

SB

159

<target><bill>SB 159</bill><subject>SB
159</subject><comm>SFIN26</comm></target>

ALASKA STATE LEGISLATURE

Senator Joe Paskvan

Chair, Labor and Commerce
Vice Chair, Health and Social Services
Member, Transportation
Member, State Affairs
Member, Joint Armed Services

*Senate District E
Fairbanks and Fort Wainwright*



State Capitol Building, Room 7
Juneau, Alaska 99801-1182

Phone (907) 465-3709
Fax (907) 465-4714
sen.joe.paskvan@legis.state.ak.us
<http://paskvan.aksenate.org/>

Sponsor Statement

SB 159: Workers' Compensation Funeral Expenses

"An Act increasing the maximum funeral expenses payable as a workers' compensation death benefit; and providing for an effective date."

Under current Workers' Compensation Statutes in Alaska, a \$5,000 death benefit is provided to help pay the funeral expenses of a worker who has been killed on the job.

This amount is not nearly enough to bury a loved one and insulting when attached to a human life lost through negligence on behalf of an employer.

The \$5,000 funeral expense has not been adjusted since 2000 – nine years ago. During this time, the cost of a funeral has risen significantly. Traditional funerals may run between \$7,500 and \$12,000 – and often more.

Senate Bill 159 seeks to increase the maximum funeral expense under the Workers' Compensation Statutes to a modest \$10,000.

I urge your support of this legislation.

SENATE FINANCE COMMITTEE REPORT

DATE: 4/3/09

FURTHER:

DATE TURNED
IN TO OFFICE: 2/23/10

Finance Committee considered SENATE BILL NO. 159

SB 159 WORKERS' COMPENSATION FUNERAL EXPENSES

"An Act increasing the maximum funeral expenses payable as a workers' compensation death benefit; and providing for an effective date."

and recommends:

- be replaced with SCS or CS _____ (_____)
- adopt previous SCS or CS _____ (_____)
- attached amendment(s)
- adopt _____ Letter of Intent
- further referral to _____ Committee

SENATE BILL:	
<input checked="" type="checkbox"/>	Same Title
<input type="checkbox"/>	New Title
<hr/>	
HOUSE BILL:	
<input type="checkbox"/>	Same Title
<input type="checkbox"/>	Technical Title Change
<input type="checkbox"/>	New Title w/ SCR # _____

NEW FISCAL NOTE(S):

PREVIOUS FISCAL NOTE(S):

Department	Date	Fiscal	Indet.	Zero	FN#
LWF	2/5			✓	

Department	Date	Fiscal	Indet.	Zero	FN#

APPROPRIATION - no fiscal note

SIGNATURES AND RECOMMENDATIONS:	PRINTED LAST NAME	DO PASS	DO NOT PASS	NO REC	AMEND
	Huggins	✓			
	THOMAS	✓			
	EGAN	✓			
	OLSON			✓	
	ELLIS	✓			
CO-CHAIR:		✓			
CO-CHAIR:	STERN	✓			

FISCAL NOTE

STATE OF ALASKA
2010 LEGISLATIVE SESSION

Fiscal Note Number: _____
Bill Version: SB 159
() Publish Date: _____

Identifier (file name): SB159-DOLWD-WC-02-05-10
Title: Workers' Compensation Funeral Expenses
Sponsor: Senator Paskvan
Requester: Senate Finance
Dept. Affected: Labor and Workforce Development
RDU: Workers' Compensation
Component: Workers' Compensation
Component Number: 344

Expenditures/Revenues (Thousands of Dollars)

Note: Amounts do not include inflation unless otherwise noted below.

	Appropriation Required	Information						
		FY 2011	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
OPERATING EXPENDITURES								
Personal Services								
Travel								
Contractual								
Supplies								
Equipment								
Land & Structures								
Grants & Claims								
Miscellaneous								
TOTAL OPERATING		0.0	0.0	0.0	0.0	0.0	0.0	0.0

CAPITAL EXPENDITURES								
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CHANGE IN REVENUES ()								
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FUND SOURCE (Thousands of Dollars)

1002 Federal Receipts								
1003 GF Match								
1004 GF								
1005 GF/Program Receipts								
1037 GF/Mental Health								
Other Interagency Receipts								
TOTAL		0.0	0.0	0.0	0.0	0.0	0.0	0.0

Estimate of any current year (FY2010) cost: None

POSITIONS

Full-time								
Part-time								
Temporary								

ANALYSIS: (Attach a separate page if necessary)

Currently if an employee is fatally injured in a work-related accident, the employer is liable for burial expenses up to a maximum of \$5,000 in addition to the other benefits required under AS 23.30.215. The proposed bill would raise the maximum burial expense from \$5,000 to \$10,000. The maximum funeral expense payable under AS 23.30.215 was last increased from \$2,500 to \$5,000 in 2000. This bill would not change any other benefits. The estimated increase in premium costs associated with this bill will be less than 0.1%. The department does not anticipate any significant fiscal impact from this bill.

