

EARLY RELEASE: 2010 WORKERS COMPENSATION RATES

Arizona Rates Up for 82% of Manufacturers Classes

(Our annual Workers' Compensation Rate Preview Published on Reverse Side)

Workers Compensation Rates: What is New in 2010?

The effects of recent Arizona legislation move the annual Workers Compensation rate release from October to January. January 2010 base rates are published on reverse.

From both a historical and relative perspective, Workers Compensation costs for Arizona companies continue to be among the lowest in the country.

RATE DISCOUNTS OF 5% TO 15% WORKERS COMPENSATION QUOTE HOTLINE

 **602.667.1848**  **Email: wc@hillusher.com**

 **Online: www.hillusher.com**

How the January Rates Affect You

- All policies renewing after Jan. 1st adopt the new base rates (shown on reverse).
- All policies renewing between Oct. 1st and Dec. 31st 2009 are affected by the rate change.
- Prepare early to maximize savings.
- Partner carefully to maximize value.
- **BEWARE:** Unprepared Work Comp Carriers.
- **BEWARE:** Confusing policy statements/ renewals.
- **BEWARE:** Billing statements lacking explanation.
- **BEWARE:** Sly carrier and broker sales tactics hide true costs and actual increases.

What Our Market Experts Are Predicting: **Property & GL Rate Increases Near**

Big name carriers are leveraging quality, reputation and relationship in order to capture another year's renewal. One thing they probably won't be doing to keep your business: offering you reduced rates. Why? Insurance prices for commercial risks have fallen for five consecutive years. Many carriers believe pricing is too soft. The thought of an economic recovery has also caused many larger carriers to file rate increases that could hit your renewal automatically.

If you renew your Property or Liability insurance blindly, you likely will pay more premium regardless of your loss record, reduced sales or lower payroll. A few aggressive carriers remain. Far too often, however, these relatively hungry but unknown carriers go untapped.

Our recommendation: work hard to hold the line on pricing.

Why Choose Hill & Usher for Your Insurance Coverage

- **Reduced Costs.** We align with carriers interested in offering significant credits for qualifying accounts.
- **Choice Among Multiple Carriers and Exclusive Programs.**
- **Service Availability.** We answer the phone - today.
- **Coverage Expertise.** Protect yourself with guidance from experts.
- **Claims Management.** Do claims adjusters make mistakes? Without Question. So, we help you manage claims effectively.
- **Cash Flow Programs – Minimal Downpayments.**

For Full Lines Manufacturers Insurance Information, Call: 602.667.1848

WORKERS COMPENSATION, PROPERTY, LIABILITY EXPERTS FOR ARIZONA BUSINESS

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**AZ Manufacturers Workers Compensation
2000-2010 Rate Per \$100 Annual Payroll**

