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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

## A.M. Best Affirms The Main Street America Group's "A" Rating

Feb. 18, 2009 – JACKSONVILLE, Fla. -- A.M. Best has affirmed the financial strength rating of "A" (Excellent) of super regional property-casualty insurance carrier The Main Street America Group and its five wholly owned subsidiaries: NGM Insurance Company, MSA Insurance Company, Main Street America Assurance Company, Old Dominion Insurance Company and Great Lakes Casualty Insurance Company. The outlook for all ratings is stable.

According to A.M. Best, the "A" rating reflects Main Street America's excellent risk-adjusted capitalization, trend of favorable operating performance, diversified product offerings and established regional presence along the East Coast. These positive factors are derived from Main Street America's focused marketing and branding strategies, disciplined underwriting philosophy and risk/market-based pricing approach. The rating also considers the financial flexibility afforded by its mutual holding company, Main Street America Group Mutual Holdings Inc.

"We are very pleased with this affirmation of our financial strength and stability," said Main Street America chairman, president and chief executive officer Tom Van Berkel. "This strong rating from A.M. Best provides a solid foundation from which we can continue to profitably grow our organization."

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**About A.M. Best**

Founded in 1899, A.M. Best Company is a global full-service credit rating organization dedicated to serving the financial and health care service industries, including insurance companies, banks, hospitals and health care system providers.

**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 22 states, including 16 East Coast states from Maine to Florida, as well as Arizona, Michigan, Nevada, Oklahoma, Texas and Utah.

With more than \$800 million in direct premium written exclusively by 1,000-plus independent insurance agents, the 86-year-old company insures more than 500,000 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, visit [www.msagroup.com](http://www.msagroup.com)

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