

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

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**Arizona Construction Industry
Workers' Compensation Rate History 1993 to 2006**

Class Description	Class Code	Class														05-'06		93-'06
		1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	% Change	% Change	
Air Conditioner Systems - AZ only	5537	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	-2.12%	-61.38%	
Automatic Sprinkler Installation	5188	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	-24.02%	-68.73%	
Burglar and Fire Alarm	7605	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	0.43%	-45.98%	
Carpentry - Detached Dwelling	5645	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	-4.10%	-60.82%	
Carpentry - Multiple Dwelling	5651	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	25.00%	-65.78%	
Carpentry - N.O.C.	5403	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	6.83%	-56.23%	
Carpentry - Shop Only	2802	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	16.13%	-44.74%	
Carpentry - TRIM	5437	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	0.73%	-33.57%	
Ceiling Install - Suspended Acoustical	5020	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	-5.23%	-54.94%	
Cleaner/ Debris Remover	5610	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	11.67%	-28.39%	
Clerical & Administrative	8810	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	-7.69%	-52.94%	
Concrete Construction - Bridges	5222	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	-7.70%	-64.07%	
Concrete Construction - N.O.C.	5213	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	0.31%	-69.47%	
Concrete Construction - Private Res.	5215	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	-18.40%	-69.96%	
Concrete: Floors/Driveways	5221	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	4.05%	-71.36%	
Conduit Construction	6325	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	8.21%	-67.43%	
Construction Superintendent	5606	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	-18.18%	-50.62%	
Contractor's Permanent Yard	8227	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	16.51%	-29.07%	
Door or Sash Erection	5102	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	9.09%	-56.00%	
Drywall - Wallboard Install	5445	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	3.04%	-70.85%	
Electrical Wiring	5190	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	-0.99%	-64.47%	
Excavation - N.O.C.	6217	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	-7.46%	-62.96%	
Gas Main or Conn. Construction	6319	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	-6.47%	-38.36%	
House Furnishings N.O.C.	9521	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	-7.14%	-71.58%	
Insulation Work N.O.C.	5479	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	4.79%	-66.20%	
Iron Steel Erection	5059	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	-19.25%	-42.45%	
Iron Steel Erection - Frame Structure	5040	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	-9.12%	-45.88%	
Iron Steel Erection, 2 stories or less	5069	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	-20.38%	-65.79%	
Iron Steel Fab - Decorative	3040	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	-7.44%	-68.17%	
Iron Steel Fab - Structural	3030	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	26.94%	-61.98%	
Irrigation/Drainage Const.	6229	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	25.00%	-42.40%	
Landscaping	0042	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	10.26%	-58.35%	
Masonry - Plastering - Stucco	5022	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	6.04%	-77.15%	
Millwright - N. O.C.	3724	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	17.27%	-72.97%	
Outside Salespeople - Messenger	8742	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	-4.55%	-44.30%	
Painting - Paperhanging - Taping	5474	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	19.04%	-70.70%	
Park NOC/Lawn Maintenance	9102	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	5.76%	-63.28%	
Plastering - N. O. C.	5480	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	4.76%	-77.53%	
Plumbing - Heating	5183	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	-4.34%	-58.87%	
Refrigeration - Domestic	9519	5.38	5.24	3.70	3.18	5.85	2.31	2.01	1.50	1.72	2.09	2.31	2.69	3.31	3.40	2.72%	-38.48%	
Roofing	5551	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	-2.69%	-56.32%	
Sewer Construction	6306	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	-24.70%	-52.65%	
Sheet Metal Work	5538	15.85	17.00	14.41	9.46	8.88	7.79	6.77	6.59	5.78	4.75	4.71	5.65	6.83	7.38	8.05%	-56.91%	
Street or Road Constr. - Paving	5506	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	12.13%	-52.23%	
Street or Road Constr. - Subsurface	5507	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	6.95%	-59.71%	
Stucco/ Plastering	5443	11.37	10.43	8.04	8.09	6.79	6.02	5.23	5.25	5.03	4.46	4.70	4.27	4.94	4.56	-7.69%	-56.55%	
Tree Pruning, Spraying, Repairing	0106	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	15.62%	-69.06%	
Wrecking Iron/Steel Struc. N.O.C.	5057	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	18.74%	-62.88%	

Effective 10-01-06 as published by NCCI. Manual rates before experience modification factor and applicable credits. For a firm quotation, please contact Hill & Usher at 602-667-1848.

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