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## Texas / South Central News

### Texas Auto Dealers' Dividend from Texas Mutual Approaches \$1M

September 7, 2007

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Texas Mutual Insurance Company recently announced a \$985,520 dividend to the Lone Star Auto Dealers Association (LSA) workers' compensation purchasing group. The group has earned six consecutive dividends totaling more than \$2.1 million.

Because dividends are based largely on the group's overall loss ratio, members have an incentive to focus on safety. For San Antonio-based Kahlig Enterprises Inc., the process starts during the job interview.

That philosophy has helped Kahlig earn about 31 percent of its premium back in dividends since 2004. Like many LSA members, Kahlig has qualified for group and individual dividends. Individual dividends are based on each policyholder's personal loss ratio.

To help members improve their safety record, LSA provides an industry-specific safety plan. Members also have access to interactive safety tools at [www.texasmutual.com](http://www.texasmutual.com).

Source: Texas Mutual Insurance Company

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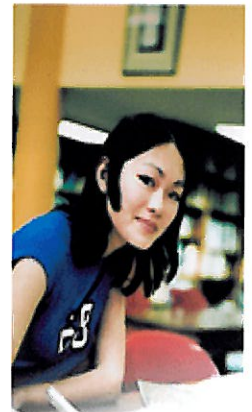
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