

2007 WORK COMP RATES UP SLIGHTLY

(NEW RATES EFFECTIVE OCT 1, 2006 - PUBLISHED ON REVERSE SIDE)

Private WC Carriers Emerge to Compete with AZ State Fund (SCF)

AZ Workers Compensation Rate Filing Approved

Arizona continues to enjoy the lowest Workers' Compensation Rates for construction classes in the country. New rates go into effect after October 1, 2006. Rates are published on reverse.

Don't see a particular class code? Call us at 602-667-1848.

WHAT IS YOUR 2007 RENEWAL STRATEGY?

1. Always choose a qualified, experienced agency like Hill & Usher.
2. Complete a comprehensive review of coverages and potential sources of claims.
3. Gather loss history and narratives going back three to five years.
4. Negotiate program design to add-back coverage lost in the hard market like Subsidence and Contractual liability. Your Hill & Usher agent can assist you.
5. Don't overlook important coverage for employee dishonesty, employment practices liability, excess liability, and pollution.

New General Liability & Auto Markets Crop Up in AZ in '07

Spurred by record insurance-carrier profits in 2005 and 2006, Arizona contractors can expect to see new carriers and significant General Liability and Auto rate reductions during 2007.

"Commercial general and specialty contractors may benefit from rate credit as significant as 20% over expiring premiums in 2007, depending on size and type of work performed," explains Richard B. Usher, Principal of Hill & Usher. "Residential contractors will not hold flat, but will also see rate decreases. Tract contractors could be the biggest winners as average rates should fall with increased carrier competition."

Several stable, but aggressive insurance companies entered Arizona in 2006 creating faster-than-expected competition.

Before you renew with the State Fund or another carrier, call Hill & Usher:
(602) 667-1848
www.hillusher.com

Hill & Usher – Voted #1 Insurance Broker by Arizona Business Magazine In 2006

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