

July 28, 2004

TO: ALL MISSISSIPPI AGENTS

## **HOMEOWNERS RATE CHANGE AND NEW COVERAGE FORMS**

Effective August 1, 2004, Grain Dealers Mutual Insurance Company will implement new homeowners rates and adopt the ISO Homeowners 2000 Program. A summary comparison of the coverage changes and enhancements is provided with this bulletin. This comparison is not a complete and comprehensive explanation of all coverages. You and your insureds are encouraged to read the contract.

At the same time that we make available and enhance our homeowner product, we will make available the homeowners rates on our Quick Quote feature on our Web Site.

**Please discontinue the use of any previously distributed diskettes or downloaded rating software.**

Grain Dealers Mutual Insurance Company is pleased to announce these changes. We appreciate your cooperation and patience, and are confident we can rely upon your continued good judgment and contributions as we endeavor to make available and maintain products and services that assure a viable and successful market presence in the state of Mississippi.

Bruce Mitchell  
Agency Supervisor

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