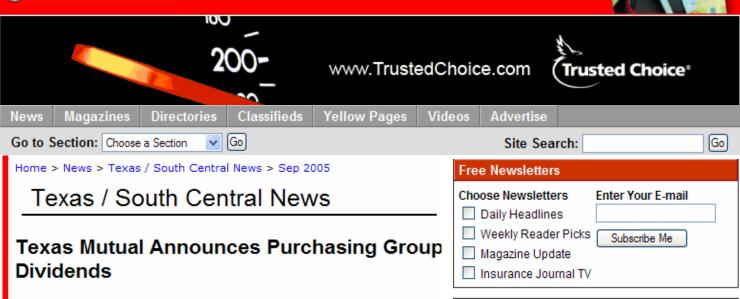


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Texas Mutual Insurance Company announced purchasing group dividends to Texas Electric Cooperatives (TEC) and the Lone Star Auto Dealers purchasing group.

TEC received a dividend of \$21,709, which is the first purchasing group dividend it has earned from Texas Mutual

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The Lone Star Auto Dealers purchasing group received \$262,472, which covers three policy periods from Jan. 1, 2002, through Dec. 31, 2004.

Scarbrough, Medlin and Associates Inc. administers the TEC purchasing group. For more information about the group, call (214) 423-3333.

The Wicker-Parker Insurance Agency of Abilene established the Lone Star Auto Dealers group, which is open to any new car or truck dealership in Texas. Any licensed insurance agent can place a qualifying client into the group, with approval from a Texas Mutual underwriter.

Each member receives a premium discount, based on an estimate of the group's total written premium. The group also benefits from an industry-specific safety plan as well as expert claim and loss prevention services from Texas Mutual Insurance Company.

For more information about the Lone Star Auto Dealers group, go to <a href="https://www.lonestarautodealers.com">www.lonestarautodealers.com</a>, or contact Brad Wicker or Judy Parker at wicker-parker@nts-online.net or (325) 437-0677.

For more information about other Texas Mutual purchasing group programs, go to www.texasmutual.com/agents/group.shtm.

The group dividends are separate from the \$50 million of individual dividends that Texas Mutual Insurance Company awarded to qualifying policyholders in July.

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



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