

THE MAIN STREET AMERICA GROUP
2006 ANNUAL REPORT

VISION IN ACTION

A close-up photograph of a hand holding a glowing incandescent lightbulb. The lightbulb is the central focus, with its filament brightly lit, casting a warm glow. The hand is positioned at the bottom, with fingers visible gripping the base of the bulb. The background is a solid, deep blue, which makes the lightbulb stand out. The text "VISION IN ACTION" is superimposed over the glowing part of the lightbulb.

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PARTNERING ON MAIN STREET

Main Street America's Agency Development Manager Brian Mahoney (left) and Senior Commercial Lines Underwriter Jean Pergerson meet with Prime Financial Services Vice President Karl Thomason at the sidewalk café in Prime's spectacular "Main Street USA" office in Fayetteville, Ga. Learn more about how Main Street America's field personnel partner with our customers in the story on page 7.

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Tom Van Berkel
Chairman, President and CEO
The Main Street America Group
Jacksonville, Fla.

VISION IN ACTION



MESSAGE FROM THE CHAIRMAN

We had a very good year in 2006, taking important steps toward fulfilling our vision of being a profitable \$2 billion Super Regional.

As we implemented several key elements of our long-range plan, we achieved some of the best financial results in our company's 83-year history. This included \$73.7 million of net income, the most we have ever earned in a single year, and a combined ratio of 96.3, our lowest in 30 years.

Our accomplishments also encompassed the affirmation of our "A" (Excellent) rating by A.M. Best. We improved our combined ratios in personal lines, commercial lines and bonds and attained double-digit premium growth in commercial lines.

Of course, we could not have achieved success in 2006 without the efforts of all of our employees and our customers — independent insurance agents. Our employees delivered "The MSA Experience," serving our customers, and our customers' customers, better than anyone else, while making it as easy as possible to conduct business with us. And our customers helped us profitably grow our business by selling more of our products and services to their customers.

Our 2006 successes comprised several product upgrades: the Homeowners Elite Program and identity theft resolution service in personal lines; and, in commercial lines, the addition and expansion of businessowners policy (BOP) classes (*see story on page 9*) and implementation of predictive modeling for BOP and Contractors renewals.

We realized a substantial increase in electronic submission of personal lines new business applications, growing from 16 percent to 52 percent year-over-year. Our technological advancements included phase one implementation of Guidewire ClaimCenter®, our new claim system that will fully automate our process of assigning losses.

"...we achieved some of the best financial results in our company's 83-year history."

Continued on page 4

VISION IN ACTION



MESSAGE FROM THE CHAIRMAN

*“We remain
100 percent
committed to
our Main Street
niche and the
independent agency
system as our sole
distribution channel.”*

We enhanced our customer support by expanding our MSA Service Center's capabilities to service our customers' personal lines and smaller commercial lines accounts, and created the Field Operations Support Center to streamline agency support activities (*see story on page 7*).

We remain 100 percent committed to our Main Street niche and the independent agency system as our sole distribution channel. We also continue to actively promote the consumer value of the Trusted Choice® branding program of the Independent Insurance Agents & Brokers of America and encourage all independent agents and carriers to join this initiative.

In 2007, we will deliver additional functionality to our customers and will strive to gain the scale necessary to continue our profitable growth. Our key initiatives include implementation of new platforms for commercial lines and personal lines, deployment of predictive modeling for personal auto and expansion into new states.

Our industry position is strong and built on good insurance fundamentals. We have a solid balance sheet, a valued franchise and are well-positioned to compete successfully in a challenging market environment. We look forward to continuing to serve our customer, the independent agent, in a magnificent way and we anticipate another excellent year.

Tom Van Berkel
Chairman, President and CEO
The Main Street America Group

FINANCIAL OVERVIEW



The Main Street America Group performed well financially in 2006 and achieved several significant milestones, including:

- \$73.7 million of net income, leading to a 15.8 percent return on equity.
- A combined ratio of 96.3.
- Our “A” (“Excellent”) rating was affirmed by A.M. Best.

