

# PRODUCT CHANGE ANNOUNCEMENT

July 7, 2010

## **North Carolina**

### ***Important Information Regarding Grain Dealers Mutual's Homeowners Products***

Grain Dealers Mutual Insurance Company, a member of The Main Street America Group, announces important changes to its HO 3, HO 4 and HO 6 homeowners products in North Carolina.

A **12.8 percent overall rate increase** is being made by removing parts of the following deviations:

- Territorial deviations
- Three to five year continuous policy deviation
- Amount of insurance deviations
- Mature home deviation
- Insurance score deviations
- Companion policy deviation

For further information regarding these changes, please visit our Web site, [www.graindealers.com](http://www.graindealers.com): Underwriting Tools/Company Procedure Manual/Underwriting/Personal Lines/Company Exception Pages/North Carolina/Homeowners.

If you have any questions regarding our homeowners products, please contact your personal lines underwriter.

**Effective Date:** New Business **July 9, 2010**    Renewal **Aug. 23, 2010**

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