



GRAIN DEALERS MUTUAL INSURANCE COMPANY

A member of The Main Street America Group



March 17, 2010

Dear Valued Arizona Customer:

Grain Dealers Mutual's affiliation with The Main Street America Group will provide many excellent opportunities for our Arizona 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.

As we informed many of you during our recent customer visits in Phoenix and Tucson, we are unable to move forward with our integration plans in the Grand Canyon State 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 more importantly, prior to our affiliation, The Main Street America Group entered into an exclusive agreement with The Leavitt Group. The honor and integrity of Grain Dealers and The Main Street America Group compels us to adhere to our agreement with The Leavitt Group.

Effective April 1, 2010, we will no longer accept new business in the state of Arizona. To continue to write new business would potentially put us in direct competition with The Leavitt Group and conflict with the terms of the existing agreement. 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 Arizona. 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