Additionally in 2006, the company’s investment results exceeded plan by \$17.2 million.

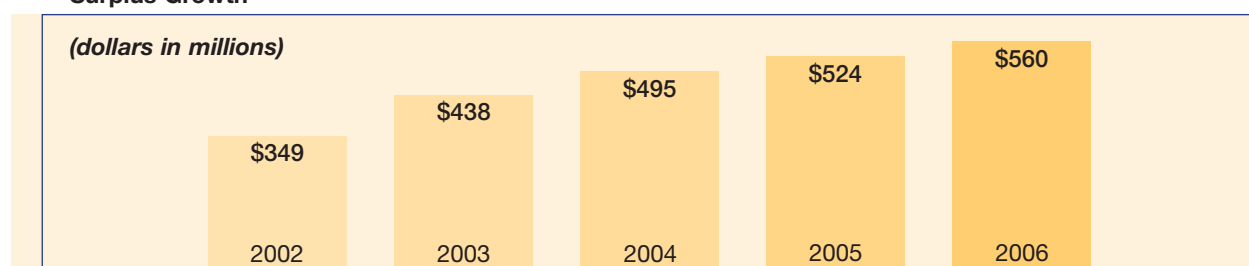
Our equity returns were much better than expected with a 16.1 percent total return, which enabled us to beat our benchmarks: the Russell 3000 by 0.2 percent and the Standard & Poor’s 500 (S&P 500) by 0.3 percent. Only 19 percent of all actively managed U.S. stock funds beat the S&P 500 in 2006 versus 61 percent in 2005.

Direct written premium grew 4.8 percent to \$843 million in 2006. This was ahead of the industry growth rates, but less than we had planned. A softening market in commercial lines and intense competition in personal auto lines made premium growth a challenge for the entire industry.

Main Street America finished 2006 with a loss ratio 2.6 points below plan and 6.5 points below 2005, but its expense ratio deteriorated slightly due to the slower than planned premium growth. While we had several storms impact our regions throughout the year, we did not sustain any ‘major’ catastrophes since the hurricane season was uneventful.

Our excellent financial results also enabled us to successfully restructure the subsidiary ownership position of our long-time investor and financial partner, White Mountains Insurance Group Ltd. White Mountains has been an investor in Main Street America since 1994. We were able to return capital to them, while restructuring their remaining investment in a manner that kept our surplus position strong and provides future capital management flexibility for us.

Surplus Growth



Key Result Measurements	2006	2005
(dollars in millions)		
Net Written Premium	\$843	\$803
Combined Ratio	96.3	101.8
Return on Surplus and Equity	15.8%	7.0%
Surplus and Equity	\$560	\$524
Premium to Surplus Ratio	1.5:1	1.5:1

For more details regarding our 2006 financial results, please see pages 17-19.

SERVICE



FIELD OPERATIONS SUPPORT CENTER TEAM

(standing, left to right) Theresa Breault, Christine Sears, Jean Flood
(sitting, left to right) Cindy Roy, Karen Tomasetti
Keene, N.H.

PEOPLE IN ACTION



The Main Street America Group's sustainable competitive advantage is "The MSA Experience" — serving our customers, and our customers' customers, better than anyone else.

The MSA Experience reflects our organization's responsiveness, personal service and commitment to helping our customers achieve profitability and growth, and complements our goal of making it as easy as possible to do business with us.

"It is all about the ease of doing business," said Carmen Marciano, president of Appleby & Wyman Insurance Agency Inc., Beverly, Mass. "It's the simple things such as how efficiently they handle our customers' billing and processing. Main Street America turns our business quickly and gets the policies out to our customers in a timely manner."

Alan DeForest, owner of the DeForest Group, an aggregator based in Kingston, N.Y., said the integrity of Main Street America is the most critical market differentiator. Main Street America ranks as DeForest's No. 1 carrier in terms of premium volume.

"Our relationship with Main Street America is tremendous. We seem to be a perfect fit organizationally and culturally," Alan said. "I like to think both of us do business effectively, but with integrity. That is why we have meshed so well and achieved success together."

