

**sanford &  
tatum**  
INSURANCE  
AGENCY

Sanford & Tatum Insurance Agency  
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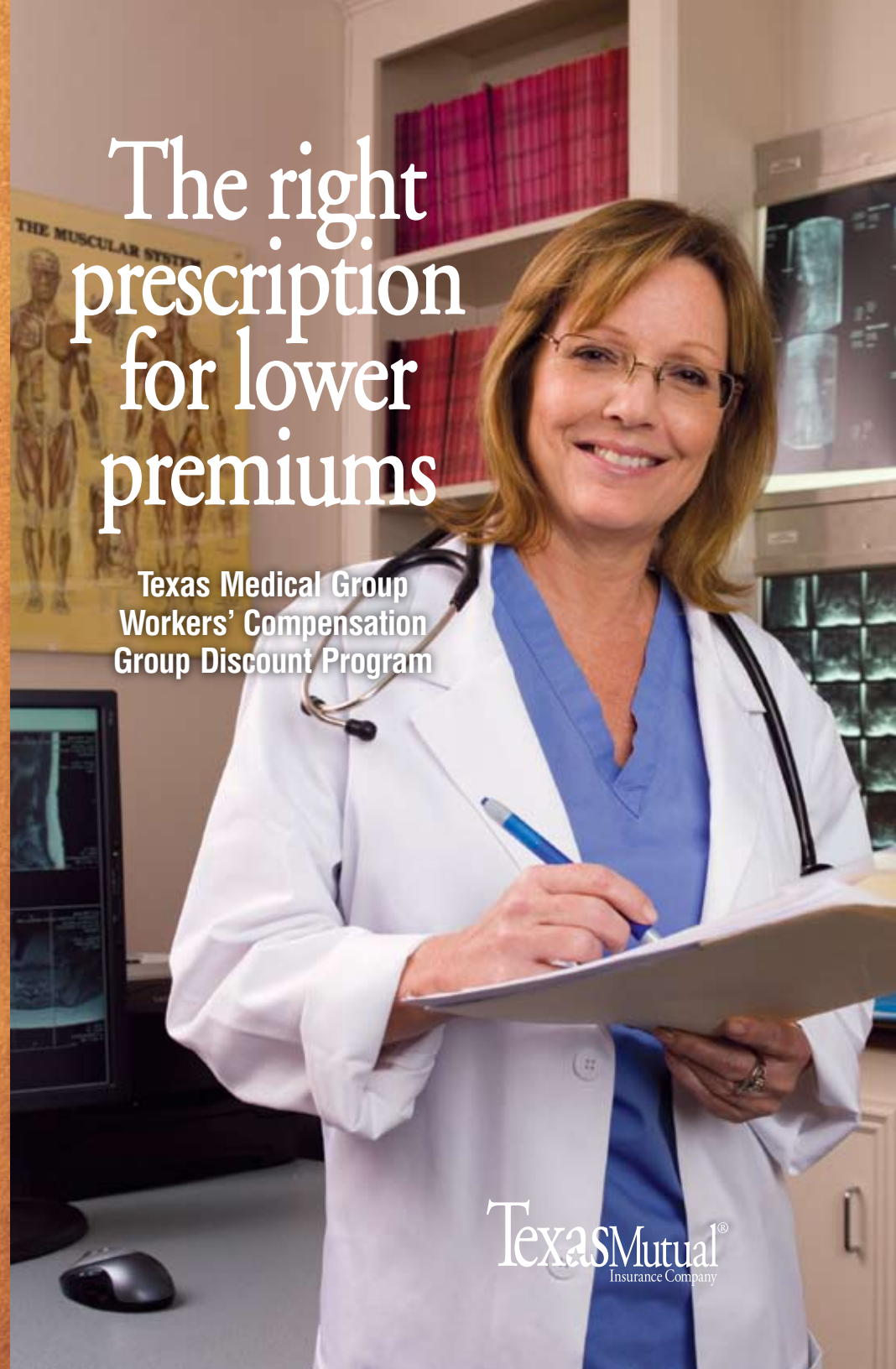


If workers'  
**comp premiums** are  
causing you headaches,  
we have your **cure.**

# The right prescription for lower premiums

Texas Medical Group  
Workers' Compensation  
Group Discount Program

**TexasMutual**<sup>®</sup>  
Insurance Company



**The** Texas Medical Group (TMG) workers' compensation group discount program gives you lower premiums and a healthy dose of services.

### **An ounce of prevention**

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 TMG group discount program, also known as a purchasing group, is open to health service providers. For a list of qualifying class codes, visit [www.texasmutual.com](http://www.texasmutual.com), or call (800) 859-5995.

### **Dispensing discounts**

TMG 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 **TMG** group  
discount on *your* workers'  
comp premium.

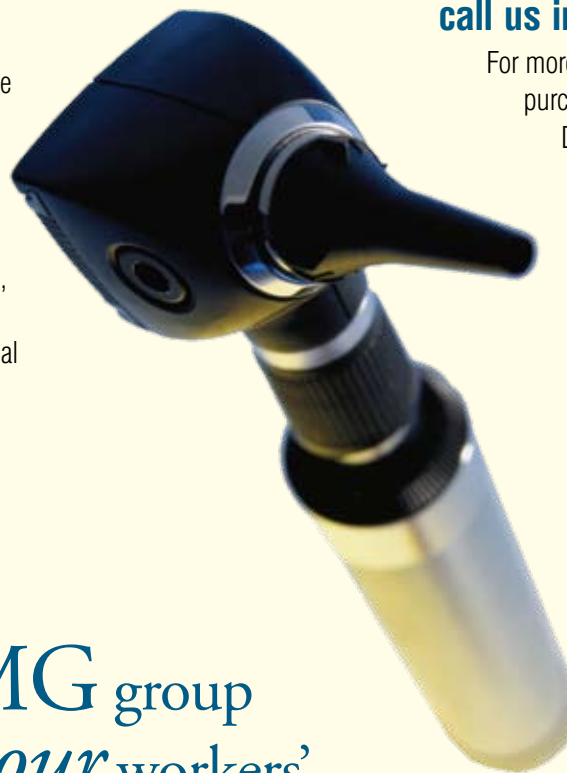
### **Side effects may include: lower premiums, security, peace of mind**

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](http://www.texasmutual.com)
- Long-term commitment to Texas employers

### **Consider the benefits, and call us in the morning**

For more information about the TMG purchasing group, ask your agent, or contact Diannah Tatum at [tatumd@sanins.com](mailto:tatumd@sanins.com) or (806) 792-5564.



**TexasMutual**<sup>®</sup>  
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.