



**GRAIN DEALERS MUTUAL
INSURANCE COMPANY**

A member of The Main Street America Group



April 1, 2010

Dear Valued Arkansas Customer:

Grain Dealers Mutual's affiliation with The Main Street America Group will provide many excellent opportunities for our Arkansas agent-customers. Our solid 108-year-old franchise, combined with Main Street America's financial strength and track record of sustained profitable growth, even in down cycles, has us very well-positioned to partner with you to achieve mutual success in the future.

Unfortunately, we are not able to move forward with our integration plans in Arkansas as quickly as we had hoped. Circumstances and business prudence will not allow us to implement all the opportunities gained by our new affiliation in every state all at once.

The sheer magnitude of the integration and implementation process requires us to prioritize and optimize our resources very carefully. But of greater concern, the continued soft market conditions and our unprofitable underwriting results, compels us to discontinue writing new business in the state until we can successfully implement viable and effective products and processes.

Effective April 19, 2010, we will no longer accept new business in the state of Arkansas. Your Grain Dealers Mutual Agency Agreement will remain in-force with no change to the associated terms and conditions. You may continue to actively service and renew your existing book of business.

We will keep you updated on our plans for Arkansas. In the meantime, if you have any questions regarding our decision to discontinue writing new business in the state, please feel free to contact me at (800) 428-7081, ext. 4512.

Sincerely,

Bruce Mitchell
First Vice President
Marketing/Distribution/State Filings
Grain Dealers Mutual Insurance Company

Effective April 19, 2010

No new Commercial Lines business
Continue to service and renew existing Commercial Lines policies
Personal Lines unchanged, continue non-renewal of all personal Lines policies