

WORK COMP RATES LOWEST IN YEARS!

(NEW RATES PUBLISHED ON REVERSE SIDE)

Contractors' Insurance Needs Change with the Times

The Good News

An increase in total Workers' Comp premium volume and fierce competition throughout the insurance industry have resulted in **an average Work Comp rate reduction of 16.5%** for Arizona Contractors.

Decreasing by more than 25% in many cases, Workers' Comp Rates continue to reduce up front insurance costs for Arizona Contractors.

Manual Rates do not include Schedule Credits, Deviations, or Applied Premium Discounts, which significantly reduce net cost.

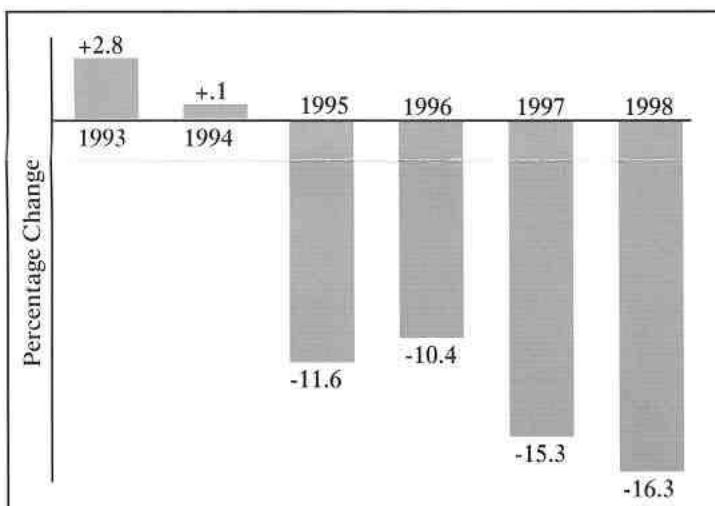
Contractors Beware

With Arizona Workers' Compensation Rates continuing to fall, as they have since the early 1990's, the importance of a quality insurance carrier becomes crucial.

Without a conscious team effort to manage the cost of claims, your experience-modifier may be put at risk.

Contact Hill & Usher at 956-4220 or your agent for more of the scoop.

Work Comp Rates 1993-1998



The above graph illustrates the average percentage decrease for all Arizona Workers' Compensation classifications.

Keeping Your E-Mod in Check

Since E-Mod is determined by comparing your expected losses with your company's actual losses and expected losses decrease as premium decreases, keeping your E-Mod low is more difficult in a marketplace with declining rates.

Through effective accident prevention, return to work programs, drug testing, and the effective handling of potentially devastating claims, Hill & Usher and our carriers work to keep contractors in control of their E-Mods.

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(602)956-4220
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**Arizona Construction Industry
Workers' Compensation Rate History 1993 to 1998**

