

August 18, 2006

TO: ALL INDIANA AGENTS

HOMEOWNERS UNDERWRITING RESTRICTIONS RELAXED

Effective immediately, Grain Dealers Mutual Insurance Company will no longer require supporting personal automobile business with new homeowners accounts.

The seasonal weather has been tough on the Indiana homeowners market, but we want to assure you that we are interested in writing new business that meets our established underwriting standards. A new flyer recapping the underwriting guidelines for homeowners and personal auto has been enclosed with this bulletin.

We want to encourage you to submit your new Personal Lines business - homeowners and auto - but not necessarily together. Each new submission will be underwritten based on its individual characteristics. For assistance and encouragement, contact me or your Personal Lines underwriter, Pam Greeson.

Bruce Mitchell
Agency Supervisor