

February 23, 2007

TO: ALL ARIZONA AGENTS

OPENING THE DOOR ON PERSONAL DWELLINGS

Effective immediately, Grain Dealers Mutual Insurance Company will offer insurance protection for eligible tenant-occupied dwellings on Commercial Property forms. This change is being made in response to your requests to provide a market for personal property in Arizona.

Tenant-occupied dwellings with a minimum building limit of \$100,000 will be given underwriting consideration as Commercial Lines. The on-line Procedure Manual has been revised to include your Binding Authority for Commercial Dwelling Policies in the Commercial Package section.

We are very excited about this change. We are constantly seeking ways to improve our service to you. By expanding our product lines, we hope to enrich our production partnership. Contact your Marketing Representative, Tiffany Daly, or a Commercial Lines Underwriter for assistance.

Bruce Mitchell
Agency Supervisor