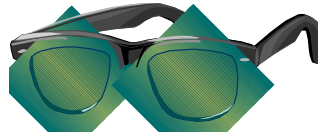


April 25, 2006

TO: ALL NORTH CAROLINA, TENNESSEE AND VIRGINIA AGENTS



**CATCH SUMMER RAYS**

During the fun-filled summer months of May and June, the Southeastern Office of Grain Dealers Mutual Insurance Company will be having an exciting new promotion for agents, producers, and customer service representatives.

For every new Businessowners, Commercial Package, and General Liability Policy written from May 1 to June 30 you can earn a chance at winning a custom gift basket valued at more than \$100. Each basket will include a \$50 gift card and a variety of other valuable gifts and goodies.

There will be one grand prize drawing per state at the end of this promotion. Your chances of winning will increase with each new BOP, CPP, and CGL that you write with Grain Dealers Mutual Insurance Company. In addition to the Grand Prize Drawing, there will be special surprise weekly drawings to keep you motivated and give you a sunny disposition.

You'll Catch Summer Rays, just by sending new business our way.

Bruce Mitchell  
Agency Supervisor