



THE MAIN STREET AMERICA GROUP



Contact:

Mark Friedlander

The Main Street America Group

(904) 380-7461

friedlam@msagroup.com

News Release

The Main Street America Group Introduces Commercial Product Line to Grain Dealers Mutual Agents in Indiana

INDIANAPOLIS, Ind., Oct. 4, 2011 — The Main Street America Group has introduced its commercial product line, featuring its cornerstone Main Line Business Owners Policy (Main Line BOP), to approximately 100 independent insurance agents who represent affiliate Grain Dealers Mutual Insurance Company throughout Indiana.

The affiliation with Indiana-domiciled Grain Dealers Mutual, which began in late 2009, has enabled super regional property/casualty carrier Main Street America to expand its geographic diversification into Indiana and several other Midwest states. Main Street America also established its Midwest Region headquarters in Indianapolis. In January 2011, Main Street America launched its private passenger auto product in Indiana via its network of Grain Dealers Mutual agents.

Main Line BOP, a property and liability product for small business owners, offers broad eligibility; nearly 500 types of businesses qualify for the product in 10 general categories: wholesale, retail, services, offices, apartments, contractors, condominium associations, garages, restaurants and light manufacturing.

The product features standard BOP coverages, as well as many others, including employment practices liability insurance, identity theft and equipment breakdown. Insureds also have access to ID theft resolution services should they become a victim of a data breach.

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“Main Line BOP is so coverage-rich that business owners are less likely to need extra options or endorsements, which can increase the cost of their insurance,” said Henry Pippins, Main Street America’s Midwest Region president and Grain Dealers Mutual president. “Main Line BOP was designed to provide all the coverages essential to protecting a small business while keeping it very affordable; it’s essentially a value product. As a result, even in today’s tough business climate, Main Line BOP has continued to perform well in the states where it is available. We expect it to be just as successful in Indiana.”

In addition to Main Line BOP, Grain Dealers Mutual agents in Indiana have been provided access to Main Street America’s commercial auto, workers’ compensation and commercial umbrella products, including endorsement package Commercial Auto Elite. Auto Elite provides expanded protection, including broad form insured, amended fellow employee exclusion and autos rented by employees’ coverage.

Grain Dealers Mutual agents will quote and issue policies for the new commercial products on Main Street America’s Main Street Station commercial lines policy processing system. Main Street Station features real time rating and automated underwriting, which significantly speeds policy turnaround. This state-of-the-art system also provides agents with the ability to execute “what if” quoting, in which they can change deductibles or other policy features to learn its impact on premium.

“Main Street Station is now available in nearly all of the states where we write business. It has been very well-received throughout our distribution network, as our agents have praised its ease of use,” Pippins said. “The system is especially intuitive, which means there is a very short learning curve, enabling our agents to begin writing business quickly. Most importantly, as it automates so much of the policy lifecycle, our agents have more time to spend on other aspects of their business.”

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 eight property/casualty insurance carriers: NGM Insurance Company, Old Dominion Insurance Company, Main Street America Assurance Company, MSA Insurance Company, Great Lakes Casualty Insurance Company Grain Dealers Mutual Insurance Company, Spring Valley Mutual Insurance Company and Main Street America Protection 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.

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With nearly \$900 million in premium written exclusively by 2,000-plus independent insurance agents, the 88-year-old company insures more than 600,000 policyholders in 27 states and writes bonds in 44 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 or connect with us on Facebook at www.facebook.com/MainStreetAmerica.

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