Prepared by: Trena L. Heikes, Director
Division: Workers' Compensation
Approved by: Click Bishop, Commissioner
Agency: Department of Labor and Workforce Development

Phone: 465-6059
Date/Time: 2/5/10 1:29 PM
Date: 2/5/10



ANALYSIS OF ALASKA SENATE BILL (SB) 159 As Introduced March 20, 2009

Alaska Senate Bill (SB) 159 proposes to raise the maximum burial benefit from \$5,000 to \$10,000. NCCI estimates that SB 159 would result in a negligible increase in overall workers compensation system costs in Alaska.

Background and Bill Summary

Currently in Alaska, if an employee is fatally injured in a work-related accident, then the employer is liable for burial expenses up to a maximum of \$5,000, in addition to the other benefits required by Alaska statutes.

The proposed language of SB 159 would raise the maximum burial expense from \$5,000 to \$10,000. This bill would not change any other benefits.

Actuarial Analysis of Senate Bill 159

To estimate a cost impact if SB 159 were enacted, NCCI used CPS data for 1989-1993 and NCCI Detailed Claim Information (DCI) data for 1984-1993 for fatalities, to estimate the distribution of fatal cases involving widow alone, widow with children, parents, siblings, etc.

NCCI used annuity calculations to estimate the indemnity benefits payable for 1,000 cases, assuming each fatal claim receives the maximum burial benefit (\$5,000). Based on these calculations burial expenses represent 2.1% of overall fatal indemnity costs.

Other fatal benefit provisions are unchanged by this proposal. Thus, the projected cost impact from a 100% increase ($\$10,000 / \$5,000 - 1.0$) in the maximum burial expense is +2.1% on overall fatal indemnity benefits.

Fatal indemnity benefit costs comprise an estimated 2.8% of Alaska indemnity costs, based on workers compensation statistical plan data from the two-year policy period ending March 31, 2006. Therefore, the estimated impact on indemnity costs would be an increase of +0.1% ($= +2.1\% \times 2.8\%$). Indemnity benefit costs comprise an estimated 26.1% of Alaska's overall benefit costs. If enacted in its current form, NCCI estimates that overall workers compensation system costs in Alaska will increase by less than 0.1% ($= +0.1\% \times 26.1\%$).

TOTAL FILINGS BY TYPE
 2007 Annual Report Board Filings
 (Percentage Change)

	FY99	FY00	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08
Total Board Files Established	28,621	28,233	28,665	28,174	25,981	24,544	23,939	23,716	22,528	22,261
	-3.37%	-1.36%	1.53%	-1.71%	-7.78%	-5.53%	-2.46%	-0.93%	-5.01%	-1.19%
No Time-Loss	17,920	18,040	18,012	18,281	17,193	16,032	15,959	15,873	15,352	15,484
	-7.10%	0.67%	-0.16%	1.49%	-5.95%	-6.75%	-0.46%	-0.54%	-3.28%	0.86%
Time-Loss	10,397	10,073	10,582	9,802	8,739	8,472	7,914	7,771	6,395	6,727
	4.44%	-3.12%	5.05%	-7.37%	-10.84%	-3.06%	-6.59%	-1.81%	-17.71%	5.19%
Fatality	31	33	37	39	23	17	27	15	21	29
	-16.22%	6.45%	12.12%	5.41%	-41.03%	-26.09%	58.82%	-44.44%	40.00%	38.10%
Jurisdictional	273	87	36	21	14	20	39	57	30	21
	-18.99%	-68.13%	-58.62%	-41.67%	-33.33%	42.86%	95.00%	46.15%	-47.37%	-30.00%

ANNUAL REPORT
 Total Board Files Reported (all years)

	FY99	FY00	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08
Total Board Files Reported (all years)	34,556	31,938	34,937	35,980	34,851	33,997	31,538	30,592	29,351	29,469
	-0.62%	-7.58%	9.39%	2.99%	-3.14%	-2.45%	-7.23%	-3.00%	-4.06%	0.40%
No Time-Loss	16,191	14,298	15,465	16,459	15,916	15,880	14,852	13,749	13,893	14,519
	-5.05%	-11.69%	8.16%	6.43%	-3.30%	-0.23%	-6.47%	-7.43%	1.05%	4.51%
Time-Loss	17,978	17,433	19,256	19,303	18,727	17,935	16,569	16,662	15,365	14,862
	3.30%	-3.03%	10.46%	0.24%	-2.98%	-4.23%	-7.62%	0.56%	-7.78%	-3.27%
Fatality	224	196	204	202	197	175	109	167	88	83
	7.18%	-12.50%	4.08%	-0.98%	-2.48%	-11.17%	-37.71%	53.21%	-47.31%	-5.68%
Jurisdictional	77	10	11	3	3	2	3	10	5	5
	2.67%	-87.01%	10.00%	-72.73%	0.00%	-33.33%	50.00%	233.33%	-50.00%	0.00%

