

Licensed Township Mutual Companies Domestic	State of Domicile	Assets	Liabilities	Surplus	Minnesota			
					Direct Written Premiums	Net Earned Premiums	Net Losses Incurred	Loss Ratio
Agassiz & Odessa Mutual IC	MN	2,847,102	739,720	2,107,382	961,464	804,200	396,383	49.29%
Albany Mutual Insurance Company	MN	1,648,874	455,809	1,193,065	705,982	477,268	319,721	66.99%
Beaver Creek Mutual IC	MN	3,944,003	492,796	3,451,207	895,078	646,168	514,910	79.69%
Bird Island-Hawk Creek Mutual IC	MN	7,680,274	2,174,085	5,506,189	3,595,471	3,150,425	1,478,277	46.92%
Bray Gently Mutual IC	MN	2,760,771	412,510	2,348,261	803,113	640,441	120,815	18.86%
Buffalo Lake-New Auburn Mutual IC	MN	2,325,814	425,153	1,900,661	682,062	495,229	431,038	87.04%
Chisago Lake Mutual Insurance Company	MN	2,958,294	236,330	2,721,964	414,409	237,036	116,293	49.06%
Ciarenton Farmers Mutual Fire IC	MN	3,709,474	206,123	3,503,351	467,377	281,583	67,865	24.10%
Cokato Mutual Fire IC	MN	1,060,217	162,973	897,244	318,764	224,464	36,511	16.27%
Comstock Farmers Mutual Insurance Comp	MN	3,246,665	338,834	2,907,831	747,545	585,377	164,687	28.13%
Crow River Mutual IC	MN	2,591,601	353,508	2,238,093	889,202	734,906	607,321	82.64%
Dakota-Stanton Mutual IC	MN	3,673,615	243,740	3,429,875	425,421	268,630	203,656	75.81%
Delaware Mutual IC	MN	2,618,682	470,784	2,147,898	891,663	696,914	480,036	68.88%
Elmdale Farmers Mutual Ins., Inc.	MN	5,932,148	840,214	5,091,934	2,022,752	1,720,107	1,174,302	68.27%
Farmers Mutual Fire IC of Clearwater Co.	MN	1,187,499	167,402	1,020,097	332,497	257,537	82,100	31.88%
Farmers Mutual IC in Manchester, MN	MN	7,183,395	747,152	6,436,243	1,379,751	1,144,456	294,225	25.71%
Flom Region Mutual IC	MN	5,675,031	867,689	4,807,342	1,236,240	1,099,843	613,719	55.80%
Flora Mutual IC	MN	1,785,740	418,417	1,367,323	769,856	522,055	289,462	55.45%
Garfield Farmers Mutual Fire IC	MN	801,839	85,159	716,680	206,593	154,434	31,777	20.58%
German Farmers Mutual Fire IC	MN	1,426,913	97,929	1,328,984	266,734	196,958	83,685	42.49%
Gillford Mutual Fire IC	MN	2,817,096	665,295	2,151,801	1,137,201	886,396	588,770	66.42%
Grove Mutual Fire IC	MN	2,225,061	504,107	1,720,954	737,527	590,996	83,394	14.11%
Hallock Farmers Mutual Fire IC	MN	1,273,114	194,468	1,078,646	414,808	262,047	141,900	54.15%
Halstad Mutual Fire IC	MN	3,531,219	805,784	2,725,435	1,284,830	1,027,131	732,042	71.27%
Has San Lake Mutual IC	MN	8,167,122	1,723,673	6,443,449	2,392,467	2,081,714	1,256,761	60.37%
Holmes City Farmers Mutual IC	MN	4,301,762	764,037	3,537,725	1,632,758	1,200,171	797,773	66.47%
Hope Mutual IC	MN	5,486,042	753,913	4,732,129	1,497,347	1,249,594	371,637	29.74%
Itasca Mutual IC	MN	1,877,282	552,433	1,324,849	1,039,764	839,199	466,763	55.62%
