



GRAIN DEALERS MUTUAL INSURANCE COMPANY

A member of The Main Street America Group



TO: Our Valued Tennessee Agent-Customers

FROM: Bruce Mitchell, First Vice President, Marketing/Distribution/State Filings

DATE: April 21, 2010

RE: **Main Street America Hosts Meetings in Tennessee to Welcome Grain Dealers Mutual Agents**

In early April 2010, meetings were held across Tennessee to introduce The Main Street America Group to our Grain Dealers Mutual Insurance Company agent-customers. An overview of the affiliation between Main Street America and Grain Dealers Mutual, and the exciting opportunities that will be available to our Tennessee customers were presented at the meetings and are summarized below.

A Combination of Strengths

Grain Dealers Mutual's affiliation with Main Street America closed in November 2009, enabling our customers to enjoy the benefits of being part of an A.M. Best "A" rated, financially solid P&C carrier committed to the independent agent as its sole distribution channel.

The affiliation gives us a tremendous opportunity to combine our strengths – Grain Dealers Mutual's strong 108-year-old brand name and Main Street America's excellent financial standing – to profitably grow our partnership in Tennessee.

As part of the affiliation, Grain Dealers Mutual's premium, losses and underwriting expenses will be pooled with those of Main Street America. Grain Dealers Mutual's Indianapolis office has become the headquarters of Main Street America's Midwest Region, which is headed by Henry Pippins, regional president.

Products and Technology

Upon completion of the re-contracting process, your agency will continue to have the ability to write Grain Dealers Mutual products and within a few weeks have access to Main Street America's commercial lines products, featuring Main Line BOP. This robust small business product includes nearly 500 classes in 10 programs: office, service, retail, wholesale, contractors, apartment, restaurants, garage, condominium (residential and commercial) and light manufacturing.

In addition to broad eligibility, the product offers traditional and expanded coverages, as well as a variety of options and endorsements, including employment practices liability insurance and identity theft.

Indianapolis Office

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Commercial auto, workers' compensation and commercial umbrella products, as well as our surety bond products, will also be available.

Grain Dealers Mutual also plans to reenter the personal lines market in the Volunteer State with Main Street America's product line in July 2010.

What's more, you will be able to take advantage of Main Street America's Main Street Station personal lines and commercial lines quoting and processing systems that will make it easier for you to write new business with us and significantly speed policy turnaround, further improving service to your customers.

Main Street Station personal lines and commercial lines systems are integrated with the major agency management systems, such as Applied Systems' The Agency Manager (TAM), and AMS Services' AfW and Sagitta.

Customer Support

Main Street America shares Grain Dealers Mutual's commitment to exceptional service and strives to serve its customers (agents) and its customers' customers (policyholders) better than anyone else, which is the hallmark of "The MSA Experience."

Reflecting this commitment to providing best-in-class service, Main Street America's locally based network of field representatives regularly visit our customers in their offices to provide assistance with our systems, introduce them to new products and ensure all their needs are being met.

Other key members of the support team are regional commercial and personal lines underwriters, and claims staff, who pride themselves on their responsiveness.

Additionally, Main Street America's customer service department is available to help with questions on basic coverages, and billing and policy status, as well as technical support. They can be reached 8 a.m.-6 p.m. ET Monday through Friday at (877) 9ASKMSA (877-927-5672), via e-mail at customer@msagroup.com or fax at (866) 420-8032.

Compensation and Re-Contracting

Main Street America offers a very competitive compensation package that provides significant rewards for profitable growth.

It is important that you sign and return the Agency Agreement and Agency Contingent Profit Sharing Plan for your agency as soon as possible so you can begin enjoying the many new benefits of our partnership.

If you have any questions regarding Grain Dealers Mutual's new affiliation with Main Street America, please feel free to call me at (800) 428-7081, ext. 4512 or via e-mail at bmitchell@graindealers.com.