

PRODUCT CHANGE ANNOUNCEMENT

March 16, 2010

Mississippi

Grain Dealers Mutual Reintroduces Contractors Program; Discontinues Writing of One- to Four-Family Dwellings

Grain Dealers Mutual Insurance Company, a member of The Main Street America Group, is pleased to announce we will be re-entering the artisan contractors market. Effective March 22, 2010, we will now offer business owners policies (BOP) and commercial auto policies for contractors. Policies will be written on the Grain Dealers Mutual contractors package.

The Main Street America Group, an "A" rated P&C company, has successfully written contractors in the 24 states we operate in for many years. With this re-entry, Main Street America's appetite and eligibility guidelines will apply. For more information, please see the attached document.

Effective April 5, 2010, Grain Dealers Mutual's commercial lines underwriting unit will no longer write new business for one- to four-family dwellings. Please note renewal policies will NOT be impacted by this underwriting change.

If you have any questions regarding these updates, please contact your commercial lines underwriter.

Effective Dates:

Contractors

New Business: **March 22, 2010**

One- to Four-Family Dwellings

New Business: **April 5, 2010**

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