



Workers' Comp Network Facts – Network Discount

Eligible policyholders will receive an annual network discount of up to 12% on their workers' compensation premium by electing the network option.

Common Questions:

- **What policyholders are eligible for the network program?** To be eligible, policyholders must have a physical location in the network service area and meet certain underwriting criteria.
- **How do I enroll?** Inform your agent that you want to elect a policy with network coverage from Texas Mutual Insurance Company.
- **Can an agent or policyholder request a quote that does not include the network option?** The agent must contact an underwriter to get an "out only" quote.
- **Does Texas Mutual Insurance Company expect all employers to elect the network option? Will employers that do not elect this option be viewed unfavorably?** No, Texas Mutual Insurance Company will continue to evaluate each employer's experience on its own merits. Texas Mutual Insurance Company wants each employer to make the right choice for his or her employees.
- **Are Start accounts eligible for selecting the network option?** Most employers insured through the Start program will be eligible for the network option if they have a location within a network coverage area.
- **Is the network discount regulated?** Yes. The Texas Department of Insurance regulates rates and premium charged by insurance carriers.
- **Will I get two quotes – one for network and one for out-of-network?** Yes. For eligible new and renewal business submitted to Texas Mutual Insurance Company, your quote will include both an in-network and an out-of-network price.
- **Does the discount for being part of a network replace the incentive discount for being in a purchasing group?** No. Both discounts will apply.
- **If a leasing company opts to be in the network, can client companies opt out? If the leasing company elects not to participate in the network, can client companies opt in?** No. The option chosen by the leasing company applies to all client companies.
- **What are the penalties placed for an employer who has selected the network option and does not comply with the network requirements?** Employer compliance will be examined on a case-by-case basis. If continued non-compliance occurs, the network endorsement allows Texas Mutual Insurance Company to remove the discount
- **Am I able to take advantage of the network discount mid-term?** Eligible accounts are able to opt into the network during the policy period and the discount will be applied pro-rata.

Resources:

Network Presentation for Agents	Network Presentation for Employers
Internet Quoting	