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THE MAIN STREET AMERICA GROUP

News Release

Main Street America Launches Product Lines To Grain Dealers Mutual Agents in North Carolina, Virginia and Tennessee

JACKSONVILLE, Fla., May 3, 2010 — The Main Street America Group has introduced its products to nearly 200 independent agents who represent new affiliate Grain Dealers Mutual Insurance Company throughout North Carolina, Virginia and Tennessee.

Specifically, super regional carrier Main Street America launched its commercial and surety bond product lines, as well as its personal product line, to Grain Dealers Mutual agents in Virginia, and its commercial and surety products to Grain Dealers' North Carolina agents. In Tennessee, Main Street America rolled out its commercial product line to Grain Dealers' agents in the Volunteer State and will introduce its personal lines products to these independent agents in July 2010.

Main Street America closed its affiliation with regional carrier Grain Dealers Mutual in November 2009. Main Street America already has a strong presence in North Carolina, Virginia and Tennessee through its established network of independent agent-customers. Main Street America is focused on profitably growing market share in these three states via its expanded distribution network of Grain Dealers Mutual agents.

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“We welcome our new Grain Dealers Mutual customers to The Main Street America Group family and look forward to building our relationships with them,” said Gregg Effner, president of Main Street America’s Southeast Region. “We are pleased to offer our new customers in North Carolina and Virginia our newest commercial lines product, Main Line BOP, and in Virginia, our Personal Auto MVP. Both products have been a tremendous success in the marketplace.”

Henry Pippins, Main Street America’s Midwest Region president, added, “Our new Grain Dealers Mutual customers in Tennessee are very excited about our commercial product line, and are confident about the appeal of Main Line BOP for their customers. We also look forward to introducing our personal lines products to our new Tennessee customers this summer.”

In North Carolina, Virginia and Tennessee, Main Street America’s products are written with its NGM Insurance Company, Old Dominion Insurance Company or Main Street America Assurance Company.

Main Street America’s Personal Auto MVP is designed to provide greater pricing flexibility for new personal auto policies. It features “predictive modeling” or “multivariate” rating, which considers a variety of risk characteristics simultaneously, as well as the interactions and correlations among these characteristics, creating billions of pricing points. With these variables and many rating tiers, the product is competitively priced.

Main Street America’s Main Line Business Owners Policy product for small businesses features 10 programs—condominium associations, garages, restaurants, light manufacturing, wholesale, retail, services, offices, apartments and contractor programs—with nearly 500 eligible classes.

In addition to broad eligibility, the product offers many deductible and business income choices, important coverages such as identity theft, employment practices liability insurance, product withdrawal (manufacturing and wholesale), condo directors and officers, and garage keepers broad form; and a variety of optional coverages.

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At a series of kickoff meetings in Raleigh (Morrisville), N.C., and Greensboro, N.C.; Roanoke, Va.; and Jackson, Tenn., Cookeville, Tenn., and Knoxville, Tenn., the network of Grain Dealers Mutual independent agents was also introduced to Main Street America's new Main Street Station policy processing systems, which they will use to quote and issue new policies.

These new end-to-end systems enable independent agents to quote and submit new business to Grain Dealers Mutual from one central place. Main Street Station features real time rating and automated underwriting, which significantly speeds policy turnaround.

In North Carolina and Virginia, Main Street America also introduced its full range of contract, construction, commercial surety and fidelity bond products, and its state-of-the-art Main Street Station for Bonds ordering and processing system, which enables agents to execute most bonds for their customers in just a few minutes.

Later this year, Main Street America plans to introduce its products to Grain Dealers Mutual independent agents in Indiana, Mississippi and Oklahoma.

About The Main Street America Group

With roots dating back to 1923, The Main Street America Group is a super regional insurance company that operates six property-casualty insurance carriers: NGM Insurance Company, Old Dominion Insurance Company, Main Street America Assurance Company, MSA Insurance Company, Great Lakes Casualty Insurance Company and Grain Dealers Mutual Insurance Company. Based in Jacksonville, Fla., Main Street America offers a wide range of commercial and personal insurance, and fidelity and surety bond products to individuals, families and businesses throughout the United States.

With more than \$815 million in premium written exclusively by 1,500-plus independent insurance agents, the 87-year-old company insures more than 600,000 policyholders in 24 states. A.M. Best Company rates The Main Street America Group as an "A" (Excellent). Main Street America is the founding company partner of Trusted Choice®, the global branding program of the Independent Insurance Agents & Brokers of America. For more information about Main Street America, please visit www.msagroup.com.

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