

ALASKA LEGISLATURE COMMITTEE FILES 1997-1998 8672

9291 HOUSE LABOR & COMMERCE

D. D. BECKET COMPANY, INC.
P. O. BOX 5055
KETCHIKAN, AK 99901
907-225-5089 - FAX: 907-247-2822

Dear Members of the House Labor and Commerce Committee:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure for workers compensation insurance through pool arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self-insures for workers compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for-profit insurance companies, causing rates to dramatically decrease.

Workers compensation costs are a substantial portion of the costs of building a new house in Alaska: the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. This cost places a burden on both the consumer of the house and the builder of that house. New housing is expensive in Alaska, and anything we can do to reduce the cost will benefit both the consumer and the new home builders in Alaska. As mentioned, the workers compensation pooling legislation we support has been shown to decrease these costs through reduction in fraud, improved safety efforts and peer pressure.

I and hundreds of those in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,


Andrew E. Tagliaferi



JORDAN CREEK CENTER
8600 Glacier Hwy., Suite 116 Juneau, Alaska 99801
(807) 780-2323 FAX (807) 780-2324

Dear Members of the House Labor and Commerce Committee,

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing this type of legislation. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for-profit insurance companies causing rates to dramatically decrease.

Workers compensation costs are a substantial portion of the costs of building a new house in Alaska; the average workers compensation cost for a new home in Alaska is in the area of \$4000 to \$6000. This cost places a burden on both the consumer of that house and the builder of that house. New housing is expensive in Alaska. Anything we can do to reduce the cost will benefit both the consumer and the new home builders in Alaska. As mentioned, the workers compensation pooling legislation we support has been shown to decrease these costs through reduction in fraud, improved safety efforts, and peer pressure.

I and hundreds of others in the home building and other association industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,

Associate Member
Home Builders Association of Juneau, Inc.



Alaska Portable Toilet Co., Inc.

February 21, 1997

Representative Norman
Chairman of the House Labor and Commerce Committee
State of Alaska
Juneau, AK 99801-1182

Dear Representative Norman,

The Alaska State Homebuilders Association has been working with the state legislature and the governor to pass legislation that will allow our association and other associations in the state to self insure through pooling arrangements for workers compensation insurance.

This type of legislation has been enacted in fourteen other states. As a consequence of this legislation, workers compensation costs have decreased dramatically for the members of state homebuilders associations in almost every state that has enacted this type of legislation. Experience has shown that when an association self insures for workers compensation the members of the association focus on fraud and safety issues much more closely than their previous for profit insurance companies. Fraud goes down and safety goes up. Consequently, workers compensation insurance rates go dramatically down.

Workers compensation costs are a substantial portion of the costs of building a new house in Alaska: the average workers compensation cost for a new home in Alaska is \$4,000 to \$6,000. This cost places a burden on both the consumer of that house and the builder of that house. New housing is already expensive in Alaska. Anything we can do to reduce the cost of new housing in Alaska will benefit both the consumer and the new homebuilders in Alaska. The workers compensation pooling legislation we support has been shown in other states to decreasing fraud in the workers compensation system.

I and hundreds of others in the building and other industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,

Jerry Leach
President

696-7500 (Office) • 229-2489 (Cellular)
17228 Juanita Loop N. • Eagle River, Alaska 99577

2-16-97

CO Construction, Inc.
POB 210911
Auke Bay, Alaska 99821
907-789-0838 Phone
907-790-1923 Fax
Charlie Carlson, Pres.

Representative Pete Kelly
State Capital
Juneau, Alaska 99801

Dear Representative Kelly:

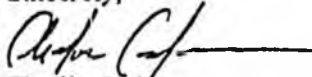
As a member of the Alaska State Home Builders Association, I support your efforts to pass legislation allowing our association and others in Alaska to self insure workers compensation insurance through pooling arrangements.

This type of legislation has been enacted successfully in other states resulting in a reduction in workers compensation costs. Members of insurance pools would have to meet financial and safety requirements to participate, which protects the public and other business people participating in the pool. This is good public policy.

I urge you to give this legislation (S-95 and H 116) the attention and serious consideration it deserves.

Please, do not hesitate to call me if you would like to discuss this matter.

Sincerely,



Charlie Carlson
Builder Member
Home Builders Association of Juneau, Inc.

2-16-97

CO Construction, Inc.
POB 210911
Auke Bay, Alaska 99821
907-789-0838 Phone
907-790-1923 Fax
Charlie Carlson, Pres.

