

MAKING WORKERS' COMPENSATION WORK FOR YOU

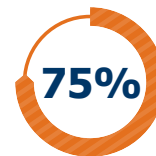
Choosing Texas Mutual helps you make your business the best it can be. See how we make workers' compensation work for you.

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[®]



Care Providers
Insurance Services

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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,		
	2018	2019	2020
Premiums written	\$1,150.3	\$1,110.7	\$959.7
Net premiums earned	1,108.2	1,093.5	976.4
Underwriting losses and expenses	894.5	785.5	711.8
Net underwriting gain	213.7	308.0	264.6
Net investment income	278.7	264.8	298.5
Net other income (expense)	(4.9)	(7.5)	(3.8)
Dividends to policyholders	302.1	347.6	348.6
Net income (loss)	\$185.4	\$217.8	\$210.8

Assets, Liabilities & Surplus	Audited for the years ended December 31,		
	2018	2019	2020
Total assets	\$7,177.5	\$7,631.6	\$7,829.8
Total liabilities	3,611.8	3,631.6	3,551.8
Total policyholders' surplus	\$3,565.7	\$4,000.0	\$4,278.0

AWARDS & RECOGNITION



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



TDI High Performing Carrier



2021 Best Company to Work for in Texas