

Texas Construction Safety Group FAQ (Oct 2024)

1. What is the Texas Construction Safety Group?

The Texas Construction Safety Group is the largest construction-related safety group at Texas Mutual Insurance Company. It offers lower premiums and excellent tools and resources to help its members keep workers safe. It has over 1,900 member employers.

2. What are the benefits of joining the Texas Construction Safety Group?

Members enjoy several benefits, including:

- **Lower Premiums:** A group premium discount of 12.4% on premiums.
- **Dividends:** A proven history of individual and group dividend payouts. Texas Mutual has returned over \$4.4 billion in company dividends to employers since 1999, with Texas Construction Safety Group members receiving \$63 million in extra group dividends since 2005.
- **Savings:** An additional 12% discount off premiums with participation in Texas Mutual's Work Well, Texas healthcare network.
- **Resources:** Access to industry-specific loss prevention services and free employee training through Texas Mutual e-Learning and the Texas Mutual Safety Resource Center. Bi-Weekly, Bi-Lingual Toolbox talks are also provided.
- **Expert Service:** Benefit from Texas Mutual's expert claim handling and medical cost containment expertise.

3. Who qualifies for the Texas Construction Safety Group?

To qualify, a company must meet the following criteria:

- Be in a construction or construction supply trade.
- Be a member of the Texas Construction Association.
- Have a worker's compensation premium over \$5,000.
- Have been in business for over one year.

4. What types of construction trades are eligible?

All construction trades are eligible, including plumbers, electricians, paving contractors, painters, air conditioning, flooring, concrete, steel erectors, roofing, excavators, and construction suppliers like lumber companies and ready-mix concrete providers.

5. Do I need to change my insurance agent to join?

No, you can continue working with your current insurance agent.

6. What is the Texas Construction Association, and why should I join?

The Texas Construction Association (TCA) is a trade association that supports and advocates for over 3,000 construction businesses in Texas.

Membership benefits include:

- Legislative support for initiatives that favor TCA members.
- Educational and networking resources.
- Access to safety service vendors to supplement Texas Mutual's services.
- Career Center resources to help find qualified employees.
- Discounts at Office Depot.
- A wide array of member benefits that save money and provide valuable services.

7. How much does it cost to join the Texas Construction Association?

Dues for TCA membership are \$100, first year. Renewal annual dues are \$200-\$900 based on workers' compensation premium level.

8. Where can I get more information?

- For more information about the Texas Construction Safety Group, visit its website: txconstructionwc.com
- For information about the Texas Construction Association, visit its website: texasconstruction.org
- For information about Texas Mutual Insurance Company, visit its website: texasmutual.com
- Your insurance agent
- Call Patrick at TCA office on 512-473-3773