

Your Mutual News

MELROSE MUTUAL INSURANCE COMPANY

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Annual Meeting

**8:00 p.m.
Wednesday,
March 14th, 2012**

**Meadowlark
Country Club**
837 Country Club Dr.
Melrose, MN

Topics:
Election of Officers
Territory Expansion

Door Prizes - Lunch

**All members are
encouraged to
attend.**

Changing of the Guard

~ Message from the President

It is said that the only thing not susceptible to change is change itself. In 2011, your Board of Directors went through a number of changes.

First, director Donald Hellermann decided not to run for re-election. At the 2011 Annual Meeting, you as members, elected Chuck Goebel to the board. Chuck is a retired insurance agent from the Belgrade area, so he comes to us with a lot of experience in the insurance industry.

Then, at the organizational board meeting held later in March, President Joe Soenneker decided, after being on the board for 26 years, it was time to step down.

At that same meeting I was elected as your new president and Todd Waytashek was appointed to fill out the remainder of Joe's term. Todd comes to us from the Sauk Rapids area and has served on numerous boards in the past. Thank you Joe & Donald for your many years of service and welcome Chuck & Todd!

As a board, we are here to serve you, so if you have any questions or concerns, no matter how big or small, don't be afraid to contact us. Our motto "*Neighbor Helping Neighbor*" reminds us that we are all in this together.



L-R Front row: Dave Wenker, Allan Wiechmann, Todd Waytashek. Back row: Dennis Primus, Chuck Goebel, Leonard Hinnenkamp and Jerome Hanfler.

Working together, we can try to prevent losses to help keep our premiums down. Little things can prevent major losses, like knowing where to find the main water shut off valve and fire extinguishers, fixing broken rafters to prevent roof collapse from snow load, plus many more too numerous to mention. Our inspectors are trained to recognize the little problems before they become big ones.

Through it all we are still going strong. The Board of Directors and I will keep working hard to provide the best services at the lowest possible prices. Remember, it isn't always the price you pay but the service you receive. Our friendly staff is always ready to assist you.

Hope to see you at the annual meeting on March 14, 2012.

Sincerely yours,

Your President,
Allan Wiechmann



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Office Hours
Mon-Thur 8-4:30
Friday 8-12:30



Staff
L-R:
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Patti Rothfork-Manager
patti@melrosemutual.com

Carol Bloch-Bookkeeping
carol@melrosemutual.com

Board of Directors
President:
Allan Wiechmann-Melrose
Vice-President:
Len Hinnenkamp-Melrose
Secretary:
Dennis Primus-Sauk Centre
Directors:
Dave Wenker, Meire Grove
Jerome Hanfler, Little Falls
Charles Goebel, Belgrade
Todd Waytashek, Sauk Rapids

Meeting Topics

Territory Expansion - At this year's Annual Meeting, we will be asking the membership to vote on expanding into the city of St. Cloud. We are eligible for this expansion due to reaching \$1 million in policyholder surplus. We feel it would benefit our current policyholders who move to the city.

Election of Directors - The 3 year terms of 2 directors are expiring this year. They are: Vice-President Leonard Hinnenkamp and director, Jerome Hanfler. Both have agreed to run for another term.

You may place your name on the ballot by submitting it in writing to the office in Melrose before March 4th, 2012. Nominations are not accepted from the floor at the meeting. If you are interested in learning more about your insurance company and guiding it into the future, place your name on the ballot.

Notes from the Office

Wind Claims

Melrose Mutual has seen a noticeable increase in windstorm claims since 2007. We have experienced more frequent and severe storms than anytime in recent memory. This is a challenge for us as well as the entire insurance industry.

In order to keep up with the changing weather, we need to make changes to remain strong for our customers. Due to the huge sums of money paid out for windstorm claims, most insurance companies have raised their rates. Our packaging partner, Grinnell Mutual Reinsurance Company is no different. They have experienced an extraordinarily high number of catastro-

phic claims. Because of this, they too raised rates effective January 1st, 2012.

Solid Fuel Burning (SFB)

In 2011, we saw an increase in the number of fires caused by wood burning appliances. The excess wood from blown over trees, along with a down economy, makes wood burning an attractive alternative to more conventional heat. We currently do not charge additional premium for solid fuel burning stoves; however we do want to know if you have one and that it meets the required setbacks and safety rules. Damage caused by **unauthorized** solid fuel burning will be denied. If your solid fuel burning stove has not been

inspected, call us or your agent for an appointment.

Independent Services

We use independent contractors to handle our inspection and adjusting needs. The inspectors we use are Bill Lieser from Belgrade and Allan Wiechmann from Melrose. Adjusting for us is Dave Mehelich. You can find their photos on our website. If you've had an opportunity to work with one of our independent contractors, we hope you have been satisfied with the service you received.

If you have any questions or concerns, don't hesitate to give me a call at the office.

Patti Rothfork, Manager

In Memory

Melrose Mutual lost a long time member and past president last year. George Servatius, 87, Melrose, passed away December 10, 2011.

George was elected to the board in 1957. He served as President from 1967 until 2001. With professionalism and dedication, he lead the Company through good times and bad. His Laurel and Hardy movies during the annual meeting will always be remembered by those who attended.

We extend our deepest sympathy to Nellie, George's wife and biggest fan, as well as all of those who where touched by his music .



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:

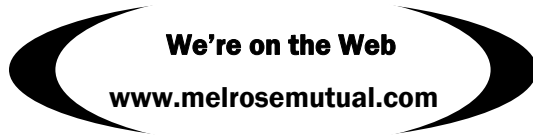
Our affiliated insurance companies.

- 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



**MELROSE MUTUAL
INSURANCE COMPANY**

Your Local Agents

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

Announcing
**The 111th
Annual Meeting**

of the policyholders of Melrose Mutual Ins Co.

Wednesday, March 14th, 2012

Meeting starts at 8:00 pm

Meadowlark Country Club

837 Country Club Drive
Melrose, MN

* **Election of Officers** *
Territory Expansion

FARMUTUAL
insurance