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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 Personal Auto MVP in Four More States**

***Multivariate Rating Program Offers Independent Insurance Agents in 13 States  
Price Flexibility and Expanded Markets for Their Personal Auto Business***

JACKSONVILLE, Fla., June 3, 2009 – The Main Street America Group announced today it has launched its new Personal Auto MVP in New York, Virginia, Michigan and Rhode Island. The product is now available in 13 states.

Personal Auto MVP is a robust new rating program designed to provide greater pricing flexibility for the super regional property-casualty carrier'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.

Additionally, with Personal Auto MVP's expanded underwriting guidelines, 80 to 85 percent of the available private passenger auto market would qualify for coverage, including drivers with one "driving under the influence" conviction but an otherwise clean driving record.

Kickoff meetings in the four additional states drew strong attendance by Main Street America's independent agent-customers, especially in New York, the carrier's largest state for personal auto premium.

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### **Page 2**

In Michigan, where Main Street America began writing business in fourth quarter 2008 through the acquisition of Great Lakes Casualty Insurance Company, the carrier's MVP Auto Elite package of endorsements was also made available to its new network of nearly 100 independent agent-customers.

The company's Virginia agent-customers are able to quote and issue new Personal Auto MVP business, as well as homeowners business, through Main Street America's new Main Street Station for Personal Lines policy processing system. The new system provides real-time rating, automated underwriting and 24-hour access.

"Personal Auto MVP has generated a lot of excitement among our agent-customers, who have found the product very competitive on price," said Bonny Parker, vice president of Main Street America's personal lines. "In nearly every one of the states where we have launched Personal Auto MVP so far, personal auto business has grown an average of 22 percent versus the previous year."

Parker added, "Main Street America has traditionally enjoyed strong relationships with its customers. We are pleased to now match these strong relationships with a particularly attractive product they can offer their customers. And our new MVP is backed by the stellar level of customer service for which we are known."

Main Street America is rolling out Personal Auto MVP, MVP Auto Elite and Main Street Station for Personal Lines on a state-by-state basis to its agent-customers throughout the states where it writes business.

**(MORE)**

## **Main Street America Launches Personal Auto MVP in Four More States**

**Page 3**

### **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.

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, please visit [www.msagroup.com](http://www.msagroup.com)

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