

# THE DIVIDEND difference

Over 75 percent of Texas Mutual policyholders earn a dividend.  
Are you ready to earn yours?

When you choose Texas Mutual, you become a policyholder owner of the company. That comes with many benefits to help your business, including the potential to earn dividends.



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

## OWNERSHIP PAYS AT TEXAS MUTUAL



### SAFETY PAYS

Dividends are our way of rewarding employers for making safety a priority. The fewer accidents your business has, the better chance you have to earn.



### LOYALTY BONUS

When you choose Texas Mutual year after year, your loyalty is reflected in your dividend.



### TWICE THE EARNINGS

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

Dividends are based on performance and therefore are not guaranteed.

Visit [texasmutual.com/ownershippays](https://texasmutual.com/ownershippays) to find out more about earning your Texas Mutual dividend.

(800) 859-5995  
[texasmutual.com](https://texasmutual.com)



**TexasMutual**<sup>®</sup>  
WORKERS' COMPENSATION INSURANCE  
WORK SAFE, TEXAS<sup>®</sup>



**Care Providers**  
Insurance Services

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