

July 13, 2004

TO: ALL ARKANSAS AGENTS

NEW DWELLING COVERAGE FORMS

Effective July 1, 2004, Grain Dealers Mutual Insurance Company will implement and adopt the ISO Dwelling 2002 Program. A summary comparison of the coverage changes and enhancements is provided with this bulletin. This comparison is not a complete and comprehensive explanation of all coverages. You and your insureds are encouraged to read the contract.

With the adoption of this new program, you will now be able to quote dwelling policies on our Quick Quote feature on our Web Site.

Please discontinue the use of any previously distributed diskettes or downloaded rating software.

Grain Dealers Mutual Insurance Company is pleased to announce these changes. We appreciate your cooperation and patience, and are confident we can rely upon your continued good



judgment and contributions as we endeavor to make available and maintain products and services that assure a viable and successful market presence in the state of Arkansas.

Bruce Mitchell
Agency Supervisor

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