

DATE: Nov. 11, 2010

TO: Our Valued Grain Dealers Mutual Customers

FROM: Henry Pippins, Midwest Region President

RE: **FARA to Provide Premium Audit and Inspection/Loss Control Services
For Grain Dealers Mutual Commercial Lines Policies**

Effective immediately, F.A. Richard & Associates (FARA) will handle premium audit and inspection/loss control services for commercial lines policies for Grain Dealers Mutual Insurance Company, an affiliate of The Main Street America Group.

FARA currently provides high-quality premium audit and inspection/loss control services for commercial lines policies written with all of Main Street America's other carriers and I am confident they will provide the same superior service to you and your customers.

Please note our standard process is for FARA to directly contact your insured. However, there may be certain circumstances when FARA may contact you, such as when repeated attempts to reach your customer are unsuccessful.

If you have any questions regarding our process to conduct premium audit and inspection/loss control services for commercial lines policies, please contact your Grain Dealers Mutual field representative.

Thank you for your partnership!