Jim Burgin, owner of C&D Insurance Service Inc. and head of the Insurance Network Group, based in Angier, N.C., said he values the strong relationships he has with Main Street America personnel at all levels.

"I really appreciate having Chris (Brendel) so readily accessible," Jim said. Chris, Main Street America's agency development manager, is based 15 miles from Angier in Holly Springs, N.C. "If I need to, I can call (CEO) Tom Van Berkel. That isn't possible at most carriers."

Jim added he appreciates how receptive Main Street America is to the suggestions of its customers.

"If we go to an agency council meeting and address a specific issue, it is usually resolved by the next time our council meets or much sooner," he said. "They can't always do what we ask, but they listen to us and have empathy with our situations."

"If I need to, I can call (CEO) Tom Van Berkel. That isn't possible at most carriers."

- Jim Burgin

Jim Burgin
Owner,
C&D Insurance
Service Inc./
Insurance
Network Group
Angier, N.C.



ENHANCING EASE OF DOING BUSINESS

To build upon our ease of doing business strategy, we established the Field Operations Support Center to enhance our service to our customers. The centralized Support Center, based in our Keene, N.H., office, enables us to streamline activities such as updating customer information, coordinating leads, managing book transfer agreements and assigning agency identification codes. The unit also facilitates the agency appointment process, customer licensing and agency compensation.

Also in 2006, we enhanced the capabilities of our MSA Service Center by adding personal lines accounts to the Keene-based operations that began with small commercial lines accounts in 2005. Our Service Center representatives can complete and issue new business, process renewals, handle endorsements and other routine tasks so our customers can focus on sales.

Main Street America also prides itself on its WOW! Claim Service. Our customers tell us claims handling clearly distinguishes one carrier from another and many have indicated this is where Main Street America shines. We service claims from our Customer Care Unit in Auburn, Mass., our centralized reporting center, supported by four regional claims locations.

"I can speak from personal experience that your claim service is very good as I filed a claim after my own auto accident," Carmen said. "The whole process went very smoothly."

VALUE



PARTNERING IN MASSACHUSETTS

John Kottos (*center*)
Agency Development Manager
New England Region

(*from left to right*) Office Manager Lisa Marciano, President Carmen Marciano,
Treasurer Christine Sciola, Chief Operations Officer Bill Fabri

Appleby & Wyman Insurance Agency Inc.
Beverly, Mass.

PRODUCTS IN ACTION



The Main Street America Group offers a wide array of “Main Street” commercial lines and personal lines products that are embraced by our customers and their customers.

“Whether it’s a florist shop, a dress shop or a beauty shop, Main Street America writes a majority of the Main Street business in our downtown area,” said Jim Burgin, owner of C&D Insurance Service Inc., Angier, N.C.

Jim added that Main Street America’s product mix is ideal for members of his Insurance Network Group, which includes small independent rural agencies throughout Western North Carolina.

Alan DeForest, owner of the DeForest Group, Kingston, N.Y., also endorsed the value of Main Street America’s product lines. DeForest Group is an aggregator of 100 small independent agents across New York State and Massachusetts.



Alan DeForest, Owner, DeForest Group, Kingston, N.Y., and Anne Reichel, Agency Development Manager, Syracuse Region

“Main Street America’s product mix is a perfect match for what our customers need,” Alan said. “Your product line fits perfectly with a small town agency.”

Karl Thomason, vice president of Prime Financial Services, Fayetteville, Ga., was thrilled when Main Street America entered the Georgia personal lines market in 2006.

“I did not expect that when we developed our relationship with Main Street America,” Karl said. He added approximately 30 percent of his business with us in 2006 was personal lines.

Carmen Marciano, president of Appleby & Wyman Insurance Agency Inc., Beverly, Mass., said the strong value of Main Street America’s NGM Insurance Company brand is a big plus in his personal lines and commercial lines markets.

“Consumers want to be insured by a stable company with a great reputation and they are relying on us to make that recommendation,” Carmen said. “The most important factor for our customers is trust. They need to trust this piece of paper (insurance policy) will protect them so they do not lose their assets. We know Main Street America is going to take care of our customers.”

