

TO: ALL OKLAHOMA AGENTS

HOMEOWNERS RATE CHANGE AND NEW COVERAGE FORMS

Effective April 1, 2005, 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.

Pamela Holliday
State Filings Coordinator

3-15-05