

June 13, 2007

TO: ALL AGENTS

IF AN AGENT SPEAKS UP, DOES ANYBODY LISTEN?

During the first week of May, Grain Dealers Mutual Insurance Company met with agency representatives from each of the nine states where we conduct business. The individuals who expertly represented your state and your interests are listed below:

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|------------------------|--------------------|-----------------------|
| AZ - Jerrold Boudreaux | AR - Bev Hargraves | IN - Joe Dezelan |
| IN - Kevin Kervan | MS - Jack Laseter | NM - Rachel Hernandez |
| NC - Charles Collins | OK - Thad Leonard | TN - Steve Broyles |
| VA - Louise Weaver | | |

Our objective was to gather information that would help us to better serve our agents and write more business. Company representatives from every area of operation participated in this meeting ranging from support staff to senior management.

We were listening and we gathered lots of information. The attached pages include several bulletin points that were mentioned at this meeting. But simply listening is not enough. Now, we must act. We have begun the process of reviewing the information that was gathered. Some items have already been acted upon and completed. Some items have been set into Action Plans. Of course, not every item will be doable, but each one will receive our attention.

We wanted to make you aware of this important meeting. More importantly, we wanted to make available to you the opportunity to share your own thoughts and suggestions. Please review the items on the attached pages. If you have any additional ideas or observations, please contact your Field Representative or the Agency Supervision Department at 800-428-7081, extension 4512.

Our work doesn't stop here; it's just beginning. I will keep you informed of our progress as we continually strive to serve you better and write more business.

Bruce Mitchell
Agency Supervisor