

TO: ARKANSAS AGENTS

REVISED DWELLING RATES

You should have received manual pages from the Insurance Services Office that provide revised loss costs and rules for Dwelling. The new rates will be the product of the loss costs and the Company multipliers. Our Company multipliers for Dwelling remain unchanged. These rates will apply to policies written on or after February 1, 2005.

The revised rates will be available on our Quick Quote system located at www.graindealers.com on February 1, 2005.

Pamela L. Holliday
State Filings Coordinator

PLH/po

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