“We know Main Street America is going to take care of our customers.”

- Carmen Marciano

NEW PRODUCTS IN 2006

In 2006, the Company implemented several successful product upgrades including the Homeowners Elite Program, an expanded businessowners policy (BOP) product and an identity theft resolution service.

Homeowners Elite

Our three-tier Homeowners Elite Program, available in platinum, gold and silver packages, enables our customers to choose the endorsement that best fits their customers’ needs. Highlights of the program include:

- Broader coverage (open perils) for personal belongings.
- Increased special limits of liability.
- Increased coverage for replacement cost on a home.

Expanded BOP

Our omnibus businessowners policy (BOP), for small business owners, now features 100 new eligible classes and 43 expanded office classes.

Identify Theft Protection

Main Street America has partnered with Identity Theft 911®, the nation’s premier identity theft resolution provider, to offer an identity theft resolution service to insureds that have homeowners policies written with our identity fraud expense coverage endorsement. Key elements of the service include:

- Systematic notification to credit bureaus, creditors and collectors, government agencies and relevant parties.
- Direct assistance with filing a police report and creating a Federal Trade Commission fraud victim affidavit.
- Three-in-one credit bureau report and ongoing credit monitoring.

COMMITMENT



CADDYSHACK CHARITY GOLF TOURNAMENT

Main Street America Group Chairman, President and CEO Tom Van Berkel (left) meets with Academy Award®-nominated actor Bill Murray prior to the start of the 2006 Caddyshack Charity Golf Tournament. The sixth annual event, sponsored by Main Street America for the second consecutive year, raised a record \$338,000 for Jacksonville's St. Vincent's Mobile Health Outreach Ministry and Brave Kids. Hosted by Bill Murray and his brothers, the tournament was held at World Golf Village in St. Augustine, Fla., and is the most successful annual charity golf event in Northeast Florida.

COMMUNITIES IN ACTION



As illustrated through active involvement, The Main Street America Group is committed to supporting charitable organizations in the communities where our employees work and live.

Through the NGM Charitable Foundation, we encourage our employees to provide financial support to local non-profit organizations. In 2006, the Foundation, which matches employee contributions, donated \$165,000 to non-profit groups in our local markets. This included \$68,000 to support United Way agencies throughout all of our markets.

In 2006, we expanded our fundraising efforts by holding two company-wide drives to help make the holiday season brighter for those in need:

THANKSGIVING FOOD DRIVE

Our Thanksgiving Food Drive was a huge success — collecting a total of 1,552 lbs. for the following area food banks:

- Worcester (Mass.) County Food Bank, *Auburn Office*
- Second Harvest Food Bank of Northeast Florida, *Jacksonville Office*
- Community Kitchen, *Keene Office*
- Flagler Services for Homeless Families, *Richmond Office*
- The Food Bank of Central New York, *Syracuse Office*

HOLIDAY TOY DRIVE

During our year-end Holiday Toy Drive, our employees collected more than 300 toys bringing smiles to the faces of children represented by the following local charities:

- Toys for Tots, *Auburn Office*
- Children's Home Society, *Jacksonville Office*
- Project Share, *Keene Office*
- Friends Association for Children, *Richmond Office*
- Vera House, *Syracuse Office*

Additional ways we supported our communities in 2006 included:

INVEST PROGRAM

We supported the Independent Insurance Agents & Brokers of America's (Big "I") InVEST program at national and local levels and hosted kickoff meetings and job shadowing for local high school students at our corporate office. InVEST supports students to pursue careers in the insurance industry. We also partnered with other members of the Big "I" of Northeast Florida to present college scholarships to three Jacksonville area students: Megan Balaguer, Allishia Edmonds and Corrine Smith.

PUMPKIN FEST

More than 60 of our Keene-based employees volunteered their time for the 16th Annual Keene Pumpkin Fest. Employees had a "spooky" good time delivering pumpkins to local schools, as well as running the NGM Annual Pumpkin Patch, which offers area children the opportunity to create harvest-themed arts and crafts projects.

