



# TEXAS CONSTRUCTION SAFETY GROUP

A TCA-Endorsed Workers' Comp Program

TexasMutual<sup>®</sup>  
Insurance Company

## DIVIDEND EXAMPLES

### EXAMPLE 1

POLICY EFF	PREMIUM	TOTAL DIVIDENDS	NET PREMIUM	% PREMIUM RETURNED
2019	\$36,073	\$28,305	\$7,768	78.00%
2018	\$26,828	\$23,407	\$3,421	87.20%
2017	\$44,366	\$15,641	\$28,725	35.10%
2016	\$44,209	\$26,293	\$17,916	59.47%
2015	\$25,295	\$19,137	\$6,158	75.65%

### EXAMPLE 2

POLICY EFF	PREMIUM	TOTAL DIVIDENDS	NET PREMIUM	% PREMIUM RETURNED
2019	\$76,402	\$29,334	\$47,068	38.0%
2018	\$114,154	\$24,327	\$89,827	21.0%
2017	\$86,034	\$20,926	\$65,108	24.3%
2016	\$41,516	\$20,084	\$21,432	48.3%
2015	\$36,639	\$12,251	\$24,388	33.4%

### EXAMPLE 3

POLICY EFF	PREMIUM	TOTAL DIVIDENDS	NET PREMIUM	% PREMIUM RETURNED
2019	\$138,033	\$50,614	\$87,419	36.66%
2018	\$157,095	\$39,968	\$117,127	25.44%
2017	\$162,023	\$35,390	\$126,633	21.80%
2016	\$171,288	\$62,853	\$108,435	36.60%
2015	\$155,858	\$84,696	\$71,162	54.43%

### EXAMPLE 4

POLICY EFF	PREMIUM	TOTAL DIVIDENDS	NET PREMIUM	% PREMIUM RETURNED
2019	\$206,867	\$46,578	\$160,289	22.50%
2018	\$277,903	\$42,595	\$235,308	15.33%
2017	\$204,833	\$46,531	\$158,302	22.72%
2016	\$312,623	\$80,342	\$222,281	25.70%
2015	\$248,869	\$87,049	\$161,820	34.98%

### EXAMPLE 5

POLICY EFF	PREMIUM	TOTAL DIVIDENDS	NET PREMIUM	% PREMIUM RETURNED
2019	\$688,882	\$202,950	\$485,932	29.46%
2018	\$686,118	\$144,251	\$541,867	21.02%
2017	\$660,598	\$101,857	\$558,741	15.42%
2016	\$692,622	\$136,239	\$556,383	19.67%
2015	\$664,716	\$178,558	\$486,158	26.86%

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

