



TEXAS OIL & GAS ASSOCIATION

Texas Oil & Gas Association

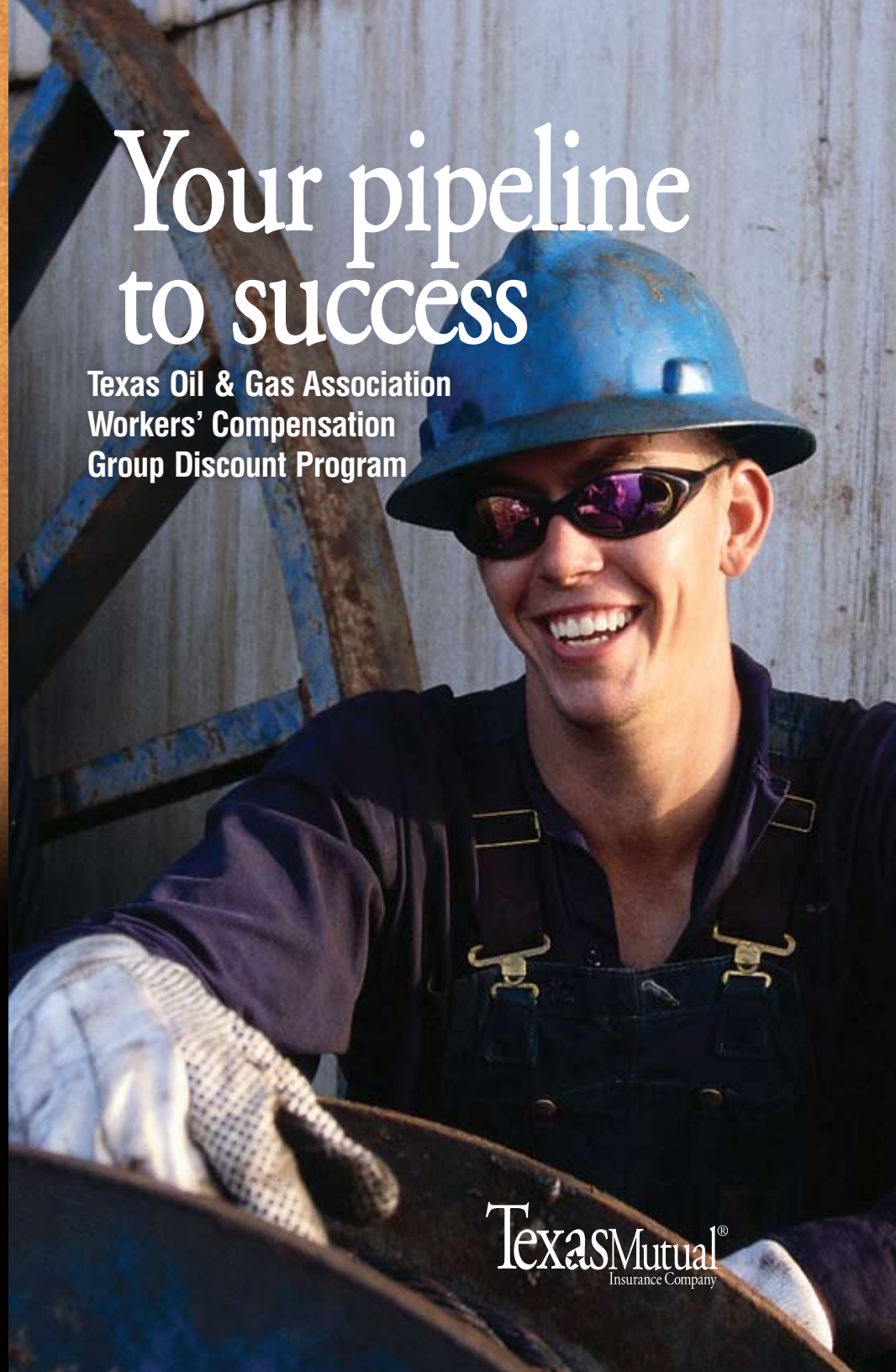
Attn: Jim Sierra

304 W. 13th Street, Austin, TX 78701

We're gushing  
about lower workers'  
comp premiums

# Your pipeline to success

Texas Oil & Gas Association  
Workers' Compensation  
Group Discount Program



TexasMutual<sup>®</sup>  
Insurance Company

# Texas

Oil & Gas Association (TxOGA) is the state's oldest and largest organization representing the petroleum industry. Texas Mutual Insurance Company is the state's leading writer of workers' compensation insurance. Together, they offer TxOGA members a refined deal on their premiums.

## Drill down to the basics

Workers' comp insurance 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 TxOGA group discount program, also known as a purchasing group, is open to most segments of the oil and gas industry. For a list of qualifying class codes, visit [www.texasmutual.com](http://www.texasmutual.com), or call (800) 859-5995.

## Pump up the savings

Texas Mutual Insurance Company gives each group member a premium discount based on the premium volume of the entire group, regardless of individual premium size. Eligible policyholders can earn an additional discount by participating in Texas Mutual Insurance Company's workers' comp health care network.

## Earn royalties

Texas Mutual Insurance Company believes in rewarding loyal policyholders whose low claim losses help control premiums. TxOGA group members are eligible for potential group and individual dividends.\*

## Workover your safety program

Members can adopt a safety plan developed for the oil and gas industry. They can also get free safety training material in the safety resource center at [www.texasmutual.com](http://www.texasmutual.com).

## Explore the benefits of *Texas Mutual*® coverage

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

## Your operator

For more information about the TxOGA group discount program, ask your agent, or contact Jim Sierra at [jsierra@txoga.org](mailto:jsierra@txoga.org) or (512) 478-6631.

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



**Texas Mutual**<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.