

MISSION STATEMENT

Dedicated to Providing Personal Service and Quality Insurance to our Community.

VISION STATEMENT

Striving for Continuous Improvements in our Ever-Changing Environment.

NOTICE OF ANNUAL AND SPECIAL GENERAL MEETING of Bertie & Clinton Mutual Insurance Company

You are Invited

TAKE NOTICE that the Annual General Meeting of the Members of Bertie & Clinton Mutual Insurance Company will be held at the Royal Canadian Legion, 141 Hwy 20 East, Fonthill, Ontario on the 31st day of March, 2015 at the hour of 10:30 a.m. for the purposes of:

1. To receive, consider and approve the 2014 financial statement and auditor's report. The statement will be available on the Company's website at www.bertieandclinton.com and a member may request a copy by contacting the head office at least 14 days before the Meeting.
2. The retiring directors are Lubert Doornekamp, Brian Heaslip and Lloyd Roseboom. Lubert Doornekamp is not eligible for re-election and will be moving forward with his retirement. Brian Heaslip and Lloyd Roseboom are eligible for re-election and have submitted their letters of intention. No person is eligible to be or shall act as a director unless he or she is a member of the Corporation and insured therein for the time he or she holds office and pays a premium in excess of \$100.00 annually. We do have a vacancy on our Board and any person wishing to seek election or re-election as a director must file his or her intention to stand for election in writing with the General Manager of the Corporation at least thirty days in advance of an Annual Meeting.
3. To appoint the Auditors for 2015.

Lubert Doornekamp, President
Racheal Siciliano, General Manager

NOW AVAILABLE - ONLINE CREDIT CARD PAYMENT OPTION

FOR AN UP TO DATE LIST OF OUR AGENTS AND DIRECTORS

Please visit our Website at www.bertieandclinton.com

1789 Merrittville Hwy., Welland, ON L3B 5N5
Tel: 905-892-0606 or 1-800-263-0494 Fax: (905) 892-0365
E-mail: mail@bertieandclinton.com

As we all become more conscious of our efforts to protect the environment, we have again decided not to print and mail our full financial statement. Highlighted below are some of our financial results for 2014. Should you prefer to review the entire financial statement, please visit our website or if you prefer a hard copy, please contact our office and we will be happy to send one in the mail.

Financial Results

Bertie and Clinton Mutual's financial results for 2014 have improved greatly over 2013. Our Underwriting Profit (Insurance Operations) has increased from \$2,549,437.00 last year to \$3,525,840.00 for this year. Our Investment Income has increased from \$1,942,674.00 in 2013 to \$3,029,281.00 this year as the Market Value of our Preferred shares has increased.

The Board of Directors have declared a 20 percent refund from surplus on all lines of business for premiums billed less outstanding payments, as per the Company Bylaws, for the year of 2014. Please note, the rebate cheque(s) become stale dated after 6 months and cannot be cashed.

This is our 18th Refund from Surplus declared in the last 22 years. You must have been a policyholder with our company prior to January 1, 2014 and only those policies in force as of December 31, 2014 will qualify for the refund.

Our Net Income for the year is \$3,178,907.00 which increases our Surplus by 8.9% over last year. Our Gross Premiums Written decreased by .19% over last year which means our Surplus growth has been higher than our Premium growth again this year. To ensure that Bertie and Clinton remains in a good financial position for years to come the board of directors must continue to monitor our surplus levels in relation to our Gross Premiums.

Thank you to our Agents, Directors and Staff for making this a very successful year. Our success has been achieved through team work and with the support and integrity of you, our Policyholders.

Property/Farm Insurance Reminders

In most cases, as part of our Homeowners, Farmowners and Tenants Packages, we offer \$5,000.00 of coverage for water damage resulting from a Sewer or Sump Pump situation. If you have a finished basement and need more coverage you can request a higher limit. We now offer a discounted rate for the additional coverage you purchase if you have a permanently installed automatic Natural Gas or Diesel Generator.