ASTHMA WALK

The Main Street Striders, a group of Jacksonville-based employees and their family members and friends, raised more than \$4,000 for the American Lung Association during the Sixth Annual "Blow the Whistle on Asthma" Walk.

COLLEGE SCHOLARSHIP PROGRAM

For the second consecutive year, Main Street America sponsored the Jacksonville Public Library's summer reading essay program to promote literacy in the Jacksonville community. Seventy Jacksonville-area students entered the sixth annual competition and submitted essays focused on the topic, "What Will the Library Look Like in 2025?" First-place winner Mario Lambert, a senior at Jacksonville's Paxon School for Advanced Studies, received a \$1,000 college scholarship, while Emily Lytle, a freshman at the University of Florida, Gainesville, won a \$500 scholarship for finishing second.

INNOVATION



STRONG BOND

(from left to right)

Rob Bergeron, President, Hascall & Hall, Portland, Maine

Robert Shaw, Owner, Skillings Shaw & Associates Inc., Lewiston, Maine

Peter Colesworthy, Chief Financial Officer, Hascall & Hall, Portland, Maine

Michael Harjula, Senior District Bond Manager, The Main Street America Group, Gorham, Maine

BONDS IN ACTION



In fall 2005, Hascall & Hall, a Portland, Maine-based seamless flooring and restoration sub-contractor, had just been awarded a new project in Togas, Maine, a veterans' hospital.

The general contractor on the job required Hascall & Hall to secure a surety bond for the project. Normally, that would not have been much of an issue for a company that has achieved profitability every year since its founding in 1948. However, they did not know their long-time insurance carrier was no longer providing surety bonds for small sub-contractors in Maine.

"They did not inform us their bonding strategy had changed and we were caught between a rock and a hard place," said Hascall & Hall chief financial officer Pete Colesworthy. "When there was a need, that carrier was not there for us."

Main Street America partnered with Skillings-Shaw & Associates, an independent bonds-only agent in Lewiston, Maine, to bond the hospital project. The company's principals knew Mike Harjula, Main Street America's district bond manager, from previous affiliations and already had a great relationship with him.

As the first phase of his due diligence process, Mike ran Hascall & Hall's financial numbers through Main Street America's new credit risk model.

"Our credit model evaluates all contractors based on standard criteria," Mike said. "We input a company's balance sheet numbers, income statement and cash flow numbers and then our model generates a score." The score for Hascall & Hall, based on their fiscal year-end 2005 financials, yielded a higher-level risk than Mike expected. This led Mike to dig further and determine why the company was considered high risk.

"When we ran their financial numbers through interim periods, it showed improving credit scores," Mike said. "And we could see from the amount of work they had going on, they were going to have a solid year financially. By the end of their next fiscal year (March 31, 2006), we felt they would have a much-improved financial position."

"Mike took a scientific approach and educated us on the entire bonding process," Pete said. "He explained how underwriting worked and what we needed to do to be successful from a bonding perspective."

Due to the success of the hospital project, Main Street America and Skillings-Shaw teamed up again to provide Hascall & Hall with a surety bond for their sub-contracting work at 10 Congress Square Plaza, an apartment complex in Portland.

"This is the type of surety bonds account we like to have where we have a good relationship with the contractor. It was a really good move for Main Street America to support Hascall & Hall on both of these construction projects," Mike concluded.

"Without what Mike and Main Street America did for us, we would not have achieved the profitability we have had over the last two years."

- Rob Bergeron



10 Congress
Square Plaza
Portland, Maine

SENIOR MANAGEMENT



TOM VAN BERKEL

*Chairman, President
and CEO*



BILL ANDERSON

*Senior Vice President,
Insurance Operations*



ED KUHL

*Senior Vice President,
Chief Financial Officer,
Treasurer*



SUSAN MACK

*Senior Vice President,
General Counsel,
Secretary*



TONI PORTERFIELD

*Senior Vice President,
Human Resources*



ED LOTKOWSKI

*Vice President,
Chief Actuary*



MIKE LANCASHIRE

*Vice President,
Claims*

CIRCLE OF EXCELLENCE



Seven Main Street America employees have been inducted into the organization's prestigious Circle of Excellence.

