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Auto Dealers Earn \$842K Texas Mutual Dividend to Lone Star Auto Dealers

October 6, 2008 -

Texas Mutual Insurance Company announced an \$842,457 dividend to the Lone Star Auto Dealers Association (LSA) workers' compensation purchasing group today. LSA has earned seven consecutive dividends totaling more than \$3.1 million since 2002.

Group dividends are separate from the approximately \$150 million in individual dividends that Texas Mutual Insurance Company awarded to nearly 39,000 policyholders in July. Some LSA members may receive a share of both dividends Group dividends are based largely on LSA's overall loss ratio. Many group members have also qualified for individual policyholder dividends based on their personal loss ratios.

In addition to potential dividends, LSA members get a premium discount and access to an industry-specific safety plan. Any

licensed Texas agent can submit qualifying clients for LSA membership.

Texas Mutual Insurance Company notes that past dividends are not a guarantee of future dividends, and the Texas Department of Insurance must approve all dividends.

For more information about the Lone Star Auto Dealers Association purchasing group go to www.lonestarautodealers.com or contact Brad Wicker or Judy Parker at wickerparker@nts-online.net

Source: Texas Mutual Insurance Company

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