DON’T DARE TO GO BARE

WORKERS’ COMPENSATION PROTECTS YOU, YOUR EMPLOYEES AND YOUR BUSINESS

Going bare without workers’ compensation or choosing an alternative policy could leave you with gaps in protection if one of your employees is injured on the job. Or worse, it could cost you your business.

PEACE OF MIND
Workers’ compensation takes care of your employees if they are injured on the job. It can pay medical bills, lost wages, benefits and more. These expenses can be your responsibility if you choose a cheaper alternative to workers’ compensation.

PREMIUMS ARE LOWER THAN EVER
According to the Texas Department of Insurance, workers’ compensation rates have decreased by 63 percent since 2005. Now is the time to get unmatched protection at an even better price.

TEXAS MUTUAL HELPS YOU CONTROL YOUR WORKERS’ COMP COSTS

Earn dividends
We have a rich history of paying dividends to policyholders who share our commitment to safety and choose Texas Mutual.*

Industry safety groups
Policyholders who are also safety group members can earn an additional dividend based on the group’s performance.

Health care network
Control your workers’ compensation costs and make sure your workers get the care they need with our WorkWell, TX health care network.

*Dividends are based on performance and therefore are not guaranteed.

©2020 Texas Mutual Insurance Company
JA-1616-2011
## COVERAGE COMPARISON

**TEXAS MUTUAL WORKERS’ COMPENSATION**
We protect you, your employees and your business against the consequences of an on-the-job injury or death.

**NO INSURANCE (GOING BARE)**
Operating without the protection of workers’ compensation or any other coverage alternative.

**OCCUPATIONAL ACCIDENT**
Purchasing limited coverage that is not workers’ compensation.

### What is it?
- **TEXAS MUTUAL WORKERS’ COMPENSATION**
- **NO INSURANCE (GOING BARE)**
- **OCCUPATIONAL ACCIDENT**

### What does it provide if your employee is injured on the job?
- **TEXAS MUTUAL WORKERS’ COMPENSATION**
  - Texas Mutual covers:
    - Medical bills
    - Loss of wages
    - Disability income benefits
    - Burial expenses

- **NO INSURANCE (GOING BARE)**
  - Your injured worker won’t receive support to cover expenses such as medical bills or lost wages, unless you pay out of pocket.

- **OCCUPATIONAL ACCIDENT**
  - You may be partially reimbursed for payments you make to injured workers for medical expenses and lost wages.

### What protection does it provide you as an employer?
- **TEXAS MUTUAL WORKERS’ COMPENSATION**
  - Benefits are paid for compensable injuries regardless of fault.
  - We take the financial burden off you, and make sure your employee is taken care of.
  - You cannot be sued by injured workers in most circumstances.

- **NO INSURANCE (GOING BARE)**
  - Going bare exposes you to potential lawsuits from injured workers.
  - There are no common law defenses, and no pre-injury waivers are permitted.

- **OCCUPATIONAL ACCIDENT**
  - Alternative coverage can expose you to potential lawsuits from injured workers.
  - There are no common law defenses, and no pre-injury waivers are permitted.

### Who pays your legal fees?
- **TEXAS MUTUAL WORKERS’ COMPENSATION**
  - Texas Mutual

- **NO INSURANCE (GOING BARE)**
  - You, the employer.

- **OCCUPATIONAL ACCIDENT**
  - You may be responsible for legal fees, depending on policy terms.

### Who manages claims and care?
- **TEXAS MUTUAL WORKERS’ COMPENSATION**
  - Our compassionate and experienced claim adjusters and health care providers, who are experienced in treating occupational injuries and illnesses.

- **NO INSURANCE (GOING BARE)**
  - Claims and treatment are your responsibility, and you’ll be responsible for filing all required documentation with the Texas Department of Insurance.

- **OCCUPATIONAL ACCIDENT**
  - You may be responsible for managing your own claims and reporting to the Texas Department of Insurance, depending on policy terms.