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## **NEWS RELEASE: May 1, 2008**

### **Texas Home Builders Workers' Comp Group Announces Dividend**

Dallas, Texas – May 1, 2008 – Hotchkiss Insurance Agency, LLC announced a \$59,360.36 dividend to the Texas Home Builders Workers' Comp (THB-WC) purchasing group today. The group, formed in September, 2005, exclusive to home builders in Texas, provides qualifying members with a competitive option for workers' compensation coverage. The announcement marks the first dividend payment for the group by Texas Mutual, the program underwriter.

The Texas Department of Insurance (TDI) allows employers in similar industries to reduce their workers' comp premiums by purchasing their coverage as a group. The THB Workers' Comp Group is a TDI approved purchasing group that is open to most residential general contractors which includes; home builders, engineers, architects and interior carpentry firms. Any Texas insurance agent may place a qualifying client into the group. The group's premium volume and loss ratio were factors in determining its dividend.

“Commitment to good business practices allows the Texas home builder to transfer risk effectively to the subcontractor and buy the workers' compensation policy for their own employees and not the employees of others,” said Anne Davis of Hotchkiss Insurance Agency, the THB-WC Group administrator. “We're committed to the ongoing education of every Texas home builder – so that they take full advantage of the Workers' Compensation laws that were written exclusively for their industry. The THB program allows the home builder to gain education, risk control and participate in the state's best policyholder dividend programs.”

For more information about the THB Workers' Comp Purchasing Group, contact Susan Shahon by email at [sshahon@hiainc.com](mailto:sshahon@hiainc.com) or by phone at (972) 512-7660. For more information about Texas Mutual® and a complete list of THB-WC qualifying business classifications visit [texasmutual.com](http://texasmutual.com).

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Texas Mutual® notes that past dividends are not a guarantee of future dividends, and TDI must approve all dividends.