

PRODUCT CHANGE ANNOUNCEMENT

July 21, 2010

North Carolina

Important Information Regarding Grain Dealers Mutual's Personal Auto Product

Grain Dealers Mutual Insurance Company, a member of The Main Street America Group, announces important changes to its personal auto product in North Carolina.

An **8.5 percent overall rate increase** is being made by removing the following deviations:

- Safe Program
- New Policy Credit

For further information regarding these changes, please visit our Web site, www.graindealers.com: Underwriting Tools/Company Procedure Manual/Underwriting/Personal Lines/Company Exception Pages/North Carolina/Auto.

If you have any questions regarding our personal auto products, please contact your personal lines underwriter.

Effective Date: New Business **Aug. 4, 2010** Renewal **Sept. 18, 2010**

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