



GRAIN DEALERS MUTUAL INSURANCE COMPANY

A member of The Main Street America Group



TO: Our Valued Customers

FROM: Bruce Mitchell, First Vice President, Marketing/Distribution/State Filings

DATE: April 21, 2010

RE: **Grain Dealers Mutual Receives "A" Rating from A.M. Best**

Great news! A.M. Best has upgraded its rating of Grain Dealers Mutual Insurance Company to "A" (Excellent) and revised its issuer credit rating to "a."

According to A.M. Best, the improved rating is a result of Grain Dealers' new affiliation with The Main Street America Group. Main Street America's affiliation with Grain Dealers Mutual closed in November 2009.

A.M. Best also affirmed Main Street America's "A" rating in recognition of its financial strength. The super regional property-casualty carrier's "A" rating has been affirmed every year since it was upgraded in 2001. The "A" applies to all five of Main Street America's writing companies: NGM Insurance Company, Old Dominion Insurance Company, Great Lakes Casualty Insurance Company, Main Street America Assurance Company and MSA Insurance Company.

For further details regarding Grain Dealers Mutual's new A.M. Best rating and Main Street America's affirmed rating, please visit Main Street America's Web site, www.msagroup.com.

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