

Build your business  
with group coverage.

TexasMutual<sup>®</sup>  
Insurance Company

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

[texasmutual.com](http://texasmutual.com)



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**T**exas Mutual Insurance Company wants to help you and your clients get ahead. With group purchase programs, we can help you both at the same time.

### What is a group purchase program?

State law allows employers in similar industries to reduce their workers' compensation premiums by purchasing their coverage as a group. Group purchase programs are a good business proposition for you and your clients.

### What's in it for you?

- Generate higher agency returns.
- Increase your market share by offering unique, industry-specific coverage.
- Create renewal stability for your agency.
- Earn Texas Mutual's standard commission.
- Contribute to your agency's incentive targets.\*

### What's in it for your clients?

- Get a discount based on the group's premium volume, regardless of individual premium size.
- Have access to industry-specific safety plans.
- Participate in the group dividend program.\*\*  
(Group participation does not affect individual policyholder dividends.)
- Retain their own experience modifier.

### Additional discounts

Policyholders may be eligible for up to another 12 percent annual discount if they participate in our workers' compensation health care network. The network's focus is on getting injured workers well and back on the job.

### Getting started

There are two convenient ways for you to get started with group coverage:

- We offer group purchase programs for a wide range of industries. Visit the Agents section at [texasmutual.com](http://texasmutual.com) to find the right group. You can also visit the Marketing materials page and download our *Group Advantage* guide to group purchase programs, or email us at [publicaffairs@texasmutual.com](mailto:publicaffairs@texasmutual.com) for a copy.
- You can partner with us to form a new group. Contact your agency representative for details, or call (800) 859-5995 and ask for the group purchase program manager.

“From my experience, Texas Mutual has hit a home run with its group purchase program. Where else can you get custom safety services, premium discounts and potential dividends in one program?”

— Jim Sierra, master agent  
Texas Oil and Gas Association  
group purchase program



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\*Some agencies have an agency incentive program.  
Ask your agency representative for details.

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