

TO: ALL AGENTS

YOU TAKE THE CREDIT

Grain Dealers Mutual Insurance Company has enhanced our on-line Businessowners Quotation system to better serve the needs and expectations of our agents and their prospective insureds.

Agents are now authorized to apply up to 20% IRPM credits to BOP quotations generated on our web site. More importantly, when credits are applied, the total premium shown on the worksheets will be automatically adjusted to display the policy premium, including credits.

Please remember that while many risks are eligible for IRPM credits, some may not qualify based on the class of business or unique underwriting characteristics and exposures. For example, habitational risks are not eligible for IRPM credits. Also, any risk that generates a total premium of less than \$500 is ineligible for credit. If you have any questions, please contact your underwriter.

We will continually strive to provide tools and services that benefit our agents and ease the process of doing business. We appreciate your comments and suggestions.

A handwritten signature in black ink that reads "Bruce Mitchell". The signature is written in a cursive, flowing style.

Bruce Mitchell  
Agency Supervisor

1-12-07