It is important to note that if you are planning to make ANY changes or renovations to your property (eg. installing woodstove, finishing your basement, building a

garage, adding an apartment in your home, etc.) you MUST contact your Agent before any work begins. Some of the above changes may affect the rebuilding cost, coverage availability or require additional coverage to be added to your policy. Also, if you work from home (eg. day care, home parties, hair salon, etc.) it is your responsibility to notify your Agent. Failure to do so may affect coverage in the event of a loss. Your Agent, as always, is the best person to review your policy with, to ensure you have all the coverage you require.

Bertie and Clinton Mutual is able to offer the best coverage on owner occupied dwellings. In most cases we do cover dwellings that you own that are not owner occupied. However, the coverage on these dwellings is not the same as they would be on the dwelling you live in. Depreciation may apply in the event of a loss on non-owner occupied dwellings. Also the amount of perils that you would be covered for are not as numerous as your Homeowners or Farmowners package.

Leaks and spills from an oil tank are dangerous and costly. Just a tiny amount of oil in water poses a very serious health risk to you and possibly your neighbors. As a property owner, you are responsible for the year-round maintenance of this potential environmental hazard.

Five Maintenance Tips for Oil Tanks

1. Inspect regularly - look for corrosion, rust & shifting;
2. Ask your oil distributor for an inspection if you are uncertain of the condition;
3. Protect the tank from foot and vehicular traffic;
4. Keep area around the tank, lines & connections clear of debris, including ice and snow;
5. For outside tanks, keep the roof clear of snow or ice that could fall on the tank or the lines.

Auto Insurance Reminders

Please avoid accidents, speeding tickets, seatbelt fines, improper use of hand held devices or any traffic violations. They will negatively impact the price you pay for automobile insurance. Depending on your record, your next violation could increase your automobile insurance premium by thousands of dollars. By taking care, you also help keep you and your family safe, as well as other drivers and passengers in your community.

A very important coverage that you should consider carrying on your automobile insurance is FMCF01 Protection Plus. This coverage provides protection to your "accident free" rating status with our company from premium increases as a result of your first "at fault" accident. If you do not have this coverage, please contact your Agent to discuss if this coverage would be available on your vehicle(s).

Physical coverage such as, Comprehensive coverage (fire & theft), Collision coverage and/or All Perils coverage for your automobile(s) should always be considered when insuring any vehicles. Without this coverage, you could incur expenses such as Towing Vehicle Cost and/or Storage Fees in the event that your vehicle(s) is removed from the scene of an accident.

Please remember, driving without automobile liability insurance is against the law and the fines can be as high as \$5,000.00 and result in the impoundment of your vehicle.

As a Policyholder, you will receive your policy renewal(s) in the mail each year. Should you decide not to continue your insurance with Bertie and Clinton Mutual, you are required to contact your Agent and inform them that you do not wish to renew your policy prior to the due date of the policy. Following this procedure will eliminate any negative insurance history that could appear on your record.

REMINDERS FROM OUR CLAIMS DEPARTMENT

Being away from your home or from a secondary dwelling is very common in our society. Knowing your responsibilities as the owner of the dwelling is very important. When going away for more than 4 consecutive days, you must make sure that you have a competent person enter your dwelling daily to ensure that the heating is being maintained. If the dwelling is a secondary dwelling, shutting off the water supply and draining all of the pipes and appliances would reduce the risk of freezing. For more information, please contact your Agent.

IMPORTANT INFORMATION IN THE CASE OF AN AUTOMOBILE ACCIDENT

Name and Address of the other Driver and Vehicle Owner;
Telephone Number; Drivers Licence Number
Year, Make and Model of other vehicle:
Insurance Company and Policy Number of other vehicle and
Agents or Brokers Name.

Ask to see a Liability Certificate (pink slip) and Ownership
For this information

By getting this information at the scene, it could speed up the processing
of your claim by as much as one month.

Please contact your Agent if you have any questions