



WINTER 2021

MUTUALLY YOURS



LETTER FROM OUR CEO

I'd like to begin by wishing everyone a very happy and safe Christmas and a great New Year season. I want to emphasize the word "safe," as almost every year I hear about a tragic fire or injury that could have been avoided if some basic precautions had been taken.

Christmas trees are lovely but if you have a real tree be sure to water it every day. Also, if it's too big and you decide to cut some branches off, resist the urge to use them as decorations around your house. I did this many years ago and, although it made my house look and smell amazing, what I didn't know was that it would lead to the shock of my life. After Christmas, as I was taking down the extra boughs, I ended up placing one of them into the fireplace and threw a match on it. I couldn't believe how quickly and ferociously it burned; it was like I had soaked it in gasoline. I learned my lesson and never did it again. A better plan is to take them outside and display them in the snow, they'll still look great but won't be a danger to you and your family.

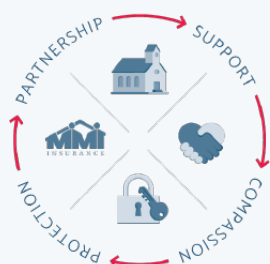
Candles look great this time of year but consider using electronic ones instead of the real thing. If you must use real ones, then always make sure they are extinguished when you leave the room. Avoid candles that are decorated with ribbons or wreaths as they may be fine when you first light them but as they burn down the fire can get closer and closer to the decorations and start a fire.

Christmas lights are a big part of the season but always make sure that outdoor lights and extension cords are rated for outdoor use. Inside, limit the use of extension cords and only plug one thing into them. If you need to plug in multiple things, then a power bar with a fuse is a better option.

Although COVID-19 is still part of our lives, Christmas will always be a time of fellowship. So, if you're having people over, make sure that your walkways are well lit and the ice and snow is removed. Sand and salt can go a long way to prevent a slip that sends someone to the hospital.

Again, on behalf of all the staff at MMI, I want to wish each and every one of you a very Merry Christmas and a New Year filled with love, prosperity and good health.

– John Miller, CEO of MMI



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)

OUR NEWEST BOARD MEMBER: NAOMI DUECK

We are pleased to announce the addition of Naomi Dueck to the MMI Board of Directors, as of our 2021 AGM held earlier this year.

Naomi was born and raised in Lethbridge where she lives with her husband of 26 years (Pastor Ryan Dueck of Lethbridge Mennonite Church). They are the parents of twin 20-year-olds.

After being a stay-at-home Mom with her children in their earlier years, Naomi is currently employed at an accounting firm in Coaldale where she has been working for the past 10 years. As can be seen in the photo, she is an avid outdoor person who enjoys running including trail running. Naomi participated in her first ultra race this year. Naomi has many interests including reading, cooking, gardening, thrift store shopping and enjoys the social interactions of family and friends. She also loves animals, and they have 2 dogs and 1 cat (and would have more according to Naomi "but hubby thinks we have enough!").

The MMI Board has already benefitted from Naomi's participation on our Board and we are pleased that this appointment further enhances the skill sets and gender diversification of our Board.



ONLINE CREDIT CARD PROCESSING

A screenshot of the MMI online credit card payment form. The top section features a banner with four images: a man in a plaid shirt, a red barn, a silver car, and a modern house. Below the banner, the amount is displayed as "Amount: (CAD \$) 0.00". The form is divided into two main sections: "Policy Information" and "Credit Card Information". The "Policy Information" section includes fields for "Policy Holder Name", "Policy Number", "Policy Holder Phone", and "Email (for receipt)". The "Credit Card Information" section includes fields for "Card Holder Name", "Credit Card Number", "Card Expiry" (with dropdown menus for month and year), and "CVV Security Code". There is a checkbox for "I Agree to the Policies and Terms". Below these sections is an "Accepted Card Types" section showing logos for Visa and Mastercard. At the bottom right, there is a blue button labeled "Process Payment".

We constantly strive to make insurance as convenient for you as possible. While we want to keep the personal touch in insurance, we understand that your life is busy, and calling in a credit card payment during business hours is not always feasible. We have added a few different payment options for your convenience. The one we are most excited about is a secure, online credit card payment option on our website. To make a payment simply go to mmiab.ca/make-a-payment and follow the instructions. You can make a payment with your Visa or Mastercard at any time of day or night. We have many other payment options: check out the back of your invoice for a summary of all your options.