Representative Pete Kott
State Capital
Juneau, Alaska 99801

Dear Representative Kott:

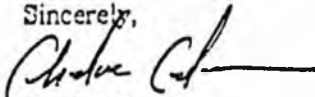
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Home Builders Association of Juneau, Inc.

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CO Construction, Inc.
POB 210911
Auke Bay, Alaska 99821
907-789-0838 Phone
907-790-1923 Fax
Charlie Carlson, Pres.

Representative Richard Foster
State Capital
Juneau, Alaska 99801

Dear Representative Foster:

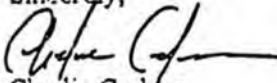
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CO Construction, Inc.
POB 210911
Anke Bay, Alaska 99821
907-789-0838 Phone
907-790-1923 Fax
Charlie Carlson, Pres.

Representative Vic Kohring
State Capital
Juneau, Alaska 99801

Dear Representative Kohring:

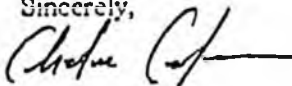
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CO Construction, Inc.
POB 210911
Anke Bay, Alaska 99821
907-789-0838 Phone
907-790-1923 Fax
Charlie Carlson, Pres.

Representative Gail Phillips
State Capital
Juneau, Alaska 99801

Dear Representative Phillips:

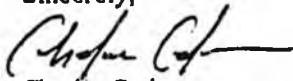
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Charlie Carlson
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Home Builders Association of Juneau, Inc.

2-16-97

CO Construction, Inc.
POB 210911
Anchorage, Alaska 99501
907-789-0838 Phone
907-790-1923 Fax
Charlie Carlson, Pres.

Representative Scott Ogan
State Capital
Juneau, Alaska 99801

Dear Representative Ogan:

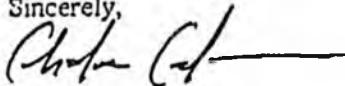
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Builder Member
Home Builders Association of Juneau, Inc.

2-16-97

CO Construction, Inc.
POB 210911
Auke Bay, Alaska 99821
907-789-0838 Phone
907-790-1923 Fax
Charlie Carlson, Pres.

Representative Bill Hudson
State Capital
Juneau, Alaska 99801

Dear Representative Hudson:

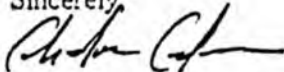
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Charlie Carlson
Builder Member
Home Builders Association of Juneau, Inc.

2-16-97

CO Construction, Inc.
POB 210911
Anke Bay, Alaska 99821
907-789-0838 Phone
907-790-1923 Fax
Charlie Carlson, Pres.

Representative Norman Rokenberg
State Capital
Juneau, Alaska 99801

Dear Representative Rokenberg:

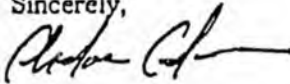
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Charlie Carlson
Builder Member
Home Builders Association of Juneau, Inc.

2-16-97

CO Construction, Inc.
POB 210911
Auke Bay, Alaska 99821
907-789-0838 Phone
907-790-1923 Fax
Charlie Carlson, Pres.

Representative Jerry Sanders
State Capital
Juneau, Alaska 99801

Dear Representative Sanders:

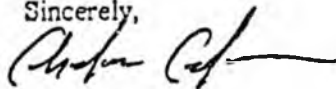
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Charlie Carlson
Builder Member
Home Builders Association of Juneau, Inc.

2-16-97

CO Construction, Inc.
POB 210011
Anke Bay, Alaska 99821
907-789-0838 Phone
907-790-1923 Fax
Charlie Carlson, Pres.

Representative Tom Brice
State Capital
Juneau, Alaska 99801

Dear Representative Brice:

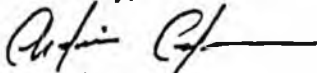
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Charlie Carlson
Builder Member
Home Builders Association of Juneau, Inc.

2-16-97

CO Construction, Inc.
POB 210911
Auke Bay, Alaska 99821
907-789-0838 Phone
907-790-1923 Fax
Charlie Carlson, Pres.

Representative Kin Elton
State Capital
Juneau, Alaska 99801

Dear Representative Elton:

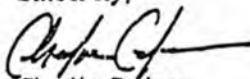
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I urge you to give this legislation (S-95 and H 116) the attention and serious consideration it deserves.

Kim, please, do not hesitate to call me if you would like to discuss this matter.

Sincerely,



Charlie Carlson
Builder Member
Home Builders Association of Juneau, Inc.

