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## RAM Mutual Insurance Company

A.M. Best #: 004814 NAIC #: 16330 FEIN #: 410246603

### Mailing Address

P.O. Box 308  
Esko, MN 55733  
[United States](#)

[View Additional Address Information](#)

**Web:** [www.rammutual.com](http://www.rammutual.com)

**Phone:** 218-879-3321

**Fax:** 218-879-7097

Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.



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### Best's Credit Ratings

#### Financial Strength Rating [View Definition](#)

**Rating:** A (Excellent)  
**Financial Size:** VII (\$50 Million to \$100 Million)  
**Category:** Million  
**Outlook:** Stable  
**Action:** Affirmed  
**Effective Date:** March 19, 2018  
**Initial Rating Date:** June 30, 1973

#### Best's Credit Rating Analyst

**Rating Issued by:** A.M. Best Rating Services, Inc.  
**Senior Financial Analyst:** Maurice Thomas  
**Director:** Michelle Baurkot

#### Long-Term Issuer Credit Rating [View Definition](#)

**Long-Term:** a  
**Outlook:** Stable  
**Action:** Affirmed  
**Effective Date:** March 19, 2018  
**Initial Rating Date:** November 22, 2004

#### Disclosure Information

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## Rating History

A.M. Best has provided ratings & analysis on this company since 1973.

### Financial Strength Rating

#### Effective DateRating

3/19/2018	A
3/13/2017	A
2/25/2016	A-
1/15/2015	A-
1/17/2014	A-

### Long-Term Issuer Credit Rating

#### Effective DateRating

3/19/2018	a
3/13/2017	a
2/25/2016	a-
1/15/2015	a-
1/17/2014	a-

## Best's Credit Reports



[Best's Credit Report \(Download PDF\)](#) - Where applicable, includes Best's Financial Strength Rating and rationale along with comprehensive analytical commentary, detailed business overview and key financial data.

Report Revision Date: 3/28/2018 (represents the latest significant change).



Historical Reports are available in [Best's Credit Report Archive](#).

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## Press Releases

Date	Title
Mar 13, 2017	A.M. Best Upgrades Credit Ratings of RAM Mutual Insurance Company
Feb 25, 2016	A.M. Best Revises Outlook to Positive for RAM Mutual Insurance Company

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