CHANGES COMING TO ALBERTA AUTO INSURANCE

Direct Compensation For Property Damage (DCPD) Insurance

On January 1, 2022, Alberta will adopt a Direct Compensation for Property Damage (DCPD) system – which will improve the way Alberta's insurers support their customers following collisions.

Under DCPD, your own insurance company pays for repairs to your vehicle when you are not at fault for a collision – not someone else's. It's a fairer and more customer-focused approach to insurance claims and vehicle repairs.

"Do I need to do anything to prepare for DCPD?"

Vehicle owners won't have to do anything when DCPD begins in 2022. DCPD is simply a change in the way vehicle damage claims are treated in Alberta following collisions. DCPD does not change your automobile coverage, only who pays for the damage.

"Will this impact my premium?"

For the majority of drivers, DCPD will either reduce their premiums or they will see no change at all.

DCPD better aligns insurance premiums with the costs associated with repairs for a vehicle. This means that, typically, owners of less expensive vehicles that cost less to repair will pay less for their insurance. Similarly, owners of more expensive vehicles that cost more to repair may pay more. It's a fairer system for everyone.

Under DCPD, 42% of drivers will see a reduction in their premiums and roughly 15% will see no change. An estimated 34% of drivers will see an increase in their premiums between 0% and 5%.

"Why is Alberta moving to DCPD?"

DCPD is a fairer and more efficient approach to insurance claims and vehicle repairs, and is already used in most provinces in Canada. Under DCPD, damages to your vehicle will be repaired faster and without the delays and complications that can arise when dealing with another driver's insurer.

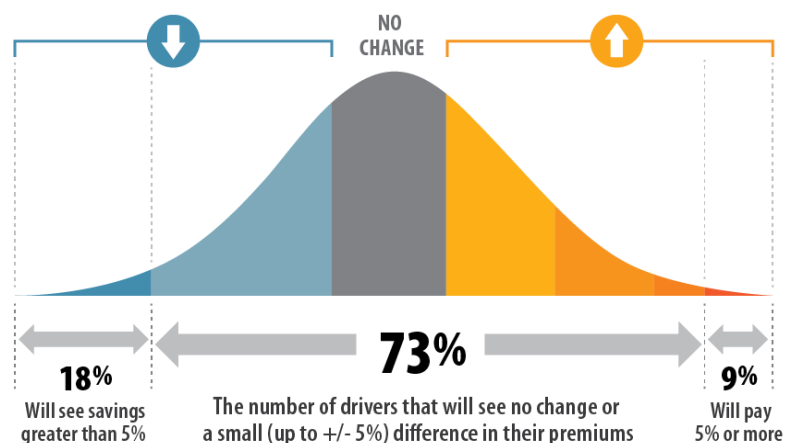
DCPD reduces costs associated with subrogation – the process insurers use to determine who pays for a claim following a collision. Along with other reforms, it will help stabilize premiums for the long term.

Consumers who have questions about DCPD and what it means for them should contact their insurance representative or IBC's Consumer Information Line at 1-844-2ask-IBC or email AskIBCWest@ibc.ca.

Top 10 things to know about Direct Compensation for Property Damage (DCPD):

1. It's a fairer system for everyone. Owners of less expensive cars that cost less to repair will pay less for their insurance.
2. Vehicle owners won't have to do anything ahead of time. When they have a not at-fault collision, they will arrange vehicle repairs with their own insurance company, not someone else's.
3. Under DCPD, 42% of drivers will see a reduction in their premiums and roughly 15% will see no change. An estimated 34% of drivers will see an increase in their premiums between 0% and 5%.
4. The DCPD system is already used in almost every province in Canada.
5. DCPD does not impact a consumer's right to sue for other damages, like injuries, under the existing system.
6. **If you are not at fault** for a collision, DCPD covers your vehicle damages, loss of use and any contents that were damaged. You still need to purchase collision coverage to have repairs completed **when you are at-fault**.
7. Vehicle owners choose their insurance provider, which means you decide which company handles the vehicle repair process.
8. DCPD Regulation provides transparency when determining fault for a collision.
9. Ensures a more efficient process for vehicle repairs, since you don't have to wait for someone else's insurance company to start the process.
10. DCPD is part of recent auto insurance reforms to help improve long term sustainability of auto insurance premiums in the province.

