

## 2009: Mid Year Workers' Comp Review

*More Contractors Turning to HILL & USHER for Service and Savings*

### Average Work Comp Costs Are Up Call Hill & Usher to Reduce Rates



At Hill & Usher, we are focused on your Workers Compensation.

Payrolls are down. The market is far different than 2004-2006. New projects are hard to come by. Despite tough conditions, many contractors are choosing to stay in business and are carefully evaluating their partners.

We are interested in offering you a no-obligation, second opinion on your Workers Compensation.

### Questions about PEOs, Payroll Companies

Payroll companies and similar organizations will often sell employers their Workers' Compensation on billing convenience alone.

When purchasing your Workers Compensation from a payroll company consider:

<i>Extra Fees</i>	Are You Charged Admin Fees?
<i>Cost Accounting</i>	What is Your True Unbundled Rate? (Rate Transparency)
<i>Quality of Coverage</i>	Does Your Company Care About Insurance Coverage and Trends?
<i>Claims Service</i>	Do You Receive Claims Advice or Support From Experts?

### WORKERS COMPENSATION QUOTE HOTLINE

 Call: 602.667.1848

 Email: [wc@hillusher.com](mailto:wc@hillusher.com)



### Hill & Usher Workers Compensation Placements

<i>Type of Contractor</i>	<i>Premium</i>	<i>Why?</i>
Air Conditioning/ Heating	\$1,850	Response Time!
Carpentry/Cabinet Installation	\$3,800	5% Savings!
Concrete/Flatwork Construction	\$4,300	Service!
Electrical Contractor	\$5,000	Single Service Contact!
Excavation & Paving Contractor	\$153,000	Savings & Service!
Fire Sprinkler Sys. Installation	\$4,500	10% Savings!
Glazing Contractor	\$16,900	\$1,000 Savings!
Landscape Contractor	\$70,000	\$7,000 Savings!
Landscape Contractor	\$8,100	Faster Certificates!
Plumbing Service, Installation	\$10,167	Package w/ GL!
Stucco/Plastering	\$66,000	Claims/Loss Control!

