

## 2008 WORK COMP RATES UP AVERAGE OF 13.8% AZ Contractors Prepare for Further Rate Increases in Years to Come

(Check out Hill & Usher's 10<sup>th</sup> ANNUAL Work Comp Rate Preview on Reverse Side)

### AZ Workers Comp Rates Up New Carriers Save 5 to 15%

Most Arizona construction firms will see increased Workers Compensation rates for their field personnel effective October 1, 2007.

To lessen the impact of increased rates, contractors are switching to Hill & Usher carriers for reduced costs, and:

- **Superior Billing.** No more unusual invoices or unexplainable audits from many years ago.
- **Correct Classification.** Pay the appropriate rate, based on the work you perform.
- **Availability.** We answer the phone-- today.
- **Claims.** Do claims adjusters make mistakes? Without Question. So, we watch your claim.
- **Loss Sensitive/Deductible Programs.**

### IMMIGRATION: LABOR CRISIS?

With unemployment rates under 5% in Arizona, attracting qualified labor at affordable wages has always been a challenge.

Now, new Arizona Immigration Laws are scheduled to go into effect Jan 1, placing greater responsibility on all employers. Are you ready for Employer Sanctions and Discrimination Claims?

For information on Arizona's new Immigration Law visit:

[www.azeir.com](http://www.azeir.com)

### Why the Pestering Calls from Insurance People Suddenly?

Want to know why you have received so many phone calls from insurance agents lately? Because insurance companies are entering Arizona promising low rates and providing them a reason to call you. **But, should you shop on price alone?**

### DON'T SUFFER THE INSURANCE SHOPPING HASSLE, UNLESS:

1. You lack confidence in your agent's resources or offerings.
2. You do not see options at your renewal from your agent.
3. You experience delayed or unreturned phone calls.
4. You do not receive dedicated claims support from your agent.
5. Your agent lacks the expertise required to address your special needs, contracts or coverage.

Learn about Hill & Usher, our company, vision, people and products at

[www.hillusher.com](http://www.hillusher.com)

Hill & Usher - Voted #1 Insurance Broker by Arizona Business Magazine in 2006

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Insurance. Bonds. Benefits.

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**Arizona Construction Industry  
Workers' Compensation Rate History 1993 to 2007**

Class Description	Class Code															06-07	93-07	
		1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	% 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	6.08	9.55%	-57.69%
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	4.00	-1.23%	-69.11%
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	2.97	26.38%	-31.72%
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	10.82	15.60%	-54.71%
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	11.17	22.75%	-57.99%
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	14.58	17.96%	-48.37%
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	6.46	-10.28%	-50.42%
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	6.18	11.96%	-25.63%
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	5.33	-10.87%	-59.83%
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	5.87	15.78%	-17.09%
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	0.23	-4.17%	-54.90%
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	7.45	0.27%	-63.97%
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	8.27	29.42%	-60.49%
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	3.82	38.91%	-65.95%
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	4.23	26.65%	-62.27%
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	5.42	20.98%	-57.36%
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	1.97	21.60%	-50.87%
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	6.58	7.17%	-11.44%
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	10.28	7.08%	-48.60%
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	5.70	4.97%	-68.47%
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	4.38	9.23%	-61.58%
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	4.68	10.90%	-61.98%
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	5.44	1.68%	-41.38%
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	3.45	2.07%	-73.07%
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	11.94	16.03%	-58.90%
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	34.87	38.98%	-35.41%
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	20.29	-7.81%	-54.66%
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	20.59	0.39%	-72.66%
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	5.74	-7.72%	-72.81%
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	10.44	-0.19%	-51.82%
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	5.61	-10.95%	-35.89%
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	5.80	22.62%	-43.69%
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	6.18	6.74%	-74.14%
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	4.92	16.86%	-62.95%
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	0.36	-14.29%	-54.43%
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	6.06	2.02%	-64.42%
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	2.92	-0.68%	-61.43%
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	5.43	7.31%	-74.74%
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	5.00	25.94%	-50.45%
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	3.28	-3.53%	-39.03%
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	12.62	2.60%	-56.39%
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	6.06	-10.88%	-68.22%
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	8.32	21.64%	-34.85%
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	7.25	12.23%	-51.63%
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	6.33	38.82%	-44.33%
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	17.30	-23.86%	-72.76%
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	14.56	22.25%	-46.11%

Effective 10-01-07 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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