

# REWARDING LOYAL POLICYHOLDERS

## DIVIDENDS

---



Dividends reward loyal policyholders whose low claim losses help Texas Mutual Insurance Company control premiums. Visit [texasmutual.com](http://texasmutual.com) for more information about dividends.

### 2010 DIVIDENDS

In 2010, we paid \$100 million in individual policyholder dividends. We have paid \$770 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 commitment to safety and their loyalty to Texas Mutual.

### 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?

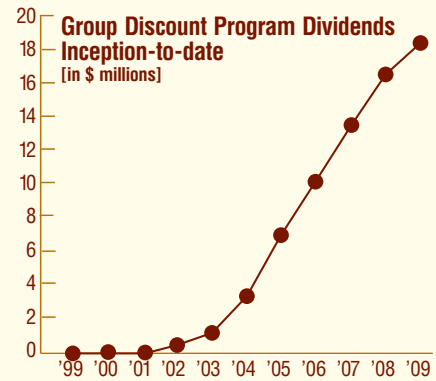
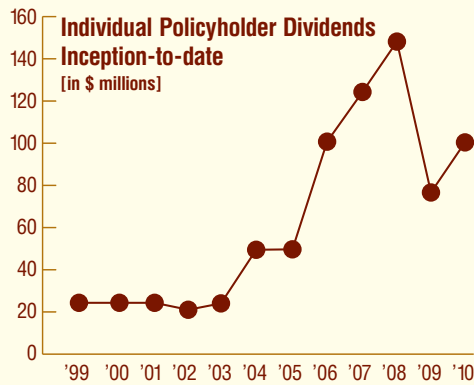
The best way to improve your chances of earning a dividend is to prevent workplace accidents. From there, you should help injured workers return to the job as soon as medically reasonable. Visit [texasmutual.com](http://texasmutual.com) for information on safety and return-to-work.

[over...]

### 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 safety record. Individual dividends are based largely on your personal safety record. 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.*



Printed on recycled paper containing a minimum 30% postconsumer waste.

51000-1156-1005  
©2010 Texas Mutual Insurance Company  
Printed August 2010

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

Here for Texas. Here to Stay.<sup>®</sup>  
texasmutual.com