

# MAKING WORKERS' COMPENSATION WORK FOR YOU

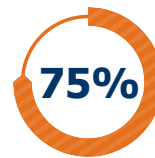
Choosing Texas Mutual helps you make your business the best it can be. See how we make workers' compensation work for you.

## DIVIDENDS

When you choose Texas Mutual and keep your workers safe, you can earn dividends to put toward your bottom line.



**\$330 million**  
in dividends paid out to  
policyholders in 2022  
\$3.7B paid since 1999



Over **75%** of  
policyholders earn  
dividends each year

## FREE SAFETY SERVICES

Get the resources you need to train your workers at no extra cost. Plus utilize our safety consultants and experts.



**30 safety professionals**  
across the state



**8,200**  
annual safety visits



**5,000**  
free safety resources,  
including training tools  
and e-Learning courses

## FRAUD FIGHTING

Our internal fraud department works hard to protect you and your injured workers from those who take advantage of the system. We investigate around 2,000 cases each year.



**\$9.9 million**  
identified in fraud and  
abuse in 2021

## MEDICAL NETWORK SAVINGS

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



network discount



lower claim  
costs



quicker return to  
work on average

## COMMUNITY GIVING

From safety grants for policyholders to our scholarship program for families of catastrophically injured workers, we are committed to improving the safety, wellness and education of all Texans.

Policyholders and our communities have access to



safety grants



college safety  
program grants



scholarship  
programs

Texas Mutual Insurance Company is the state's leading workers' compensation provider. Over 75,000 business owners rely on us to meet the needs of their 1.5 million Texas workers every day.

(800) 859-5995  
texasmutual.com



**TexasMutual**  
WORKERS' COMPENSATION INSURANCE  
WORK SAFE, TEXAS®

AGENT PARTNER

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Insurance Company  
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# FINANCIAL RESULTS



## INCOME & EXPENSES

The data below is presented on a statutory basis (in millions).

Income & Expenses	Audited for the years ended December 31,		
	2019	2020	2021
Premiums written	\$1,110.7	\$959.7	\$957.3
Net premiums earned	1,093.5	976.4	982.2
Underwriting losses and expenses	785.5	711.8	704.0
Net underwriting gain	308.0	264.6	278.2
Net investment income	264.8	298.5	333.3
Net other income (expense)	(7.5)	(3.8)	(4.0)
Dividends to policyholders	347.6	348.6	350.6
Net income (loss)	\$217.8	\$210.8	\$256.9



Assets, Liabilities & Surplus	Audited for the years ended December 31,		
	2019	2020	2021
Total admitted assets	\$7,631.6	\$7,829.8	\$8,249.3
Total liabilities	3,631.6	3,551.8	3,438.1
Total policyholders' surplus	\$4,000.0	\$4,278.0	\$4,811.2

## AWARDS & RECOGNITION



A.M. Best Financial  
Strength Rating of "A"



TDI High Performing  
Carrier



2022 Best Company  
to Work for in Texas