

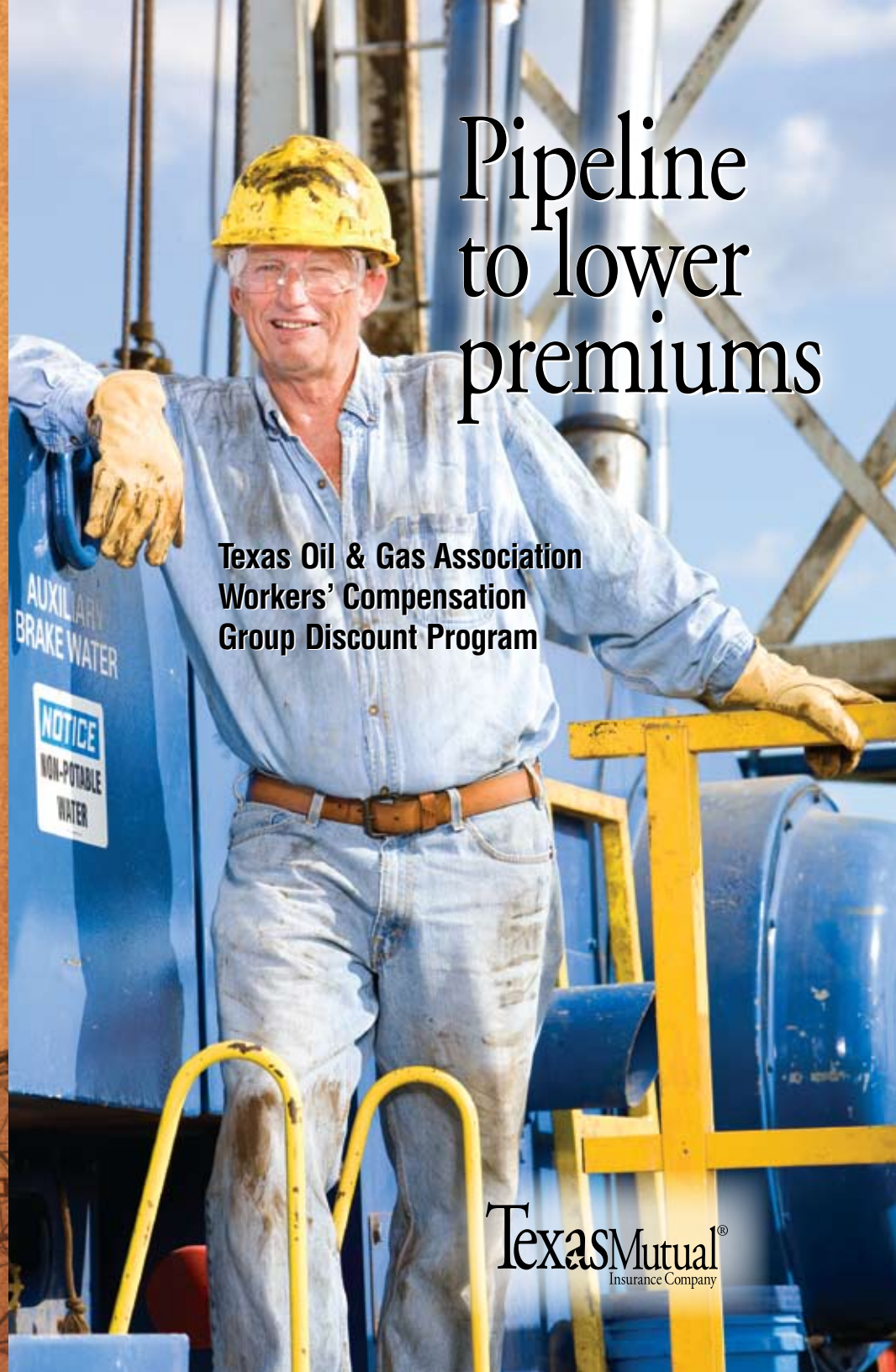


TEXAS OIL & GAS ASSOCIATION

Texas Oil & Gas Association
Attn: Jim Sierra
304 W. 13th Street
Austin, TX 78701



We're
gushing
about lower
workers' comp
premiums



Pipeline to lower premiums

**Texas Oil & Gas Association
Workers' Compensation
Group Discount Program**

TexasMutual[®]
Insurance Company

You give Texans the resources to power our future. The TxOGA group discount program returns the favor by lowering your workers' comp premium and offering potential dividends.

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 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 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 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 or (512) 478-6631.

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



Texas Mutual®
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.