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For Immediate Release

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**Austin Mutual Insurance Company Unveils Enhanced Businessowner Program
Expanded Classifications, Coverage to Benefit Small Business Owners**

MINNEAPOLIS, Dec. 20, 2010—Austin Mutual Insurance Company (www.austinmutual.com), a regional property casualty insurer, today announced that it has unveiled an enhanced business owner program to specifically meet the needs of small business owners. The Businessowner Program, which will go into effect Jan. 1, 2011, will offer new and expanded classifications and coverage as well as tailored proprietary XTRA endorsements designed to meet the specific needs of various business segments.

“Austin Mutual’s enhanced Businessowners Program will translate into a higher level of service for our policyholders,” said Creative Insurance Marketing Company Principal Grayden Rubottom. “With expanded class eligibility and embedded coverage that covers equipment breakdowns, employment practices liability and automatic coverage extensions, we know that our clients will have more options and that means a greater sense of security for our clients.”

The Austin Businessowners Program provides protection for the following business segments:

- **Apartment**—specifically designed for select apartment risks that were built in the last 30 years
- **Condominium**—for condo building owners; offers a directors and officers liability option
- **Contractors/Artisans**—offers coverage specifically designed for special artisan trade contractors
- **Convenience Food Stores, Grocery Store and Supermarkets** –for select retail convenience, grocery and supermarket stores that may be engaged in gasoline sales with or without restaurant operations
- **Motels**—for select independently operated or franchised motel/hotel risks that were built in the last 30 years
- **Office**—offers coverage for a variety of offices that provide professional services to clients and whose buildings do not exceed six stories in height

- **Processing/Service Risks**—designed for the wide variety of processing and service risks; offers liability options for barbers and beauticians, funeral directors, optical and hearing aid establishments, pharmacist liability, printers’ errors and omissions and veterinarians
- **Restaurants**—for limited cooking, fast food, casual dining and fine dining food service establishments
- **Retail/Mercantile**—offerings specific to the needs of assorted retailers
- **Self Storage Facilities**—for the secure public storage risks
- **Wholesalers/Distributors**—offers coverage for distributors of domestic goods

The Austin Mutual Businessowner Program will enable independent agents to tailor policies to meet the needs of small business owners they are dedicated to protect.

“Austin Mutual is committed to the small business market,” said Stacy Olson, vice president of Business Development for Austin Mutual Insurance Company. “We continually look for ways to widen our footprint and enhance our products and as a result, broadened business classes, an increased exposure appetite and tailored coverage have become the Austin standard. Our goal is to position Austin as the top choice by offering state of the art programs while making it easier for our agents to place business.”

About Austin Mutual Insurance Company

Austin Mutual Insurance Company is a regional property casualty insurer with direct premium writings in excess of \$175 million. Headquartered in Maple Grove, Minnesota, 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.

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