TOTAL FILINGS BY TYPE
2007 Annual Report Board Filings
(Percentage Change)

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	-16.22%	6.45%	12.12%	5.41%	-41.03%	-26.09%	58.82%	-44.44%	40.00%	38.10%
	273	87	36	21	14	20	39	57	30	21
	-18.99%	-68.13%	-58.62%	-41.67%	-33.33%	42.86%	95.00%	46.15%	-47.37%	-30.00%
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	77	10	11	3	3	2	3	10	5	5
	2.67%	-87.01%	10.00%	-72.73%	0.00%	-33.33%	50.00%	233.33%	-50.00%	0.00%



Alaska State Legislature

Please enter into the record my testimony to the SENATE FINANCE
 committee name
 committee on SB 159, dated 2-11-2010
 bill/subject

Thursday, February 11, 2010

The Alaska Injured Workers alliance supports SB 159 for the increase of death benefits for burial of workers who are killed in the course of their work. However we believe that this legislature and the division are very slow in increasing death and burial benefits for workers in our state over all. Using a generic cost estimator the estimated costs are still over ten thousand dollars. Alaska has cost that are sometimes higher than in other states. Workers Compensation Burial benefits from other states range from about four thousand to about ten thousand dollars. Some states are paying more to support families after the death of their loved ones. We need to increase support to families. We are not raising cost for death and burial benefits quickly enough and the cost may be increased by the time our laws change.

We believe that these issues need to be visited on a more regular basis to keep up with inflation. Workers families who have lost a family member in some cases have lost the main provider for their families. They need to be able to bury their loved ones with dignity and have the cost completely covered by workers compensation. They also need support benefits after the burial phase. Please support this bill and increase death and burial benefits for workers

Thank you
 Barbara Williams
 Alaska Injured Workers Alliance
 P. O. Box 671942
 Chugiak, Alaska 99567
 907-688-0166
barbw.aiwa@gmail.com

Testifier

Representing (Optional)

Address

Phone No.

Victim Information | Victim Advocate Information | Resources

VCCB [Home](#)

Alaska Department of Administration

Violent Crimes Compensation Board

State of Alaska > Administration > VCCB > Policies > Funeral Costs

Funeral Costs

Short Description

The Board may award up to \$7,000 in funeral related costs to relatives of homicide victims. To determine who may be eligible to apply see Alaskan statute **AS 18.67.180**. Items eligible for reimbursement may include memorial or funeral services, headstone, travel, lodging, food, and other expenses related to the death of an eligible crime victim.

Quick Links

- > Forms
- > Policies

Policy

Adopted 7-12-99
Revised 7-25-03
Revised 1-24-08

Based on AS 18.67, the Violent Crimes Compensation Board may award up to \$7,000.00 in funeral related costs provided all of the following applies:

1. All other related claim criteria are met;
2. The claimant submits a verifiable death certificate;
3. The related costs are determined to be actual and reasonable as established in AS 18.67; and
4. All requirements under AS 18.67 to establish dependency and relationship have been met.

Photo banner above: © Alaska Division of Tourism
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Email VCCB | Fax: (907) 465-2379 | Phone: (907) 485-3040
State of Alaska | Webmaster



**International Association of
Bridge, Structural, Ornamental and Reinforcing Iron Workers**

Local Union 751

Anchorage

8141 Schoon Street
Anchorage, AK 99518
Tel (907) 563-4766
Fax (907) 563-2855

Fairbanks

25 Timberland Drive
Fairbanks, AK 99701
Tel (907) 456-6960
Fax (907) 456-3884

Washington D.C.

1750 New York Ave., N.W.
Suite 400
Washington, D.C. 20006
Tel (202) 783-4800

March 4, 2009

Dear Senator Paskvan,

As a matter of introduction, I am John Lewis, Organizer for Ironworkers Local Union 751 and I would like to bring to your attention a few major flaws with the current Workers' Compensation Laws in the State of Alaska. The problem with the Workers' Compensation Statutes in Alaska are that they allow an employer to commit gross acts of negligence, which can result in the death of workers and allow them to compensate the family of the deceased worker a mere \$5,000. This amount is not only an unrealistic one to bury a loved one but insulting when attached to a human life lost through negligence on behalf of an employer.

