

Corporate Citizenship 2025 IMPACT REPORT



TexasMutual[®]
WORKERS' COMPENSATION INSURANCE

COVER: TEXAS MUTUAL EMPLOYEES
AT THE UNDERWRITING SUMMIT



EMPLOYEES CELEBRATING
80,000 POLICYHOLDERS

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Corporate Citizenship at Texas Mutual



A STABLE FORCE FOR GOOD

Our purpose is to be a stable force for good. We believe that our strong position as the state's leading workers' compensation insurance company gives us the force to do good—for our policyholders, agents, providers, workers, our employees and communities across the state of Texas.

See how we're delivering on our corporate citizenship strategy:

TEXAS MUTUAL CORPORATE CITIZENSHIP PILLARS

Supporting working
Texans - today and
tomorrow

Developing the
insurance talent
of the future

Leading with trust
and credibility

Strengthening the
Texas economy

2025 Highlights

At Texas Mutual, we're committed to serving the businesses and employees who rely on us, our trusted agent partners and Texans across the state. Learn about all that we've accomplished in 2025 and see how we're taking steps to support the future of Texas and our industry.

MARCH

Texas Mutual named Best Place for Working Parents

APRIL

Employees participated in 12th MS 150, raising over \$865K in total

JUNE

2025 general dividend payout marked over \$1 billion distributed within the last three years

JULY

Celebrated serving over 80,000 policyholders

Initiated \$1 million commitment to healthcare philanthropy

OCTOBER

Sponsored an employee and veteran to accompany 80 other veterans to Washington D.C. with Texas South Plains Honor Flight

DECEMBER

Reached over \$120M distributed to strengthen our communities, working Texans and businesses

Awarded our 500th nonprofit grant



Supporting Working Texans, Today and Tomorrow

We are committed to addressing issues that impact Texas employees to ensure everyone has access to affordable healthcare, safe working environments, and what they need to seize opportunities for prosperity.



COMMITMENTS & 2025 PROGRESS

Accessible Healthcare

- Initiated partnerships to support healthcare philanthropy with four Texas organizations
- Accelerated funding for occupational and environmental residency programs at The University of Texas Health Science Centers in Tyler and Houston to prevent closure
- Our health affiliate, Texicare, doubled the number of policyholders served and launched insurance plans in San Antonio

Generational Learning

- \$444,854 in student scholarships
- Over \$4.5 million in generational learning grants to nonprofits cultivating resiliency and stability for Texas families
- Primrose School enrolled in state scholarship program and accepted 10 low-income students who received subsidized tuition thanks to a partnership with Texas Mutual

Innovative Safety Services

- Provided \$1.1 million in grants to 11 Texas colleges to support safety and health education
- Completed 6,622 safety visits to policyholders, helping to identify and mitigate hazards
- Provided \$50,000 to Permian Road Safety Coalition to support roadway safety efforts

Strategic Partnerships

- Initiated \$1.3 million investment in United Way of Greater Houston to support early childhood education, financial stability and disaster relief efforts for 1.9 million neighbors

Mutual Care

- 29,349 calls with injured employees, providing mutual care and customer service
- 47,435 new claims received
- 48,816 claims closed



Developing the Insurance Talent of the Future

We believe dedicated insurance professionals across the industry are making Texas a stronger, more stable, and secure place for all of us. As generations of insurance professionals retire, it is critical for our industry—and our company—to develop the insurance talent of the future.

COMMITMENTS & 2025 PROGRESS

Employer of Choice

- Best Place for Working Parents designation
- Sponsored the 2025 Texas Conference for Women with over 120 employee attendees who got to network and listen to inspiring speakers

Talent and Development

- Average tenure of 10.9 years
- 10.2% of employees promoted
- Over 54 employees received new or renewed professional certifications

Work-Based Learning

- 15 trainees, 2 apprentices, 12 interns hired
- 2 apprentices graduated from Houston Community College

Skills-Based Volunteering

- 108 employees volunteered as community grant reviewers
- Code2College: Hosted 45 high school students for a case competition, where they tackled a real-life scenario, supported by 18 employee volunteers
- Foundation Communities & Girls Empowerment Network: Hosted lunch & learn to mentor 37 youth, sharing insights about career paths and offering valuable advice

Leading with Trust and Credibility

Trust is the most important factor that anyone can have in a stakeholder relationship and it is something that must be guarded at every turn. We are committed to maintaining the highest level of integrity.