**Want to reduce your Workers' Comp costs by 5% to 15%? Call us today!**

**(602) 667-1848**

**HILL & USHER**  
Insurance. Bonds. Benefits.

**(866) GO-COVER**

**Arizona Construction Industry  
Workers' Compensation Rate History 1993 to Oct 2009**

Class Description	Code	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Jan - Oct 08	% Change	93-08	% Change
<b>Air Conditioner Systems - AZ</b>	<b>5537</b>	14.37	13.06	11.59	9.64	7.34	6.83	5.93	5.57	4.78	4.64	4.70	5.13	5.67	5.55	6.08	6.36	6.92		8.81%	-51.84%	
<b>Automatic Sprinkler Installation</b>	<b>5188</b>	12.95	11.91	9.89	8.38	6.99	6.29	5.47	5.95	4.78	4.61	4.99	4.47	5.33	4.05	4.00	4.19	4.31		2.86%	-66.72%	
<b>Burglar and Fire Alarm</b>	<b>7605</b>	4.35	3.98	4.09	3.47	2.77	2.89	2.51	2.02	1.95	1.47	1.91	1.84	2.34	2.35	2.97	3.09	2.84		-8.09%	-34.71%	
<b>Carpentry - Detached Dwelling</b>	<b>5645</b>	23.89	24.15	21.08	20.72	17.77	15.03	13.06	11.63	10.22	9.17	9.43	9.47	9.76	9.36	10.82	11.30	12.47		10.35%	-47.80%	
<b>Carpentry - Multiple Dwelling</b>	<b>5651</b>	26.59	26.87	21.64	19.59	16.51	11.45	9.95	8.23	6.63	6.40	7.71	6.88	7.28	9.10	11.17	11.60	11.55		-0.43%	-56.56%	
<b>Carpentry - N.O.C.</b>	<b>5403</b>	28.24	27.45	28.05	24.24	20.31	20.47	17.78	15.24	13.00	13.14	12.63	11.62	11.57	12.36	14.58	15.40	17.61		14.35%	-37.64%	
<b>Carpentry - Shop Only</b>	<b>2802</b>	13.03	14.11	12.94	11.59	9.39	7.83	6.80	5.81	5.68	5.73	5.82	6.32	6.20	7.20	6.46	6.60	6.92		4.85%	-46.89%	
<b>Carpentry - TRIM</b>	<b>5437</b>	8.31	9.30	9.60	8.13	7.01	6.47	5.62	4.99	4.66	4.59	5.37	5.05	5.48	5.52	6.18	6.45	6.95		7.75%	-16.37%	
<b>Ceiling Install - Suspended Acoustical</b>	<b>5020</b>	13.27	13.33	13.73	11.22	8.29	7.55	6.56	7.74	8.97	7.08	6.19	6.49	6.31	5.98	5.33	5.79	5.71		-1.38%	-56.97%	
<b>Cleaner/Debris Remover</b>	<b>5610</b>	7.08	8.85	9.15	7.55	7.38	6.48	5.63	4.01	3.19	3.50	3.66	3.56	4.54	5.07	5.87	6.08	8.02		31.91%	-13.28%	
<b>Clerical &amp; Administrative</b>	<b>8810</b>	0.51	0.50	0.47	0.47	0.41	0.31	0.27	0.27	0.27	0.24	0.21	0.23	0.26	0.24	0.23	0.24	0.23		-4.17%	-54.90%	
<b>Concrete Construction - Bridges</b>	<b>5222</b>	20.68	20.47	18.57	13.62	11.04	9.30	8.08	7.65	7.27	6.42	7.01	6.31	8.05	7.43	7.45	7.78	7.64		-1.80%	-63.06%	
<b>Concrete Construction - N.O.C.</b>	<b>5213</b>	20.93	23.92	22.16	16.75	12.94	10.53	9.15	7.88	7.70	6.28	6.33	5.56	6.37	6.39	8.27	8.56	9.58		11.92%	-54.23%	
<b>Concrete Construction - Private Res.</b>	<b>5215</b>	11.22	10.53	8.85	8.22	7.37	6.75	5.86	5.86	4.75	3.77	3.77	3.16	3.37	2.75	3.82	4.08	3.85		-5.64%	-65.69%	
<b>Concrete: Floors/Driveways</b>	<b>5221</b>	11.21	10.46	9.37	10.46	7.63	6.22	5.41	5.26	4.48	3.94	3.44	3.49	3.21	3.34	4.23	4.45	5.16		15.96%	-53.97%	
