



# Hill & Usher is Arizona's Choice for Workers Compensation

Check out a few reasons companies switch to Hill & Usher:

- **Big Cost Savings. Save 5 – 15% On Your Renewal.**
- **No Premium Deposit Required.**  
Unlike some carriers, we do not retain a non-working deposit.
- **No Quarterly Payroll Audits or Reports Required.**  
Tired of the administrative cost? Confused by your carrier's billing practices? Hill & Usher eliminates your billing headaches.
- **Don't Bank on a Dividend.**  
Dividends are way down this year. Hill & Usher will remove the uncertainty by giving you guaranteed, reduced rates up front.
- **Improve Cash Flow with Flexible Billing Plans.**  
Pay your premium monthly, with reduced down payments. Use a Credit Card to pay your premium.
- **Don't Wait on Hold For the Next Available Attendant.**  
You will always know the name, telephone number, fax number, direct line and email address of your associate. You always speak with a dedicated person.
- **Certificates of Insurance—in A Flash.**  
Used to waiting a week for a Certificate? We process them sameday.

**QuickQuote**  
602.667.1848  
wc@hillusher.com

## NEW WORKERS COMPENSATION PLACEMENTS

Our clients have saved significant premium dollars recently on their Workers Compensation costs:

DESCRIPTION	ANNUAL PREMIUM	WHY?
Sports Bar & Grill	\$5,852.00	Packaged w/ Other Coverage
Landscape Installation Contractor	\$18,746.00	15% BELOW Standard Rate!
Underground Utility Contractor	\$50,616.00	<b>Lower Deposit Payment!</b>
Veterinarian Office	\$5,347.00	40% BELOW Standard Rate!
Trophy Store	\$2,388.00	25% BELOW Standard Rate!
Parking Lot Contractor	\$153,041.00	<b>\$22,000 SAVINGS!</b>
Italian Restaurant	\$2,016.00	15% Savings!
Forklift Service	\$3,539.00	Better Claims Service!
Cabinet Shop	\$6,107.00	5% SAVINGS!
Library	\$1,084.00	40% BELOW Standard Rate!

**QuickQuote**

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# New Workers Compensation Options for Arizona Employers

## THE REALITY: INCREASED WORKERS' COMPENSATION RATES

For the first time in nearly 15 years, average Workers' Compensation rates for Arizona employers increased first in October 2006, again in October 2007, and once more in October of 2008.

To manage the escalating cost of your Workers' Compensation policy, employers should carefully consider alternative insurance carriers.

## DETERMINING YOUR WORKERS' COMPENSATION COSTS:

Unlike General Liability, Property, or other coverages, Workers' Compensation rates are predetermined by the National Council of Compensation Insurance (NCCI). All carriers, including SCF of Arizona, use NCCI rates. Pricing discounts are determined by:

1. Credits applied to policies at the election of insurance carriers. Currently, these credits range from 0% to 40%, depending on the insurance carrier and the operations conducted by the insured company.

2. For policyholders paying in excess of \$3,000 annual premium, NCCI will assign an Experience Modification Factor, which starts at 1.0. This factor is then applied to your premium, providing either a discount (for companies with historically low losses) or a debit.

## WHAT WORKERS' COMPENSATION COVERS:

Workers' Compensation insurance policies provide coverage to an injured employee in a number of ways:

1. Medical Coverage. Pays on behalf of the injured employee all direct costs associated with medical treatment, including the costs paid to treating physicians and hospital care.
2. Rehabilitation Coverage. Pays on behalf of injured employee costs of rehabilitation.
3. Disability Coverage. Pays lost wages, as a percentage of income, that result from an injured employee's inability to work.
4. Death Coverage. Pays surviving minor children and spouse a death benefit in the event an employee's death arises during the course of his or her employment.

## Why Choose Hill & Usher for Workers' Compensation?

- In house, dedicated claims support for complicated or potentially expensive employee injuries.
- Access to more than a dozen insurance carriers targeting Workers' Compensation business in Arizona.
- Access to improved safety and loss control services provided by your Workers' Compensation carrier, but managed by Hill & Usher.
- Technical expertise delivered by qualified insurance brokers whose prior experience ranges from former insurance company executives, corporate risk management, and business ownership.
- Communicate with Hill & Usher in whatever manner you prefer, via email, telephone, or fax.
- Package your Workers' Compensation policy with the same carrier who insures your property, liability, auto and other coverage; or select a specialty Workers' Compensation carrier. Either way, you can choose the best approach for you.
- Automatic shopping of your insurance renewal through Hill & Usher, regardless of your policy's size to ensure you have the right carrier, year after year.