

Austin Mutual Completes Affiliation with Main Street America Group

JACKSONVILLE, Fla., and MAPLE GROVE, Minn., July 16 , 2012 – The Main Street America Group has completed the process of making Minnesota-domiciled property/casualty insurance carrier Austin Mutual Insurance Co. an affiliate of the Jacksonville, Fla.-based super regional P&C company.

The affiliation has been approved by the State of Minnesota Insurance Commissioner’s Office and Austin Mutual policyholders. Based in the Twin Cities suburb of Maple Grove, Minn., Austin Mutual is a regional carrier which writes personal lines and commercial lines in nine Midwest and Western States.

“We are very excited to be part of such a successful organization and look forward to the great opportunities this transaction will create,” said Austin CEO Jeff Kusch.

“Our affiliation with Austin Mutual is another step in fulfilling our company’s long-term strategy of increasing scale through geographic diversification,” said Tom Van Berkel, chairman, president and chief executive officer of The Main Street America Group, following the transaction’s closing. “This will help us expand our Midwest presence and enable us to enter several Western states.”

Van Berkel added, “Austin Mutual has a well-established brand and serves a market niche similar to Main Street America. Like us, Austin Mutual is a Trusted Choice® company partner and fully committed to the independent agency channel as their only source of distribution.”

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Key elements of the affiliation include:

- Main Street America is providing Austin Mutual with a quota share reinsurance agreement.
- Austin Mutual will maintain its brand name and continue to sell its existing products through their independent agent network.
- Austin Mutual chairman, president, and CEO Jeffrey Kusch will continue to oversee the company's daily operations out of its Maple Grove headquarters and report to Van Berkel. Austin Mutual's employees will continue to report up through Kusch.
- Main Street America will offer some of its products through Austin Mutual agents. This will begin in late July when Main Street America launches its Main Line Business Owners Policy and other commercial products in Minnesota.

Over the past few years, Main Street America has established a growing Midwest presence via its acquisition of Michigan-domiciled Great Lakes Casualty Insurance Company in 2008 and two other affiliations: Indiana-domiciled Grain Dealers Mutual Insurance Company in 2009 and Minnesota-domiciled Spring Valley Mutual Insurance Company in 2011.

About The Main Street America Group

With roots dating back to 1923, The Main Street America Group is a super regional insurance company which writes business through nine property/casualty insurance carriers: NGM Insurance Company, Old Dominion Insurance Company, Main Street America Assurance Company, MSA Insurance Company, Great Lakes Casualty Insurance Company Grain Dealers Mutual Insurance Company, Main Street America Protection Insurance Company, Spring Valley Mutual Insurance Company and Austin Mutual Insurance Company. Based in Jacksonville, Fla., Main Street America offers a wide range of commercial and personal insurance, and fidelity and surety bond products to individuals, families, and businesses throughout the United States.

With nearly \$900 million in premium written exclusively by 2,000-plus independent insurance agents, the 89-year-old company insures more than 600,000 policyholders in 27 states and writes bonds in 46 states. 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. Main Street America is also an investor in the new Consumer Agent Portal. For more information about Main Street America, please visit www.msagroup.com or connect with us on Facebook at www.facebook.com/MainStreetAmerica.

About Austin Mutual Insurance Company

Austin Mutual Insurance Company is a regional property casualty insurer headquartered in Maple Grove, Minn.; Austin Mutual has been servicing its customer for more than 110 years and currently operates in thirty-four states throughout the country. Austin Mutual Insurance Company's dedicated group of professionals provides current and prospective agents exceptional customer service, financial stability, competitive rates and customized products, real time quoting and policy issuance and commercial download. Individuals may obtain more information by calling 800-328-4628 or visiting the company web site at www.austinmutual.com.