

MAKING WORKERS' COMPENSATION WORK FOR YOU

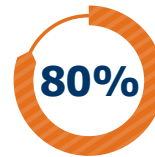
Choosing Texas Mutual helps you make your business the best it can be. See how we make workers' compensation work for you.

DIVIDENDS

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



\$350 million
in dividends paid out to policyholders in 2024 and over \$4.4B paid since 1999



Over **80%** of policyholders earn dividends each year

FREE SAFETY SERVICES

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



40
safety professionals
across the state



7,500
annual safety visits



10,000
free safety resources, including training tools and e-Learning courses

FRAUD FIGHTING

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



\$9.7 million
identified in fraud and abuse in 2023

MEDICAL NETWORK SAVINGS

Control your workers' compensation costs and make sure your employees 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 employees, 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 77,000 business owners rely on us to meet the needs of their 1.5 million Texas employees every day.

FINANCIAL RESULTS



INCOME & EXPENSES

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

Income & Expenses	Audited for the years ended December 31,		
	2021	2022	2023
Premiums written	\$957.3	\$1,100.6	\$1,142.6
Net premiums earned	982.2	1,076.0	1,115.9
Underwriting losses and expenses	704.0	800.3	879.4
Net underwriting gain	278.2	275.7	236.5
Net investment income	333.3	171.6	231.1
Net other income (expense)	(4.0)	(6.0)	(5.0)
Dividends to policyholders	350.6	350.9	361.7
Net income (loss)	\$256.9	\$90.4	\$100.9

Assets, Liabilities & Surplus	Audited for the years ended December 31,		
	2021	2022	2023
Total admitted assets	\$8,249.3	\$8,235.0	\$8,419.6
Total liabilities	3,438.1	3,500.2	3,541.5
Total policyholders' surplus	\$4,811.2	\$4,734.8	\$4,878.1

AWARDS & RECOGNITION



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



TDI High Performing Carrier



Ward's 50 Top-Performing Property-Casualty Insurer