

**NFIB**

The Voice of Small Business®

NFIB

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We're helping small  
businesses get big discounts  
on their workers' comp  
premiums.



# Big savings for small business

**NFIB Workers' Compensation  
Group Discount Programs**

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

**By** pooling its purchasing power, the National Federation of Independent Business (NFIB) earns substantial discounts on business products and services for its members. In Texas, NFIB teamed up with Texas Mutual Insurance Company to create workers' compensation group discount programs, also known as purchasing groups, for NFIB members in:

- Wholesale/Retail
- Manufacturing
- Construction

### Ringin' up savings

- Group members receive a premium discount based on the group's premium volume, regardless of their individual premium size.
- Eligible policyholders can earn an additional discount by participating in Texas Mutual Insurance Company's workers' comp health care network.
- Each company in the group retains its own experience modifier.

### Assembling group benefits

- Workers' comp is the only insurance that provides medical and income benefits for injured workers *and* legal protection for Texas employers.
- Group members benefit from claim and loss prevention services, including a safety plan developed specifically for each industry.
- Any licensed Texas agent can submit qualifying clients for membership. For a list of qualifying class codes, visit [www.texasmutual.com](http://www.texasmutual.com), or call (800) 859-5995.

### Building on success

- NFIB is the nation's largest advocacy group for small and independent businesses.
- State law allows employers in similar businesses to buy their coverage as a group.
- Your company may qualify for an individual and group dividend.\*

### Service desk

NFIB members or prospective members may call (512) 476-9847, ext. 200 or go to [www.nfib.com/txmutual](http://www.nfib.com/txmutual).



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

**Texas Mutual**<sup>®</sup>  
Insurance Company

HERE FOR TEXAS. HERE TO STAY.<sup>®</sup>

\*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.