Class Description	WC Code	WC						09-10 Change	00-10 Change
		2000	2002	2004	2006	2008	2010		
AUTOMOBILE, BUS, TRUCK MFG	3822	4.37	3.42	3.70	3.20	4.56	5.33	16.89%	21.97%
BOOT OR SHOE MFG. NOC	2660	1.77	1.64	1.92	1.92	2.14	2.30	7.48%	29.94%
BOTTLING—ALL OPERATIONS	2157	4.23	4.29	4.22	6.10	5.23	5.57	6.50%	31.68%
BRUSH OR BROOM ASSEMBLY	2835	2.77	2.15	2.04	2.24	2.28	2.55	11.84%	-7.94%
BUTTON OR FASTENER MFG.—METAL	3131	2.27	1.92	1.88	1.34	1.41	1.56	10.64%	-31.28%
CABINET WORKS	2812	4.44	4.50	4.07	4.52	5.40	4.95	-8.33%	11.49%
CAN MFG	3220	1.34	1.67	1.72	2.13	2.55	2.98	16.86%	122.39%
CANDY, CONFECTION MFG	2041	2.30	2.56	3.09	3.15	2.82	2.83	0.35%	23.04%
CARPENTRY—SHOP ONLY	2802	5.81	5.73	6.32	7.20	6.92	6.47	-6.50%	11.36%
CEMENT MFG	1701	2.18	2.97	2.66	3.12	3.96	4.63	16.92%	112.39%
CLEANING OR DYEING	2586	1.48	1.67	1.91	1.99	1.93	2.25	16.58%	52.03%
CONCRETE PRODUCTS MFG	4034	5.30	5.39	5.22	4.06	4.71	5.34	13.38%	0.75%
CONSTRUCTION MACHINERY MFG	3507	2.99	2.90	3.45	3.38	3.47	3.74	7.78%	25.08%
CRACKER MFG	2001	2.30	2.19	2.12	2.25	2.44	2.50	2.46%	8.70%
CREAMERY OR DAIRY & DRIVERS	2070	3.60	3.52	2.17	2.48	3.61	3.75	3.88%	4.17%
DRUG, MEDICINE MFG- INGREDIENTS	4825	0.81	0.87	0.95	0.96	1.10	1.00	-9.09%	23.46%
DRUG, MEDICINE-NO INGREDIENTS	4611	1.44	1.38	0.98	1.38	2.25	1.92	-14.67%	33.33%
ELECTRIC LIGHTING FIXTURES MFG	3180	1.89	2.23	2.43	3.66	3.76	3.68	-2.13%	94.71%
ELECTRICAL APPARATUS MFG. NOC	3179	3.59	3.18	2.60	2.23	2.44	2.12	-13.11%	-40.95%
FURNITURE ASSEMBLY- WOOD PARTS	2881	2.89	2.52	4.11	3.34	2.93	2.96	1.02%	2.42%
GEAR MFG OR GRINDING	3635	1.92	2.01	2.32	1.92	2.59	3.03	16.99%	57.81%
GLASSWARE MFG	4111	1.84	2.41	3.49	2.51	3.28	3.53	7.62%	91.85%
GRAIN OR FEED MILLING	2014	4.52	4.07	4.40	5.42	5.90	6.78	14.92%	50.00%
INCANDESCENT LAMP MFG	4112	0.73	0.71	0.83	0.70	0.93	1.08	16.13%	47.95%
INSTRUMENT MFG. NOC	3685	0.76	0.83	0.80	0.71	0.87	0.93	6.90%	22.37%
IRON WORKS—SHOP—DECORATIVE	3041	3.64	4.16	4.62	3.99	4.19	4.27	1.91%	17.31%
JEWELRY MFG	3383	1.32	1.07	1.14	1.25	1.15	1.15	0.00%	-12.88%
LEATHER GOODS MFG. NOC	2688	1.84	1.76	2.19	2.09	2.61	3.05	16.86%	65.76%
MACHINE SHOP NOC	3632	2.35	2.63	3.18	3.01	2.89	2.78	-3.81%	18.30%
MATTRESS OR BOX SPRING MFG	2570	3.95	4.78	3.74	2.80	2.54	2.59	1.97%	-34.43%
METAL STAMPED GOODS MFG. NOC	3400	3.01	2.90	3.09	4.01	6.24	5.07	-18.75%	68.44%
MIRROR MFG	4131	2.25	2.62	3.27	2.95	2.27	2.65	16.74%	17.78%
NUT OR BOLT MFG	3132	3.12	3.54	5.87	4.20	2.95	2.99	1.36%	-4.17%
OPTICAL GOODS MFG. NOC	4150	1.00	1.05	0.65	0.65	0.56	0.63	12.50%	-37.00%
PAPER COATING	4250	3.11	2.57	2.50	2.24	2.14	2.37	10.75%	-23.79%
PAPER GOODS MFG. NOC	4279	3.30	3.57	2.49	2.37	3.01	3.03	0.66%	-8.18%
PHARMACEUTICAL GOODS MFG. NOC	4693	2.08	2.81	2.80	2.38	3.89	3.43	-11.83%	64.90%
PHOTOGRAPHIC SUPPLIES MFG	4923	1.11	1.66	2.35	2.41	3.91	4.51	15.35%	306.31%
PLASTERBOARD MFG. & DRIVERS	4036	3.15	4.17	3.61	2.37	3.46	3.60	4.05%	14.29%
POTTERY MFG: EARTHENWARE	4061	3.81	3.24	3.64	4.45	4.79	5.23	9.19%	37.27%
PRECISION MACH PARTS MFG. NOC	3629	1.26	1.38	1.48	1.28	1.51	1.58	4.64%	25.40%
PUMP MFG	3612	2.88	1.75	2.29	2.59	2.66	3.04	14.29%	5.56%
RADIATOR OR HEATER MFG	3175	1.23	1.32	1.69	2.28	2.39	2.78	16.32%	126.02%
ROCK WOOL MFG	1699	2.70	2.19	2.19	2.42	3.61	4.22	16.90%	56.30%
SAW MFG	3118	4.27	6.45	5.48	3.39	2.29	2.38	3.93%	-44.26%
SCREW MFG	3145	1.99	1.69	1.89	1.88	2.06	2.12	2.91%	6.53%
SHOE STOCK MFG	2651	3.38	2.41	1.98	2.20	3.58	3.83	6.98%	13.31%
STATIONERY MFG	4251	1.66	1.42	2.35	2.99	2.01	2.09	3.98%	25.90%
STONE CUTTING OR POLISHING	1803	5.34	7.01	5.56	5.67	5.59	5.81	3.94%	8.80%
SYNTHETIC RUBBER MFG	4751	2.01	1.69	1.70	1.89	1.86	2.17	16.67%	7.96%
TEXTILE—BLEACHING, DYEING	2413	2.26	1.72	2.07	1.93	1.86	1.88	1.08%	-16.81%
VENEER PRODUCTS MFG	2916	2.97	3.21	3.66	3.48	2.97	3.24	9.09%	9.09%
WEBBING MFG	2380	1.90	2.26	3.09	2.17	2.23	2.28	2.24%	20.00%
WIRE DRAWING OR CABLE MFG	1924	2.60	2.26	2.21	2.74	3.68	3.71	0.82%	42.69%
WIRE GOODS MFG. NOC	3257	2.95	3.73	4.80	6.17	6.30	4.70	-25.40%	59.32%
WOOD PRESERVING & DRIVERS	2960	7.04	7.16	7.59	5.05	4.78	4.94	3.35%	-29.83%

Rates published above are NCCI rates, before experience rating and credit modification. Call 602.667.1848 for additional information or a quotation.