Class Description	Class							97 - '98	93 - '98
	Code	1993	1994	1995	1996	1997	1998*	% Change	%Change
Air Conditioner Systems - AZ only	5537	14.37	13.06	11.59	9.64	7.34	6.83	-6.9%	-52.5%
Automatic Sprinkler Installation	5188	12.95	11.91	9.89	8.38	6.99	6.29	-10.0%	-51.4%
Burglar and Fire Alarm	7605	4.35	3.98	4.09	3.47	2.77	2.89	4.3%	-33.6%
Carpentry - Detached Dwelling	5645	23.89	24.15	21.08	20.72	17.77	15.03	-15.4%	-37.1%
Carpentry - Multiple Dwelling	5651	26.59	26.87	21.64	19.59	16.51	11.45	-30.6%	-56.9%
Carpentry - N.O.C.	5403	28.24	27.45	28.05	24.24	20.31	20.47	0.8%	-27.5%
Carpentry - Shop Only	2802	13.03	14.11	12.94	11.59	9.39	7.83	-16.6%	-39.9%
Carpentry - TRIM	5437	8.31	9.30	9.60	8.13	7.01	6.47	-7.7%	-22.1%
Ceiling Install - Suspended Acoustical	5020	13.27	13.33	13.73	11.22	8.29	7.55	-8.9%	-43.1%
Cleaner/ Debris Remover	5610	7.08	8.85	9.15	7.55	7.38	6.48	-12.2%	-8.5%
Clerical & Administrative	8810	0.51	0.50	0.47	0.47	0.41	0.31	-24.4%	-39.2%
Concrete Construction - Bridges	5222	20.68	20.47	18.57	13.62	11.04	9.30	-15.8%	-55.0%
Concrete Construction - N.O.C.	5213	20.93	23.92	22.16	16.75	12.94	10.53	-18.6%	-49.7%
Concrete Construction - Private Res.	5215	11.22	10.53	8.85	8.22	7.37	6.75	-8.4%	-39.8%
Concrete: Floors/Driveways	5221	11.21	10.46	9.37	10.46	7.63	6.22	-18.5%	-44.5%
Conduit Construction	6325	12.71	15.88	13.24	10.41	8.25	6.26	-24.1%	-50.7%
Construction Superintendent	5606	4.01	3.39	3.44	2.93	2.83	2.15	-24.0%	-46.4%
Contractor's Permanent Yard	8227	7.43	8.29	7.70	8.77	6.39	5.80	-9.2%	-21.9%
Door or Sash Erection	5102	20.00	15.70	17.74	13.23	11.06	7.71	-30.3%	-61.5%
Drywall - Wallboard Install	5445	18.08	19.11	15.52	13.94	11.59	10.63	-8.3%	-41.2%
Electrical Wiring	5190	11.40	10.78	8.96	7.75	6.26	4.83	-22.8%	-57.6%
Excavation - N.O.C.	6217	12.31	11.21	11.13	9.83	7.67	6.66	-13.2%	-45.9%
Gas Main or Conn. Construction	6319	9.28	7.29	7.51	6.90	6.42	5.15	-19.8%	-44.5%
House Furnishings N.O.C.	9521	12.81	13.82	13.69	11.65	10.1	7.47	-26.0%	-41.7%
Insulation Work N.O.C.	5479	29.05	29.67	24.43	23.53	18.71	12.02	-35.8%	-58.6%
Iron Steel Erection	5059	53.99	63.15	45.92	41.16	44.04	47.44	7.7%	-12.1%
Iron Steel Erection - Frame Structure	5040	44.75	55.93	47.21	45.71	38.7	28.17	-27.2%	-37.1%
Iron Steel Erection, 2 stories or less	5069	75.30	67.76	57.11	54.85	43.98	45.61	3.7%	-39.4%
Iron Steel Fab - Decorative	3040	21.11	15.62	13.28	12.11	11.54	8.66	-25.0%	-59.0%
Iron Steel Fab - Structural	3030	21.67	19.74	17.67	15.14	10.61	7.98	-24.8%	-63.2%
Irrigation/Drainage Const.	6229	8.75	10.93	12.34	8.72	7.45	4.94	-33.7%	-43.5%
Landscaping	0042	10.30	9.30	8.97	8.00	7.1	6.77	-4.6%	-34.3%
Masonry - Plastering - Stucco	5022	23.90	22.22	19.13	15.15	13.11	10.53	-19.7%	-55.9%
Millwright - N. O. C.	3724	13.28	12.81	12.66	9.28	8.41	6.81	-19.0%	-48.7%
Outside Salespeople - Messenger	8742	0.79	0.87	0.74	0.66	0.53	0.40	-24.5%	-49.4%
Painting - Paperhanging - Taping	5474	17.03	16.44	14.43	13.28	9.73	7.87	-19.1%	-53.8%
Plastering - N. O. C.	5480	21.50	20.56	15.38	12.52	10.58	9.44	-10.8%	-56.1%
Plumbing - Heating	5183	10.09	10.87	9.52	8.38	7.1	5.98	-15.8%	-40.7%
Refrigeration - Domestic	9519	5.38	5.24	3.70	3.18	5.85	2.31	-60.5%	-57.1%
Roofing	5551	28.94	29.22	23.34	19.74	15.75	15.13	-3.9%	-47.7%
Sewer Construction	6306	19.07	18.80	13.88	9.97	9.84	6.93	-29.6%	-63.7%
Sheet Metal Work	5538	15.85	17.00	14.41	9.46	8.88	7.79	-12.3%	-50.9%
Street or Road Constr. - Paving	5506	12.77	15.91	12.50	12.01	10.09	9.38	-7.0%	-26.5%
Street or Road Constr. - Subsurface	5507	14.99	17.34	14.46	13.29	12.32	10.96	-11.0%	-26.9%
Stucco/ Plastering	5443	11.37	10.43	8.04	8.09	6.79	6.02	-11.3%	-47.1%
Wrecking Iron/Steel Struc. N.O.C.	5057	27.02	31.27	29.05	31.76	21.4	17.93	-16.2%	-33.6%

* NOTE: The indicated 1998 rates are NCCI rates for Anniversary Rating Dates (policy effective dates) on or after 10-1-98.

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Compliments of Hill and Usher Insurance and Surety Phoenix - Tucson

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