<b>Conduit Construction</b>	<b>6325</b>	12.71	15.88	13.24	10.41	8.25	6.26	5.44	5.70	5.69	5.27	4.70	4.75	4.14	4.48	5.42	5.61	6.03		7.49%	-52.56%	
<b>Construction Superintendent</b>	<b>5606</b>	4.01	3.39	3.44	2.93	2.83	2.15	1.87	1.66	1.92	1.74	2.02	1.93	1.98	1.62	1.97	2.06	1.83		-11.17%	-54.36%	
<b>Contractor's Permanent Yard</b>	<b>8227</b>	7.43	8.29	7.70	8.77	6.39	5.80	5.04	5.88	4.72	5.47	5.62	5.44	5.27	6.14	6.58	6.89	8.28		20.17%	11.44%	
<b>Door or Sash Erection</b>	<b>5102</b>	20.00	15.70	17.74	13.23	11.06	7.71	6.70	6.47	7.50	7.79	7.92	9.50	8.80	9.60	10.28	10.66	9.96		-6.57%	-50.20%	
<b>Driveway - Wallboard Install</b>	<b>5445</b>	18.08	19.11	15.52	13.94	11.59	10.63	9.24	7.82	7.03	6.53	6.20	5.50	5.27	5.43	5.70	6.00	5.78		-3.67%	-68.03%	
<b>Electrical Wiring</b>	<b>5190</b>	11.40	10.78	8.96	7.75	6.26	4.83	4.20	4.57	3.94	3.56	4.18	3.85	4.05	4.01	4.38	4.59	4.96		8.06%	-56.49%	
<b>Excavation - N.O.C.</b>	<b>6217</b>	12.31	11.21	11.13	9.83	7.67	6.66	5.79	5.19	5.17	5.17	4.83	4.74	4.56	4.22	4.68	4.90	5.32		8.57%	-56.78%	
<b>Gas Main or Conn. Construction</b>	<b>6319</b>	9.28	7.29	7.51	6.90	6.42	5.15	4.48	4.89	4.44	3.86	4.11	4.49	5.72	5.35	5.44	5.73	6.00		4.71%	-35.34%	
<b>House Furnishings N.O.C.</b>	<b>9521</b>	12.81	13.82	13.69	11.65	10.10	7.47	6.49	5.16	4.01	3.68	3.37	3.69	3.64	3.38	3.45	3.61	4.72		30.75%	-63.15%	
<b>Insulation Work N.O.C.</b>	<b>5479</b>	29.05	29.67	24.43	23.53	18.71	12.02	10.44	12.31	12.32	9.71	9.87	7.69	9.82	10.29	11.94	12.48	14.50		16.19%	-50.09%	
<b>Iron Steel Erection</b>	<b>5059</b>	53.99	63.15	45.92	41.16	44.04	47.44	41.22	28.03	32.51	24.84	32.30	32.75	31.07	25.09	34.87	35.93	35.94		0.03%	-33.43%	
<b>Iron Steel Erection - Frame Structure</b>	<b>5040</b>	44.75	55.93	47.21	45.71	38.70	28.17	24.47	16.64	14.97	12.75	16.58	18.98	24.22	22.01	20.29	21.10	17.31		-17.96%	-61.32%	
<b>Iron Steel Erection, 2 stories or less</b>	<b>5069</b>	75.30	67.76	57.11	54.85	43.98	45.61	39.63	34.34	28.20	30.48	33.11	28.64	25.76	20.51	20.59	22.31	29.44		31.98%	-60.90%	
<b>Iron Steel Fab - Decorative</b>	<b>3040</b>	21.11	15.62	13.28	12.11	11.54	8.66	7.52	8.08	6.52	5.74	6.65	6.57	6.72	6.22	5.74	5.99	6.04		0.83%	-71.39%	
<b>Iron Steel Fab - Structural</b>	<b>3030</b>	21.67	19.74	17.67	15.14	10.61	7.98	6.94	8.25	8.55	10.52	8.72	8.33	8.24	10.46	10.44	10.77	10.03		-6.87%	-53.71%	
<b>Irrigation/Drainage Const.</b>	<b>6229</b>	8.75	10.93	12.34	8.72	7.45	4.94	4.29	4.69	4.58	5.21	6.77	6.10	5.04	6.30	5.61	6.11	5.53		-9.49%	-36.80%	
<b>Landscaping</b>	<b>0042</b>	10.30	9.30	8.97	8.00	7.10	6.77	5.88	5.32	4.74	4.33	4.63	4.07	4.29	4.73	5.80	6.01	6.73		11.98%	-34.66%	
