

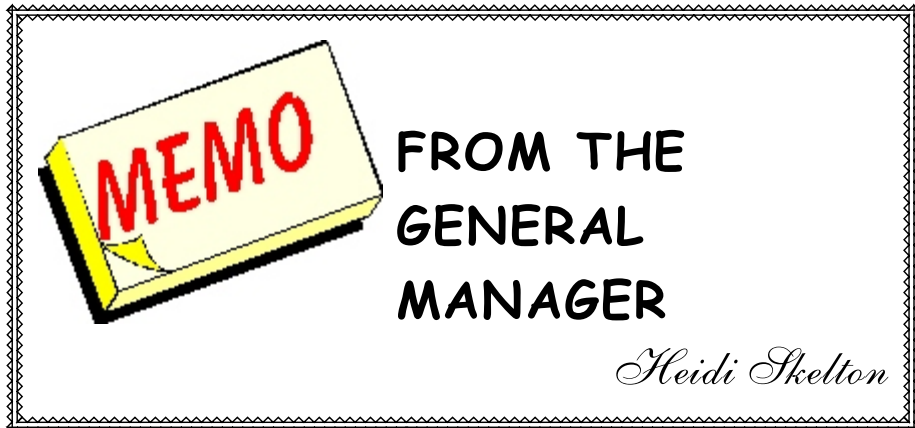
The Mutual Monitor



WINTER 2021 EDITION

VOL. 39, NO. 1

Palo Mutual Insurance Company



Dear Policyholders,

ANNUAL MEETING

Our Policyholder Annual Meeting is **Tuesday**, March 22, 2022 at the Aurora Community Center located in Aurora, MN starting at 10:00 a.m. We will provide lunch and prize drawings for all policyholders. **Please RSVP by calling (218) 229-3397 by Thursday, March 17th if you plan to attend.**

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DETECTING THIEVES



We have had a number of burglary claims recently so it seems like a good time to remind our policyholders of the best ways to deter thieves. One of the best ways is by pretending you are home. In other words, making your house look like someone is there when no one is home.

The first thing you should do is tighten your security. Turn on all the lights, open the curtains and walk around the exterior of your home at night. This will show you how much is visible to burglars from your yard or the sidewalk. Then have someone turn off all the lights. You'd be surprised at how much you can still see from outside. This may convince you to move certain items as well as drawing the curtains or blinds more frequently.

Make sure there are open spaces in your landscaping and that bushes are kept trimmed. You want to give burglars as few places to hide as possible. If you are doing new landscaping, think about adding some thorny bushes in areas that seem vulnerable.

Add motion sensor lighting to your home and garage to startle intruders but make sure it's located high enough so thieves can't reach up and unscrew the bulb.

If you have a dog, make sure your dog is seen and heard. Thieves hate dogs as even the toy breeds can make a lot of noise and inflict nasty bites. The larger breeds terrify them and most burglars, unless they're high on something, will pick a different target if they know there's a dog in the house.

Pretend you are there

Keeping your home looking lived in when you are away is important. Leave lights on timers but make sure the timers have random setting so thieves can't detect a pattern. If you are only going to be away for a short time, leave a radio or the television on turned up loud enough so it can be heard outdoors. If you are going to be away for a longer period, consider using an electronic device that simulates the lights and flicker of a TV. These devices use about the same amount of electricity as a night light. Don't leave a message on your answering machine that indicates you are away. Some burglars phone ahead to see if you are home. Don't post your travel plans on social media websites. Thieves use these sites to find victims. Stop your mail and newspaper deliveries if you are going to be

NOTICE OF ANNUAL MEETING PALO MUTUAL INSURANCE COMPANY

TUESDAY, MARCH 22, 2022

10:00 A.M.

COMMUNITY CENTER

AURORA, MN

**PLEASE NOTE WE ARE MEETING
ON A TUESDAY!**

- **There will be an election of two members to the board of directors**
- **2021 financial statements will be presented.**
- **Lunch will be provided for all policyholders.**
- **All policyholders are eligible to register for door prizes.**
- **One grand prize drawings for \$100.**

CURRENT BOARD MEMBERS

Greg Johnson - President, Ron Dall – Vice President, Diane Meehan – Secretary, Chris Adams – Treasurer, Directors: Randy Melhus and Steve Simek.

