





TexasMutual[®]
WORKERS' COMPENSATION INSURANCE

NFIB/Texas Mutual Workers' Compensation Program



Program Details

The NFIB/Texas Mutual Workers' Compensation Program works to address two key concerns of small business owners — access and affordability of workers' compensation insurance.

Since 2001, the program has supplied workers' compensation insurance to members of NFIB classified within three safety groups: Construction, Retail/Wholesale, and Manufacturing. The NFIB program is the only association with a Retail/Wholesale safety group. In addition, the program provides an upfront discount on workers' compensation coverage and the potential to earn dividends.

The 3 safety groups are comprised of businesses with specific class codes. To view a current list of class codes that are included in each NFIB safety group, visit:

www.texasmutual.com/agents/group.shtm

To receive the benefits of the NFIB/Texas Mutual program, participants must be a member of NFIB.

Agent Benefits

Safety groups offer an excellent way to increase your market share and develop a sound book of business. Similar to target marketing, safety groups give you greater responsibility and control of your business by defining a market to be pursued.

Additional benefits for agents include:

- Premium volume that counts toward your Texas Mutual® incentive plan
- Competitive commissions
- You continue to control your business



The NFIB/Texas Mutual Workers' Compensation Program is sold only through Insurance agents.

Client Benefits

Clients of the program will enjoy many benefits to help their bottom line:

- Upfront discount on workers' compensation insurance
- Additional premium discounts for members who choose quality care for injured workers through the WorkWell, TX, healthcare network
- In addition to over \$1 billion in dividends that Texas Mutual has distributed to their policyholders, NFIB Safety Group members have the potential to earn safety group dividends (if declared). Dividends are not guaranteed.
- Access to FREE workers' compensation workshops and important safety resources
- Deeply discounted OSHA training
- NFIB member discounts on operational supplies, payroll and credit card processing, shipping and PCs, cash allowances on select automobiles, and much more

By becoming a member of NFIB, clients also gain a voice in government policy-making. With hundreds of thousands of members, NFIB is able to lobby and advocate on a national and state level for the independence of small business.

ENROLLING YOUR CLIENT

As part of the program, new members can enroll in NFIB at a special annual reduced rate of \$180. If your client is not an NFIB member, instruct them to join online by visiting:

www.NFIB.com/join
use promo code TXSAFETY

After joining, they will receive an NFIB membership number that will be verified through the NFIB Texas Program Manager.

NFIB/Texas Mutual Safety Group Dividend History:

Since program inception, Texas Mutual has awarded more than \$24 million back to NFIB members as a result of their continued commitment to providing safe workplaces. In 2019, over \$2.3 million was paid across the three safety groups.

	Construction	Manufacturing	Wholesale/Retail
2003-2006	\$548,735		\$160,210
2007	\$236,118	\$95,808	\$353,073
2008	\$514,649	\$446,998	\$303,664
2009	\$918,817	\$335,220	\$288,781
2010	\$693,148	\$283,291	\$215,433
2011	\$450,059	\$819,218	\$267,364
2012	\$984,708	\$964,153	\$438,294
2013	\$600,477	\$527,779	\$914,303
2014	\$560,678	\$248,941	\$191,236
2015	\$828,546	\$629,849	\$347,093
2016	\$1,055,069	\$873,798	\$588,745
2017	\$1,475,718	\$1,110,812	\$610,824
2018	\$1,517,985	\$591,098	\$561,745
2019	\$1,696,389	\$209,088	\$218,336
Total	\$12,081,097	\$7,136,054	\$6,218,015

Have questions or would like additional information about the NFIB/Texas Mutual Safety Group Workers' Compensation Program?

Contact the NFIB Texas Program Manager at:
(512) 476-9847

*Dividend data taken from www.texasmutual.com/agents/group.shtm

Join the small business conversation at NFIB.com

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Big savings for small businesses

with NFIB safety groups

QUALIFYING CLASS CODES

Visit texasmutual.com for qualifying class codes.

CONTACT INFORMATION

Deborah Isch
deborah.isch@nfib.org
 (512) 476-9847
nfib.com/txmutual

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 also have exclusive access to more than 2,000 free safety resources, including 400 e-Learning online video courses, to help keep their workers safe.

\$ 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

2016	2017	2018
\$ 1,055,069	\$ 1,475,718	\$ 1,517,985
Total: \$ 10,384,708		

NFIB MANUFACTURING

2016	2017	2018
\$ 873,798	\$ 1,110,812	\$ 591,098
Total: \$ 7,136,053		

NFIB WHOLESALE / RETAIL

2016	2017	2018
\$ 588,745	\$ 610,822	\$ 561,745
Total: \$ 4,799,677		

The totals above represent dividend payouts over many years. Visit texasmutual.com to see the full dividend history.

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



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