

TO: TENNESSEE AGENTS

**GENERAL LIABILITY LOSS COSTS
TO BE IMPLEMENTED**

You should have received General Liability loss cost pages from ISO. Grain Dealers Mutual Insurance Company will apply these revised loss costs to all policies written on or after November 1, 2004, instead of ISO's effective date of April 1, 2003. Company manual pages GL-R-O and GL-MP-1 remain unchanged.

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PLH/po

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