



TAM SAFETY GROUP BENEFITS

WHAT IS A SAFETY GROUP?

State law allows employers in similar industries to reduce their workers' compensation premiums by purchasing their coverage as a group. The Texas Association of Manufacturers Workers' Comp Safety Group is for large and small Texas manufacturers. Texas Mutual underwrites the policies in the group and a TAM affiliate administers and markets the group.

HOW DOES IT BENEFIT TEXAS MANUFACTURERS?

- Receive an up-front 12.4 % premium discount
- Possibility of receiving Texas Mutual individual policyholder dividends and safety group dividends.
- Industry-specific safety plan, interactive safety tools at texasmutual.com and loss prevention seminars.
- Policyholder retains their own policy and experience.
- Policyholder maintains their relationship with their insurance agent.
- Benefits of a grassroots membership in the Texas Association of Manufacturers (www.ManufactureTexas.org).

HOW DOES A TEXAS MANUFACTURER FIND OUT IF IT QUALIFIES FOR THE PROGRAM?

The Manufacturer should have their workers' comp insurance agent ask their Texas Mutual underwriter for a no-obligation quote in the Texas Association of Manufacturers Workers' Comp Safety Group. Policies currently with Texas Mutual can be considered for the Safety Group at renewal. Policies new to Texas Mutual can be considered at any time.

WHAT IS THE MEMBERSHIP REQUIREMENT? ⁽¹⁾

Membership in the Texas Association of Manufacturers is required. Please contact Stacy Looney (512.906.2000) for membership information.

TAM SAFETY GROUP DIVIDEND HISTORY: \$6,690,490⁽²⁾

2008: \$65,128	2009: \$472,252	2010: \$874,253	2011: \$1,175,699
2012: \$780,305	2013: \$265,197	2014: \$648,600	2015: \$948,376
2016: \$1,460,680			

⁽¹⁾TAM membership does not guarantee policy approval in the TAM Safety Group. All policies must go through the Texas Mutual underwriting process.

⁽²⁾Past dividends are not a guarantee of future dividends. The Texas Department of Insurance must approve all dividends.