

COMPGROUP AGC AND TEXAS MUTUAL

PARTNERS IN PROVIDING WORKERS' COMP TO THE CONSTRUCTION INDUSTRY

WHAT IS THE DIFFERENCE BETWEEN GOING DIRECT TO TEXAS MUTUAL **OR**
USING YOUR AGC MEMBERSHIP TO GO TO TEXAS MUTUAL?

TEXAS MUTUAL ALONE IS GOOD. TEXAS MUTUAL WITH THE COMPGROUP AGC IS **OUTSTANDING!**

HERE IS WHY....

ISSUE	TEXAS MUTUAL DIRECT	TEXAS MUTUAL + THE AGC
Premium Discount	7.6% on \$50,000 Account	11% on All Accounts
Payment Terms	25% Down with Monthly Report	15% Down with Monthly Reporting
Sliding Scale Dividend*	None	Up to 40%**
General Dividends*	As declared by Texas Mutual	As declared by Texas Mutual
Policy Dates	Insureds declares the dates	Insured declares the dates
Experience Modifier	Insureds own experience	Insureds own experience
Group Assessments	Illegal	Illegal
Choice of Agent	Insured declares the agent	Insured declares the agent
Commission to Agent	100% of Standard Commission	100% of Standard Commission + 3% Bonus Commission
Pricing Consideration	Insured stands alone	Insured gets the clout of the AGC
Loss Control	As required by state	As required by state + support of AGC Chapters
Underwriting Turnaround	30 Calendar Days on average	15 Working Days on average

Let's review the facts:

LOWER PREMIUM	=	\$\$\$
LOWER DOWN PAYMENT	=	\$\$\$
GROUP DIVIDEND POTENTIAL	=	\$\$\$
INDIVIDUAL POLICY TERM	=	CONTROL
YOUR INDEPENDENT AGENT	=	SERVICE



*It is illegal for any agent to guarantee the payment of dividends. Dividends are earned only when declared and paid by the carrier.
**The distribution of those dividends are subject to the approved Purchasing Group Dividend Distribution Formula.