

PRODUCT CHANGE ANNOUNCEMENT

March 31, 2010

Indiana

Important Information Regarding Grain Dealers Mutual's Homeowners Product

Grain Dealers Mutual Insurance Company, a member of The Main Street America Group, has adjusted its underwriting guidelines for its HO 3 homeowners product.

Highlights of our changes to new business coverage include:

- Increasing the minimum coverage A limit to \$120,000.
- Increasing the minimum coverage A limit for seasonal secondary homes to \$85,000.
- The maximum coverage A limit is \$500,000 for protection classes 1-6 and \$350,000 for protection classes 7-8.
- During the timeframe of the past 36 months, the maximum number of losses allowed is two (one weather-related loss and one all other type of loss).

Highlights of our changes to renewal coverage include:

- During the timeframe of the past 36 months, three or more losses (with one being weather-related), makes the policyholder ineligible for renewal.

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

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

Effective Date: New Business **May 17, 2010** Renewal **July 5, 2010**

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