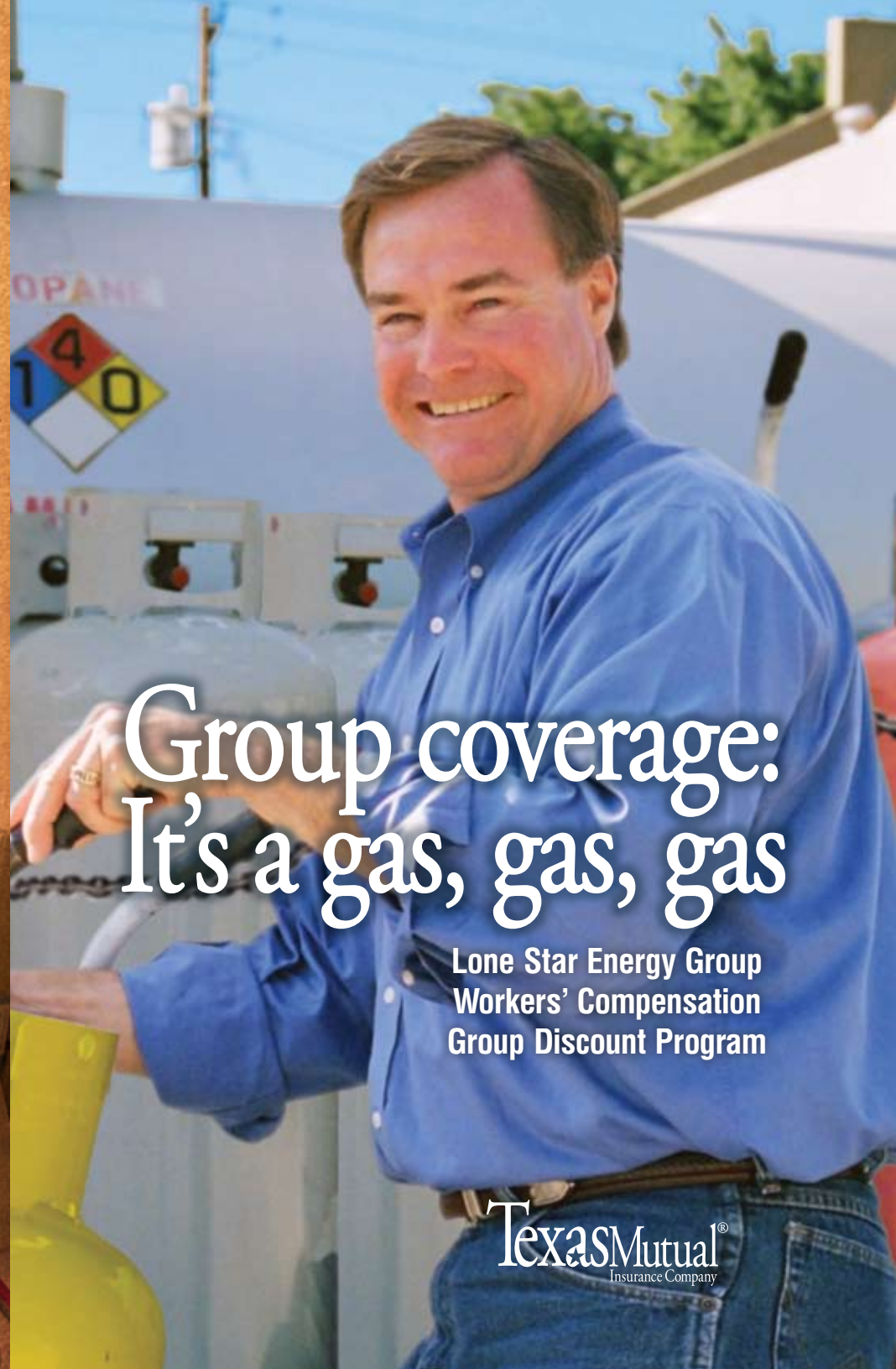




Lone Star Energy Group c/o
CertEssentials LLC
P.O. Box 97513
Wichita Falls, TX 76307-7513

Fuel your profits
with lower workers' comp
premiums



Group coverage: It's a gas, gas, gas

Lone Star Energy Group
Workers' Compensation
Group Discount Program

TexasMutual[®]
Insurance Company

A smart alternative

- Join the Lone Star Energy Group discount program, also called a purchasing group, to receive a premium discount on your workers' compensation insurance.
- Eligible policyholders can earn an additional discount by participating in Texas Mutual Insurance Company's workers' comp health care network.
- Any licensed Texas agent can submit qualifying clients for group membership.

Clean-burning

- Group members benefit from claim and loss prevention services, including a safety plan developed for the butane/propane gas industry.
- Each member retains its own experience modifier.
- Members may qualify for an individual and group dividend.*

Energy efficient

- Workers' comp insurance is the only coverage that provides medical and income benefits for injured workers *and* legal protection for employers.
- State law allows employers in similar businesses to buy their coverage as a group, with approval from the Texas Department of Insurance (TDI).
- Lone Star Energy Group is a TDI-approved purchasing group for butane/propane gas operators and dealers. For a list of qualifying class codes, visit www.texasmutual.com, or call (800) 859-5995.

Dependable

For more information about the Lone Star Energy Group, email Curtis Heptner at curtis@certessentials.com, or call (940) 397-2771 or (940) 642-2548.

Get the **LSE** group discount
on *your* workers' comp
premium.



Endorsed by:

TPGA Texas Propane
Gas Association

Texas Mutual[®]
Insurance Company

HERE FOR TEXAS. HERE TO STAY.

*Past dividends are not a guarantee of future dividends, and the Texas Department of Insurance must approve all dividends. Texas Mutual Insurance Company has services for non-English speakers available upon request.