

Your Mutual News

MELROSE MUTUAL INSURANCE COMPANY

Melrose Mutual Annual Meeting

Wednesday,
March 14th, 2018
8:00 p.m.

Meadowlark
Country Club
837 Country Club Dr.
Melrose, MN

Topics:

Financial Review
Election of Directors
Speaker

Door Prizes - Lunch

All members are encouraged to attend.



Trust in Tomorrow.

Message From the President

Greetings Everyone:

As I write this letter on a cold February morning I hope everything is going well for all of you and your families.

Another year has come and gone. Where do they go so quickly? The Mutual didn't have as good a year as the one before. We had multiple fires that made up most of the losses, but we did manage to turn a profit. Thanks to our office staff for cutting operating expenses—without that we may not have had a profit. So, thank you Stacy and Becca, your hard work is much appreciated!

Though fires were our biggest losses we all have to keep in mind our other perils like cab glass, theft and especially water damage. Water damage claims can add up in a hurry now that many homes have finished basements. Please make sure your water main shutoff is marked so you and your family members know where it is located so that anyone can turn it off before water causes even more damage in the event of a pipe break or plumbing malfunction.

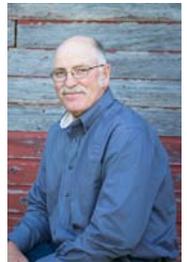
If you do have a claim turn it in quickly so we can get an adjuster assigned and begin the adjusting process. Here at the Mutual, we strive to get all claims settled fairly and promptly to validate our motto of "Neighbor Helping Neighbor".

Remember, the Mutual sells fire extinguishers below cost and services them for our policyholders free of charge.

As I conclude, I wish you all a safe and healthy year ahead. Thank you for your business and we look forward to serving your needs well into the future.

I hope to see you all at our Annual Meeting on March 14th.

Sincerely,
Allan Wiechmann, President



From the office

What a year it has been! We were excited to have added the largest amount ever to company surplus in 2016; and due to losses in 2017, we needed it.



Please take time to check your home's outdoor faucets this spring. Due to the extremely cold winter we've had those water lines can freeze; and you won't know it until you turn on the hose for the first time and come in to find your basement flooded. Many times claims can be avoided by simple maintenance.

A claim can be a stressful experience if you don't know what to expect. So, please join us on March 14th to hear Scott's presentation on the claim adjusting process.

See you at the meeting!
Stacy Schiffler, Manager



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Office Hours

Mon-Thur 8-4:30
Friday 8-3:00

Staff

Stacy Schiffler-Manager
stacy@melrosemutual.com



Becca Weber-Underwriter
rebecca@melrosemutual.com



117th Annual Meeting of Melrose Mutual

All members are invited to attend our annual meeting
Wednesday, March 14th, 2018, 8 pm at Meadowlark
Country Club in Melrose.

Scott Ebnet, adjuster, will give a short presentation on the claims
adjusting process.

The 3 year term of 1 director is expiring this year. It is director Je-
rome Hanfler. He has agreed to run for another term. Members
seeking nominations for election must submit their name in writing to
the office in Melrose at least 5 days prior to the date of the annual
meeting.

Our Friendly Agents in Your Area

- DOMBROVSKI AGENCY**
PAYNESVILLE
- GREENWALD AGENCY**
GREENWALD
- HOMETOWN INSURANCE SERVICES**
MELROSE
- KUTTER INSURANCE AGENCY**
GREY EAGLE
- NELSON INSURANCE AGENCY**
STAPLES
- NORTH AMERICAN AGENCY**
BELGRADE
- POLIPNICK INSURANCE**
SAUK CENTRE
- RETKA INSURANCE CENTER**
LITTLE FALLS
- SCHIFFLER AGENCY**
ALBANY
- VANGUARD INSURANCE**
LONG PRAIRIE
- WEALTHCARE INSURANCE**
COLD SPRING & MELROSE

I had a claim, now what?