As an Alaskan worker I can tell you how this amount of money is unfair, how our current laws protect contractors from litigation from their own gross incompetence, or how our current laws allow a project owner or a general contractor to sue for damages as a result of the sub-contractors incompetence while at the same time prohibits the family of a victim the same right. But it would be far more effective to allow you to hear first hand from the mother of Tyler Kahle, who was killed along with Craig Bagley on July 19, 2007 in Nome, Alaska while working for Alaska Mechanical Inc.

Tyler Kahle was a 19-year-old man with his life ahead of him and Craig Bagley was a married man with five young children at home to feed. Both were killed by a high degree of negligence on their employer's behalf and now the families are left with this terrible loss. A loss that is compounded by the way our statutes protect or reward this behavior by protecting employers from lawsuits.

Please read the attached letter from Michele Kahle and respond with your thoughts on the matter. We look forward to speaking with you in the near future on this matter.

Thank you for your time and consideration.

Sincerely,

John Lewis
Ironworkers Local Union 751

CC: Senator Thomas
Senator Davis
Senator Meyer
Senator Bunde

525 Theiler Drive
Tomahawk, WI 54487

Senator Joe Paskvan, Chairman
Senate Labor & Commerce Committee
Alaska State Legislature
State Capitol
Juneau, AK 99801-1182

March 4, 2009

Dear Senator Paskvan:

RE: Worker's compensation statutes

Tyler Kahle, my 19 year old son and our only child, was killed on July 19, 2007, along with a fellow employee, while working on a construction project at Nome. His death and the resulting collateral damage to our family left us in financial, social and emotional ruin.

Tyler's death, as horrific as it would have been under any circumstances, seems all the more so in light of the accident investigation which concluded that he lost his life as a result of the negligence of others. MSHA cited his employer for a high degree of negligence, finding their policies, procedures and controls inadequate and task training incomplete. Management also failed to identify and implement the specific safe operating procedures that were critical to safely operate the manlift that killed my son, an innocent passenger who was simply being transported from the rooftop of a building to the ground at the end of his shift.

I am writing because my son's death underscores serious inequities in Alaska's worker's compensation laws, and I am hopeful that you would introduce and support changes to make these laws fairer and more equitable for those who work in Alaska.

First, the worker's compensation death benefit must be increased. Under current law, that benefit is limited to \$5,000. I do not presume to know how much it should be increased, but I do know that this amount is grossly inadequate. In the case of my son's death, it did not fully cover even the cost of his funeral. That seems so terribly unjust, especially since his death was due to the negligence of management. A life lost through the negligence of others should be worth more than the cost of burying the body.

Second, the exclusive remedy provision should not apply in cases involving gross negligence or, as a reasonable alternative, benefits should at least more fairly compensate victims who have lost the right to litigate. Unfortunately, under current law in Alaska, it can be far more expensive for employers to implement important safety and training measures than to simply cover the costs of worker's compensation insurance premiums and be able to walk away from any additional liability after tragedy strikes.

There clearly is an issue of just compensation in this, but even more importantly, it raises important questions relative to workplace safety. If employers who are found to be grossly negligent in a workplace death are not liable to the victim's family for such negligence, then what are the incentives to create a safe workplace? This is not to suggest that employers habitually disregard issues of workplace safety. But by relaxing any incentives to keep the workplace safe, by definition it becomes less safe.

According to the MSHA report, my son's employer eventually took steps to adequately train employees on the safe use of the equipment. But that was only after two men were dead and they were required by MSHA to do so. The law needs to be changed to provide an incentive to include workplace safety among the most important of corporate goals. If that had been the case in Nome, my son would be alive today.

Finally, exclusive remedy should not apply to contractors and project owners. Entities that are exempt from the requirement to provide worker's compensation insurance should not be insulated from civil litigation by the exclusive remedy provision. If the contractor and the owner pushing for project completion are insulated from such litigation, then it is reasonable to question whether the remaining incentives can adequately ensure that the project is completed in a safe and responsible manner. Insulated from the threat of civil litigation, an employer may question whether the costs of doing so far outweigh the consequences of a possible workplace accident. What kind of a legal system would allow a contractor and project owner to legally recover losses incurred due to the negligence of subcontractors, while at the same time prohibiting the victims from also bringing suit? Victims have no rights under current law.

In closing, I know that worker's compensation laws are critically important to all in the workplace, employer and employee alike. But the laws in Alaska have serious flaws, and until these problems are rectified, the system will never be equitable for those who have lost a family member due to the negligence of an employer. Under current law the victims have more rights if the employer does not have worker's compensation insurance at all.

