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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 Line BOP and Main Street Station for Commercial Lines in Three New States

***New Small Business Product, and Quoting and Policy Issuance
System Designed to Improve Ease of Doing Business for
Company's Independent Insurance Agents***

JACKSONVILLE, Fla., June 11, 2009 – The Main Street America Group, a super regional property-casualty insurance carrier, has announced the availability of its new Main Line business owners' policy (BOP) product and Main Street Station for Commercial Lines quoting and policy issuance system via its independent agent-customers in Massachusetts, Connecticut and North Carolina.

Main Street America's Main Line BOP property and liability product for the small business owner, now available in seven states, features broader eligibility than its previous BOP. Four new programs—condominium associations, garages, restaurants and light manufacturing—have been added, with 106 new classes. With the existing wholesale, retail, services, offices, apartments and contractor programs, Main Line BOP features a total of nearly 500 classes.

The new product also has significantly increased limits, and 50 new or expanded coverages, including two that are particularly important to small businesses today—employment practices liability insurance and identity theft. Other coverages include contractors' limited property of others, contractors' work site limited short-term pollution event, garage extension endorsement and automatic additional insured.

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Coverage can be extended with the BOP's many new options, such as product withdrawal, and condominium directors and officers, and Main Line Extension and contractors' inland marine endorsements.

"Our new Main Line BOP goes far beyond our previous BOP product in many beneficial ways," said Henry Pippins, Main Street America's vice president of commercial lines. "With expanded eligibility, we are now a much bigger market for Main Street businesses. Our new product is much more robust in coverages and we are offering a greater array of options. Main Line BOP is an effective competitor to any other small business product on the market today.

"Since its recent rollout in Massachusetts, Connecticut and North Carolina, our new business submissions for BOP coverages have been exceptionally strong," Pippins continued.

Previously, the product had been introduced to Main Street America's agent-customers in Pennsylvania, Arizona, Nevada and Utah, and generated tremendous results in these four states within its first few months on the market. In Pennsylvania, for example, new BOP business has more than doubled since the product's launch in fall 2008.

Main Street America's independent agent-customers in Massachusetts, Connecticut and North Carolina can quote and submit new business applications for Main Line BOP on the company's new Main Street Station for Commercial Lines quoting and processing system.

As the new system features automated underwriting, agents will receive an immediate response on eligibility, or notification of referral to a Main Street America underwriter.

"Main Street Station has received a great reception from our customers, who find it very easy to use. They especially appreciate that they can seamlessly quote and issue a policy from one central place and in most cases get an instant underwriting decision," Pippins said.

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He added, "As a carrier that sells exclusively through independent agents, it is critical that we provide the tools they need and want to help them grow and succeed. With Main Line BOP and Main Street Station, as the early results have shown, we're right on target."

Main Line BOP and Main Street Station for Commercial Lines are being rolled out on a state-by-state basis throughout all of the states where Main Street America writes business.

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

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