

TO: INDIANA AGENTS

**REVISED HOMEOWNERS RATES**

You should have received manual pages from ISO containing new loss costs. Grain Dealers Mutual Insurance Company will apply these loss costs to policies written on or after February 1, 2006, instead of ISO's effective date of September 1, 2005.

These new rates will be available on our Quick Quote feature on our Web Site at [www.graindealers.com](http://www.graindealers.com) on February 1, 2006.

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State Filings Coordinator

PLH/po

1-24-06