



GRAIN DEALERS MUTUAL INSURANCE COMPANY

A member of The Main Street America Group



DATE: July 8, 2010

TO: Our Valued Grain Dealers Mutual Oklahoma Agent-Customers

FROM: Henry Pippins, Midwest Region President

RE: **Grain Dealers Mutual's Oklahoma Market Strategy**

Grain Dealers Mutual Insurance Company, a member of The Main Street America Group, has advised the Oklahoma Insurance Department (OID) of our intention to discontinue writing personal lines in the state. Once we have received final approval of our proposed withdrawal plan from the OID, we will send **cancellation notices on personal lines policies beginning Nov. 5, 2010.**

In conjunction with our withdrawal process, we are reducing our commission level for all personal lines new business and renewal policies written with Grain Dealers Mutual to 5 percent. This reduction in premium is effective **Aug. 16, 2010.**

While we are moving away from personal lines in the state, Grain Dealers Mutual and Main Street America are fully committed to remaining a solid market for commercial lines in Oklahoma. As the commercial market is beginning to show signs of hardening, we are excited by the potential for profitable growth starting this year, as well as the opportunity to introduce new competitive products and state-of-the-art technology. This includes our highly successful Main Line BOP and Main Street Station policy processing system.

We will keep you updated on our plans to launch our new commercial lines products and platform in Oklahoma. If you have any questions regarding our decision to discontinue writing personal lines products in the state, please contact me directly at (800) 428-7081 or PippinsH@msagroup.com.

Thank you for your partnership.

Indianapolis Office

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