

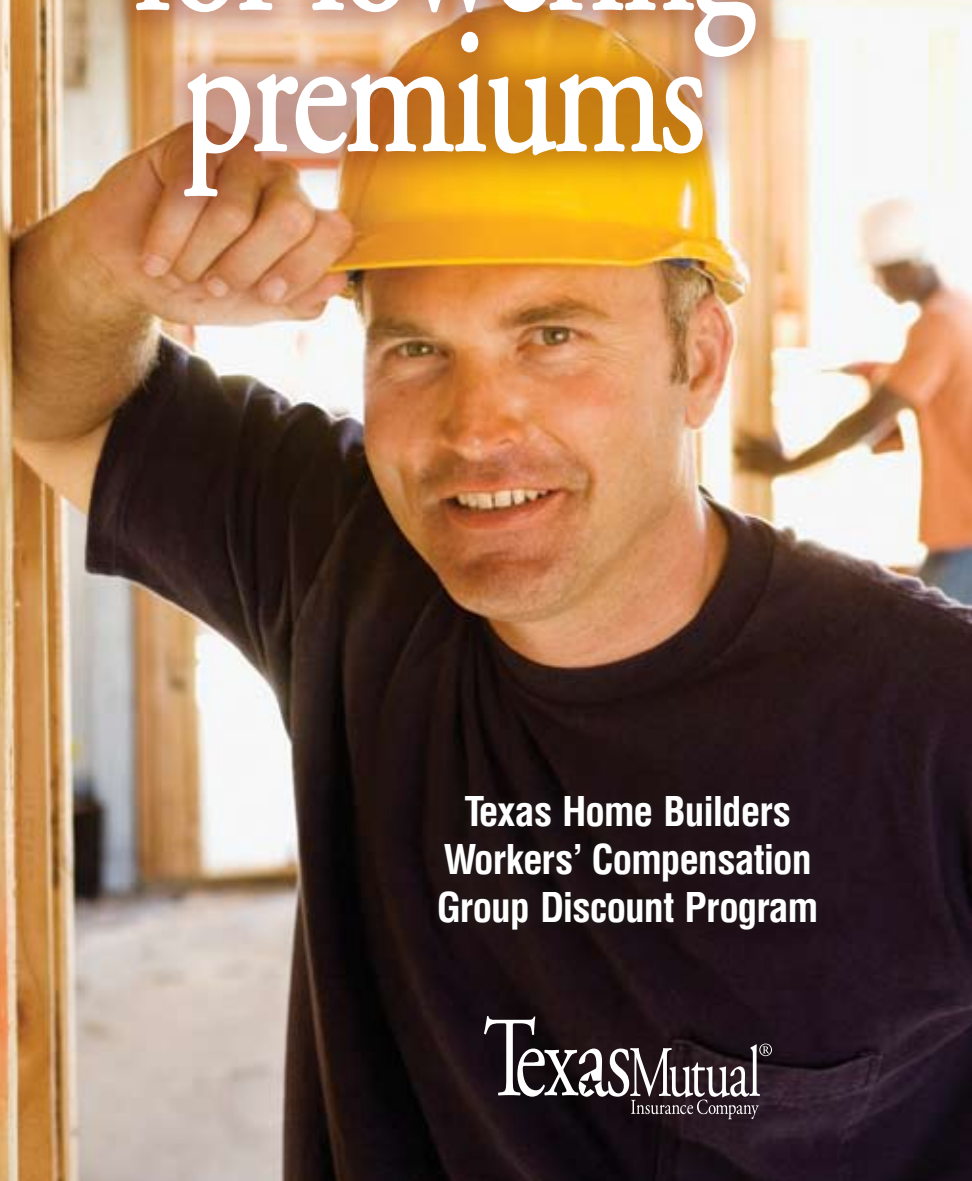
THB Texas Home Builders
Workers' Comp Group

Hotchkiss Insurance Agency Inc.
P.O. Box 117388
Carrollton, TX 75011-7388

Your blueprint for
**lower workers' comp
premiums**



The right tools for lowering premiums



**Texas Home Builders
Workers' Compensation
Group Discount Program**

TexasMutual[®]
Insurance Company

Hotchkiss Insurance Agency has over 30 years of experience in creating custom insurance programs for the building industry. Texas Mutual Insurance Company is the state's leading writer of workers' compensation insurance. Together, they offer home builders a prime deal on their workers' comp insurance.

A roof over your head

Workers' comp insurance is the only coverage that provides medical and income benefits for injured workers *and* legal protection for employers. State law allows employers in similar businesses to reduce their premiums by purchasing their coverage as a group. The Texas Home Builders group discount program, also called a purchasing group, is open to most segments of the home-building industry. For a list of qualifying class codes, visit www.texasmutual.com, or call (800) 859-5995.

A solid foundation

Group members get a discount on their premium, an industry-specific safety plan and potential dividends.* Eligible policyholders can earn an additional discount by participating in Texas Mutual Insurance Company's workers' comp health care network.

A place to call home

Texas Mutual Insurance Company is your long-term workers' comp solution. Other benefits of *Texas Mutual*® coverage include:

- "Zero tolerance for fraud" policy
- Cost-containing claim management techniques
- Timesaving online services at www.texasmutual.com
- Commitment to Texas employers

Your crew

For more information about the Texas Home Builders group, ask your agent, or contact Sue Treece at Hotchkiss Insurance Agency at streece@hiainc.com or (972) 512-7768.



Get the THB group
discount on *your*
workers' comp
premium.

Texas Mutual[®]
Insurance Company

HERE FOR TEXAS. HERE TO STAY.

*Past dividends are not a guarantee of future dividends, and the Texas Department of Insurance must approve all dividends. Texas Mutual Insurance Company has services for non-English speakers available upon request.