

Build your business
with group coverage.

TexasMutual[®]
Insurance Company

HERE FOR TEXAS. HERE TO STAY.[®]

TEXASMUTUAL.COM



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Insurance Company

Texas Mutual Insurance Company wants to help you and your clients get ahead. With purchasing groups, we can help you both at the same time.

What is a purchasing group?

State law allows employers in similar industries to reduce their workers' compensation premiums by purchasing their coverage as a group. Master agents administer the groups, and Texas Mutual Insurance Company underwrites them.

What's in it for you?

- Generate higher agency returns.
- Increase your market share by offering unique, industry-specific coverage.
- Create renewal stability for your agency.
- Earn Texas Mutual's standard commission.
- Contribute to your agency's incentive targets.*

What's in it for your clients?

- Get a discount based on the group's premium volume, regardless of individual premium size.
- Have access to industry-specific safety plans.
- Participate in the group dividend program.**
(Group participation does not affect individual policyholder dividends.)
- Retain their own experience modifier.

Additional discounts

Policyholders may be eligible for up to another 12 percent annual discount if they participate in our workers' compensation health care network. The network's focus is on getting injured workers well and back on the job.

Getting started

There are two convenient ways for you to get started with group coverage:

- We offer purchasing groups for a wide range of industries. Visit the Agents section at texasmutual.com to find the right group. You can also visit the Marketing materials page and download our *Group Advantage* guide to purchasing groups, or email us at publicaffairs@texasmutual.com for a copy.
- You can partner with us to form a new group. Contact your agency representative for details, or call (800) 859-5995 and ask for the purchasing group manager.

“From my experience, Texas Mutual has hit a home run with its purchasing groups. Where else can you get custom safety services, premium discounts and potential dividends in one program?”

— Jim Sierra, master agent
Texas Oil and Gas Association
purchasing group



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*Some agencies have an agency incentive program. Ask your agency representative for details.

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