

TO: INDIANA AGENTS

**BUSINESSOWNERS LOSS COSTS &
COMPANY MULTIPLIER TO BE IMPLEMENTED**

You should have received manual pages from ISO containing new loss costs. Grain Dealers Mutual Insurance Company will apply these loss costs to policies written on or after August 1, 2005.

Our manual page BP-R-O that provides you with the new multiplier of 1.546 can be found on our web site at www.graindealers.com under the Company Procedure Manual. Manual page BP-MP-1, which can also be found on our web site, remains unchanged.

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PLH/po

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