

TO: ALL PERSONAL LINES AGENTS

**UNDERWRITING GUIDELINE CHANGES**

Effective immediately, the following changes have been made to Grain Dealers Mutual's Personal Lines Underwriting Guidelines:

**Homeowners Binding Limits**

\$300,000 to **\$500,000** for Personal Liability

\$1,000 to **\$5,000** for Medical Payments

**Dwelling Policy Binding Limits**

\$150,000 to **\$250,000** for Protection Classes 1-8

\$300,000 to **\$500,000** for Personal Liability

\$1,000 to **\$5,000** for Medical Payments

**Personal Auto**

General Profile

Bankruptcy or repossession within the last five years

**PREVIOUS**

**Ineligible**

**CURRENT**

**(Deleted)**

Household Profile

No Current Insurance

Non-Standard Insurance within the past three years

Divorced/Separated within the past year

**Ineligible**

**Ineligible**

**Submit**

**Submit**

**Submit**

**(Deleted)**

All Driver Profile

Maximum age

Licensed in state of residency less than one year

Student Driver at School with Auto

**70**

**Submit**

**Submit**

**75**

**(Deleted)**

**(Deleted)**

Vehicle Characteristics - Submit

Older vehicle for Liability or Physical Damage Coverages  
**(photo is no longer required)**

**<10 yrs**

**<15 yrs**

Vehicle Value

**<\$50,000**

**<\$60,000**

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8-22-08