

# The Texas Mutual Advantage

At Texas Mutual Insurance Company, workers' compensation insurance is all we do, and we do it better than anyone else. We are a policyholder-owned mutual company that does not answer to stockholders seeking profits. Our singular focus is on helping our policyholder owners control their workers' comp costs and improve their productivity.

## Free workplace safety services

Our tagline – Work Safe, Texas – speaks volumes about our commitment to you and your employees. We are your partner in workplace safety, helping you prevent workplace accidents and their associated costs:

- ▶ **Experienced safety professionals.** Texas Mutual employs the state's largest team of workplace safety professionals. Their areas of expertise are as diverse as the industries that drive Texas' economy. From Amarillo to Brownsville, El Paso to Texarkana and everywhere in between, we make Texas a safer place to work.
- ▶ **On-demand safety tools.** Our policyholders have exclusive access to 2,000 free materials in the safety resource center at [texasmutual.com](http://texasmutual.com). The resources include streaming videos, interactive tools and downloadable safety programs.
- ▶ **Accessible safety support center representatives.** Our representatives also proactively reach out to businesses to provide workplace safety resources. Whether you need help getting free safety materials from our website or advice on a specific workplace safety issue, we're ready to serve you at 844-WORKSAFE or [safety@texasmutual.com](mailto:safety@texasmutual.com).

WE HAVE PAID  
POLICYHOLDERS  
\$2 BILLION  
IN DIVIDENDS  
SINCE 1999

## Texas Mutual dividends

Texas Mutual is on a mission to prevent workplace accidents. Dividends are our way of rewarding loyal policyholder owners who share our vision:

- ▶ **Benefit of ownership.** As a policyholder, you own a piece of Texas Mutual. Dividends reward policyholder owners who contribute to the company's success. Even new Texas Mutual policyholders can earn dividends through our early-qualifier dividend program.
- ▶ **Dividends reward loyalty.** Your dividend has the potential to increase each year for up to five years with Texas Mutual. We continue to reward you for your most recent five years' experience thereafter.

- ▶ **Two potential dividends.** You have the potential to earn two dividends from Texas Mutual by joining a safety group. Individual dividends reward you for your company's safety record while safety group dividends reward members based on the group's overall safety record.

## Safety groups

You can reduce your workers' comp costs by joining a safety group offered through Texas Mutual. Policyholders who join a safety group get:

- ▶ **Premium discounts.** Most groups offer a 10 to 12.4 percent annual discount.
- ▶ **Custom safety services.** Texas Mutual connects each group with a safety professional to help prevent workplace accidents and their costs. You also have access to free on-demand safety resources tailored for your industry in the safety resource center at [texasmutual.com](http://texasmutual.com).
- ▶ **Potential dividends.** Safety group members may earn a group dividend in addition to any individual dividends they qualify for.

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## Cost-effective claim handling

Workplace accidents come with price tags for employers, injured workers and their families. Our claims professionals specialize in controlling those costs for everyone involved:

- ▶ **Return-to-work focus.** From the time you report an injury, we go to work with one thing in mind: getting your injured employee well and back to the team. Our return-to-work focus boosts your bottom line by keeping experienced workers on the job.
- ▶ **Health care network.** Policyholders who choose Texas Mutual's certified workers' compensation health care network benefit from additional return-to-work services, including doctors who are trained to treat workplace injuries. Most policyholders also get a 12 percent premium discount annually.
- ▶ **Texas Mutual Premier.** Large businesses have unique needs. Our large account managers serve as your single point of contact for any claim concerns or other issues. Customized service plans and claim review are just part of the benefits of Texas Mutual servicing your large accounts.

## Money-saving fraud unit

Workers' compensation fraud affects everyone, including honest employers, in the form of higher premiums. Texas Mutual is dedicated to controlling workers' comp costs for Texas employers:

- ▶ **Zero tolerance for fraud.** Some insurance companies accept fraud as a cost of doing business. Texas Mutual does not. We investigate every report of suspected fraud, and we get results.
- ▶ **Three teams of investigators.** Our three teams of full-time investigators have unique experience uncovering evidence of workers' comp fraud. They collaborate with attorneys and prosecutors across the state to pursue convictions and save you money.
- ▶ **Potential rewards.** We are so serious about fighting fraud that we offer the potential for cash rewards for reports that lead to indictments or convictions.

## Get more information

For more information about Texas Mutual Insurance Company, call your insurance agent, visit [texasmutual.com](http://texasmutual.com) or call us at (800) 859-5995.

**Texas Mutual**<sup>®</sup>  
WORKERS' COMPENSATION INSURANCE

WORK SAFE, TEXAS<sup>SM</sup>

[www.texasmutual.com](http://www.texasmutual.com)



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