

# PRODUCT CHANGE ANNOUNCEMENT

April 1, 2010

## Oklahoma

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

Grain Dealers Mutual Insurance Company, a member of The Main Street America Group, has adjusted its underwriting guidelines for its HO 3 homeowners product.

Highlights of our changes to new business coverage include:

- When the account is **NOT** rounded with a personal auto policy, the minimum coverage A limit is decreasing to \$120,000.
- When the account is rounded with a personal auto policy, the minimum coverage A limit is increasing to \$120,000.
- The minimum coverage A limit for seasonal secondary homes is increasing to \$85,000.
- The maximum coverage A limit is \$500,000 for protection classes 1-6 and \$350,000 for protection classes 7-8.
- During the timeframe of the past 36 months, the maximum number of losses allowed is two (one weather-related loss and one all other type of loss).

Highlights of our changes to renewal coverage include:

- During the timeframe of the past 36 months, three or more losses (with one being weather-related), makes the policyholder ineligible for renewal.

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/Binding Authority/Oklahoma/Homeowners.

If you have any questions regarding this change, please contact your Grain Dealers Mutual personal lines underwriter.

**Effective Date:** New Business **May 17, 2010**    Renewal **July 5, 2010**

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