

REWARDING LOYAL POLICYHOLDERS

DIVIDENDS



Dividends reward loyal policyholders whose low claim losses help Texas Mutual Insurance Company control premiums. Visit texasmutual.com for more information about dividends.

2009 DIVIDENDS

In 2009, we declared \$75 million in individual policyholder dividends. We have declared more than \$670 million in individual dividends since 1999.

WHAT IS A DIVIDEND?

When publicly owned corporations pay dividends, they distribute a portion of company earnings to their stockholders. All stockholders receive a dividend based on the number of shares they own. When Texas Mutual Insurance Company returns dividends, we reward specific policyholders for their loyalty and focus on controlling their claim costs.

WHY SHOULD I STAY WITH TEXAS MUTUAL?

Our dividend plan rewards you for up to five consecutive years of acceptable claim losses. Your dividend earning potential increases each year through your fifth year. If you leave Texas Mutual before then, you start from square one when you return.

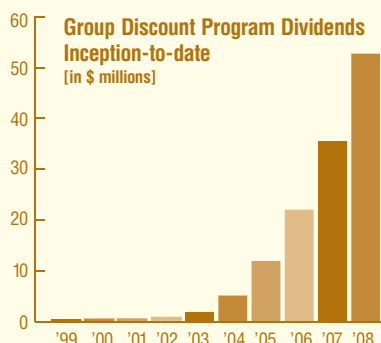
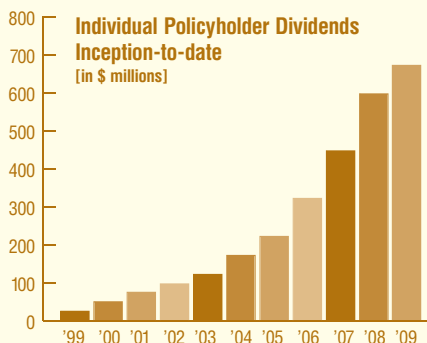
HOW DO I IMPROVE MY CHANCES OF EARNING A DIVIDEND?

The best way to improve your chances of earning a dividend is to control your claim losses. The best way to control your claim losses is to prevent accidents. From there, you should help injured workers return to the job as soon as medically reasonable. Visit texasmutual.com for information on safety and return-to-work.

WHAT IS A GROUP DIVIDEND?

Texas law allows employers in similar industries to reduce their workers' comp premiums by forming group discount programs. Group dividends are based largely on each group's claim losses. Individual dividends are based largely on your personal claim losses. Employers who earn group dividends are also eligible to participate in the individual dividend program.

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



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