

# DON'T DARE <sup>TO</sup> GO BARE

WORKERS' COMPENSATION PROTECTS YOU, YOUR EMPLOYEES AND YOUR BUSINESS

Going *bare* without workers' compensation or choosing an alternative policy could leave you with gaps in protection if one of your employees is injured on the job. Or worse, it could cost you your business.

See next page  
for coverage  
comparison



## PEACE OF MIND

Workers' compensation takes care of your employees if they are injured on the job. It can pay medical bills, lost wages, benefits and more. These expenses can be your responsibility if you choose a cheaper alternative to workers' compensation.



## PREMIUMS ARE LOWER THAN EVER

According to the Texas Department of Insurance, workers' compensation rates have decreased by 63 percent since 2005. Now is the time to get unmatched protection at an even better price.

## TEXAS MUTUAL HELPS YOU CONTROL YOUR WORKERS' COMP COSTS



### Earn dividends

We have a rich history of paying dividends to policyholders who share our commitment to safety and choose Texas Mutual.\*



### Industry safety groups

Policyholders who are also safety group members can earn an additional dividend based on the group's performance.



WORKWELL, TX

### Health care network

Control your workers' compensation costs and make sure your workers get the care they need with our WorkWell, TX health care network.

\*Dividends are based on performance and therefore are not guaranteed.

(800) 859-5995  
texasmutual.com



**TexasMutual**<sup>®</sup>  
WORKERS' COMPENSATION INSURANCE  
WORK SAFE, TEXAS<sup>®</sup>

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# COVERAGE COMPARISON

SEE HOW TEXAS MUTUAL COMPARES TO ALTERNATIVE OPTIONS

	<b>TEXAS MUTUAL WORKERS' COMPENSATION</b>	<b>NO INSURANCE (GOING BARE)</b>	<b>OCCUPATIONAL ACCIDENT</b>
<b>What is it?</b>	We protect you, your employees and your business against the consequences of an on-the-job injury or death.	Operating without the protection of workers' compensation or any other coverage alternative.	Purchasing limited coverage that is not workers' compensation.
<b>What does it provide if your employee is injured on the job?</b>	Texas Mutual covers: <ul style="list-style-type: none"> <li>• Medical bills</li> <li>• Loss of wages</li> <li>• Disability income benefits</li> <li>• Burial expenses</li> </ul>	Your injured worker won't receive support to cover expenses such as medical bills or lost wages, unless you pay out of pocket.	You may be partially reimbursed for payments you make to injured workers for medical expenses and lost wages.  These types of policies may not include employers' liability insurance.
<b>What protection does it provide you as an employer?</b>	Benefits are paid for compensable injuries regardless of fault. We take the financial burden off you, and make sure your employee is taken care of.  You cannot be sued by injured workers in most circumstances.	Going bare exposes you to potential lawsuits from injured workers.  There are no common law defenses, and no pre-injury waivers are permitted.  You remain vulnerable to ERISA regulations.	Alternative coverage can expose you to potential lawsuits from injured workers.  There are no common law defenses, and no pre-injury waivers are permitted.
<b>Who pays your legal fees?</b>	Texas Mutual	You, the employer.	You may be responsible for legal fees, depending on policy terms.
<b>Who manages claims and care?</b>	Our compassionate and experienced claim adjusters and health care providers, who are experienced in treating occupational injuries and illnesses.	Claims and treatment are your responsibility, and you'll be responsible for filing all required documentation with the Texas Department of Insurance.	You may be responsible for managing your own claims and reporting to the Texas Department of Insurance, depending on policy terms.

## MORE INFORMATION

For more information about workers' compensation coverage, speak to your agent or call Texas Mutual at (800) 859-5995.