

September 23, 2005

TO: ALL NORTH CAROLINA, TENNESSEE, AND VIRGINIA AGENTS

**OCTOBER'S ENTICEMENT OFFERS ENRICHMENT FOR YOUR EFFORTS**

One final enticement will be added to our Token of Appreciation program for the month of October. We will double your tokens for every new Businessowners Policy that is submitted for issuance with a completed Application and Rating Worksheet generated on our Web-based Businessowners Quotation System.

This is an easy reward for utilizing the quotation tools that are made available for you on our Web Site. Your Field Representative or Commercial Lines Underwriter can provide you with a "click-by-click" instructional brochure for our Businessowners Quotation System.

If we issue a new BOP that you quoted on our Web Site, we'll double your tokens. It's another good deal from Grain Dealers Mutual Insurance Company.

Bruce Mitchell  
Agency Supervisor