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THE MAIN STREET AMERICA GROUP

NGM Insurance Company • Old Dominion Insurance Company
Main Street America Assurance Company • MSA Insurance Company
Great Lakes Casualty Insurance Company

News Release

The Main Street America Group Launches Main Street Connection for Personal Lines in Michigan

New Quoting and Business Submission System Improves Ease of Doing Business for Super Regional's Michigan Independent Agents

GRAND RAPIDS, Mich., Nov. 18, 2009 — The Main Street America Group has introduced its new Main Street Connection for Personal Lines quoting and policy issuance system to its independent insurance agents in Michigan.

The super regional's agents now have 24/7 access to Main Street Connection for Personal Lines to quote and issue new personal auto policies written with Main Street America's Michigan-domiciled operating company, Great Lakes Casualty Insurance Company.

“By introducing this new system, we greatly improve ease of doing business for our Michigan agent-customers because they no longer have to print and mail ACORD applications to our underwriters for processing,” said Bonny Parker, Main Street America's vice president of personal lines. “Instead, they can quote directly in the system or via a comparative rater and then submit and issue the policy right at their desktops.” Main Street Connection was developed exclusively for Main Street America's Michigan customers.

Personal auto quotes from the ACS and Capital comparative raters can be uploaded directly into the new system to electronically continue the policy issuance process. In addition, agents can access the system directly via Main Street America's agent portal and use the system's “quick quote” functionality to quote and issue a new personal auto policy.

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“Underwriting is automated, so in most cases, our agent-customers will receive immediate decisions on their new business submissions,” Parker explained. “Policies can then be viewed right away and are available for downloading the following business day.”

In addition, Main Street Connection for Personal Lines will download policy information to the major agency management systems, saving agents duplicate data entry.

Currently, Main Street America writes personal auto policies in Michigan, as well as offers a full line of commercial lines and surety and fidelity bonds products in the state. Plans are in place to introduce a multivariate homeowners product in 2010 via the Main Street Connection platform.

“Main Street Connection is the second major personal lines initiative we have rolled out to our Michigan customers this year,” Parker added. “In June, we introduced Personal Auto MVP, which expanded our underwriting guidelines and qualified 80 to 85 percent of the private passenger auto market for coverage through the product,” Parker added.

Personal Auto MVP is a robust new rating program designed to provide greater pricing flexibility for Main Street America’s new personal auto policies. It is based on “predictive modeling” or “multivariate” rating, which considers a variety of risk characteristics simultaneously, as well as the interactions and correlations among these characteristics, to price a policy.

Main Street America also introduced commercial lines products to its Michigan customers this year, including its new Main Line Business Owners product.

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 five property-casualty insurance carriers: NGM Insurance Company, Old Dominion Insurance Company, Main Street America Assurance Company, MSA Insurance Company and Great Lakes Casualty Insurance Company. Based in Jacksonville, Fla., Main Street America offers a wide range of commercial and personal insurance products, and fidelity and surety bond products, to individuals, families and businesses in 24 states, including 16 East Coast states from Maine to Florida, as well as Arkansas, Arizona, Michigan, Nevada, Ohio, Oklahoma, Texas and Utah.

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With more than \$800 million in premium written exclusively by 1,500-plus independent insurance agents, the 86-year-old company insures more than 600,000 policyholders. The company has regional offices in Jacksonville; Keene, N.H.; Richmond, Va.; Syracuse, N.Y.; and Grand Rapids, Mich., and a claims reporting center in Auburn, Mass. 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

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