

TO: NORTH CAROLINA AGENTS

**COMMERCIAL FIRE/ALLIED LINES
LOSS COSTS TO BE IMPLEMENTED**

The Insurance Services Office has issued new loss costs to apply to Commercial Fire and Allied Lines. Grain Dealers Mutual Insurance Company will apply these loss costs to policies effective February 1, 2010. The overall rate change is -7.2%.

Our loss cost multiplier of 1.932 remains unchanged. Our minimum premium as shown on manual page CF-MP-1 also remains unchanged (see pages CF-R-O and CF-MP-1 that are located on our web site at www.graindealers.com).

Patti Ortiz
Administrative Assistant

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