

Getting to know

Texas Mutual Insurance Company





About Us

As the state's leading workers' compensation provider, Texas Mutual is committed to building a stronger, safer Texas. Our exclusive focus on workers' compensation enables us to be experts in the industry. We are committed to protecting businesses, promoting safe environments and helping ensure Texans get home safely to their families. More than 70,000 policyholders are trusting us to care for their 1.5 million workers and we take that job seriously.

The TXM Advantage



Dividends



Fraud protection



Claim outcomes



Agency partnerships



Safety services



Tenured staff

Dividends

Our dividend program is one of the key differentiators motivating employers to choose Texas Mutual. Since our first dividend in 1999, we've shared our financial success by distributing over \$3.1B in dividends to our policyholder owners. In 2020 we distributed \$330M to more than 57,000 policyholders.



Individual policyholder dividends

Rewards policyholders who maintain an acceptable loss ratio and choose Texas Mutual year after year



Early qualifier dividends

Rewards new policyholders who maintain an acceptable loss ratio during their first year with Texas Mutual



Safety group

Rewards safety group members based on the group's overall loss ratio and premium volume



Claim Outcomes

When an accident happens, Texas Mutual is there to support policyholders and their employees every step of the way. By offering compassionate care to injured workers and proactively selecting network providers who have proven outcomes, we help employees return to work and a productive life. Our effective claims management helps reduce workers' compensation costs, minimize business disruption and preserve employee well-being.



Added benefits



Mobile app



Claim alerts



First fill program



High performer

TDI Performance Based Oversight recognition as a high performing carrier

Provider Network



Policyholders who enroll in the WorkWell, TX health care network receive a discounted premium and their employees benefit from quality care by providers who are focused on helping them recover and return to work. Treatment within our network leads to quicker return to work, a better experience for our policyholders and their employees, and lower claim costs.

Safety Services

A comprehensive workplace safety program can help employers prevent accidents, protect their employees and control costs. Texas Mutual is recognized as a leader in promoting workplace safety, health and wellness. We employ the state's largest safety team ready to help your clients and offer a variety of safety resources to policyholders at no additional cost.



On-site and virtual safety consultations



Telephonic safety services support



Learning management system with 300+ e-Learning courses



Safety education events such as webinars, workshops and seminars



Online safety catalog with thousands of resources including safety programs, streaming videos and presentations

Fraud Protection

Fraud is harmful to the integrity of the workers' compensation system and we take that seriously. We have dedicated staff for investigating claimant, premium and medical provider fraud. Our internal fraud department investigates every case reported and identifies millions of dollars in workers' comp fraud each year to help protect your clients.



2,000

Fraud cases
investigated
annually



\$42M

Prevented in
fraud since 2016



Agent Partnership

We are committed to empowering agents and providing you with the tools and resources you need to serve your clients. To further our commitment with independent agents, we also partner with the Independent Insurance Agents of Texas (IIAT) to provide additional educational opportunities and content.



Online self-service portal



Internet quoting tool



Educational resources



Training events



Marketing materials

Coverage & Special Programs

Texas Mutual offers customized coverage to fit every Texas business, including an other states program for qualified Texas-based clients who do business out of state. We also offer several specialized programs to meet the unique needs of each client.



Premier Plan

For larger accounts where stewardship and a primary point of contact is important



Safety groups

For responsible employers in specific industries offering premium discounts, industry-specific safety resources, and the opportunity to earn an additional dividend

Financial Strength

Texas Mutual maintains a strong financial position that enables us to meet our commitment to policyholders and injured workers now and into the future. Our surplus ensures we are able to execute on our mission to provide a stable, competitive source of workers' compensation for Texas employers.



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



Market leader



Ward's 50 company



Community Giving

Taking care of people is at the heart of what we do, from our customers to our communities. We are here for the strength and resiliency of Texas. Through our community program, TXM for Texas, we strategically support organizations across Texas that are making a difference. Policyholders and our communities have access to safety grants, college safety program grants, scholarship programs and more.

Exceptional Employees

We know that caring for our employees makes us a stronger business. Our employees are passionate about what they do, because we do more than provide insurance. We're in the business of helping people.



Best Company to
Work for in Texas



900+ employees with
an average tenure of
10 years





Thank you for partnering with us
to build a stronger, safer Texas

TexasMutual®
WORKERS' COMPENSATION INSURANCE