# **Big savings for** small businesses

#### with NFIB safety groups

### QUALIFYING CLASS CODES

Visit texasmutual.com for qualifying class codes.

## CONTACT INFORMATION

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#### LEARN MORE

To learn more about safety groups, contact Texas Mutual at (800) 859-5995.



By pooling its purchasing power, the National Federation of Independent Business (NFIB) earns big workers' comp savings for its business members in the construction, manufacturing, and wholesale/retail industries.

In addition to a premium discount, members have access to an industry-specific safety plan and can qualify for a group dividend. Texas Mutual policyholders have access to thousands of free training materials in our safety resource center, including a robust safety catalog, engaging e-Learning online training courses and more.

## DIVIDEND HISTORY

All Texas Mutual policyholders have the opportunity to earn individual dividends, but as a member of the NFIB safety group, you may qualify for an additional group dividend if the group has favorable results. Safety group dividends are based on the group's loss history rather than a company's individual history.

#### NFIB CONSTRUCTION

2021	2022	2023
\$1,711,234	\$1,192,617	\$1,090,236
		Total: \$ 17,907,892
NFIB MANUFACTURING		
2021	2022	2023
\$216,389	\$539,730	\$643,127
Total: \$ 8,627,460NFIB WHOLESALE / RETAIL		
2021	2022	2023
\$410,452	\$ 384,327	\$385,401
		Total: \$ 6,925,985

The totals above represent dividend payouts over many years.

Dividends are based on performance, are not guaranteed and must comply with Texas Department of Insurance regulations.



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