

TO: VIRGINIA AGENTS

**COMMERCIAL PROPERTY LOSS COSTS AND
COMPANY MULTIPLIER TO BE IMPLEMENTED**

The Insurance Services Office has issued new loss costs to apply to Commercial Property. Grain Dealers Mutual Insurance Company will apply these loss costs to policies effective on or after September 1, 2004.

In order to convert the loss costs to rates, they must be multiplied by the Company's Loss Cost Multiplier. Enclosed is page CF-R-O that provides you with the multiplier. Manual page CF-MP-1 remains unchanged.

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PLH/po

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