Kelso & Shelby Farmers Mutual IC	MN	4,613,536	785,091	3,828,445	1,154,993	924,638	295,432	31.95%
Kenyon, Holden, Warsaw Mutual Fire IC	MN	2,149,170	249,833	1,899,337	379,170	323,951	127,856	39.47%
Kerkhoven and Hayes Mutual IC	MN	2,488,371	278,064	2,210,307	535,578	461,747	171,387	37.12%
King Town Farmers Mutual IC	MN	1,933,422	391,251	1,542,171	816,034	578,428	197,925	34.22%
Lac Qui Parle Mutual IC	MN	1,561,676	307,883	1,253,793	738,361	511,857	202,328	39.53%
Lake Park & Cuba IC	MN	2,474,343	609,122	1,865,221	1,281,122	1,012,925	303,869	30.00%
Lakeland Farmers IC	MN	1,293,460	302,289	991,171	614,499	474,046	284,892	60.10%
Leenthrop Farmers Mutual IC	MN	5,514,983	923,601	4,591,382	1,348,263	1,124,449	432,854	38.49%
Leon Mutual IC	MN	1,050,072	163,589	886,483	347,464	211,063	50,343	23.85%
Madelia-Lake Crystal Mutual IC	MN	3,337,938	539,688	2,798,250	876,590	679,798	310,568	45.69%
Marshall County Mutual IC	MN	3,942,063	719,927	3,222,136	1,299,017	1,077,761	244,497	22.69%
McPherson Minn Lake Mutual IC	MN	3,882,334	907,021	2,975,313	1,435,727	1,070,735	479,924	44.82%
Melrose Mutual IC	MN	2,293,797	434,795	1,859,002	852,171	639,889	437,483	68.37%
Mid-Minnesota Mutual IC	MN	10,773,765	1,741,902	9,031,863	2,378,218	2,049,635	740,515	36.13%
Mid-State Mutual IC	MN	4,963,548	541,970	4,421,578	1,158,225	925,342	474,153	51.24%
Moe Urness Lund Mutual IC	MN	2,572,457	268,909	2,303,548	405,259	328,525	110,124	33.52%
New Munich Mutual Insurance Company	MN	1,338,587	148,366	1,190,221	334,171	196,164	127,768	65.13%
New Prague-Ceska-Louisville Mutual IC	MN	3,028,304	318,168	2,710,136	643,273	498,606	208,487	41.81%
New Sweden Mutual IC	MN	5,555,846	917,441	4,638,405	1,470,160	1,161,310	590,529	50.85%
North Branch Mutual IC	MN	2,321,828	460,064	1,861,764	839,443	689,307	153,375	22.25%
North Fork Mutual Fire IC	MN	4,101,269	530,368	3,570,901	934,347	827,942	363,812	43.94%
Norwegian Mutual Insurance Company	MN	10,402,603	1,098,940	9,303,663	1,920,369	1,607,524	752,002	46.78%
Oscar-Parke Mutual IC	MN	3,408,884	314,448	3,094,436	707,528	535,038	76,360	14.27%
Owatonna Mutual Fire IC	MN	2,746,445	518,459	2,227,986	757,008	587,369	250,002	42.56%
Palmyra Farmers Mutual IC	MN	1,409,442	593,293	816,149	821,689	573,443	331,170	57.75%
Palo Mutual Fire Ins. Association	MN	3,332,218	557,161	2,775,057	1,071,242	897,054	128,152	14.29%
Paynesville Mutual IC	MN	4,210,933	681,863	3,529,070	1,448,324	1,136,428	642,447	56.53%
Pioneer Lake Mutual IC	MN	10,713,971	1,788,458	8,925,513	3,941,714	3,332,255	1,703,842	51.13%
Prairie Pine Mutual IC	MN	4,497,299	842,468	3,654,831	1,950,626	1,654,247	1,119,093	67.65%
Prairie West Mutual IC	MN	4,007,591	582,596	3,424,995	1,063,930	945,402	524,268	55.45%