KENAI PENINSULA BUILDERS ASSOCIATION
P.O. Box 1753
KENAI, ALASKA 99611
PHONE 907-283-8071 FAX 907-283-8072

January 2, 1997

Representative Norman Rokeberg, Chairman
House Labor & Commerce Committee
State Capitol
Juneau, Alaska 99801-1182

Dear Representative Rokeberg and Labor and Commerce Committee Members:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for profit insurance companies causing rates to dramatically decrease.

Workers compensation costs are a substantial portion of the costs of building a new house in Alaska: the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. This cost places a burden on both the consumer of that house and the builder of that house. New housing is expensive in Alaska, anything we can do to reduce the cost will benefit both the consumer and the new Home builders in Alaska. As mentioned, the workers compensation pooling legislation we support has been shown to decrease these costs through reduction in fraud, improved safety efforts and peer pressure.

I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation, Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,

Patricia A. Vincent
Executive Officer

KENAI PENINSULA BUILDERS ASSOCIATION
P.O. BOX 1753
KENAI, ALASKA 99611
PHONE 907-283-8071 FAX 907-283-8072

January 2, 1997

Senator Loren Leman, Chairman
Senate Labor & Commerce Committee
State Capitol
Juneau, Alaska 99801-1182

Dear Senator Leman and Labor and Commerce Committee Members:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

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Patricia A. Vincent
Executive Officer

KENAI PENINSULA BUILDERS ASSOCIATION
P.O. Box 1753
KENAI, ALASKA 99611
PHONE 907-283-8071 FAX 907-283-8072

January 2, 1997

Senator Jerry Ward
13126 Highview Drive
Anchorage, Alaska 99515

Dear Senator Ward:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for profit insurance companies causing rates to dramatically decrease.

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KENAI PENINSULA BUILDERS ASSOCIATION
P.O. Box 1753
KENAI, ALASKA 99611
PHONE 907-283-8071 FAX 907-283-8072

January 2, 1997

Representative Mark Hodgins
P.O. Box 372
Kenai, Alaska 99611

Dear Representative Hodgins:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure for workers compensation insurance through pooling arrangements.

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KENAI PENINSULA BUILDERS ASSOCIATION
P.O. Box 1753
KENAI, ALASKA 99611
PHONE 907-283-8071 FAX 907-283-8072

January 2, 1997

Representative Gary Davis
P.O. Box 3121
Soldotna, Alaska 99669

Dear Representative Davis:

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P.O. Box 1753
KENAI, ALASKA 99611
PHONE 907-283-8071 FAX 907-283-8072

January 2, 1997

Representative Gail Phillips
P.O. Box 3304
Homer, Alaska 99603

Dear Representative Phillips:

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P.O. BOX 1753
KENAI, ALASKA 99611
PHONE 907-283-8071 FAX 907-283-8072

January 2, 1997

Senator John Torgerson
145 Main Street Loop
Kenai, Alaska 99611

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Sincerely,


Ed. O.

Don Abel

9999 Glacier Hwy. • Juneau, Alaska 99801

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Workers compensation costs are a substantial portion of the costs of building a new house in Alaska; the average workers compensation cost for a new home in Alaska is in the area of \$4000 to \$6000. This cost places a burden on both the consumer of that house and the builder of that house. New housing is expensive in Alaska. Anything we can do to reduce the cost will benefit both the consumer and the new home builders in Alaska. As mentioned, the workers compensation pooling legislation we support has been shown to decrease these costs through reduction in fraud, improved safety efforts, and peer pressure.

I and hundreds of others in the home building and other association industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,

Frank A. Nowak

Associate Member
Home Builders Association of Juneau, Inc.

LESH CONSTRUCTION

Jim Lesh, Owner
6883-A Leslie Ave.
Juneau Ak 99801
907-697-2847 phone/fax

Dear Members of the House Labor and Commerce Committee,

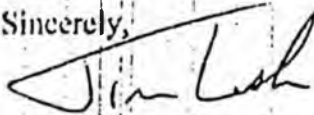
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Sincerely,



Builder Member
Home Builders Association of Juneau, Inc.



