

**TEXAS MUTUAL INSURANCE COMPANY  
DIVIDEND SLIDING SCALE PLAN A**

1st Calculation of Dividend - Losses Valued 18 Month after Plan Year Inception  
Premium is multiplied times dividend percentage then limited to 40% for first calculation.

LOSS RATIO		GROUP EARNED PREMIUM				
		\$500,000 - \$749,999	\$750,000 - \$999,999	\$1,000,000- \$1,999,999	\$2,000,000- \$4,999,999	\$5,000,000+
0%	0.4%	14%	15%	17%	20%	24%
0.5%	4.9%	13%	14%	16%	19%	23%
5.0%	9.9%	12%	13%	14%	17%	20%
10.0%	14.9%	10%	11%	13%	15%	17%
15.0%	19.9%	9%	9%	11%	12%	15%
20.0%	24.9%	7%	8%	9%	10%	12%
25.0%	29.9%	6%	6%	7%	8%	10%
30.0%	34.9%	4%	5%	5%	6%	7%
35.0%	39.9%	3%	3%	3%	4%	5%
40.0%	44.9%	1%	1%	2%	2%	2%
45.0%	49.9%	0%	0%	0%	0%	0%
50.0%	54.9%	0%	0%	0%	0%	0%
55.0% or higher		0%	0%	0%	0%	0%

2nd Calculation of Dividend - Losses Valued 30 Month after Plan Year Inception  
Premium is multiplied times dividend percentage then limited to 40% for second calculation.

LOSS RATIO		GROUP EARNED PREMIUM				
		\$500,000 - \$749,999	\$750,000 - \$999,999	\$1,000,000- \$1,999,999	\$2,000,000- \$4,999,999	\$5,000,000+
0%	0.4%	14%	15%	17%	20%	24%
0.5%	4.9%	13%	14%	16%	19%	23%
5.0%	9.9%	12%	13%	15%	17%	21%
10.0%	14.9%	11%	12%	13%	15%	18%
15.0%	19.9%	10%	10%	12%	14%	16%
20.0%	24.9%	8%	9%	10%	12%	14%
25.0%	29.9%	7%	7%	9%	10%	12%
30.0%	34.9%	6%	6%	7%	8%	10%
35.0%	39.9%	4%	5%	5%	6%	8%
40.0%	44.9%	3%	3%	4%	4%	5%
45.0%	49.9%	2%	2%	2%	3%	3%
50.0%	54.9%	1%	1%	1%	1%	1%
55.0% or higher		0%	0%	0%	0%	0%

Final Calculation of Dividend - Losses Valued 42 Month after Plan Year Inception  
Premium is multiplied times dividend percentage then limited to 20% for final calculation.

LOSS RATIO		GROUP EARNED PREMIUM				
		\$500,000 - \$749,999	\$750,000 - \$999,999	\$1,000,000- \$1,999,999	\$2,000,000- \$4,999,999	\$5,000,000+
0%	0.4%	14%	15%	17%	20%	24%
0.5%	4.9%	13%	14%	16%	19%	23%
5.0%	9.9%	12%	13%	15%	17%	21%
10.0%	14.9%	11%	12%	13%	16%	19%
15.0%	19.9%	10%	10%	12%	14%	17%
20.0%	24.9%	9%	9%	10%	12%	15%
25.0%	29.9%	7%	8%	9%	10%	12%
30.0%	34.9%	6%	7%	7%	9%	10%
35.0%	39.9%	5%	5%	6%	7%	8%
40.0%	44.9%	4%	4%	5%	5%	6%
45.0%	49.9%	3%	3%	3%	4%	4%
50.0%	54.9%	1%	1%	2%	2%	2%
55.0% or higher		0%	0%	0%	0%	0%