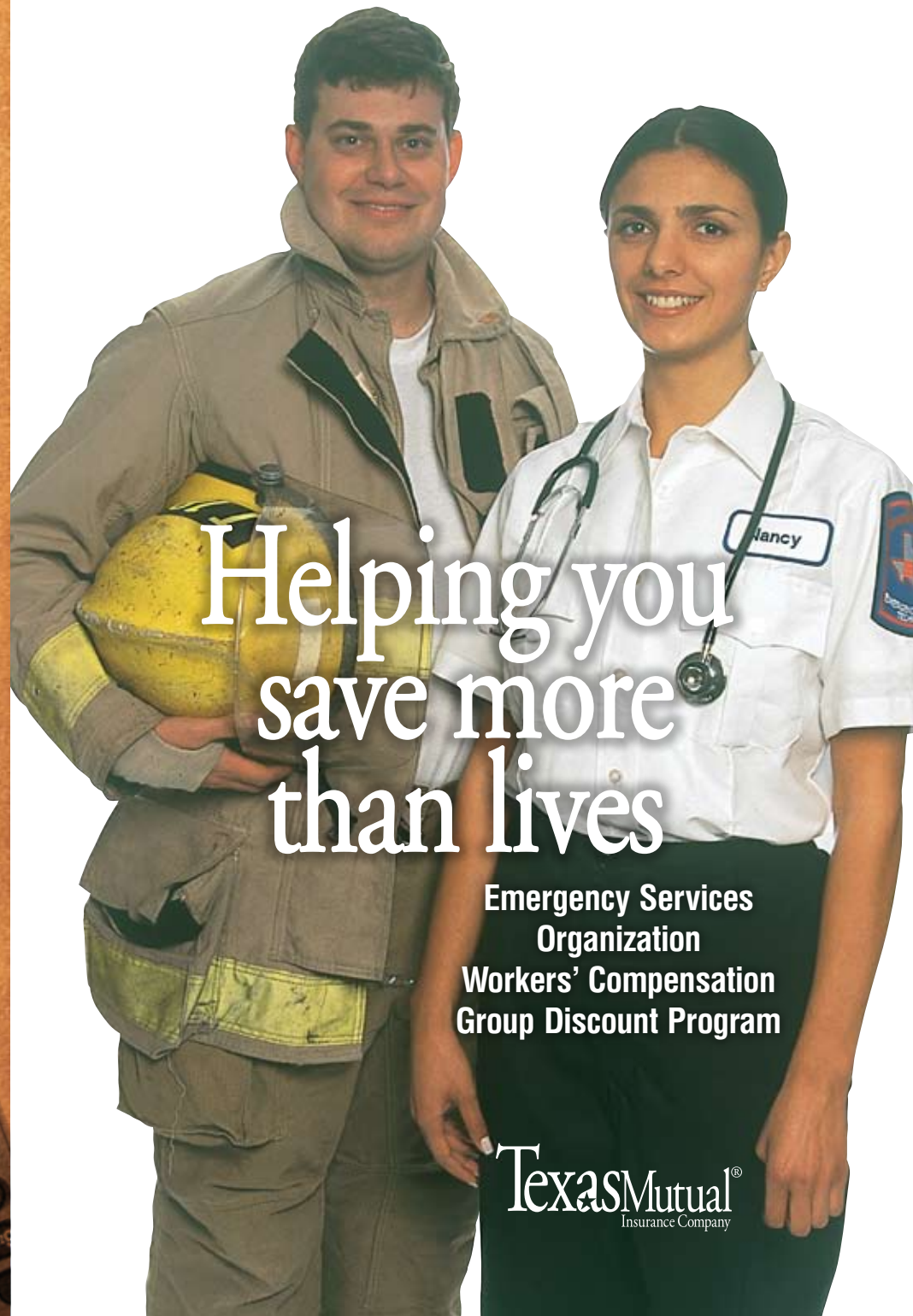




Here to help.

VFIS of Texas/Regnier & Associates
3420 Executive Center Drive, Suite 301
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Respond to the call for
lower premiums



Helping you
save more
than lives

Emergency Services
Organization
Workers' Compensation
Group Discount Program

TexasMutual[®]
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Every day, Texans count on your people to be there for them. The Emergency Services Organization (ESO) group discount program is there for *you* with affordable worker's compensation coverage.

Protecting those who protect Texans

Workers' comp 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 reduce their premiums by purchasing their coverage as a group. The ESO group discount program, also known as a purchasing group, is open to firefighters and nonprofit ambulance services. For a list of qualifying class codes, visit www.texasmutual.com, or call (800) 859-5995.

Safety – and savings – in numbers

ESO group members get a discount on their premium, an industry-specific safety plan and potential dividends.* Eligible policyholders can earn an additional discount by participating in Texas Mutual Insurance Company's workers' comp health care network.

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

An alarming number of services

Texas Mutual Insurance Company is your long-term workers' comp solution. Other benefits of *Texas Mutual*® coverage include:

- "Zero tolerance for fraud" policy
- Cost-containing claim management techniques
- Timesaving online services at www.texasmutual.com
- Long-term commitment to Texas employers

Your crew

For more information about the ESO purchasing group, and for information about grants for workers' comp coverage, call Barbara Marzean at VFIS of Texas/Regnier & Associates at (800) 252-9435.



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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.