But I also know that good men and women working together in Juneau can change the laws to restore the proper balance that was the original intent of the worker's compensation law.

Today is the 594th day since our son was torn from our lives. Our lives have become living nightmares from which we will never awake. We implore you to take the necessary action to ensure that others who lose loved ones in the future will not have to live through the utter hopelessness that will confront my husband and me for a lifetime.

Thank you for your consideration of this, Senator. If you have any questions or would like additional information or testimony, I would be happy to provide it.

Sincerely,


Michele S. Kahle
(715) 453-8921
michelekahle@verizon.net

Copies

Senator Joe Thomas, Vice Chair
Senator Bettye Davis
Senator Kevin Meyer
Senator Con Bunde

Itemization of selected service options

Traditional Funeral Service Preceded by a Visitation\$3,500.00
 Basic Services \$ 995.00
 Embalming \$ 625.00
 Dressing, Casketing, & Cosmetology \$ 230.00
 Transfer of Deceased to Funeral Home \$ 350.00
 Use of Facilities and/or staff for a Visitation \$ 375.00
 Use of Facilities and/or Staff for Funeral Ceremony \$ 575.00
 Funeral Coach \$ 350.00

Graveside Service Preceded by a Visitation\$3,220.00
 Basic Services \$ 995.00
 Embalming \$ 625.00
 Dressing, Casketing, & Cosmetology \$ 230.00
 Transfer of Deceased to Funeral Home \$ 350.00
 Use of facilities & Staff for Visitation \$ 375.00
 Use of Equipment & Staff for Graveside Service \$ 295.00
 Funeral Coach \$ 350.00

Simple Cremation\$2050.00
 Basic Services \$ 400.00
 Transfer of Deceased to Funeral Home \$ 350.00
 Use of Facilities & Staff for a Memorial Service \$ 575.00
 Cremation Process \$ 725.00
 Cardboard Cremation Tray included
 Temporary Cremation Container included

Direct Cremation\$1475.00
 Basic Services \$400.00
 Transfer of Deceased to Funeral Home \$350.00
 Cremation Process \$725.00
 Cardboard Cremation Tray included
 Temporary Cremation Container included



Anchorage Funeral Home & Crematory

1800 Dune Avenue
 Anchorage, Alaska 99515
 Phone (907) 345-2244
 Fax (907) 345-1096
 Website: alaskanfuneral.com
 Email: afh@alaskanfuneral.com

GENERAL PRICE LIST

(Effective August 1, 2008 - Prices are subject to change without notice)
 The goods and services shown below are those we can provide to our families. You may choose only those items you desire. However, any funeral arrangements you select will include a charge for our basic services and overhead. If legal or other requirements mean you must be items you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected.

Methods of payment: Payment for services and merchandise is expected prior to services rendered. We accept payment by cash, check or credit card (Visa & Mastercard.) Pre-arrangements may be funded through an irrevocable trust account through an insurance agent.

MISSION STATEMENT
"Our mission at Anchorage Funeral Home is to provide the best care for your loved one and you, their family & friends. We strive to provide the dignified, compassionate service that is of the utmost importance at this critical time in your life. It is our philosophy to treat those we care for as if they were our own loved ones."

PROFESSIONAL SERVICES

Basic Services of Funeral Director & Staff\$995.00
 Our services include conducting the arrangement conference, planning the services, consulting with the family and officiants, sheltering of remains, preparing and filing necessary notices, obtaining authorizations and permits, coordinating with cemetery, crematory, and/or other third parties, and a proportionate share of our basic operating costs. This fee for our basic services and overhead will be added to the total cost of the funeral arrangements you select. (This fee is already included in our charges for Direct Cremation, Immediate Burials and Forwarding or Receiving Remains.)

Embalming\$625.00
 Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as direct cremation or immediate burial. Anchorage Funeral Home requires embalming for public viewing and/or a funeral service.

