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**Paul C. Fredette Joins Team Insurance Group  
Hiring Signals Move Forward with Team's Strategic Plan for Growth**

TULSA, OK. August 25, 2004 – Team Insurance Group, one of Oklahoma's largest insurance agencies, is pleased to announce that Paul C. Fredette has joined the organization as executive vice president. Fredette's hiring marks another move forward in Team's strategy for growth and expansion in the market.

"Paul will play a key role as leader of our sales organization," says Robin Buerge, president and chief executive officer of Team. "His background and experience will be invaluable as we work to expand our organization and broaden our market reach."

Fredette will be heavily involved in the acquisition of insurance agencies, and the recruitment of established agents and the purchase of their books of business. As part of this initiative, Team will partner with its parent company, TeamBank, N.A., a member of Team Financial, Inc., a \$640 million, publicly traded financial services company. "Our goal is to expand Team Insurance's footprint in the industry," says Fredette. "We want to leverage Team Financial's geographic banking distribution system to the benefit of our respective clients."

Hiring key people is central to Team's expansion. Specifically, Fredette will work to further strengthen Team's sales force and support staff. "We want Team to be the regional employer of choice," says Fredette. "To do that, we must create an environment that truly capitalizes on the concept of teamwork." Fredette believes that a team-oriented frame of reference benefits both customers and employees. "When a client has more than one person looking out for them—whether a risk management or employee benefits issue—the client benefits. Collectively, we can better use our skills and knowledge to help protect our clients," says Fredette. "But it goes further than that. As a place of employment, it's simply more fun to work with a team than it is to be 'out there' alone. It brings a sense of camaraderie—a sense of being part of something bigger."

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Also of key interest to Fredette is community involvement. He sees giving back to the community—both in time and money—as vital to establishing a team-oriented workplace. “Team’s community involvement melds with our corporate goals. This will give life to our support of those programs, and will allow us to provide ongoing support and contribute more over time,” says Fredette. Within the next two to three months, Fredette and his team will be evaluating what specific programs Team Insurance Group will support as part of this initiative.

Before joining Team, Fredette served as a partner with International Insurance Brokers Ltd, a professional risk management and insurance brokerage firm. Prior to that he served as a vice president for Arthur J. Gallagher, a leading risk and insurance services firm. He’s also served as a vice president for Marsh, Inc., the world’s largest risk and insurance services firm. During his career, Fredette has created and implemented sales strategies, established administrative systems and procedures, and cultivated carrier relationships. Through all of his experience, Fredette most prides himself in his efforts to work with those around him and lead by example to foster an atmosphere of teamwork.

Fredette has served on the Board of Directors of several not-for-profit organizations, including Big Brothers & Big Sisters of Green Country, Kiwanis Club of Tulsa and Miss Oklahoma Scholarship Pageant. He’s also served on the boards of public and privately owned corporations and is a graduate of Leadership Tulsa XXI.

Fredette holds a Bachelor of Business Administration in finance from the University of Texas at San Antonio. He is a Certified Insurance Counselor and a member of Toastmasters.

Team Insurance Group is located at 4200 East Skelly Drive in Tulsa, Okla. For more information about the services and products Team can provide, call (918) 665-1252 or (800) 955-7475, or see [www.teaminsgroup.com](http://www.teaminsgroup.com). To contact Fredette directly, e-mail him at [pfredette@teaminsgroup.com](mailto:pfredette@teaminsgroup.com).

**About Team Insurance Group:** Team Insurance Group has been in business since 1978. Formerly known as The Quarles Group, Team was acquired in 2002 by TeamBank, N.A., a member of Team Financial, Inc., a \$640 million, publicly traded financial services company. The affiliation has reinforced Team’s already strong position, broadened its portfolio of insurance products, financial products and services, and expanded its reach regionally. As an independent agent/broker, Team Insurance Group’s mission is to access the worldwide insurance market and offer cutting-edge risk financing solutions tailored to its client’s individual needs.

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