

TO: VIRGINIA AGENTS

BUSINESSOWNERS LOSS COSTS
TO BE IMPLEMENTED

The Insurance Services Office has issued new loss costs to apply to Businessowners. Grain Dealers Mutual Insurance Company will apply these loss costs to policies effective on or after August 15, 2005.

Our Company multiplier of 1.810 remains unchanged. Our minimum premium as shown on manual page BP-MP-1 also remains unchanged (see pages BP-R-0 and BP-MP-1 that are now located on our web site at www.graindealers.com).

Pamela L. Holliday
State Filings Coordinator

PLH/po

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