

TO: VIRGINIA AGENTS

COMMERCIAL AUTO REVISED LOSS COSTS

You should have received manual pages from the Insurance Services Office that provide revised loss costs for Commercial Auto. These rates apply to policies effective on or after August 1, 2006. The revised loss costs will produce an overall change of -3.1%.

Our Physical Damage loss cost multiplier of 1.786 and our Liability loss cost multiplier of 1.647 remain unchanged. Our minimum premiums as shown on manual page CA-MP-1 also remain unchanged (see pages CA-R-O and CA-MP-1 that are located on our web site at www.graindealers.com).

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State Filings Coordinator

PLH/po

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