



Your Mutual News

MELROSE MUTUAL INSURANCE COMPANY

Melrose Mutual Annual Meeting

Wednesday,
March 11th, 2020

11:30 am

Meadowlark
Country Club
837 Country Club Dr.
Melrose, MN

Topics:

Financial Review
Election of Directors
Speaker

Door Prizes - Lunch

All members are
encouraged to



Trust in Tomorrow:

Announcing The 119th Annual Meeting

of the policyholders of Melrose Mutual Ins Co.

Wednesday, March 11, 2020

Meeting starts at 11:30 am

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:

Attention!

New Meeting Time:

11:30 am

Message From the President

Greetings:

Amazing, another year has come and gone already. We, as a Mutual, have had another profitable year by working together. We all have to keep working hard to prevent losses anyway we can!

Water damage to property is one of our greatest losses, some years even more than fires. With our homes becoming more modern the losses can add up in a hurry. There are often things we can do to prevent water damage. Make sure everyone in the household knows where the main water supply is located, and how to shut it off.



Replacing the water lines to your washer, dishwasher and refrigerator is easy maintenance that could save you from a messy water loss. Keep a watchful eye on water pipes that could freeze and burst, causing a flood. If you leave on vacation either turn off the water or have someone checking on the house daily to make sure the heat is working and there isn't a water leak.

If you do have water damage be sure to report the loss to your agent right away and start the drying process. It is important to dry damaged areas properly to prevent mold or mildew from forming.

Join us at the Annual Meeting for a presentation on water loss control.

In closing, I hope you all have a healthy and prosperous year ahead. Thank you for your patronage.

I hope to see you all at our Annual Meeting on March 11th. Take note of the new time—11:30am.



Sincerely,
Allan Wiechmann
President

From the office

I am pleased to announce that our company had a profitable 2019; after a rough start things seemed to quiet down mid year and allowed us to recover nicely.

Our company, like all township mutual companies, was founded by neighbors to provide fire protection to rural properties that didn't otherwise qualify due to their remote locations. The allied perils of lightning and additional lines, including water damage, have seen increasing losses over time. In the last 20 years our water damage losses have surpassed our fire losses in 8 years! Join us at the meeting for tips to keep your home safe from a water loss.



See you at the meeting!
Stacy Schiffler, Manager



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Office Hours

Mon-Thur 8-4:30
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Staff

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119th Annual Meeting of Melrose Mutual

All members are invited to attend our annual meeting Wednesday, March 11th, 2020, 11:30am at Meadowlark Country Club in Melrose.

Angie Hill, of ReStore 24, will give a short presentation on water damage losses and welcomes your questions.

The 3 year term of 2 directors are expiring this year. They are directors Dennis Primus & Chuck Goebel. They have 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
- KENSINGTON INSURANCE AGENCY**
BELGRADE
- POLIPNICK INSURANCE**
SAUK CENTRE
- RETKA INSURANCE CENTER**
LITTLE FALLS
- SCHIFFLER AGENCY**
ALBANY
- VANGUARD INSURANCE**
LONG PRAIRIE
- WEALTHCARE INSURANCE**
COLD SPRING & MELROSE

Water Damage Statistics

Did you know that 14,000 people in the US experience a water damage emergency at home or work each day? These claims cost insurance companies 2.5 billion dollars annually, that's an average of \$6,965 per claim. Breaking down some of those facts, 98% of basements in the US will experience some type of water damage. How often do you check your basement? The average age of a failed washing machine line is 8.7 years, and supply hose failure cause more than half of washer related water damage. 75% of water heaters fail before they are 12 years old, and the likelihood of failure increases substantially after 5 years. These are just a few things to consider when checking your home. Angie Hill from ReStore 24 will be at the Annual Meeting giving more tips and things to look out for on preventing a loss in your home.

Board of Directors



Allan Wiechmann



Dave Wenker



Dennis Primus



Chuck Goebel



Jerome Hanfler

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.