Jane Farish, Regional Underwriting Manager, Jacksonville

Dawn Hallock, Administrative Lead Policy Processor – ICS, Keene

Rae Kus-Young, Supervisor, Claims Administration, Auburn

Karen LaPlante, Human Resources Consultant, Keene

Jane Lowry, Claim Representative II, Richmond

Darren Phaneuf, Project Manager II, Keene

Kathy Vasko, Manager, Application Programming/Analysis I, Keene



Jane Farish



Dawn Hallock



Rae Kus-Young



Karen LaPlante



Jane Lowry



Darren Phaneuf



Kathy Vasko

Established in 1985, the Circle of Excellence is an annual recognition program for our company's employees. Circle members are nominated by fellow employees and selected by the company's senior management team for their embodiment of the organization's core values of Ownership, Relationships and Service.

Currently, there are 130 active Circle of Excellence members.

BOARD OF DIRECTORS



From left to right

M. Lewis Temares, Ph.D., Vice President of Information Technology/Chief Information Officer and Dean of College of Engineering, University of Miami, Coral Gables, Fla.

Terry L. Baxter, Retired Executive, Lyme, N.H.

Barbara D. Stewart, President, Stewart Economics Inc., Atlanta, Ga.

John A. Delaney, President, University of North Florida, Jacksonville, Fla.

K. Thomas Kemp, Retired Executive, Hanover, N.H.

James E. Morley Jr., Director, Washington Advisory Group, Washington, D.C.

Thomas M. Van Berkel, Chairman, President and CEO, The Main Street America Group, Jacksonville, Fla.

Albert H. Elfner III, Retired Executive, Boston, Mass.

William D. Gunter Jr., Chairman and CEO, Rogers, Gunter, Vaughn Insurance Inc., Tallahassee, Fla.

Cotton M. Cleveland, President, Mather Associates, New London, N.H.

Philip D. Koerner, Former President and CEO, The Main Street America Group, Jacksonville, Fla.

David Freeman, President and CEO, Lydall Inc., Manchester, Conn.

2006 FINANCIAL RESULTS



The Main Street America Group • Consolidated Statutory-Basis Balance Sheets
Unaudited • (\$000)

	As of December 31, 2006	2005
Assets:		
Investments:		
Tax-Exempt Bonds	\$ 178,547	\$ 255,901
Taxable Bonds	819,474	689,335
Common Stocks	273,205	231,596
Preferred Stocks	22,398	22,884
Cash and Equivalents	26,313	24,293
Other Investments	21,497	22,031
Total Cash and Investments	1,341,433	1,246,040
Agents Balances	224,268	202,842
Reinsurance Recoverables	7,976	6,743
Deferred Tax Asset	31,603	42,612
Other Assets	35,524	29,968
Total Admitted Assets	\$ 1,640,804	\$ 1,528,206
Liabilities and Surplus:		
Loss Reserves	292,156	278,476
IBNR	191,739	170,334
Unpaid Claims Expenses	89,293	79,778
Unearned Premiums	410,454	395,856
Expenses and Taxes Payable	44,714	23,582
Claim Checks Outstanding	24,555	24,234
Other Liabilities	27,582	31,637
Total Liabilities	1,080,494	1,003,896
Common Equity	425,310	494,310
Preferred Stock	70,000	0
Surplus Notes	30,000	30,000
Trust Preferred Securities	35,000	0
Total Surplus	560,310	524,310
Total Liabilities and Surplus	\$ 1,640,804	\$ 1,528,206

2006 FINANCIAL RESULTS



The Main Street America Group • Consolidated Statutory-Basis Statements of Operations and Changes in Surplus and Equity
Unaudited • (\$000)

