

AUSTIN MUTUAL INSURANCE COMPANY

Austin Mutual Agrees to an Affiliation with The Main Street America Group

April 3, 2012, 1:05 pm (CDT)

MAPLE GROVE, Minn., and JACKSONVILLE, Fla. – Austin Mutual has reached an agreement with The Main Street America Group and its lead insurance carrier, NGM Insurance Company to form an affiliation. This affiliation will enable the Minnesota-domiciled regional property/casualty insurance carrier to become a member of the Main Street America Group.

The affiliation agreement is subject to regulatory approval from the State of Minnesota Insurance Commissioner's Office as well as policyholders of Austin Mutual. The closing is projected to occur during the second quarter of 2012.

"We are very excited to be partnering with an outstanding organization in The Main Street America Group. This will provide Austin the opportunity for growth and assist in achieving our mission of adding security and value to the lives of our policyholders," remarked Jeffrey B. Kusch, President and CEO of Austin Mutual.

"The Main Street America Group's long-term strategy is focused on growing profitably by spreading risk and increasing scale through geographic diversification and we will take another step in this direction by establishing an affiliation with Austin Mutual," said Tom Van Berkel, Chairman, President and Chief Executive Officer of Main Street America, a mutual insurance holding company based in Jacksonville, Fla. Van Berkel added, "Main Street America's affiliation with Austin Mutual will build upon our 89-year history of serving the 'Main Street' marketplace exclusively through the independent agency distribution channel and will complement our existing relationships with 2,000-plus agent-customers. Austin Mutual has a well-established brand and serves a market niche similar to Main Street America's. This is a good cultural fit for us and will help us grow in both existing states and new states."

Austin Mutual, founded in 1896, will maintain its brand name and continue to sell its products via its network of independent agents. Under terms of the affiliation, Austin Mutual Chairman, President and Chief Executive Officer Jeffrey Kusch will continue to oversee the company's daily operations out of its Maple Grove, Minn., headquarters and report to Van Berkel. There will also be a management and services agreement in place between the two companies and Main Street America will provide Austin Mutual with quota share reinsurance.

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-three 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.

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 eight 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, Spring Valley Mutual Insurance Company and Main Street America Protection 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, and an investor in the 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.

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