

ST CLOUD CLAIMS BRANCH
PO BOX 1910
SAINT CLOUD MN 56302-1910

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

P.O. BOX 30660 • LANSING, MICHIGAN 48909-8160

AUTO-OWNERS INSURANCE COMPANY
320.251.1451

04/30/2025

Claim Number: 300-0261455-2025

RONALD D OTTERSON
3111 SUNDANCE CIR NW
ALEXANDRIA MN 56308-9075

MINNESOTA POLICY HOLDER NOTICE

We have received notice of a loss submitted under your policy. Our company prides itself in our claims handling and will do our best to provide you super outstanding service.

In compliance with Minnesota State Laws, we are required to notify you of the minimum number and types of claims that may result in non-renewal of your policy.

Nonrenewal. Every insurer shall establish a plan that sets out the minimum number and amount of claims during an experience period that may result in a nonrenewal.

No homeowner's insurance policy may be nonrenewed based on the insured's loss experience unless the insurer has sent a written notice that any future losses may result in nonrenewal due to loss experience.

Any nonrenewal of a home owner's insurance policy must, at a minimum, comply with the requirements of subdivision 8 and the rules adopted by the commissioner.

Your policy may be non-renewed when you have two or more claims during a 36 month period. **Losses caused by natural causes including, but not limited to, lightning, wind or hail; losses for which no payment was made; or losses for which we recovered 80% or more of the payment through subrogation are not taken into consideration.**

We value your business, and in no way is this notice intended to be a threat or any advance notice of cancellation. If you have any questions, please contact your agency.