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Texas Green Industry Workers' Comp Group Announces Latest Dividend

Dallas, Texas – October 4, 2006 – Hotchkiss Insurance Agency, Inc. announced a \$297,098 dividend to the Texas Green Industry (TGI) Workers' Comp purchasing group today. The announcement marked the second 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 TGI Workers' Comp Group is a TDI-approved purchasing group that is open to most growers, landscape contractors, nurseries, and other green industry businesses. 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 sound safety practices are becoming the norm for today's green industry professional,” said Anne Davis Schmidt of Hotchkiss Insurance Agency, Inc., the TGI Comp Group administrator. “And we're committed to controlling our group's loss ratio, which has helped our members earn on average more than 10 percent of their premium back in dividends. The numbers speak for themselves and those that believed in the program and got in early are reaping the rewards.”

For more information about the TGI Workers' Comp, contact Anne Davis Schmidt by email at adavis@hiainc.com or by phone at (800) 899-3750. For more information about Texas Mutual® and a complete list of TGI-qualifying business classifications visit 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.