How DCPD will impact Premiums



MMI MEMBER CHURCHES & VOLUNTEERS

Bergen Evangelical Missionary Church	Sundre	
Bergthal Mennonite Church	Didsbury	Eric Goerzen, Richard Goerzen, Dennis Harder
Bergthaler Mennonite Churches La Crete Bergthaler Cornerstone Evangelical Church Countryside Community Church	La Crete	Larry Buhler Abe Friesen Ken Peters
Bethel Evangelical Free Church	Vauxhall	
Bethel Pentecostal Church	Sexsmith	Brad Hurley
Bow Island Evangelical Free Church	Bow Island	John Hubert
Calgary Abbeydale Christian Fellowship	Calgary	Harold Friesen
Calgary Evangelical Missionary - Group of Churches	Calgary	
Calgary First Mennonite Church	Calgary	Henry Bergen
Calgary Inter-Mennonite Church	Calgary	Judy Witmer
Calgary Trinity Mennonite Church	Foothills MD	
Calgary Vietnamese Mennonite Church	Calgary	
Chinook Church	Pincher Creek	
Clairmont Community Church	Clairmont	
Cleardale Gospel Chapel	Cleardale	Abe Friesen
Coaldale MB Church	Coaldale	
Coaldale Mennonite Church	Coaldale	Peter Janzen Herb Wall
Crestwood Church	Medicine Hat	Stan Wiens
Dalhousie Church	Calgary	Don Neufeld
Duchess Mennonite Church	Duchess	Jason Baerg
Eaglesham Community Church	Eaglesham	Dave Squire
Edmonton First Mennonite Church	Edmonton	Dean Prior
Edmonton Sunrise Community Church	Edmonton	
Faith Gospel Fellowship	Fort Vermilion	Robert (Bob) Stalker
First Baptist Church	Edmonton	Dean Power
Foothills Mennonite Church	Calgary	
Garrington Community Church	Red Deer County	
Gem Mennonite Brethren Church	Gem	Marv Berg, Alvin Plett
Grace Christian Fellowship	Bow Island	Peter Dyck
Grande Prairie Church of Christ	Grande Prairie	
High Level Christian Fellowship	High Level	Ann Hume
High Level Evangelical Church	High Level	Peter Wiebe
Highland Mennonite Brethren Church	Calgary	
Hines Creek Lighthouse Fellowship	Hines Creek	
Hoadley Evangelical Missionary Church	Bluffton	Sue & Dave Stankevich
Holyrood Mennonite Church	Edmonton	Guenther Toews
Iglesia La Gracia de Dios Calgary Fellowship	Calgary	
Jubilee Christian Centre	Calgary	Ed Funk
La Crete Christian Fellowship Church	La Crete	
La Glace Bible Fellowship Church	La Glace	Bob Janzen

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

Welcome to the following new member churches:

Bezanson Community Church	Bezanson	Greg Clairmont
Cornerstone Christian Church	Calgary	Marcella Ballachey
Enchant Evangelical Free Church	Enchant	Darren Nikkel
Killam Pentecostal Tabernacle	Killam	Ben Kellert
King of Glory Church	Calgary	Marcella Ballachey

Thank you to all our volunteers representatives, whether they are new or have been with MMI Insurance for a long time. Your dedication is appreciated!



SOLID FUEL BURNING APPLIANCES

As fall turns to winter, the temperature drops and snow is just around the corner. Many of us begin using heating appliances and devices to keep our homes at a comfortable level. Many of these appliances have not been used in some time; here are some tips to ensure safe operation:

1. Space heaters are intended to be temporary heat sources. Constant use can be a fire hazard. Inspect the cord to ensure there are no cracks or damage. When using a space heater, it should be plugged directly into the wall and not into an extension cord.
2. Before you start using any wood burning appliance such as a wood stove or wood burning fireplace, ensure the chimney is clean and burn only properly seasoned wood. Ensure any combustible material is moved a safe distance away from appliance.
3. Is your furnace or boiler ready for the winter? Service by a qualified technician can save you the inconvenience of a breakdown in the middle of winter and the risk of freezing conditions inside your home, if you are away. Change your furnace filter twice a year to reduce any unnecessary wear on the motor. During the winter, inspect the exhaust pipe to ensure

it does not get blocked by ice or snow and lead to a carbon monoxide build up in your home.

4. Ensure you have smoke detectors on each floor of your residence, along with fire extinguishers that are easily accessible.

