



August 1, 2014

Dear Texas Medical Group Employer,

Thank you for being a member of the Texas Medical Group Workers' Compensation Safety Group Program through Texas Mutual. Our Group has enjoyed a total Dividend history of \$4,648,090 primarily due to our safety practices.

Recently, one of our members experienced the loss of an employee, parent and spouse that might have been avoided if the employee had worn a seat belt while operating a vehicle while working for his employer. This type of loss affects so many, both personally and in the business. We would like to learn from this loss and help prevent it from happening to another business and family.

The Texas Medical Group and Texas Mutual are campaigning to protect all employees while operating vehicles. The safety committee of the Texas Medical Group has created the attached Driver Agreement that you may want to use with employees that operate vehicles as part of their job duties. This Driver Agreement will help ensure employees focus on driver safety and understand your commitment to help protect them while driving. Safe driving also helps ensure low workers' comp loss ratios, which ultimately helps Texas Medical Group members obtain safety group dividends.

Please return completed all signed driver agreements to info@tmgworkcomp.com.

Sincerely,

Texas Medical Group



Enclosure: Driver Agreement