

News Release

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Hotchkiss Insurance Agency Endorsed by Home Builders Association of Greater Dallas

DALLAS, TEXAS — June 28, 2005 — Hotchkiss Insurance Agency, Inc. (HIA) announced today that they have received the endorsement of the Home Builders Association of Greater Dallas (HBA of Greater Dallas) as the independent insurance agency of choice for members who want to purchase health insurance as well as benefit plans for themselves and/or their employees. This endorsement is in addition to HBA of Greater Dallas' existing endorsement of HIA's builders risk and general liability programs that has been in place since 1995. The expanded endorsement of HIA as a health insurance and employee benefit member service provider is designed to assist HBA of Greater Dallas members navigate the maze of health care options that exist today. HBA of Greater Dallas can now leverage HIA's 30 years industry expertise and insurance carrier relationships toward providing the best possible health insurance plan available for association members. The initiative will provide a unified effort to build a group of individuals within HBA of Greater Dallas as well as the Texas Association of Builders (TAB) 29 additional local associations to approach health insurance carriers on their behalf.

HIA took charge of this initiative at the request of the Texas Association of Builders (TAB) in 2002. The initiative continues to grow in strength and numbers as TAB members move their health coverage to HIA and their partner agencies throughout Texas. By joining together HBA of Greater Dallas' almost 2000 strong membership and TAB's membership of 10,000 the group stands to enjoy greater bargaining power, economies of scale, and administrative efficiencies as HIA approaches health insurance providers on their behalf.

In this way HIA hopes to level the playing field and give participating members, many times company owners with less than 10 employees, some of the advantages larger employers are able to offer their employees.

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By working together with HBA of Greater Dallas, HIA is able to make affordable insurance options available to the small businesses that make up the home building industry. “Many independently owned builder firms have been waiting for years to be able to offer affordable health plans to their employees – benefits that attract and maintain a quality work force. We hope to work with HIA to be a voice for our members in achieving better benefits for their companies and families.” says Bob Morris, executive vice president, HBA of Greater Dallas. “With Hotchkiss Insurance Agency as our partner, we hope to be able to offer our members better ways to enhance their benefits packages to attract and retain key employees. This will take time, but we all need to join in this mutually beneficial effort now.”

“Working with HBA of Greater Dallas over the years has given us the insight into the overall business insurance needs of their members. Now with the ability to offer complete benefit packages, members have access to HIA’s over 100 licensed agents and five employee benefit and health insurance specialists assigned specifically to meet the needs of HBA Dallas members,” says Anne Davis, vice president of sales for HIA. “In our expanded role as the endorsed member service provider for health and benefits, HIA can be an invaluable resource as we analyze the entire scope of insurance needs for members individually, and for their company’s total insurance needs.”

About HBA of Greater Dallas

The Home Builders Association of Greater Dallas, chartered in 1944, is an organization of over 2,000 members representing all segments of the residential building industry in the Dallas Metro area, which includes Dallas, Collin, Denton, Ellis, Hunt, Kaufman and Rockwall counties. Its mission is to enhance its members’ ability to provide safe, affordable, quality housing to the citizens of the local communities.

About Hotchkiss Insurance Agency, Inc.

Founded in 1975, Hotchkiss Insurance Agency, Inc. (HIA) is an independent insurance agency offering a broad range of insurance products and services including commercial and personal insurance, life and health insurance, and workers’ compensation insurance. As a member of select associations and the recipient of many local and statewide endorsements, HIA has developed specialty programs for many industries including; general contractors, home builders, landscape and irrigation contractors, nurseries, restaurants and churches. Headquartered in Dallas, Texas, HIA has statewide locations in Houston, San Antonio, College Station, Texas Hill Country, Sherman and Kingwood.