

September 2005

TO: ALL NORTH CAROLINA, TENNESSEE, AND VIRGINIA AGENTS

**The Shortest Distance Between Two Points is a Straight Line**

As you know, all accounting functions for Grain Dealers Mutual Insurance Company are handled at the Home Office in Indianapolis, Indiana. No money should ever be sent to our branch office in Greensboro, North Carolina.

Ideally, you and all of your insureds would remit your payments in a timely manner. Realistically, we know that doesn't happen all the time. We want to make you aware of two new alternatives that will provide the fastest service possible and eliminate the need to delay payments by sending them through the Greensboro office.

1. **CREDIT CARD PAYMENTS.** The Company will charge the current premium due to your insured's Master Card or Visa account. To be recorded the same day, credit card payments must be processed by 2:30 pm EST. To utilize this service, contact the Policyholder Service Center in Indianapolis at 800-486-4567.
2. **AGENT ACCOUNT SWEEP.** If you choose to accept payment in your office, the Company will electronically transfer those funds from your bank account via ACH and apply them to your insured's policy premium. Please be advised, that all refunds are sent directly to the insured. If you accept your insured's check, you do so at your own peril if that check is returned NSF. The company will not reimburse you for bad checks. For complete details on the Company's "account sweep" option, refer to the bulletin reprinted on the reverse of this notice or contact the Accounting Department in Indianapolis at 800-428-7081.

Grain Dealers Mutual Insurance Company continuously examines our processes to assure the greatest convenience and efficiency. We encourage you to access the account information made available to you on our Web Site at [www.graindealers.com](http://www.graindealers.com). Payment information is updated daily. We appreciate your cooperation in adhering to these established practices and procedures so we are able to provide you and your insureds with the best possible customer service.

Bruce Mitchell  
Agency Supervisor

SEOpay\_05.lwp