

April 2, 2004

TO: ALL ARKANSAS AGENTS

## **HOMEOWNERS RATE CHANGE AND NEW COVERAGE FORMS**

Effective April 1, 2004, Grain Dealers Mutual Insurance Company will implement new homeowners rates and adopt the ISO Homeowners 2000 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.

These changes will apply to renewal policies only for those agencies currently subject to a new business moratorium. Agents are reminded the homeowners new business moratorium may only be lifted by written notification. We appreciate your patience and cooperation.

At the same time that we make available and enhance our homeowner product, we will make available a Quick Quote feature on our Web Site. In addition to the current Businessowners Quotation option, you will be able to quote personal automobile and homeowners quickly and accurately.

**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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