P.O. Box 1316 • Soldotna, AK 99609
Phone: (907) 262-9133

February 1, 1997

Representative Norman Rokeberg, Chairman House Labor & Commerce
Room 24, State Capitol
Juneau, Alaska 99801-1182

Dear Representative Rokeberg and Committee Members:

The Alaska State Home Builders Association has been working with the state legislature and the governor to pass legislation that will allow our association and other associations in the state to self insure for workers' compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a result, workers' compensation costs have decreased dramatically for those members of state home building associations utilizing this type of legislation. Experience has shown that when an association self insures for workers' compensation, the members of the association tend to focus on fraud and safety issues more closely than their previous for profit insurance companies, causing rates to dramatically decrease.

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Sincerely,



P.O. Box 1316 • Soldotna, AK 99669
Phone: (907) 262-9133

February 1, 1997

Representative Gary Davis
Room 513, State Capitol
Juneau, Alaska 99801-1182

Dear Representative Davis:

The Alaska State Home Builders Association has been working with the state legislature and the governor to pass legislation that will allow our association and other associations in the state to self insure for workers' compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a result, workers' compensation costs have decreased dramatically for those members of state home building associations utilizing this type of legislation. Experience has shown that when an association self insures for workers' compensation, the members of the association tend to focus on fraud and safety issues more closely than their previous for profit insurance companies, causing rates to dramatically decrease.

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Sincerely,



P.O. Box 1316 • Soldotna, AK 99665
Phone: (907) 262-9133

February 1, 1997

Representative Gail Phillips, Speaker of the House
Room 208, State Capitol
Juneau, Alaska 99801-1182

Dear Representative Phillips:

The Alaska State Home Builders Association has been working with the state legislature and the governor to pass legislation that will allow our association and other associations in the state to self insure for workers' compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a result, workers' compensation costs have decreased dramatically for those members of state home building associations utilizing this type of legislation. Experience has shown that when an association self insures for workers' compensation, the members of the association tend to focus on fraud and safety issues more closely than their previous for profit insurance companies, causing rates to dramatically decrease.

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Sincerely,



P.O. Box 1316 • Soldotna, AK 99669
Phone: (907) 262-9133

February 1, 1997

Representative Mark Hodgins
Room 110, State Capitol
Juneau, Alaska 99801-1182

Dear Representative Hodgins:

The Alaska State Home Builders Association has been working with the state legislature and the governor to pass legislation that will allow our association and other associations in the state to self insure for workers' compensation insurance through pooling arrangements.

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Sincerely,

A handwritten signature in cursive script that reads 'Shelby Johnson'.

FROM :

PHONE NO. :

Dec. 24 1996 12:21PM P:

DJM, INC.

GENERAL CONTRACTOR AA 9496

P.O. BOX 81149 FAIRBANKS, ALASKA 99708

(907) 479-5859

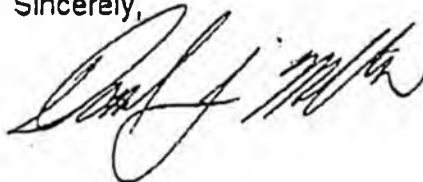
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Sincerely,





Dear Members of the House (Senate) Labor and Commerce Committee: (list members name)

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

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Sincerely,

A handwritten signature in cursive script that reads "Earl Johnson". The signature is written in dark ink and is positioned below the word "Sincerely,".

To: Rink, Bob

From: Douglas Askernan

12-23-95 9:57pm p. 2 of 2



3111 "C" Street, Suite 100
Anchorage, Alaska 99503
Office (907) 261-7600
Fax (907) 261-7670

Dear Members of the House (Senate) Labor and Commerce Committee: (list members name)

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Sincerely,

Bob Rink - Decision Court -

*Self insuring can decrease these costs
other states have accomplished this
why cant we in Alaska*

AS&G a subsidiary of Alaska Basic Industries

ANCHORAGE SAND and GRAVEL CO., INC.
1040 O'Malley Road • Anchorage, Alaska 99515 • Phone (907) 349-3333 • FAX (907) 349-2844

December 30, 1996

Dear Members of the Senate Labor and Commerce Committee:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure for workers compensation insurance through pooling arrangements.

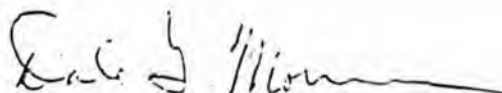
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Sincerely,

ANCHORAGE SAND & GRAVEL CO., INC.