TEXAS MUTUAL EMPLOYEES ARE COMMITTED TO DELIVERING THE RELIABLE, PERSONAL SERVICE OUR POLICYHOLDERS COUNT ON

COMMITMENTS & 2025 PROGRESS

Fighting Fraud

- \$4.3 million identified in fraud and abuse
- Estimated \$10.8 million additional prevented

Community Engagement

- Received Outstanding Philanthropic Medium/Large Corporation of the Year award from the Association of Fundraising Professionals Greater Austin Chapter
- 5,488 employee volunteer hours
- 1,347 employee volunteer hours during Month of Giving

Financial Strength

- AM Best affirmed “A+” (Superior) financial strength and “aa-” (Superior) issuer credit ratings

Cybersecurity

- Enhanced email security
- Enriched culture of security maturity
- Advanced modern information security program

Strengthening the Texas Economy

We make our business decisions based upon what is good for our long-term success and the long-term success of the state of Texas. We know that we must be here today and for decades to come.

COMMITMENTS & 2025 PROGRESS

Workers' Compensation Market

- Over 80,000 policyholders
- 38.1% market share

Dividends

- \$330 million general dividend payout to 70,000+ policyholder owners, bringing the total delivered back to Texas businesses to nearly \$4.8 billion

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

Workforce Development

- Over \$4.4 million in workforce development grants to nonprofits that are fortifying businesses and strengthening the Texas economy

Disaster Preparedness & Response

- \$260,000 in grants to 26 policyholders to help Texans recover after sustaining direct damage in the catastrophic Fourth of July floods
- Our disaster preparedness resource, BeforeDuringAfter, was formally adopted by Wise County and the City of Decatur
- BeforeDuringAfter received Consumer Product award from Greater Austin Business Awards

 **beforeduringafter.com**

TEXAS TAIL DISTILLERY LEARNS THE BENEFITS OF BEFOREDURINGAFTER



Texas Mutual's Theory of Change

As the state's leading workers' compensation provider, we aim to create a secure future for all Texans. Our mission goes beyond insurance; we strive to be a force for good. By focusing on supporting the workforce, developing talent, leading with trust, and boosting the economy, we catalyze positive change across Texas. Through strategic investments, acting responsibly, and developing partnerships, we create ripple effects that foster a stronger, safer state where businesses and individuals can thrive.



MISSION

Who We Are

Texas Mutual provides a stable, competitive source of workers' compensation insurance for Texas employers, acts as the insurer of last resort, and helps to prevent on-the-job injuries and illnesses and minimizes their consequences.

PILLARS

What We Stand For

Our commitment to Texas extends beyond workers' compensation. We're guided by four core pillars: support working Texans - today and tomorrow, develop the insurance talent of the future, lead with trust and credibility, and strengthen the Texas economy.

STRATEGIES

How We're Doing It

We work toward our ultimate goal through resource investment, strategic partnerships and acting responsibly. Every day our employees live our values by doing the right thing, showing up the right way and getting the right stuff done.

VISION

Our Ultimate Goal

We are a purpose-driven family of companies, investing boldly to sustain our future and support Texas businesses and communities.

TEXAS MUTUAL PRESIDENT AND CEO JEANETTE WARD, ALONG WITH THE COMMUNITY AFFAIRS TEAM, REPRESENT THE COMPANY AT THE GREATER AUSTIN BUSINESS AWARDS





TexasMutual[®]
WORKERS' COMPENSATION INSURANCE

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