

**FCMIC RELATED DOCUMENTS:**

**ADDITIONAL POLICYHOLDER COMMUNICATION**

**MERGER OF  
FALL CREEK MUTUAL INSURANCE COMPANY  
WITH AND INTO  
MUTUAL OF WAUSAU INSURANCE CORPORATION**

**FCMIC ADDITIONAL COMMUNICATION SENT TO POLICYHOLDERS**

*Filed with the Wisconsin Office of the Commissioner of Insurance*

**September 14, 2023**



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Phone 715-877-2771 Fax 715-877-3251  
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October 12, 2023

Dear Valued Policyholder:

Fall Creek Mutual Insurance Company has been in business for just short of 149 years, providing insurance security for many properties located in the counties of Eau Claire, Chippewa, Dunn, Trempealeau, Jackson, Buffalo and Clark. Through the years we have been blessed with wonderful policyholders, agents, employees and board members who have made our Company a success.

As with many small businesses there comes a time when function and finance can no longer achieve the goals that Our Mutual was set up to do. In the last couple of years your Board of Directors have been reviewing the ever-increasing costs associated with doing business, the inability to compete with the larger markets, the potential for reinsurance unavailability and the high-cost employment environment. Their plan is to give the policyholder the best opportunity to continue getting great service and products to protect against insurance losses.

The Board feels the only step forward to provide for our policyholders is to merge with another larger Mutual. After careful consideration of a number of Wisconsin mutuals, the board felt that Mutual of Wausau Insurance Corporation was the best fit for our policyholders.

Enclosed are two additional documents. The first is a Summary of Proposed Merger which outlines the key points of the merger agreement and how to view a complete copy of the proposed agreement. The second document is the formal invitation to the Special Policyholder Meeting to vote to approve the merger. We ask that you review these enclosed documents and encourage you to attend the special meeting and vote **FOR** the proposed merger.

**The special meeting will be held on November 15, 2023 at 6:30 p.m. at The Lincoln Town Hall, S5555 Green Meadow Road, Fall Creek, WI 54742.**

Sincerely,

Board of Directors  
Fall Creek Mutual Insurance Company

Enclosures