	Year Ended December 31, 2006	2005
Statement of Operations:		
Net Premiums Written	\$ 829,736	\$ 802,652
Premiums Earned	815,137	779,274
Losses Incurred & ALAE	476,673	506,573
Claims Expenses	25,194	23,647
Commissions	161,224	150,990
Other Expenses	127,511	119,883
Total Underwriting Expenses	790,601	801,092
Net Underwriting Gain (Loss)	24,536	(21,818)
Net Investment Income	47,665	43,022
Realized Investment Gains	24,696	11,866
Other Income and Expenses	4,850	(1,834)
Income (Loss) Before Taxes	101,748	31,236
Income Taxes	28,004	10,038
Net Income	\$ 73,744	\$ 21,197
Statement of Surplus:		
Surplus, January 1	\$ 524,310	\$ 495,254
Change in Surplus:		
Capital Stock	5,000	0
Additional Paid in Capital	30,000	0
Net Income	73,744	21,197
Net Unrealized Gain from Investments	13,796	8,084
Change in Non-Admitted Assets	(3,795)	(2,577)
Change in Net Deferred Tax Asset	(11,009)	2,495
Dividends to Stockholders	(71,762)	0
Other Statutory Changes	25	(144)
Change in Surplus	36,000	29,056
Surplus, December 31,	\$ 560,310	\$ 524,310

2006 FINANCIAL RESULTS



The Main Street America Group • Consolidated Statutory-Basis Statements of Cash Flow
Unaudited • (\$000)

	Year Ended December 31, 2006	2005
Cash Flows From Operating Activities:		
Net Premium	\$ 803,402	\$ 791,296
Losses	(432,984)	(418,323)
Claims Expenses	(25,194)	(23,647)
Commissions	(157,444)	(155,360)
Other Expenses	(110,150)	(108,441)
Net Cash Provided By Underwriting Activities:	77,629	85,526
Investment Income, net of expenses	56,526	47,264
Income Taxes	(20,093)	(14,883)
Capitalized Spending	(7,329)	(7,730)
Miscellaneous Transactions	5,025	926
Pension Contribution	(6,000)	(6,000)
Net Cash Provided By Operating Activities	105,758	105,103
Cash Flows From Investing Activities:		
Proceeds from Fixed Maturities Sold	307,138	317,376
Proceeds from Equity Securities Sold	170,431	85,762
Other Proceeds	(3,162)	379
Purchase of Fixed Maturities	(361,886)	(395,782)
Purchase of Equity Securities	(179,498)	(101,378)
Net Cash Used in Investing Activities:	(66,976)	(93,642)
Cash Flows From Financing Activities:		
Proceeds from Trust Preferred Securities Sold	35,000	0
Dividends to Stockholders	(71,762)	0
Net Cash Used in Financing Activities:	(36,762)	0
Net Change in Cash and Cash Equivalents	2,020	11,461
Cash and Cash Equivalents, Beginning of Year	24,293	12,832
Cash and Cash Equivalents, End of Period	\$ 26,313	\$ 24,293

OFFICE DIRECTORY



Corporate

Headquarters

4601 Touchton Road East
Suite 3400
Jacksonville, FL 32246
(800) 207-0446

Regional Offices

New England Region

55 West Street
Keene, NH 03431
(800) 258-5310

Richmond Region

5101 Cox Road
Suite 100
Glen Allen, VA 23060
(800) 346-3861

Syracuse Region

220 Salina Meadows
Suite 200
Syracuse, NY 13212
(800) 962-5515

Jacksonville Region

4601 Touchton Road East
Suite 3300
Jacksonville, FL 32246
(800) 226-0875

Claims Office

27B Midstate Drive
Suite 100
Auburn, MA 01501
(877) 425-2467

Legal Offices

60 East 42nd Street
Suite 601
New York, NY 10165
(212) 972-0592

27B Midstate Drive
Suite 100
Auburn, MA 01501
(866) 290-7435



THE MAIN STREET AMERICA GROUP

NGM Insurance Company • Old Dominion Insurance Company
Main Street America Assurance Company • MSA Insurance Company
Information Systems and Services Corporation



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