If you have questions about your wood burning appliance or would like a free inspection conducted, please contact Blake at the number below. MMI has established relationships with various independent contractors living in different areas of the province that work exclusively for MMI to complete inspections. Here are the friendly contractors doing inspections for MMI and the areas they service:

- Ernest Boehlig** – La Crete
- David Kauffman** – Bluesky / Peace River
- Bob Loewen** – Sundre
- Graham Day** – Cochrane / Calgary
- Neil Spriggs** – Lethbridge

Stay warm this winter and more importantly, stay safe!

Blake Nadeau can be reached at bnadeau@mmiab.ca or 1-866-222-6996 ext 423.

RISK REDUCTION DISCOUNT

If you have made certain improvements to your house, you might qualify for a premium reduction on your homeowners insurance.

Do you have ANY of the following features in your house?

- Fire extinguisher(s), alarm system, sprinkler system, concrete wall construction;
- Slate, concrete or rubber roof covering, hail-resistant siding;
- Undeveloped basement, floor water sensor, backflow prevention device, drain pipe check valve, water flow detection, automatic water shut-off, sump battery back-up, septic alarm, hot water tank under 10 years and within 4 feet of drain, basement laundry room, drain pan under washing machine, automatic power generator.

For more information, or to report any of these features in your house, please contact our office.



HERE TO SERVE YOU

MEET OUR TEAM: LA CRETE

It is not business as usual, as all our employees have been working from home since March 2020 while juggling family matters. You – our customers – depend on us; insurance is an essential service. Much of the essential work we do cannot be done from home.

We have implemented preventative health measures for employees and contractors who need to meet and visit with you. Our front-line insurance advisors and claims personnel have been answering your calls. The Board and Management Team at MMI greatly appreciates the efforts of all our staff members.

Please take care of yourselves and your loved ones. We are going to get through this, together. Thank you!!

Tammy Giesbrecht – Tammy has been with MMI La Crete for over 2 years. She is a great addition to our MMI Team and has a strong attention to detail and understands the insurance world very well. She is highly committed to the La Crete community and to helping all clients with any insurance needs they may have.

Josh Driedger – Josh is one of our more recent additions to the MMI La Crete Team. Although he is new to the insurance industry, he has obtained his Level 1 Insurance license, and is proving to have a good understanding of insurance. Josh also has a BASc in Agribusiness, and has work experience in the agriculture industry and the finance world. Josh is eager to learn and to advance his insurance career. Customer service is his utmost priority.

Krystal Rose – Krystal joined our MMI La Crete Team at the end of summer. She came to us with her Level 1 Insurance License and brings previous experience in administration in the insurance industry. Krystal is always willing to help a client and is looking at opportunities to advance her insurance career.

LA CRETE



Tammy



Krystal



Josh

EDMONTON



Dena

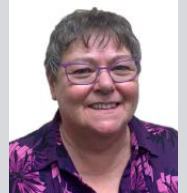


Angie

LETHBRIDGE



Daniel D.

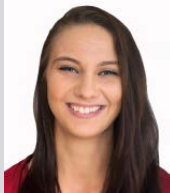


Cheryl

GRANDE PRAIRIE



Bernice



Madelaine



Brandy



Ashleigh



Alison B.



Jadelynn

CALGARY



Melonie



Kelly



Daniel



Pam



Remi



Allison K.



Matt



Yaz

BUSINESS CORNER

The purpose of our 'Business Corner' is to feature a company that is known to MMI and our church communities.

Genica Development has nearly 20 years of experience in construction and general contracting experience. That's what distinguishes Genica Development as a reputable builder capable of providing the greatest degree of professionalism and expertise to your project.

Here's a customer review on Genica Development:

We needed to get the exterior of our house done... The crew did an amazing job! We were very impressed with the incredible attention to detail work that they did. The final invoice contained no surprises and was exactly as was quoted before the work began. we will definitely be recommending this company!

- Julie N.

For more information:

- Visit www.genicadevelopment.ca, or
- Call Isaac at 403-308-5093.



Let us introduce you to Isaac Thiessen. Taber is where he and his wife Susie, as well as their four children Ashton, Brody, Delauna and Keegan, call home. They treasure the time they spend with family and friends. They also like to camp in the Crowsnest Region, where they can be found with their quads.

Isaac takes satisfaction in offering the building business much-needed integrity and communication. Isaac oversees a team of eight employees and has completed projects of different sizes around Southern Alberta. All together, they have built 120 homes, several shops and – in 2020 – the inception of a concrete division, which has been working on concrete work, including insulated concrete form (ICF).

Isaac shared with us that his most rewarding project was a 19-house project in Coalhurst. These days you'll find them working on an entire cul de sac – Westview Place in Taber, where only 3 of the 11 residences are available to purchase. Isaac is also a member of Picture Butte Mennonite Church's board of directors.