Dale G. Morman
Vice President/General Manager

DGM:lm



M I C H A E L Q U I N N C O N S T R U C T I O N

January 3, 1997

The Honorable Norm Rokeberg
House Chair Labor and Commerce Committee
State Capital
Juneau, AK 99801

Dear Representative Rokeberg,

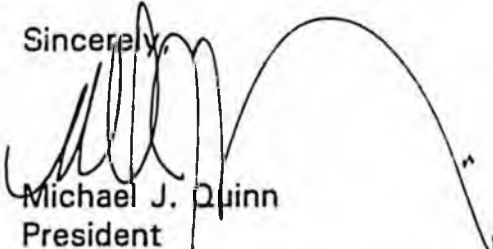
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I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,


Michael J. Quinn
President



December 27, 1996

Dear Members of the House Labor and Commerce Committee:

The Alaska State Home Builder's Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self-insure for worker's compensation through pooling arrangements.

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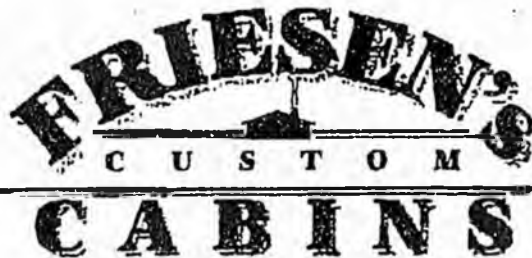
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I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert Petersen".

Robert Petersen
The Petersen Group, Inc.

The logo for FRIESENS CUSTOM CABINS features the word "FRIESENS" in a large, stylized, serif font with a decorative arch above it. Below "FRIESENS" are the words "CUSTOM" and "CABINS" in a smaller, bold, serif font, stacked vertically. The entire logo is enclosed in a decorative border.

Dear Members of the House (Senate) Labor and Commerce Committee:

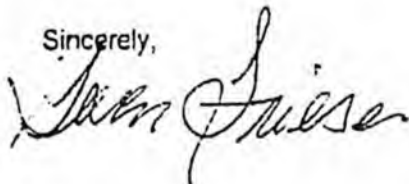
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I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,

A handwritten signature in cursive script, appearing to read "Tom Friese".

FAIRBANKS TITLE AGENCY



714 Third Avenue
Fairbanks Alaska
99701

907 / 456-6626
FAX 452-5406

December 24, 1996

Dear Members of the House Labor and Commerce Committee:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for profit insurance companies causing rates to dramatically decrease.

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Sincerely,

Mark A. Tomlinson
President

czm



O.K. LUMBER COMPANY, INC.

272 Illinois St.
Fairbanks, Alaska 99701
PHONE: (907) 456-6270 - FAX: (907) 451-3122

December 26, 1996

Dear Members of the Senate Labor and Commerce Committee;

This letter is in support of legislation that the Alaska State Home Builders Association has been working on with the state legislature, regarding the ability to self insure workers compensation insurance through pooling arrangements.

It appears that this legislation has been enacted in over forty other states. Fourteen of which are currently utilizing the proposed pooling process. As a result workers compensation costs have decreased for the participating members of state home builders associations utilizing this type of legislation. Experience in all industries has shown that when self insuring for workers compensation members of that association tend to focus more on fraud and safety issues than current for profit insurance companies might. This concerted focus can cause rates to decrease dramatically.

It goes without saying that workers compensation costs have a direct effect on company financials and as a result are passed along to consumers. Placing members of an association in charge of their direct costs through this legislation will develop an awareness of these escalating costs and cause members to be more aware of their safety efforts and compensation fraud.

Many of us in the home building and other associated industries support this legislation. I am writing to ask that you support this legislation. Thank you for your help on this issue, an issue in my opinion, that is of critical significance to the economic welfare and diversification of this great state.

Best Regards,

A handwritten signature in dark ink, appearing to read 'Kemp A. Knapman', written over a horizontal line.

Kemp A. Knapman
Comptroller



Anchorage Office
Corporate Office
400 W. Tudor Road
Anchorage, AK 99503-6614
907-561-1844
FAX 561-1948

Eagle River Office
10928 Eagle River Road
Suite 120
Eagle River, AK 99577-8052
907-694-1456
FAX 694-1474

Fairbanks Office
201 First Avenue
Suite 102
Fairbanks, AK 99701-4848
907-452-2193
FAX 456-4194

Homer Office
395 E. Pioneer Avenue
Suite 2
Homer, AK 99603-7626
907-235-5201
FAX 235-5203

Juneau Office
2227 N. Jordan Avenue
Juneau, AK 99801-8050
907-789-5252
FAX 789-7395

Kenai Office
130 Trading Bay Road
Suite 390
Kenai, AK 99611-7716
907-283-7503
FAX 283-7719