Other Preparation of the Body

Sanitation & Preparation in lieu of embalming\$175.00
Dressing, Casketing, & Cosmetology\$230.00
Autopsy Restoration (when necessary)\$150.00

USE OF FACILITIES & STAFF

Funeral Ceremony at the Funeral Home or other location\$575.00
Memorial Service at the Funeral Home\$575.00
Memorial Service at Church or other location\$375.00
Public Visitation at the Funeral home or other location\$375.00
Equipment /Staff for Graveside Service\$295.00
(Does not apply if preceded by funeral ceremony)
Refrigeration (per day)\$ 55.00
(If not embalmed or cremated within 24 hrs.)
Weekend/Holiday/After Hours Fee\$350.00

URN PRICE LIST

(Effective Nov. 14, 2008 - Prices and availability are subject to change without notice)

Choice of Mini-Keepsake Urn.....\$60.00
 Engrave Keepsake Urn (Moose/Fisherman).....\$125.00
 Keepsake necklaces\$150.00 and up
 Glenwood Urn with Cross.....\$195.00
 Simplicity (Handmade in Alaska).....\$150.00
 Marquette Urn.....\$190.00
 Classic Bronze Urn.....\$250.00
 Classic Pewter Urn.....\$250.00
 Brushed Platinum Urn.....\$250.00
 Silver/Gold Urn.....\$275.00
 Patina Urn.....\$250.00
 Olympus Marble Urn.....\$250.00
 Bronze Patrician Urn.....\$550.00
 Moose Oak Urn.....\$375.00
 Triumph Urn.....\$250.00
 Walnut Military Urn.....\$475.00
 Clock Urn.....\$425.00
 Soaring Eagle Marble Urn.....\$425.00
 Oak Fleur Urn.....\$400.00
 Brentwood Mahogany.....\$460.00
 Arlington.....\$210.00
 Laser Engraved Eagle Urn.....\$375.00
 Laser Engraved American Urn.....\$375.00
 Laser Engraved Bear Urn.....\$375.00

*Additional urns and personalization are available upon request.
 Ask your funeral director for further information.*

(Normal hours of operation from 8:00 a.m. to 5:00 p.m., Monday - Friday)

WOOD CASKETS

- 7. Westridge, Hardwood\$2,130.00
Rosetan Crepe Interior, Living Memorial Program
- 8. Woodbridge Pecan\$3,200.00
Rosetan Crepe Interior, Living Memorial Program
- 9. Finley Pine.....\$2,530.00
Dawnlite Crepe Interior, Living Memorial Program
- 10. Oxford Solid Hardwood.....\$2,200.00
Rosetan Crepe Interior, Living Memorial Program
- 11. Arlington Traditional Hardwood.....\$2,750.00
Rosetan Crepe Interior, Living Memorial Program

BASIC & MISCELLANEOUS

- 12. NewPointe, Dome Top Construction \$ 995.00
Embossed Blue-Grey finish, Heron-Lite Fiberboard Construction
- 13. Rental Casket, Hardwood/Veneer \$ 925.00
*Rosetan Twill Crepe Interior
(Used for funeral ceremony followed by cremation)*

**Additional caskets may be available upon request.
Ask your funeral director for further information.**

DISCLAIMER OF WARRANTIES

Anchorage Funeral Home & Crematory makes no representations or warranties regarding the caskets listed above. The only warranties, expressed or implied, granted in connection with caskets sold are the express written warranties, if any, extended by the manufacturers thereof. Anchorage Funeral Home hereby expressly disclaims all warranties, expressed or implied, relating to the caskets, including, but not limited to the implied warranties of merchantability and fitness for a particular purpose.

TRANSPORTATION

- Transportation of Deceased to Funeral Home \$350.00
Within 25 mile radius (Beyond this radius the charge is \$2.50 per mile one-way)
- Funeral Coach \$350.00
- Service / Utility Vehicle..... \$225.00
- Transportation to or from the airport \$150.00

OTHER SERVICES

- Cremation Process \$75.00

- Packaging & Mailing of Cremated Remains \$45.00

MERCHANDISE

- Caskets \$995.00 ~ \$3,760.00
(A detailed list can be found inside this booklet)
- Outer Burial Containers..... \$750.00
*(Nonbiodegradable, water & chemical resistant polymers)
State or local law does not require that you buy a container to surround the casket in the grave. However, many cemeteries require that you have such a container so that the grave will not sink in. Either a grave liner or a burial vault will satisfy these requirements.*
- Air Tray \$200.00
(Used for the intra & interstate transfer of casketed remains).

- Combination Shipping Unit \$200.00
(Used for the intra & interstate transfer of remains)

- Cremation Urns N/C ~ \$550.00
(A detailed list can be found in this booklet)

- Cremation Container..... \$ 60.00
(Used for the cremation process)

- Memorial Markers/Headstones\$735.00 and up
(A detailed price list will be furnished at the funeral home)

- Memorial/Register Book with personalized printing.....\$25.00-\$120.00

- Memorial Folders.....\$ 75.00 per 100 cards / \$50 ea. Additional
(black & white or color photograph, limited personalization)

SPECIAL CHARGES

This list does not include prices for cash advance items, such as cemetery charges, death certificates, newspaper notices, and flowers. The prices for these items will be shown on your itemized bill or the statement describing the funeral goods and services you selected.

