



Your Mutual News

MELROSE MUTUAL INSURANCE COMPANY

Melrose Mutual Annual Meeting

Due to the
current
restrictions in
place the
meeting has
been cancelled
for 2021.

We look forward
to being back
together in 2022!

Message From the President

Hi Everyone:

It is with regret, that due to the Covid-19
Pandemic, the Board of Directors has



decided to cancel
this year's annual
meeting. Keeping
our policyholders
safe and healthy is
our main goal.

It has been a year for the books! First,
Covid-19 totally changing the way we live:
staying at home, kids out of school, Zoom
and Google meetings, and the list can go
on... Then, the protests and political
drama, and the 2020 election. Uffda!

We had another successful year despite
everything that has been going on—thanks
to our faithful policyholders, agents and
office staff. The staff continues to do a
terrific job at keeping the office running
smoothly. We can't thank them enough.
We have one director's term expiring this
year. Since we won't be having an Annual
Meeting, company by-laws allow the
Board of Directors to fill any vacancy, so
we will be appointing Jerry Hanfler to
another three year term.

Remember—if you have any questions,
want to make changes, or have a loss call
your agent and they will get things taken
care of. Especially in these challenging
times it is important to remember our
motto "Neighbor helping Neighbor".

Thank you for your business and continued
support, together we are Melrose Mutual.
I hope you all stay safe and healthy this coming
year. Wishing everyone luck in 2021, and
hoping that we can get back to a living a
normal life again soon.



Sincerely,
Allan Wiechmann
President

From the office

It was just days after last year's annual meeting
that our lives changed in ways we never could
have imagined. The way we work, shop,
learn, even interact with others, was turned
upside down. We had to make changes, pull
together and create a new normal. Through all
of this we were able to continue serving our
policyholders, like we've been doing for 120
years (through two global pandemics); and
have a profitable year!

It was a difficult, but necessary, decision by
your board of directors to cancel this year's
annual meeting. If you are interested in re-
viewing the 2020 financial statement it is
available at the office.

May you and your families stay healthy, happy,
and safe in the coming year.

Sincerely,
Stacy Schiffler, Manager

Attention!

2021
Annual Meeting
Cancelled



YOUR ALERTNESS
OUR COMMUNITY

During planting season, farmers do their part to feed the world,
so please slow down and do your part to keep them safe.
Remember to share the road. **Trust in Tomorrow.**



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Trust in Tomorrow!



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Office Hours

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120th Annual Meeting of Melrose Mutual

The 120th Annual Meeting of Melrose Mutual Insurance Company is cancelled.

The Minnesota Department of Commerce is granting the authority for mutual companies to cancel their annual meetings due to the peacetime emergency declared by Governor Walz resulting from the COVID-19 pandemic.

The 3 year term of Jerry Hanfler is expiring this year. He has agreed to be appointed by the Board of Directors to another term, in accordance with company by-laws.

A copy of the 2020 financial statement is available, upon request.

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

The Mutual Advantage

As a mutual insurance company, we have a legacy of effective teamwork. Our company was founded by the grandfathers and great-grandfathers of this community. Though fiercely independent, they shared a commitment of a simple idea; everyone's life could be better if all banded together to share risk and protect one another's property. Our heritage of teamwork continues today. As a mutual insurance policyholder, you are the central member of the mutual team. After all, the mission of this company is property protection for you and your family. Moreover, as a policyholder, you truly are the owner of this company.

We are proud and grateful for the opportunity to provide coverage for your changing insurance needs.

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.