DID YOU KNOW?

YOU CAN SAVE MONEY ON YOUR INSURANCE BY SIMPLY INCREASING YOUR DEDUCTIBLE



COMPASSION FUND

A key mandate of MMI Insurance is to equip one another to “bear each other’s burdens”. Several years ago, MMI developed a program to partner with individual congregations to meet needs in their congregation and/or community.

The purpose and goal of the Compassion Fund is to share financial aid through the local churches, thus giving the local congregation more opportunity to meet the needs of its members and persons in the community to which it relates. MMI will match funds raised by the local congregation for a specific need up to a maximum of \$3,000 per situation.

Some typical examples of the types of requests we receive from congregations are funds to assist:

- a needy family after the main income earner in the family suffered a serious illness resulting in financial hardship;

- with funeral expenses for someone in their church or community;
- a family in the community who suffered a total fire loss (and had no insurance).

It is a privilege for MMI to be able to extend mutual aid and we are pleased to be able to partner with the local church congregations by matching the funds that have been raised for these needs.

We encourage congregations to make application (through their local MMI representatives) for matching funds for situations in their local community. This is one more way in which your participation in MMI equips us as a mutual aid organization to reach out and assist the church in meeting needs. Your support for our program as a policyholder helps make this possible – thank you for your part in helping us to help others.

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 – 1% of annual earned premiums year to date from those policies registered under the church you attend. 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 an email (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!



AFTER HOURS

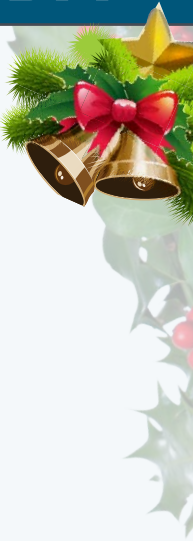
EMERGENCY CLAIM SERVICE: 1-866-222-6996

NEW STAFF PROFILE: BEN-IDDO MANDA



Ben-Iddo Manda is our new Underwriting, Pricing and Product Development Manager. He is an Associate of the Canadian Institute of Actuaries and holds a bachelor's degree in Actuarial Mathematics from the University of Manitoba. He came to MMI with 3 years of Pricing Personal Insurance from Wawanesa Mutual Insurance. He has worked on several initiatives, including indications and predictive models for personal Homeowner, Tenant, and Condo products. In the coming years, Ben will be working on improving our pricing sophistication, making sure our segmentation is optimal and our overall premium sets us up for underwriting profitability. Ben enjoys playing poker and discussing stock tips in his free time. Born and raised in Harare, Zimbabwe, he moved to Winnipeg in 2014, where he obtained his post-secondary education. Ben, who is recently engaged to Tatenda, now lives in Calgary and they are planning their wedding.

FUN FACT: There is no other Ben-Iddo in the world, I did my research (Google search), haha. Iddo comes from prophet Iddo in the Bible and Ben-Iddo means "Favorite and Mighty Son."



MESSAGE FROM ECONOMICAL MUTUAL: DEMUTUALIZATION

Dear Policyholder,

November 2021 – Demutualization Completed

On November 23rd, we completed the demutualization of Economical Mutual Insurance Company and the initial public offering of Definity Financial Corporation (DFY), our parent company.

Distribution of Financial Benefits to Eligible Policyholders

With the IPO complete, we will be starting the process of distributing financial benefits to eligible policyholders in the form of cash or Definity shares.

The process to distribute benefits to eligible policyholders will take several weeks and complete before the end of the year. This process will take time, due to the complexity of accurately calculating and sending benefits to all 630,000 eligible policyholders. If you are an eligible policyholder, we kindly ask for your patience, as benefits are being distributed.

Bringing our Demutualization Journey to a Close

This is our final update to subscribers to our demutualization website (www.joininourfuture.com).

We thank you for reading our updates throughout this process. We look forward to continuing to serve your insurance needs in the future.

WE SELL AUTOMOBILE INSURANCE!

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

WE ARE PROUD TO BE YOUR AUTO INSURANCE PROVIDER. GIVE US THE OPPORTUNITY TO QUOTE YOUR NEW AND RENEWING AUTO POLICIES.

BRANCH OFFICES:

CALGARY

LA CRETE

EDMONTON

GRANDE PRAIRIE

LETHBRIDGE

1-866-222-6996

www.mmiab.ca

