

PERSONAL LINES ANNOUNCEMENT

July 7, 2010

North Carolina

***Underwriter Pre-Approval No Longer Needed for Grain Dealers Mutual
Quotes Submitted Online; Physical Damage Cancelled for
Ceded Risks***

Electronic Quote Submission Process

Grain Dealers Mutual Insurance Company, a member of The Main Street America Group, has adjusted its process for submitting quotes via Grain Dealers Mutual's Personal Lines Application System accessed through www.graindealers.com.

Effective immediately, you no longer need to call or e-mail quotes to Grain Dealers Mutual personal lines underwriters for pre-approval. Instead, all personal lines quotes should be submitted directly through the online application for our approval and processing.

Ceded Risks

Grain Dealers Mutual's coverage for personal auto ceded risks has been adjusted. For any risk not meeting our underwriting guidelines, we will cede the liability to the reinsurance facility and cancel the physical damage coverage.

If you have any questions regarding our underwriting changes, please contact your Grain Dealers Mutual personal lines underwriter.

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GRAIN DEALERS MUTUAL
INSURANCE COMPANY

A member of The Main Street America Group

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