When you have a loss it is important to protect your property from
further damage, whether that is calling the fire department, turning off
the water main or patching a hole in the roof. Next, call your agent to
report the claim and they will notify us. We will assign an adjuster and
they will contact you to set up an inspection of the damage and answer
any questions you may have. Here at Melrose Mutual we take pride in
our personalized service and this is especially important at claim time.



Come to the Annual Meeting to meet Scott Ebnet and
hear his presentation on the claims adjusting process. As
always, questions are welcomed.

Board of Directors



Allan Wiechmann



Dave Wenker



Dennis Primus



Chuck Goebel



Jerome Hanfler



Todd Waytashek

Privacy Policy

Melrose Mutual Insurance Company will collect only the personal information necessary to conduct our business. That means what is needed to provide competitive financial products (which includes insurance policies) and services to our members.

This township mutual will protect personal information obtained from our consumers and maintain strong security controls to ensure that information in our files and computer systems is protected against unauthorized access. We will ensure accuracy and integrity of communications and transactions and protect our consumer's confidentiality.

Consumers will always have access to personal account information. You will always have the opportunity to review your personal information and make necessary changes to ensure that our records are complete and accurate.

This township mutual will only share information when absolutely necessary. We will only share information with companies with which we partner to offer additional products or services through a joint marketing effort or when required to do so by the government. For example, information may be disclosed to others, including our independent agents and brokers, to enable them to provide business services or functions for us. Such services may include helping us to evaluate requests for insurance or benefits, performing general administrative activities such as maintaining existing accounts, or to otherwise assist us in servicing or processing an insurance product or service requested or authorized by the consumer.

We will not disclose information about our customers to others without written consent unless the disclosure is necessary to conduct our business. By law, we are permitted to share information about our customers without written permission under certain circumstances and to certain person or organizations, such as:

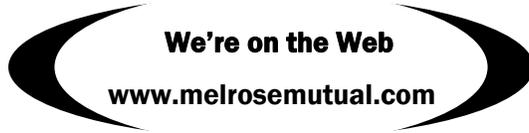
Our affiliated insurance companies.

- Your agent or broker.
- Parties who perform a business, professional or insurance function for our company, including our reinsurance companies.
- Independent claims adjusters, appraisers, investigators and attorneys who need the information to investigate, defend or settle a claim involving you.
- Businesses that help us with data processing or marketing.
- Other insurance companies, agents or consumer reporting agencies as reasonably necessary in connection with any application, policy or claim involving you.
- Insurance support organizations, which are established to collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims.
- Medical care institutions or medical professionals to verify coverage.
- Insurance regulatory agencies in conjunction with the regulation of our business.
- Law enforcement or other governmental authorities to protect our legal interests or in cases of suspected fraud or illegal activities.
- Authorized persons as ordered by a subpoena, warrant or other court order or as required by law.
- Lien holders, mortgagees, lessors or other persons shown on our records as having a legal or beneficial interest in your policy.

We will not share information without written permission except for items listed above. We will not, under any circumstances, sell member information to telemarketing firms.

**MELROSE MUTUAL
INSURANCE COMPANY**

303 Main Street East
PO Box 266
Melrose MN 56352



Winter tips to help prevent a loss

- Keep your roof clear of snow, this prevents ice dams and clogged roof vents that can cause condensation build up in your attic
- When temperatures are below freezing, allow a trickle of water to drip from your faucet, especially those that are located near an exterior wall. And open cabinet doors to allow heat to reach uninsulated pipes.
- Shut off water to your home if you plan on being away from home for several days or longer.
- If you have a fireplace, never close your damper with hot ashes in the fireplace, a closed damper will help the fire heat up again and can force smoke and carbon monoxide into your home.
- Locate and insulate pipes most susceptible to freezing. Normally those near outer walls, crawl spaces, and in your attic are most vulnerable.

Announcing **The 117th Annual Meeting**

of the policyholders of Melrose Mutual Ins Co.

Wednesday, March 14th, 2018

Meeting starts at 8:00 pm

Meadowlark Country Club

837 Country Club Drive
Melrose, MN

* Financial Review * Election of Directors *

Speaker - Door Prizes - Lunch

All members are encouraged to attend.



Trust in Tomorrow.