<b>Masonry - Plastering - Stucco</b>	<b>5022</b>	23.90	22.22	19.13	15.15	13.11	10.53	9.15	8.41	7.34	6.18	6.40	5.37	5.46	5.79	6.18	6.51	7.35		12.90%	-69.25%	
<b>Millwright - N. O. C.</b>	<b>3724</b>	13.28	12.81	12.66	9.28	8.41	6.81	5.91	6.54	5.63	4.92	4.39	3.37	3.59	4.21	4.92	5.16	5.55		7.56%	-58.21%	
<b>Outside Salespeople - Messenger</b>	<b>8742</b>	0.79	0.87	0.74	0.66	0.53	0.40	0.35	0.33	0.34	0.38	0.42	0.43	0.44	0.42	0.36	0.37	0.38		2.70%	-51.90%	
<b>Painting - Paperhanging - Taping</b>	<b>5474</b>	17.03	16.44	14.43	13.28	9.73	7.87	6.84	5.81	4.48	4.25	5.23	4.87	4.99	5.94	6.06	6.33	6.53		3.16%	-61.66%	
<b>Park NOC/Lawn Maintenance</b>	<b>9102</b>	7.57	8.79	7.48	7.02	5.56	4.61	4.00	3.10	2.60	2.56	2.04	2.29	2.78	2.94	2.92	3.01	3.39		12.62%	-55.22%	
<b>Plastering - N. O. C.</b>	<b>5480</b>	21.50	20.56	15.38	12.52	10.58	9.44	8.20	8.25	6.73	5.21	5.76	5.20	4.83	5.06	5.43	5.78	5.24		-9.34%	-75.63%	
<b>Plumbing - Heating</b>	<b>5183</b>	10.09	10.87	9.52	8.38	7.10	5.88	5.19	4.36	4.39	3.64	3.77	3.90	4.15	3.97	5.00	5.24	5.77		10.11%	-42.81%	
<b>Refrigeration - Domestic</b>	<b>9519</b>	5.38	5.24	3.70	3.18	3.18	2.31	2.01	1.50	1.72	2.09	2.31	2.69	3.31	3.40	3.28	3.45	3.45		0.00%	-35.87%	
<b>Roofing</b>	<b>5551</b>	28.94	29.22	23.34	19.74	15.75	15.13	13.15	13.11	12.09	11.20	11.96	12.19	12.64	12.30	12.62	13.38	15.08		12.71%	-47.89%	
<b>Sewer Construction</b>	<b>6306</b>	19.07	18.80	13.88	9.97	9.84	6.93	6.02	6.66	6.11	6.87	8.93	8.65	9.03	6.80	6.06	6.43	5.32		-17.26%	-72.10%	
<b>Street or Road Constr. - Paving</b>	<b>5506</b>	12.77	15.91	12.50	12.01	10.09	9.38	8.15	8.78	8.89	6.34	6.92	6.18	6.10	6.84	8.32	8.75	8.89		1.60%	-30.38%	
<b>Street or Road Constr. - Subsurface</b>	<b>5507</b>	14.99	17.34	14.46	13.29	12.32	10.96	9.53	7.16	6.71	5.95	6.49	6.49	6.04	6.46	7.25	7.55	7.09		-6.09%	-52.70%	
<b>Stucco/Plastering</b>	<b>5443</b>	11.37	10.43	8.04	8.09	6.79	6.02	5.23	5.25	5.03	4.46	4.46	4.27	4.94	4.56	6.33	6.61	5.56		-15.89%	-51.10%	
<b>Tree Pruning, Spraying, Repairing</b>	<b>0106</b>	63.52	85.75	56.12	51.71	58.43	37.98	33.00	22.44	14.14	17.25	19.51	21.61	19.65	22.72	17.30	18.13	21.77		20.08%	-65.73%	
<b>Wrecking Iron/Steel Struct. N.O.C.</b>	<b>5057</b>	27.02	31.27	29.05	31.76	21.40	17.93	15.57	11.72	8.76	6.86	7.75	8.11	10.03	11.91	14.56	15.34	14.27		-6.98%	-47.19%	

**NOTE: Rates shown in bold are Hill & Usher preferred classes and operations, generally qualifying for 5% to 25% rate discounts below those published above.**

Compliments of Hill and Usher Insurance and Surety  
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