

North Eastern Wisconsin SLETTER

Fall/Winter 2013



Maple Valley Mutual
Insurance Company

The Promise You Can Trust



God made
Christmas happen;
friends make
Christmas beautiful,
music makes
Christmas festive;
giving makes
Christmas joyous,
love makes
Christmas complete.

William A. Ward



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President's Message

I would like to welcome you to the seventh edition of our North Eastern Wisconsin Newsletter and hope that you enjoy reading it and find it useful in some way.

First Nine Months – 2013

The storms that hit Northeastern Wisconsin in June and August have had a negative impact on the Company's performance for the first nine months of the year. The June 27th storm produced golf ball to tennis ball size hail that caused considerable damage to properties around the city of Manitowoc. The August 7th storm produced six tornados and a number of areas with estimated winds up to 100 mph that did extensive damage to properties in Brown, Calumet, Kewaunee, Manitowoc, Outagamie and Waupaca counties. Estimated losses from these storms are \$2.8 million.

Otherwise, corporate performance for the year is very good. Direct premiums written are up 6%, non-storm related losses are again quite low and expenses are about the same as last year. Also, the Company's surplus is still comfortably more than premiums written indicating that the Company's financial condition remains excellent. All is well at Maple Valley Mutual. A more complete report can be found on Page 7.

IMT Computer Systems

The transition from Rural Computer Consultants Mutual Insurance Processing System (MIPS) to IMT Computer Services System (APPS) continues to move along at a more than acceptable pace. The further integration of MIPS into APPS has allowed IMT to offer additional features to their member companies. The one we are working on now is their new and improved web inquiry. This system is much faster than our previous one and will allow new programs to be added to our website. The expected date for this changeover is November 22nd. For more information, please refer to Bulletin No. 13-07 on our website.

The next feature we will be working on is Vector - Agent Quoting which was again discussed during a users meeting on October 23rd. We are in the first group of companies that will receive this installation. IMT personnel will start working on this new feature in the very near future.

Once our Quotation System is installed and acceptable to our Agents, we will begin working on Agency Download. We have received many requests for this type of service and are excited to know that this is also a priority with IMT.

www.maplevalleymutual.com

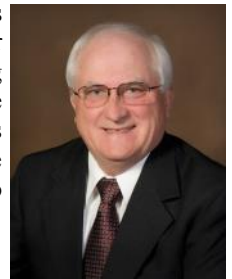
NAMIC Web Services is also updating our website. They are changing our platform from Drupal to WordPress. This new system will be easier to edit and also provides a better platform for IMT upgrades. All work will be completed prior to November 22nd.

A.M. Best Annual Evaluation

On October 16, 2013, confirmation was received that the A.M. Best Company has again reviewed and rated Maple Valley Mutual's performance **A- (EXCELLENT)**. This rating reflects the Company's strong risk-adjusted capitalization, driven by its conservative underwriting and reserve leverage, favorable overall balance sheet liquidity and well-established local market presence. Their rating also confirms management's adherence to a conservative operating philosophy, as reflected in its underwriting and pricing discipline. A. M. Best continues to assign the Company a stable outlook.

Best wishes to everyone for a joyous and safe Holiday Season.

A. H. Schuettpelz, CIC
President & CEO



Christmas is not a time or a season but a state of mind. To cherish peace and good will, to be plenteous in mercy, is to have the real spirit of Christmas. If we think on these things, there will be born in us a Savior and over us will shine a star sending its gleam of hope to the world. Calvin Coolidge

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Annual Agent Meeting -- August 20, 2013

The Company's Annual Agent Meeting was held on the above date at The Woods Golf Club in Green Bay. This event was well attended by Agents representing most of the Agencies that write business for the Company. The meeting was very informative and provided those in attendance with updates to the Company and program changes that will benefit everyone.

President & CEO Al Schuettpelz reviewed and discussed the following items:

- Dwelling and Homeowners Program Revisions;
- Other Program Revisions;
- Company Results (first seven months and both storms)
- Reinsurance Information/Updates

- Underwriting Processes
- The Insurance Marketplace

Lisa Russell, Vice President of Claims, Wisconsin Reinsurance Corporation (WRC) talked about liability claim trends and challenges facing this part of WRC's operations.

Bob Bonnin, Loss Prevention, spoke about a number of issues related to Loss Prevention including revised Company rules, manure pit fencing information and electrical service updates.

Following a brief question and answer session, door prizes were awarded.

(Photos of Agent Meeting - shown below and on Page 3)



Al Schuettpelz, President & CEO



John Matravers, Chairman



Lisa Russell, Vice President of Claims - Wisconsin Reinsurance Corporation



Bob Bonnin, Loss Prevention



Sixteenth Annual Golf Outing - August 20, 2013

The Company's Sixteenth Annual Golf Outing was held at The Woods Golf Course in Green Bay. 44 golfers participated in the best ball scramble. The weather was perfect and everyone had a great time.

