

Building Materials Holding Corporation Introduces The Group Auto and Home Insurance Program From MetLife Auto & Home

Question: What is the voluntary auto and home insurance program?

Answer: The group auto and home insurance program from MetLifeAuto & Home will be available to you as a voluntary benefit starting October 1, 2003. The program features benefits and conveniences that are designed to save you money. Through the program, you can apply to insure your auto, home and other property and liabilities at special group rates that are available in most states to those who qualify.

Question: What policies are available through the program? Is there a choice of how I can pay for my premiums?

Answer: There are a variety of policies available through the program, including:

- Auto
- Home
- Landlord's Rental Dwelling
- Condo
- Mobile/Motor Home
- Renters
- Recreational Vehicle
- Boat
- Personal Excess Liability ("Umbrella")

You have the option of choosing a time and money-saving option for the payment of premiums. Your payments are spread over the policy term. (A down payment may be required.) Payments are deducted directly from your checking account. There are no interest charges or service fees. Best of all, there are no checks to write because everything is taken care of automatically. Other billing options are available.

Question: Are there any other benefits available to me?

Answer: When you participate in this program, you benefit from a *valuable insurance program*. Because you're a BMC SELECT employee, you're eligible for special group rates (available in most states to those who qualify) that are designed to save you money. Additionally, there are a variety of discounts available that could save you even more (available in most states to those who qualify). They include:

AUTO

Anti-theft Device
Passive Restraint (e.g., air bags)
Superior Driver

HOME

Home Security System
New Home

Question: Are there any unique coverages?

Answer: There are enhanced product coverages built into every auto policy*

- Rewards for claim-free drivers in the form of savings toward future comp or collision deductible*
- Replacement for Special Parts
- Enhanced Rental Car Damage Coverage
- Replacement Cost for Total Losses

Question: How can I obtain more information about the program? How can I compare my current insurance

with what's available from MetLifeAuto & Home?

Answer: The best way to learn more about the program is to call toll-free for a free insurance review and no-obligation quotes. When you call, you'll speak with an Insurance Consultant who can give you all the information you need. If you choose, you can even apply for coverage in the program while you're on the phone. Representatives are available Monday through Saturday and weekday evenings. To make the most accurate comparisons, have your current policies with you when you call.

Question: If I have questions about the program or problems with my coverage, should I contact BMC SELECT's Human Resources department?

Answer: No. All questions or concerns regarding the program should be directed to an Insurance Consultant.

Question: What if I need to make a change to my policy or report a claim?

Answer: You can receive quotes, ask questions, make changes to your policy or report a claim by calling one easy-to-remember number. Representatives are available during business hours, weekday evenings and Saturdays. If you alter your policy in a way that requires a change to the amount of your payroll deduction, there is no need to contact your Human Resources department. MetLife Auto & Home will take care of the adjustment automatically. Claims may be reported 24 hours a day, 7 days a week.

Question: What if I leave the company or retire?

Answer: Whether you retire or terminate employment with BMC SELECT for another reason, you always have the option to continue your coverage without interruption. Retirees remain eligible for the group rate.

*Subject to state availability. See your policy for exact details. A deductible may apply.

Coverage, underwritten by MetLife Auto & Home, is available in most states to those who qualify. In Texas, real property policies are provided by Metropolitan Lloyds Insurance Company of Texas, Irving, TX. In Texas, auto policies are written by either Metropolitan Direct Property and Casualty Insurance Company, Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company,

Metropolitan General Insurance Company, all of Warwick, RI, or GAINSCO County Mutual Insurance Company, Fort Worth, TX, through an arrangement with Metropolitan Property and Casualty Insurance Company. In some instances, special arrangements for coverage have been made with other carriers. MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI.
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