

TO: NORTH CAROLINA AGENTS

IDENTITY FRAUD COVERAGE ADDED TO OUR HOMEOWNERS POLICY

Many people are financially impacted by identity fraud each year. To counter this threat, Grain Dealers Mutual Insurance Company is providing \$15,000 coverage to our Homeowners policies to protect our insureds. Beginning September 1, 2007, we will be adding this coverage to our Homeowners policies for a nominal fee. Also, we will be attaching a flyer to all of our policies explaining this coverage.

The form identified on the face of the policy will be DL 25 55. A \$250 deductible will apply.

Pamela Holliday
State Filings Coordinator

PLH/po

8-27-07