

PRODUCT CHANGE ANNOUNCEMENT

April 26, 2010

Indiana

Important Information Regarding Grain Dealers Mutual's Homeowners Product

Grain Dealers Mutual Insurance Company, a member of The Main Street America Group, announces important changes to its HO 3 homeowners product in Indiana.

Highlights of our changes include:

- Overall rate increase of 12 percent.
- The number of insurance score groups expanded from nine to 12.
- To improve competitiveness, rating factors are being improved for more desirable insurance score groups.

For further information regarding these changes, please visit our Web site, www.graindealers.com: Underwriting Tools/Company Procedure Manual/Underwriting/Personal Lines/Company Exception Pages/Indiana/Homeowners/Insurance Score.

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

Effective Date: New Business **June 8, 2010** Renewal **July 23, 2010**

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