Preble Farmers Mutual Fire IC	MN	3,159,138	459,857	2,699,281	1,321,601	1,058,671	775,629	73.26%
Redwood County Farmers Mutual IC	MN	6,382,522	1,169,483	5,213,039	2,085,685	1,734,445	767,446	44.25%
Rice County Mutual IC	MN	3,906,918	142,872	3,764,046	289,495	224,425	59,539	26.53%
Roseau County Mutual IC	MN	3,997,783	444,526	3,553,257	1,084,806	875,595	231,758	26.47%
Shible Mutual Fire IC	MN	1,222,977	206,254	1,016,723	413,163	332,560	110,354	33.18%

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South Central Mutual IC	MN	4,081,369	1,008,221	3,073,148	1,624,180	1,340,019	635,277	47.41%
Southeast Mutual IC	MN	6,247,631	1,281,195	4,966,436	2,470,815	2,017,267	932,179	46.21%
Southwest Mutual IC	MN	8,157,378	1,216,122	6,941,256	2,551,674	2,163,983	747,481	34.54%
SpringVale Mutual IC	MN	1,474,063	310,310	1,163,753	876,612	662,648	252,377	38.09%
St. Joseph Mutual IC	MN	4,573,716	1,192,194	3,381,522	1,638,457	1,404,202	725,422	51.66%
Stark Farmers Mutual Fire IC	MN	9,033,751	566,293	8,467,458	1,133,024	942,730	406,410	43.11%
Sumter Mutual Fire IC	MN	3,110,870	207,579	2,903,291	464,754	342,716	119,152	34.77%
Sverdrup Mutual IC	MN	3,609,598	488,246	3,121,352	1,161,720	972,571	427,300	43.94%
Sweet Township Mutual Fire IC	MN	4,169,173	359,157	3,810,016	565,932	395,094	106,538	26.97%
Tara Mutual Fire IC	MN	3,336,226	184,436	3,151,790	392,256	351,115	88,315	25.15%
Unity Mutual IC	MN	4,294,321	662,358	3,631,963	1,051,811	872,565	162,045	18.57%
Vernon Edda Mutual Fire IC	MN	1,772,717	125,635	1,647,082	224,144	206,648	88,577	42.86%
Vineland Huntsville Mutual IC	MN	2,757,766	340,917	2,416,849	630,616	488,088	145,723	29.86%
Wanamingo Mutual IC	MN	2,511,329	204,348	2,306,981	342,086	264,953	(12,008)	-4.53%
West Central Mutual IC	MN	2,164,834	306,978	1,857,856	520,389	437,611	339,631	77.61%
Westbrook Mutual IC	MN	2,165,958	506,558	1,659,400	1,298,345	994,510	272,205	27.37%
White Bear Lake IC	MN	3,450,120	578,371	2,871,749	1,120,674	918,764	408,754	44.49%
Wilmington Mutual IC	MN	1,884,423	350,118	1,534,305	630,919	437,130	316,757	72.46%
Woodland Mutual IC	MN	4,931,903	1,624,178	3,307,725	2,502,119	2,133,539	1,046,689	49.06%
Young America Mutual IC	MN	3,745,556	414,489	3,331,067	695,505	492,255	184,174	37.41%
Total 2017 Township Mutual Companies = 83		306,798,844	48,767,760	258,031,084	88,763,973	71,576,261	33,119,004	46.27%
Total 2016 Township Mutual Companies = 83		295,486,173	47,759,050	247,727,123	88,313,283	70,937,105	31,800,255	44.83%

Caution: The information contained in this publication is unaudited and may contain inadvertent errors. It is not intended as a financial analysis nor is it an expression of opinion on any insurer.