
Jubilee Christian Centre	Calgary	Ed Funk
La Crete Christian Fellowship EMC	La Crete	
La Crete Old Colony Mennonite	Buffalo Head Prairie	Tobias Harms
La Crete Sommerfeld	La Crete	
La Glace Bible Fellowship	La Glace	Bob Janzen
La Gracia de Dios Fellowship	Calgary	



Lendrum Mennonite Brethren	Edmonton	Barb Thiessen
Lethbridge Mennonite	Lethbridge	Irvin Martens, Jim Moyer
Linden Mennonite Brethren	Linden	Ernie Neufeld
Little Smoky Country Chapel	Little Smoky	
Living Hope Evangelical	La Crete	Carl Derksen
McDougal Chapel	Sundre	Paul Isaac, Bob Loewen
McLaurin Baptist	Grande Prairie	Paul Plant
Mountview Bible Fellowship	Grande Prairie	
Old Colony Mennonite Church of Two Hills, Alberta	Musidora	Henry Peters
Picture Butte Mennonite	Picture Butte	
River West Christian	Edmonton	Travis Padgham, Trevor Hamm
Rocky View Hispanic Mennonite	Chestermere	
Rosemary Mennonite	Rosemary	Alvin Nickel, Ben Dyck
Seven Persons Community	Seven Persons	Arlin Cash
Springridge Mennonite	Pincher Creek	Ed Janzen, Abe Janzen, Karl Janzen
Sundre Church of the Nazarene	Sundre	Al Colwell
Sunwest Christian Fellowship	Calgary	
Taber Evangelical Free	Taber	Henry Willms
Taber Evangelical Mennonite	Taber	Peter Neufeld, Peter Wiebe
Tofield Community	Tofield	
Two Hills Reinland Mennonite	Two Hills	Andrew Klassen
Vauxhall Mennonite Brethren	Vauxhall	Harold Reimer
Vauxhall Reinland Mennonite	Vauxhall	David Banman, Abram Bergen
Westpointe Community	Grande Prairie	Tim Van Natter, Dan Siemens
Westview Fellowship	Grassy Lake, Bow Island	Peter Dyck, Nick Friesen
Worsley Baptist	Worsley	Jason Ruecker
Worsley Old Colony	Worsley	Abram Friesen
Worsley Reinland Mennonite	Cleardale	Abe Friesen
Zion Evangelical Missionary	Didsbury	Larry Hildebrandt, John Howard

Welcome to the following new member churches:

Bethel Pentecostal Church	Sexsmith	Kevin Throness
Eaglesham Community Church	Eaglesham	Celeste Emerson
First Baptist Church	Edmonton	Harvey Hiller
Victory Faith Church	La Crete	Andrew Wiebe
Westview Baptist Church	Calgary	Bill Webb

MMI IN YOUR COMMUNITY

MMI has had the privilege to meet many of you over the last several months!

We've had **Quarterly Meetings** with MMI Volunteers of your churches in La Crete, Grande Prairie, Edmonton, Calgary, Fort McLeod, Lethbridge and Taber! We had good conversations, listened to concerns, answered questions, and informed our Volunteers of recent happenings in the insurance world of MMI!

This past fall we were able to participate in the **Area Conferences** for the Evangelical Free Church - Prairie District and the Canadian Baptists of Western Canada Conference. Due to the new reality with COVID-19, many of the conferences in the spring were sadly put on hold with prayers and anticipation that they would resume in 2021!

We were grateful to be able to attend and donate items for several **fundraisers**. A huge thank you to all the MMI Member Churches who are involved with organizing, participating and giving to these necessary causes!

- **Bow Island Evangelical Free Church** - Community Fundraiser for a young wife and mother who required major surgery only offered in Atlanta.
- **Worsley Reinland Mennonite Church** – for **The Mennonite Guest House** in Edmonton. Many residents of northern Alberta use these facilities when visiting loved ones in Hospital Care or when receiving treatment.
- **Taber Reinland Mennonite Church** – for their Church General Fund and Building Project!
- **Calgary Abbeydale Community Church** – for hosting a weekly Community Pantry for upwards of 30 families who don't always have enough food.

TOP 10 REASONS WHY AUTO PREMIUMS INCREASE



1 There's no such thing as a little fender bender

A collision of any kind may require a bumper replacement, and require recalibration of your vehicle's computer system.

2 Increasing number of injuries not minor

Albertans injured in a vehicle accident are claiming for more serious injuries, the average cost per accident has more than doubled since 2005. In 2018, the frequency of bodily injury claims was approximately six claims per 1,000 vehicles.

3 Distracted driving out-paces impaired driving

Distracted driving is the leading cause of accidents and death. In 2018, there were over 23,000 convictions for distracted driving in Alberta.

4 Safety does not always mean savings

Newer vehicles include autonomous capabilities like collision avoidance features, and park assist to keep you and your passengers safe. However, they use complex computers and sensors that cost more to repair.

5 Weather related events

The increasing frequency and intensity of weather related events like hail, flooding and wildfire is impacting your premiums. In August 2019, a single hail storm caused nearly \$50 million in damage to vehicles.

6 Where you live is higher risk

Trends might indicate where you live is a higher risk for collisions, theft, or other incidents. Do you live in a city, or in rural Alberta? There are different risks based on your location.

7 Windshields now have built-in Technology

New advanced driver assistance systems make windshields more expensive to replace and may require recalibration of your vehicle's computer system following windshield replacement.

8 Increasing fraudulent claims

Accidents are being staged resulting in fraudulent claims, and some accident victims are exaggerating the extent of their injury to seek a larger settlement.

9 Alberta leads in vehicle theft across the country

Approximately one out of every 250 vehicles were stolen in 2018. Reduce theft by locking your vehicle.

10 Increased cost for medical services

It's not just physical repairs to your vehicle that are increasing costs. If you are injured you may need medical services like physiotherapy, chiropractic, etc. to recover.

Source: Automobile Insurance Rate Board, October 1, 2019.

LETHBRIDGE



Daniel D.



Cheryl

HERE TO
SERVE
YOU



EDMONTON



Dena



Angie

CALGARY



Kelly



Melonie



Daniel



Aarti



Pam



Remi



Yaz



Matt

GRANDE PRAIRIE



Bernice



Madelaine



Brandy

LA CRETE



Katherine



Tammy

To stay current and updated about us, you can find us on Facebook, Instagram and Linked In.

