

Texas Machinery & Equipment Dealers (TM&E)
Workers' Comp Purchasing Group

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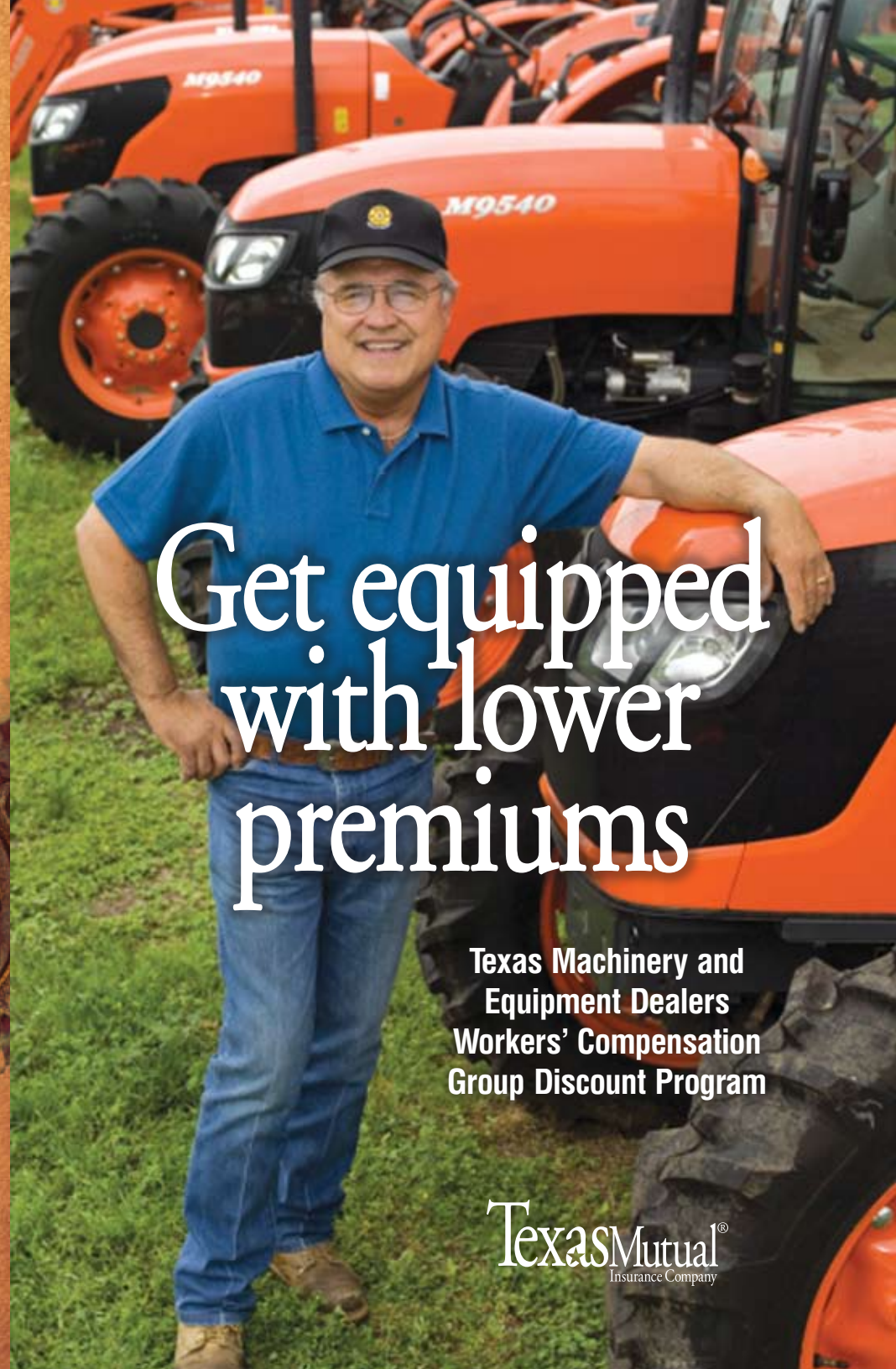
We're making
workers' comp work
like a well-oiled
machine



Get equipped
with lower
premiums

Texas Machinery and
Equipment Dealers
Workers' Compensation
Group Discount Program

TexasMutual[®]
Insurance Company



Whether you deal in equipment for hauling, packing, drilling, lifting, harvesting, powering, pumping or digging...dig this. The Texas Machinery and Equipment Dealers (TM&E) group discount program offers lower workers' compensation premiums and a host of heavy-duty services. The group is open to all machinery and equipment dealers.

Standard equipment

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 TM&E group discount program, also called a purchasing group, is open to all machinery and equipment dealers.

Turbocharged savings

TM&E 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.

Rugged. Tough. Reliable.

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
- Lasting commitment to Texas employers

Power up today

For more information about the TM&E purchasing group, contact Chris Roy at cjroy@royagency.com or (972) 423-1010.

Get the **TM&E** group discount
on *your* workers' comp
premium.



TexasMutual[®]
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.