

LOWER YOUR PREMIUM

GROUP DISCOUNT PROGRAMS



Workers' compensation is just one of many expenses that employers have to consider. You can make it a smaller piece of your operating budget by joining a group discount program.

WHAT IS A GROUP DISCOUNT PROGRAM?

Group discount programs allow employers in similar industries to purchase their workers' comp coverage as a group.

WHAT'S IN IT FOR YOU?

Premium discount. Most groups offer discounts between 10 percent and 11 percent.

Industry-specific safety plan. By preventing accidents, you can lower your claim costs.

Potential dividends. Policyholders who control their losses may receive a monetary reward in the form of a dividend. Members of a group discount program may also qualify for an additional group dividend if the group has favorable results. Some policyholders may receive individual and group dividend checks.*

IS THERE A GROUP FOR YOU?

Texas Mutual Insurance Company offers group discount opportunities for a range of industries, including oil and gas, restaurants, construction, health care and auto repair. Visit www.texasmutual.com for a list of group discount programs.

HOW DO YOU SIGN UP?

Your agent can help you take advantage of the benefits of group coverage.

**Past dividends are not a guarantee of future dividends. The Texas Department of Insurance must approve all dividends.*



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