Forwarding Remains to another Funeral Home.....\$1,625.00
 Our charge includes: Basic Services of Funeral Director & Staff, Transfer of deceased to Funeral Home, Embalming, Combination Shipping Unit, and Transportation to the local airport.

Receiving Remains from another Funeral Home.....\$1,350.00
 Our charge includes: Basic Services of Funeral Director & Staff, Transfer of deceased to Funeral Home, and Transportation to a local cemetery.

Immediate Burial (Range of Prices).....\$945.00 Plus Casket of Choice
 Our charge for an immediate burial (without ceremony) includes: Basic Services of Funeral Director & Staff, Transfer of deceased to funeral home, dressing & casketing, and Transportation to local cemetery.

A. Immediate Burial with customer provided casket.....\$ 945.00
B. Immediate Burial with minimum cloth covered casket..... \$1940.00

Direct Cremation (Range of Prices).....\$1,415.00 to \$1,475.00
 Our charge for a Direct Cremation (without a ceremony) includes: Basic Services of Funeral Director & Staff, Transfer of Deceased to Funeral Home, Cremation Process, Cremation Container, and a Temporary Container for the cremains. *If you want to arrange a direct cremation, you can use an alternative container. Alternative Containers encase the body and can be made of materials like fiberboard or composition materials (with or without an outside covering). The containers we provide are cardboard trays.*

A) Direct Cremation with customer provided container.....\$1,415.00
B) Direct Cremation with cardboard tray..... \$1,475.00

CASKET PRICE LIST

(Effective November 14, 2008, prices and availability are subject to change without notice)

METAL CASKETS

1. Heirloom Pewter, 20 gauge Steel, Monoseal \$ 2, 305.00
*Ivory Drexel Crepe
 Living Memorial Program*
2. Roman Bronze, 20 gauge Steel, Monoseal...\$ 2,105.00
*Rosetan Drexel Crepe Interior
 Living Memorial Program*
3. Primrose, 18 gauge Steel, Monoseal.....\$ 2,830.00
*Pink Velvet Interior
 White Shaded Alameda Finish
 Living Memorial Program*
4. Polaris, 20 gauge Steel.....\$ 2,205.00
*Light Blue Crepe Interior
 Blue Shaded Silver Finish*
5. Onyx, 18 gauge Steel, Monoseal.....\$2,730.00
*Silver Radium Crepe Interior
 Black Shaded Silver Finish
 Living Memorial Program*
6. Platinum, 18 gauge Steel, Monoseal.....\$2,655.00
*Light Blue Crepe Interior
 Veterans Memorial Theme
 Living Memorial Program*

(Additional caskets continued on next page)

Fairbanks Funeral Home
 3704 Erickson Ave.
 Fairbanks, Alaska 99709

PROFESSIONAL SERVICES

Basic Services of Funeral Director/Staff	\$975.00	
Embalming	\$575.00	
Sanitation and Preparation in lieu of Embalming		
Dressing/Casketing/Cosmetics	\$215.00	
Restoration (When Necessary)		
Refrigeration (\$60 per day)		\$1,765.00

FACILITIES AND STAFF

Funeral Service	\$525.00	
Memorial Services at Funeral Home		
Memorial Services at Church or Other Location		
Public Visitation	\$320.00	
Graveside Services		
Weekend/Holiday/After Hours Fee		\$845.00

TRANSPORTATION

Transfer of Remains to Funeral Home	\$375.00	
Transportation to Anchorage		
Service/Utility Vehicle to Airport		
Funeral Coach	\$375.00	\$750.00

OTHER SERVICES

Cremation Process		
Cremains sent by U.S. Registered Mail		\$0.00

MERCHANDISE

Casket - Westridge Hardwood Casket	\$2,130.00	
Outer Burial Container (required)	\$800.00	
Air Tray		
Combination Shipping Container		
Urn		
Headstone		
Register Book		
Memorial Cards		
Flag Case		\$2,930.00

SPECIAL SERVICES

Forwarding Remains to a Funeral Home		
Receiving Remains from Another Funeral Home		
Immediate Burial		
Immediate Burial with Min. Casket		
Direct Cremation		\$0.00

CASH ADVANCES

Death Certificates (@ \$20 per copy)		
Minister		
Obituary Charges		
Flowers		
Cemetery-Plot Charge Birch Hill	\$650.00	
Grave Digging Fee	\$650.00	
Air Fare		
Marker Setting Fee (required)	\$150.00	
Vault Installation	\$200.00	
		\$1,650.00

