

Licensed Township Mutual Companies Domestic	State of Domicile	Minnesota				Direct Written Premiums	Net Earned Premiums	Net Losses Incurred	Loss Ratio
		Assets	Liabilities	Surplus					
Agassiz & Odessa Mutual IC	MN	2,753,027	468,121	2,284,906	931,383	775,406	383,116	49.41%	
Albany Mutual Insurance Company	MN	1,641,605	479,377	1,162,228	720,168	512,073	367,038	71.68%	
Beaver Creek Mutual IC	MN	3,952,981	475,139	3,477,842	901,820	712,838	447,159	62.73%	
Bird Island-Hawk Creek Mutual IC	MN	7,396,844	1,682,979	5,713,865	3,566,987	3,106,671	1,569,464	50.52%	
Bray Gently Mutual IC	MN	2,944,655	455,219	2,489,436	827,485	667,723	222,975	33.39%	
Buffalo Lake-New Auburn Mutual IC	MN	2,540,704	444,618	2,096,086	729,569	596,251	97,019	16.27%	
Chisago Lake Mutual Insurance Company	MN	3,050,318	230,032	2,820,286	422,833	252,422	41,547	16.46%	
Clairemont Farmers Mutual Fire IC	MN	3,710,117	217,852	3,492,265	511,074	296,241	126,143	42.58%	
Comstock Farmers Mutual Insurance Comp	MN	3,271,592	317,438	2,954,154	737,100	574,009	278,416	48.50%	
Crow River Mutual IC	MN	3,685,137	544,527	3,140,610	1,127,974	933,332	559,536	59.95%	
Dakota-Stanton Mutual IC	MN	3,762,292	240,912	3,521,380	434,746	275,222	136,794	49.70%	
Delaware Mutual IC	MN	2,771,764	484,068	2,287,696	922,146	712,300	357,456	50.18%	
Elmdale Farmers Mutual Ins., Inc.	MN	6,406,473	898,527	5,507,946	2,025,068	1,697,974	681,404	40.13%	
Headwaters Mutual IC	MN	2,591,362	493,525	2,097,837	962,380	820,478	317,716	38.72%	
Farmers Mutual IC in Manchester	MN	7,693,076	710,537	6,982,539	1,388,450	1,170,405	322,102	27.52%	
Flom Region Mutual IC	MN	5,696,204	802,991	4,893,213	1,194,873	1,091,251	557,009	51.04%	
Flora Mutual IC	MN	1,800,307	503,792	1,296,515	765,176	479,747	341,740	71.23%	
Garfield Farmers Mutual Fire IC	MN	860,165	84,025	776,140	207,581	164,467	16,371	9.95%	
German Farmers Mutual Fire IC	MN	1,434,692	99,739	1,334,953	262,978	185,588	54,644	29.44%	
Gilford Mutual Fire IC	MN	2,932,529	618,295	2,314,234	1,120,916	879,067	335,061	38.12%	
Grove Mutual Fire IC	MN	2,371,589	486,604	1,884,985	742,975	587,706	190,641	32.44%	
Hallock Farmers Mutual Fire IC	MN	1,345,788	213,102	1,132,686	411,970	252,794	49,935	19.75%	
Halstad Mutual Fire IC	MN	3,444,242	772,685	2,671,557	1,373,872	1,042,286	641,394	61.54%	
Has San Lake Mutual IC	MN	8,704,892	1,768,080	6,936,812	2,470,425	2,047,347	664,110	32.44%	
Holmes City Farmers Mutual IC	MN	4,650,620	728,748	3,921,872	1,669,152	1,221,569	474,857	38.87%	
Hope Mutual IC	MN	5,486,333	601,233	4,885,100	1,436,341	1,204,224	460,115	38.21%	
Itasca Mutual IC	MN	2,175,648	622,607	1,553,041	1,047,501	889,294	312,045	35.09%	
Kelso & Shelby Farmers Mutual IC	MN	4,853,461	733,671	4,119,790	1,096,901	865,103	263,845	30.50%	
Kenyon, Holden, Warsaw Mutual Fire IC	MN	2,376,991	185,749	2,191,242	390,346	337,808	73,850	21.86%	
Kerkhoven and Hayes Mutual IC	MN	2,662,027	225,074	2,436,953	539,310	464,801	127,848	27.51%	
King Town Farmers Mutual IC	MN	2,004,773	326,280	1,678,493	856,201	616,597	220,427	35.75%	
Lac Qui Parle Mutual IC	MN	1,653,084	336,770	1,316,314	747,362	518,901	226,985	43.74%	
Lake Park & Cuba IC	MN	2,503,288	612,963	1,890,325	1,292,275	1,063,582	501,370	47.14%	
Leenthrop Farmers Mutual IC	MN	4,970,337	826,706	4,143,631	1,352,177	1,131,372	1,204,103	106.43%	
Leon Mutual IC	MN	1,056,576	300,541	756,035	332,283	186,328	206,316	110.73%	
Madelia-Lake Crystal Mutual IC	MN	3,101,279	496,631	2,604,648	826,415	636,235	455,914	71.66%	
Marshall County Mutual IC	MN	4,335,871	720,324	3,615,547	1,324,475	1,105,417	332,556	30.08%	
McPherson Minn Lake Mutual IC	MN	4,150,551	757,813	3,392,738	1,499,927	1,140,254	331,211	29.05%	
Melrose Mutual IC	MN	2,641,212	464,190	2,177,022	826,480	596,845	115,863	19.41%	
Mid-Minnesota Mutual IC	MN	11,435,657	1,552,393	9,883,264	2,367,595	2,009,197	463,360	23.06%	
Mid-State Mutual IC	MN	5,306,152	593,944	4,712,208	1,211,569	951,526	332,933	34.99%	
Moe Umess Lund Mutual IC	MN	2,736,008	285,187	2,450,821	405,630	338,822	71,967	21.24%	
New Munich Mutual Insurance Company	MN	1,449,951	168,319	1,281,632	321,053	198,508	37,697	18.99%	
New Prague-Ceska-Louisville Mutual IC	MN	3,278,403	494,008	2,784,395	665,428	505,867	203,908	40.31%	
New Sweden Mutual IC	MN	5,870,619	865,214	5,005,405	1,539,159	1,209,213	555,620	45.95%	
North Branch Mutual IC	MN	2,656,678	483,741	2,172,937	876,746	702,069	36,679	5.22%	
North Fork Mutual Fire IC	MN	4,526,245	524,239	4,002,006	962,770	835,922	157,530	18.85%	
Norwegian Mutual Insurance Company	MN	10,539,758	1,048,168	9,491,590	2,183,257	1,809,210	1,234,808	68.25%	
Oscar-Parke Mutual IC	MN	3,623,992	310,216	3,313,776	717,208	557,271	114,824	20.60%	
Owatonna Mutual Fire IC	MN	2,533,252	457,080	2,076,172	754,814	516,620	358,228	69.34%	
Palmyra Farmers Mutual IC	MN	1,376,249	573,470	802,779	844,560	596,256	306,016	51.32%	
Palo Mutual Fire Ins. Association	MN	3,467,120	522,389	2,944,731	1,061,360	888,882	273,535	30.77%	
Paynesville Mutual IC	MN	4,229,395	606,731	3,622,664	1,471,653	1,122,302	657,258	58.56%	
Pioneer Lake Mutual IC	MN	10,973,662	1,782,823	9,190,839	4,113,137	3,491,699	2,416,500	69.21%	
Prairie Pine Mutual IC	MN	4,322,363	686,057	3,636,306	1,962,284	1,644,566	1,061,610	64.55%	
Prairie West Mutual IC	MN	3,965,504	445,412	3,520,092	1,118,820	982,855	539,377	54.88%	
Preble Farmers Mutual Fire IC	MN	3,344,173	442,537	2,901,636	1,336,877	1,086,002	427,644	39.38%	
Redwood County Farmers Mutual IC	MN	6,310,557	1,024,336	5,286,221	2,096,201	1,700,556	1,010,998	59.45%	
Rice County Mutual IC	MN	4,046,743	77,145	3,969,598	300,486	289,265	31,644	10.94%	
Roseau County Mutual IC	MN	4,265,442	505,571	3,759,871	1,088,033	886,790	378,293	42.66%	
Shible Mutual Fire IC	MN	1,201,746	206,590	995,156	422,527	336,400	194,935	57.95%	
South Central Mutual IC	MN	4,406,776	913,281	3,493,495	1,628,220	1,319,214	388,029	29.41%	
Southeast Mutual IC	MN	6,689,522	1,358,928	5,330,594	2,570,912	2,084,288	1,058,088	50.76%	

