

News Release

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Texas Home Builders W C Group Gains Access to Texas Mutual's Health Care Network Option

DALLAS, TX—April 13, 2006 — Hotchkiss Insurance Agency, Inc. (HIA) announced today that the Texas Home Builders (THB) Workers' Compensation Purchasing Group members will have access to a new workers' comp health care network option offered by Texas Mutual Insurance Company. The company began offering the Texas Star NetworkSM option to eligible policyholders with operations in network service areas on April 3rd.

Eligible employers who choose a policy with the Texas Star NetworkSM option will benefit from the network system's focus on occupational medicine. Most will also receive an annual network premium discount of 12 percent. The 12 percent network premium discount is in addition to the 10.7 percent group premium discount and potential dividend-earning ability.*

Texas Mutual Insurance Company partnered with Concentra to form the Texas Star NetworkSM option in response to House Bill 7. The bill, passed by the Texas Legislature last summer, is designed to improve quality of care, control health care costs in the state's workers' comp system, and help injured workers return to productive employment. One high-profile provision of the bill allows insurance carriers to contract with or establish networks.

Injured workers who are covered by the network and live in a network service area will select their treating doctor from the Texas Star NetworkSM list of occupational health care providers. Texas Star NetworkSM case managers will work with injured workers, employers, and health care providers to facilitate appropriate and cost-effective health care and return-to-work.

“On-the-job accidents carry human and monetary costs,” said Lisa Corless, Texas Mutual® senior vice president of claim and information services. “We have created the Texas Star Network to give us additional tools to help ensure both the availability of quality medical providers and effective cost management by directing injured workers to a specialized network of right providers.”

The THB Workers’ Compensation Purchasing Group provides a competitive option for workers’ comp coverage for every qualifying home builder. The Texas Department of Insurance (TDI) allows employers in similar businesses to form purchasing groups to help reduce their workers’ comp insurance premiums. Hotchkiss Insurance Agency, Inc. (HIA) administers the group, and Texas Mutual Insurance Company underwrites it.

For more information about the THB purchasing group, ask your insurance agent, or contact Sue Treece at Hotchkiss Insurance Agency by email at streece@hiainc.com, by phone at (972) 512-7768, or visit www.ebuildersinsurance.com. For more information about Texas Mutual Insurance Company or the network option, visit www.texasmutual.com.

*Past dividends are not a guarantee of future dividends, and the Texas Department of Insurance must approve all dividend plans.

About Hotchkiss Insurance Agency

Founded in 1975, Hotchkiss Insurance Agency, Inc. (HIA) is a leading provider of a broad range of insurance products and services, including commercial and personal insurance, life and health insurance, and workers’ compensation. Headquartered in Dallas, Texas, HIA has statewide locations in Houston, San Antonio, College Station, Fredericksburg, Kerrville, and Sherman.

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