● **FILING NOTICE FOR BOARD OF DIRECTORS**

This is the Official Notice of Filing for the Board of Directors of Palo Mutual Insurance Company. At the annual meeting, there will be an election of two (2) directors for three-year terms. Steve Simek's term is expiring and one directorship is open due to the resignation of Ole Clemenson earlier this year. To be a member of the Board of Directors you must be a policyholder and file your intention to run in writing, which must be received at Palo Mutual by Monday, March 17, 2022. You may send your filing notice to Palo Mutual P.O. Box 106, Aurora, MN 55705.

gone for awhile and arrange for someone to remove snow from your sidewalks and driveways.

What do thieves look for?

Typically they are looking for smaller items they can quickly grab and easily resell. Drawers and closets in the master bedroom are often where thieves look first so hide valuables, jewelry and cash elsewhere. They also hit the family room looking for gaming systems and small electronics so cover the windows with shades that filter light but block an intruder's view of what's in the room. Home desks are filled with important papers, statements and checkbooks. Encrypt vulnerable information stored on your home computer and keep important documents in your home safe. Then, make sure that safe is well hidden and bolted to the floor so it can't be easily removed. Create a home inventory with photos or videos and store this information in your safe deposit box.

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UNDER FIRE?

GET OUT AND STAY OUT!

Palo Mutual Insurance Company

Aurora, MN

(218) 229-3397

Palo Mutual Insurance Company is pleased to have the following agents representing our company. Call your agent to visit and go over your policy to determine if your coverage meets today's needs. Also call if you have added any solid fuel burning devices, new buildings or have remodeled your home to make sure you are adequately insured.

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<p>AHRENS INSURANCE AGENCY AURORA Jared Ahrens (218) 229-2536</p>	<p>NORSHOR AGENCY, INC ELY Deb Campbell (218) 365-4665</p>	<p>TRUINSURE INTERNATIONAL FALLS Cyndi Heibel Matt Roshell Chad Belanger (218) 285-7790</p>
<p>AHRENS INSURANCE AGENCY VIRGINIA Chris Ahrens (218) 749-2500</p>	<p>STATEWIDE INSURANCE BROKERS GRAND MARAIS David Smith (218) 387-9139</p>	<p>J3 INSURANCE DULUTH Jason McCaffrey (218) 728-3600</p>
<p>EAST RANGE RELIABLE AGENCY AURORA Aaron Undeland Shelly Romans (218) 229-3868</p>	<p>RANGE RELIABLE AGENCY VIRGINIA AND EVELETH Ashley Samargia Tyler Thoreson (218) 749-8340</p>	<p>UP NORTH INSURANCE AGENCY CLOQUET Holly and Aaron Peterson (218) 879-4444</p>
<p>MIKE MARSH AGENCY, LLC GRAND RAPIDS Mike Marsh (218) 259-8717</p>	<p>PODPESKAR INSURANCE VIRGINIA Jim Podpeskar Barb Podpeskar (218) 741-3200</p>	<p>NORTH STAR INSURANCE AGENCY LLC COOK Lisa Towner Cathy Aune (218) 666-4030</p>
<p>NORSHOR AGENCY, INC SILVER BAY AURORA Seth and Scott Thun (218) 226 4458</p>	<p>TOWER-SOUDAN AGENCY TOWER Donna Mosher (218) 753-2101</p>	<p>DWIGHT SWANSTROM COMPANY DULUTH Matt Bauer Greg Brisky (218) 727-8324</p>
<p>HARBOR INSURANCE AGENCY TWO HARBORS Warren Miller (218) 834-2114</p>	<p>WENSTROM INSURANCE AGENCY FLOODWOOD Reuben Wenstrom (218) 390-9488</p>	

PALO MUTUAL INSURANCE COMPANY'S PRIVACY POLICY

Palo 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.

Palo Mutual Insurance Company 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.

Palo Mutual Insurance Company 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 persons 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 interest 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.
- *Lienholders, 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.

PALO MUTUAL INSURANCE COMPANY
P O Box 106
Aurora MN 55705