The winners of the scramble were:

- 1st Place (10 under par) - Kevin Casper, Jim Wagner,
Ken Casper and Gary Kotecki
- 2nd Place (8 under par) - Mike Walston, Ted Haase,
Scott Hansen and Jerry Braun
- 3rd Place (6 under par) - Rory Johnson, John Laughrin,
Doug Carriveau and Joyce Carriveau

Other Awards:

- Shortest Drive - #1 - Ted Haase
- Closest to Pin - #2 - Jerry Braun
- Closest to Pot Bunker - #3 - Mike Walston
- Closest 2nd Shot - #6 - Rory Johnson
- Closest to Blue Line - #8 - Patrick Hornick
- Longest Drive Women - #10 - Marsha Gomoll
- Closest to Big Tree - #11 - Fred Meinel
- Longest Drive Man - #12 - John Laughrin
- Closest to Pin - #17 - Scott Hansen
- Longest Putt - #18 - Ted Haase

The non-golfers enjoyed the afternoon by taking a boat tour of the Fox River on The Foxy Lady and a tour of Hinterland Brewing Company.

The day's activities concluded with a chicken and ham dinner and the awarding of golf prizes and more door prizes.



1st Place: K. Casper, J. Wagner, G. Kotecki & K. Casper



2nd Place: J. Braun, T. Haase, M. Walston & S. Hansen



3rd Place: D. Carriveau, J. Laughrin, J. Carriveau & R. Johnson



M. Baeten, S. Baeten, P. Schmitz & A. Schuettpelz



C. Reiszwitz, P. Mueller, A. Furton & D. Reiszwitz



N. Jauquet, G. Van Drisse, M. Gomoll & R. Gomoll

The most beautiful people I know are those who have known defeat, known suffering, known struggle, known loss, and have found their way out of the depths. These people have an appreciation, a sensitivity and an understanding of life that fills them with compassion and a deep loving concern. Author Unknown



K. Rosner, N. Rosner, C. Ustianowski & C. Bartels



D. Stoltenow, S. Reisner, J. Matravers & F. Meinel



P. Van De Hey, D. Van De Hey, B. Van De Hey & J. Vanterlogt



K. Hornick, B. Neddo, G. Norton & P. Hornick



G. Gauthier, D. Magnin, J. Wenzel & B. Vanderheiden



Scott Hansen - Hole #17 - Almost a Hole in One

A man without religion or spiritual vision is like a captain who finds himself in the midst of an uncharted sea, without compass, rudder and steering wheel. He never knows where he is, which way he is going and where he is going to land.
William J.H. Boetcker





Company Personnel and Information

PERSONNEL	E-MAIL ADDRESSES	ADDRESS
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Company Results For First Nine Months

The following are Maple Valley Mutual's Operating Results for the first nine months as compared to the previous year:

	<u>2013</u>	<u>2012</u>
UNDERWRITING INCOME		
Direct premiums written	\$ 4,664,407	\$ 4,403,187
Premiums earned	4,416,870	4,072,859
Cost of reinsurance	<u>933,842</u>	<u>952,058</u>
Net premiums earned	3,483,028	3,120,801
LOSSES INCURRED		
Losses incurred	4,277,233	1,902,417
Reinsurance recoveries	<u>1,492,114</u>	<u>364,797</u>
Net losses incurred	2,785,119	1,537,620
NET LOSS ADJUSTMENT EXPENSES	300,262	306,186
OTHER UNDERWRITING EXPENSES	1,261,412	1,258,321
TOTAL LOSSES/EXPENSES INCURRED	4,346,793	3,102,127
NET UNDERWRITING (LOSS) INCOME	(863,765)	18,674
INVESTMENT/OTHER INCOME	347,681	379,110
NET INCOME AFTER TAXES	(351,981)	283,969
SURPLUS	7,026,241	7,166,958

Escape Planning

Plan Ahead! If a fire breaks out in your home, you may have only a few minutes to get out safely once the smoke alarm sounds. Everyone needs to know what to do and where to go if there is a fire.

SAFETY TIPS

- »»» MAKE a home escape plan. Draw a map of your home showing all doors and windows. Discuss the plan with everyone in your home.
- »»» KNOW at least two ways out of every room, if possible. Make sure all doors and windows leading outside open easily.
- »»» HAVE an outside meeting place (like a tree, light pole or mailbox) a safe distance from the home where everyone should meet.
- »»» PRACTICE your home fire drill at night and during the day with everyone in your home, twice a year.
- »»» PRACTICE using different ways out.
- »»» TEACH children how to escape on their own in case you can't help them.
- »»» CLOSE doors behind you as you leave.

IF THE ALARM SOUNDS...

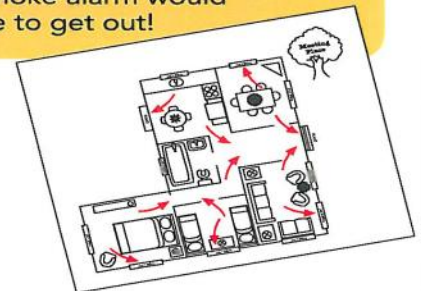
- »»» If the smoke alarm sounds, GET OUT AND STAY OUT. Never go back inside for people or pets.
- »»» If you have to escape through smoke, GET LOW AND GO under the smoke to your way out.
- »»» CALL the fire department from outside your home.



Your Source for SAFETY Information www.nfpa.org/education
NFPA Public Education Division • 1 Batterymarch Park, Quincy, MA 02169

FACTS

- ! According to an NFPA survey, only **one of every three** American households have actually developed and practiced a home fire escape plan.
- ! While **71%** of Americans have an escape plan in case of a fire, only **47%** of those have practiced it.
- ! **One-third** of American households who made an estimate thought they would have at least 6 minutes before a fire in their home would become life-threatening. The time available is often less. And only **8%** said their first thought on hearing a smoke alarm would be to get out!



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