

TO: ALL HOME OFFICE AGENTS

NEW ASSIGNMENTS REDEFINE FUNCTIONS & IMPROVE PROCESSES

As we begin 2004, we are mindful of our Mission Statement, *“Provide our policyholders and agents exceptional service and quality insurance products at a fair cost.”* Looking ahead, we are asking ourselves, “What can we do to improve our customer service?”

Over the past 18 months, there has been an influx of new business submissions as a result of the hard market conditions, and it has become increasingly difficult to maintain our high service standards. In today's ever-changing market, we must find ways to adapt our processes to ensure we meet the demands and exceed the expectations of our customers. It is with this intent we wish to announce our New Business and Renewal Underwriting Teams.

Your New Business Underwriter will now devote his entire efforts to quoting and issuing your commercial applications. The Renewal Underwriter will concentrate on handling those accounts once the coverage is placed to everyone's satisfaction. By focusing our individual efforts we intend to provide the service you expect from Grain Dealers Mutual Insurance Company.

We value the Agent/Underwriter relationship; therefore, each underwriter will be responsible for a specific territory. Please take a few moments to review where you should direct your future insurance inquiries.

New Business Underwriters

Michael Cook	800-495-6476	AR, MS
Bob Killion	800-495-6474	AZ, IN, NM
Warren Williams	800-495-6479	OK

Renewal Underwriters

Stacy Bell-Archer	800-495-6472	AZ, MS, NM
Arlan Johnson	888-454-5822	AR, IN, OK

With this change, we commit ourselves to providing exceptional service and attention to your new business needs *and* your business already placed with Grain Dealers Mutual Insurance Company.

Roy Bowen
Commercial Lines Manager

01-02-04 RB/bdm