Licensed Township Mutual Companies Domestic	State of Domicile	Assets	Liabilities	Surplus	Minnesota			
					Direct Written Premiums	Net Earned Premiums	Net Losses Incurred	Loss Ratio
Southwest Mutual IC	MN	8,486,698	1,178,516	7,308,182	2,563,612	2,147,342	929,615	43.29%
SpringVale Mutual IC	MN	1,737,776	347,505	1,390,271	880,605	687,229	143,575	20.89%
St. Joseph Mutual IC	MN	4,687,270	1,139,138	3,548,132	1,536,253	1,305,973	871,084	66.70%
Stark Farmers Mutual Fire IC	MN	9,454,665	481,781	8,972,884	1,191,861	981,406	370,537	37.76%
Sumter Mutual Fire IC	MN	3,106,745	214,199	2,892,546	467,451	329,216	167,153	50.77%
Sverdrup Mutual IC	MN	3,897,964	704,936	3,193,028	1,181,240	981,534	512,860	52.25%
Sweet Township Mutual Fire IC	MN	4,232,238	350,403	3,881,835	560,516	405,126	274,169	67.67%
Tara Mutual Fire IC	MN	3,471,789	322,592	3,149,197	395,521	342,732	212,994	62.15%
Unity Mutual IC	MN	4,426,461	604,299	3,822,162	1,058,965	885,626	213,183	24.07%
Vernon Edda Mutual Fire IC	MN	1,903,103	184,234	1,718,869	226,570	197,757	74,073	37.46%
Vineland Huntsville Mutual IC	MN	2,696,654	235,839	2,460,815	608,653	478,638	202,410	42.29%
Wanamingo Mutual IC	MN	2,697,749	209,982	2,487,767	341,918	255,624	72,584	28.39%
West Central Mutual IC	MN	2,222,026	315,170	1,906,856	538,486	449,759	227,596	50.60%
Westbrook Mutual IC	MN	2,260,654	463,860	1,796,794	1,266,441	990,223	332,244	33.55%
White Bear Lake IC	MN	3,632,831	651,836	2,980,995	1,133,989	911,823	472,899	51.86%
Wilmington Mutual IC	MN	1,666,975	271,132	1,395,843	631,875	429,389	284,727	66.31%
Woodland Mutual IC	MN	5,105,040	1,531,460	3,573,580	2,500,920	2,101,183	821,593	39.10%
Young America Mutual IC	MN	3,850,998	384,758	3,466,240	678,903	512,585	175,571	34.25%

Total 2018 Township Mutual Companies = 81		317,478,009	46,950,903	270,527,106	89,781,173	72,268,393	32,736,443	45.30%
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%

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.