Traditional Funeral followed by Burial

TOTAL

\$7,940.00

Peninsula Memorial Chapel
6839 Kenai Spur Hwy.
Kenai, Alaska 99611

PROFESSIONAL SERVICES

Basic Services of Funeral Director/Staff	\$1,095.00	
Embalming	\$625.00	
Sanitation and Preparation in lieu of Embalming		
Dressing/Casketing/Cosmetics	\$275.00	
Restoration (When Necessary)		
Refrigeration (\$75 per day)		\$1,995.00

FACILITIES AND STAFF

Funeral Service	\$575.00	
Memorial Services at Funeral Home		
Memorial Services at Church or Other Location		
Public Visitation	\$375.00	
Graveside Services		
Weekend/Holiday/After Hours Fee		\$950.00

TRANSPORTATION

Transfer of Remains to Funeral Home	\$375.00	
Transportation from Homer		
Service/Utility Vehicle to Cemetery	\$375.00	
Funeral Car		\$750.00

OTHER SERVICES

Cremation Process		
Remains sent by U.S. Registered Mail		\$0.00

MERCHANDISE

Casket -Westridge	\$2,130.00	
Outer Burial Container		
Air Tray		
Combination Shipping Container		
Urn		
Headstone		
Register Book		
Memorial Cards		
Flag Case		\$2,130.00

SPECIAL SERVICES

Forwarding Remains to a Funeral Home		
Receiving Remains from Another Funeral Home		
Immediate Burial		
Immediate Burial with Min. Casket		
Direct Cremation		\$0.00

CASH ADVANCES

Death Certificates (@ \$20 per copy)		
Minister		
Obituary Charges		
Flowers		
Cemetery Plot Charge -Kenai Cemetery	\$250.00	
Grave Digging Fee	\$510.00	
Air Fare		
		\$760.00

Traditional Funeral followed by burial

TOTAL**\$8,585.00**



ANALYSIS OF ALASKA SENATE BILL (SB) 159 As Introduced March 20, 2009

Alaska Senate Bill (SB) 159 proposes to raise the maximum burial benefit from \$5,000 to \$10,000. NCCI estimates that SB 159 would result in a negligible increase in overall workers compensation system costs in Alaska.

Background and Bill Summary

Currently in Alaska, if an employee is fatally injured in a work-related accident, then the employer is liable for burial expenses up to a maximum of \$5,000, in addition to the other benefits required by Alaska statutes.

The proposed language of SB 159 would raise the maximum burial expense from \$5,000 to \$10,000. This bill would not change any other benefits.

Actuarial Analysis of Senate Bill 159

To estimate a cost impact if SB 159 were enacted, NCCI used CPS data for 1989-1993 and NCCI Detailed Claim Information (DCI) data for 1984-1993 for fatalities, to estimate the distribution of fatal cases involving widow alone, widow with children, parents, siblings, etc.

NCCI used annuity calculations to estimate the indemnity benefits payable for 1,000 cases, assuming each fatal claim receives the maximum burial benefit (\$5,000). Based on these calculations burial expenses represent 2.1% of overall fatal indemnity costs.

Other fatal benefit provisions are unchanged by this proposal. Thus, the projected cost impact from a 100% increase ($\$10,000 / \$5,000 - 1.0$) in the maximum burial expense is +2.1% on overall fatal indemnity benefits.

Fatal indemnity benefit costs comprise an estimated 2.8% of Alaska indemnity costs, based on workers compensation statistical plan data from the two-year policy period ending March 31, 2006. Therefore, the estimated impact on indemnity costs would be an increase of +0.1% ($= +2.1\% \times 2.8\%$). Indemnity benefit costs comprise an estimated 26.1% of Alaska's overall benefit costs. If enacted in its current form, NCCI estimates that overall workers compensation system costs in Alaska will increase by less than 0.1% ($= +0.1\% \times 26.1\%$).

NFIB

The Voice of Small Business®

ALASKA

February 5, 2010

The Honorable Joe Paskvan
State Capitol Building
Juneau, Alaska 99801-1182

RE: Senate Bill 159

Dear Senator Paskvan:

On behalf of the National Federation of Independent Business/Alaska, I wish to respectfully share our Opposition to Senate Bill 159. The National Federation of Independent Business is the largest small-business advocacy group in Alaska.

We can appreciate your concern for the funeral benefit in the workers compensation program. However, Alaska currently has the dubious distinction of having the highest premiums in the United States. The Alaska premiums are 176% of the median premium of our sister states. This cost to small businesses is simply unbearable.

There is work being done to reform the program to bring down the program costs. We believe any benefit increases should be deferred until reforms are in place to hold down the premiums in the Alaska program.

Sincerely yours,



Dennis L. DeWitt
Alaska State Director

Cc: ✓ Senate Finance Committee
NFIB/AK Leadership Council