



Your Mutual News

MELROSE MUTUAL INSURANCE COMPANY

Melrose Mutual Annual Meeting

Wednesday,
March 9th, 2022

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 121st Annual Meeting

of the policyholders of Melrose Mutual Ins Co.

Wednesday, March 9, 2022

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:

Message From the President

Greetings:

As I write this letter I hope everyone is doing well and staying safe during this time. I'm grateful that we will be able to gather together for our annual meeting again this year.

We, as a mutual, had a good year, thanks to all of you keeping our losses down.



I would also like to take this opportunity to thank everyone that plays a part in making our Mutual successful. The board of directors

who are dedicated to keeping the company profitable; our terrific office staff, Stacy & Becca, for conducting the day to day company business; and our agents for their trust in our company and what we offer to the policyholder.

With the current economy, the supply chain issues, and the increased prices of materials and labor it is more important than ever to review your home and building values. Now is the time to make sure you are adequately covered in the event of a loss.

We did have to increase the price of our fire extinguishers due to the steel price, but still sell them below cost and service them free of charge to all policyholders.

Join us at the Annual Meeting for a presentation on identity theft, including ways to protect yourself and what to do if you fall victim to it. With that I will end this letter by wishing everyone health and happiness in the coming year.



I hope to see you all at our Annual Meeting on March 9th at 11:30am.

Sincerely,
Allan Wiechmann
President

From the office

I am pleased to announce that Melrose Mutual had a profitable 2021; even with all the economic change and uncertainty of the last two years, we've weathered the storm well.

More exciting news...our Melrose Mutual family grew this summer, Becca and her husband Andy welcomed their first child in June, a beautiful baby girl. The growing family is happy and healthy.



See you at the meeting!
Stacy Schiffler, Manager

Fire Extinguishers

10lb - \$65.00

5lb - \$45.00

Free Recharge & Service





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Office Hours

Mon-Thur 8-4:00
Friday 8-noon

Staff

Stacy Schiffler-Manager
stacy@melrosemutual.com



Becca Borgerding-
Underwriter
rebecca@melrosemutual.com



121st Annual Meeting of Melrose Mutual

All members are invited to attend our annual meeting Wednesday, March 9th, 2022, 11:30am at Meadowlark Country Club in Melrose.

Andrew Moch of Grinnell Re will give a short presentation on Identity Theft, how to protect yourself and what your policy covers.

The 3 year term of 2 directors are expiring this year. They are directors Allan Wiechmann and Dave Wenker. 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

Identity Theft Statistics

Identity theft is one of the fastest growing crimes in America today, with Americans suffering billions of dollars in losses each year. Studies show that 1 out of every 5 adults have been the victim of identity theft, and the FBI has stated that every 3 seconds, an identity is stolen. That's 35,000 every day and 15 million every year... and this number is on the rise. With the incredible amount of personal and financial data stored online it is much easier than ever before for criminals to get your information. If this happens to you, what protection do you have? Our policyholders can have peace of mind knowing that if it happens to them, they won't be alone. We will discuss the identity theft coverage and management services provided to you by your policy.

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.