

March 2007

TO: ALL AGENTS

WITHOUT RESERVATIONS,
WE ARE RELAXING OUR RESTAURANT GUIDELINES

Grain Dealers Mutual Insurance Company has revised the Underwriting Guidelines for restaurants. Shoes and shirt are still required. However, it is now acceptable to submit a restaurant whose ownership is replaced by the manager, or to extend coverage for a current Grain Dealers' policyholder who adds a new or secondary location.

When underwritten properly, restaurants are a profitable line of business for our company. We want to help you write more business and conduct business in a relaxing environment. Please contact your underwriter for assistance and complete details.

Bruce Mitchell
Agency Supervisor