

TO: TENNESSEE AGENTS

COMMERCIAL PROPERTY  
REVISED COMPANY MULTIPLIER

Grain Dealers Mutual Insurance Company has revised its Commercial Property loss cost multiplier. This revised multiplier will apply to policies written on or after November 1, 2005.

Our manual page CF-R-O that provides you with the new multiplier of 1.921 can now be found on our web site at [www.graindealers.com](http://www.graindealers.com) under the Company Procedure Manual. Manual page CF-MP-1, which can also be found on our web site, remains unchanged.

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State Filings Coordinator

PLH/po

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