

TO: VIRGINIA AGENTS

**COMMERCIAL PROPERTY LOSS COSTS AND NEW LOSS COST
MULTIPLIER 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 January 1, 2010.

Our manual page CF-R-O that provides you with the new multiplier of 1.968 can be found on our web site at www.graindealers.com under the Company Procedure Manual. Manual page CF-MP-1, which can also be found on our web site, remains unchanged.

Patti Ortiz
Administrative Assistant

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