

WHY TEXAS MUTUAL?

WORKERS' COMP SOLUTIONS
FOR TEXAS



OUR ADVANTAGE

Workers' comp is all we do, and we do it better than anyone else. Our workers' compensation solutions help you control costs, improve safety and increase productivity.

OUR SERVICES

Competitive premiums

We monitor the market to ensure that our premiums are among the most competitive in the industry.

Group discount programs

Members get a premium discount, an industry-specific safety plan, and potential group and individual dividends.

Dividends

We have paid more than \$670 million to loyal policyholders who share our commitment to safety.*

Claim management

Our claim teams are dedicated to ensuring injured workers get quality care and return to productive employment.

Health care network

Policyholders who enroll in our workers' comp health care network benefit from a team of doctors and case managers with unique experience in treating workplace injuries. Most employers who choose the network option get a 12 percent annual premium discount.

Zero tolerance for fraud

In 2008, our investigators saved or recovered \$4.1 million through our zero tolerance for fraud program.

Safety services

Our loss prevention professionals and online safety tools help you protect your employees and manage your claim costs.

Subrogation specialists

Our subrogation specialists recover costs from third parties who contribute to on-the-job accidents.

[over...]

Large-account teams

Large businesses have unique needs. Our comprehensive service program helps them manage their risk and their claim costs.

Texas Mutual® online services

Our timesaving services at texasmutual.com make it easy for you to streamline your business with us.

OUR COMMITMENT

Other carriers will come and go. Texas Mutual Insurance Company is 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.*



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