Kodiak Office
326 Center Street
Suite 209
Kodiak, AK 99615-7302
907-486-8338
FAX 486-8383

Seward Office
909 3rd Avenue, Box 469
Seward, AK 99664-0469
907-224-5272
FAX 224-5281

Soldotna Office
176 N. Birch Ave. ue
Soldotna, AK 99669-7508
907-262-5708
FAX 262-5394

Wasilla Office
165 E. Parks Highway
Suite 101
Wasilla, AK 99654-7038
907-376-5248
FAX 376-6010

December 26, 1996

Dear Members of the House and Senate Labor and Commerce Committee,

The Alaska State Home Builders Association has been working with the state Legislature and the Governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

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Sincerely,

Barbara Carr, Marketing Rep.
TransAlaska Title, Wasilla, Ak.



M & B PLUMBING & HEATING

Telephone 907-349-2804
Fax 907-349-5069

7721 SCHOOL ST #3
ANCHORAGE, AK 99518

Dear Members of the Senate Labor and Commerce Committee:

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Sincerely,



Sharon Bond
Sec/Treas



1649 W. PARKS HIGHWAY
WASILLA, ALASKA 99854

Dear Members of the House (Senate) Labor and Commerce Committee: (list members name)

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

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Sincerely,

Betty Ward



December 26, 1996

Dear Members of the House (Senate) Labor and Commerce Committee:

The Alaska State Home builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

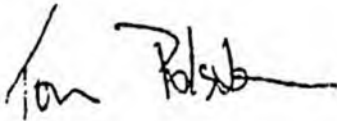
This type of legislation has been enacted in over forty other states with fourteen of these state utilizing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for profit insurance companies causing rates to dramatically decrease.

Workers compensation costs are a substantial portion of the costs of building a new house in Alaska: the average workers compensation costs for a new home in Alaska is in the area of \$4,000.00 to \$6,000.00. This cost places a burden on both the consumer of that house and the builder of that house. New housing is expensive in Alaska, anything we can do to reduce the cost will benefit both the consumer and the new Home builders in Alaska. As mentioned, the workers compensation pooling legislation we support has been shown to decrease these costs through reduction in fraud, improved safety efforts and peer pressure.

Members of the House (Senate) Labor and Commerce Committee Page 2

I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,

A handwritten signature in black ink, appearing to read "Tom Rolston". The signature is written in a cursive style with a long horizontal flourish extending to the right.

Tom Rolston

PLANNING & BUILDING A BETTER
CONTINENTAL DEVELOPMENT
ON



Dear Members of the House (Senate) Labor and Commerce Committee: (list members name)

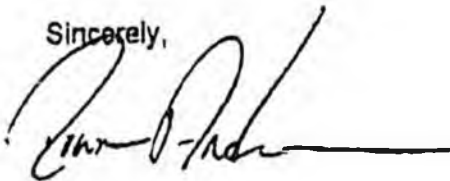
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I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation, Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,



J.D. Glass & Door Inc.

J D Glass & Door Inc
10004 Glacier Hwy.
Juneau, AK 99801

Telephone (907) 789-3390

Fax 907-789-1542

12-30-96

Dear Senator Jim Duncan and members of the House Labor and Commerce Committee.

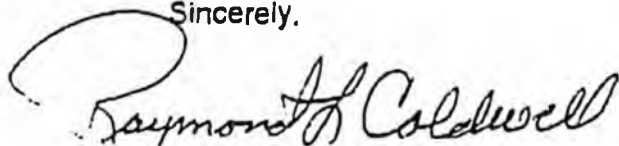
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I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,





December 30, 1996

Dear Members of the House Labor and Commerce Committee:

The Alaska State Home Builders Association has been working with the State Legislature and Governor to pass legislation that will allow our association and other associations in the state to self insure for Workers Compensation Insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, Workers Compensation costs have decreased dramatically for those members of State Home Builders Associations utilizing this type of legislation. Experience has shown that when an association self insures for Workers compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for profit insurance companies causing rates to dramatically decrease.

Workers Compensation costs are a substantial portion of the costs of building a new house in Alaska: the average Workers Compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. This cost places a burden on both the consumer of that house and the builder of that house. New housing is expensive in Alaska, anything we can do to reduce the cost will benefit both the consumer and the new Home Builders in Alaska. As mentioned, the Workers Compensation pooling legislation we support has been shown to decrease these costs through reduction in fraud, improved safety efforts and peer pressure.

I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

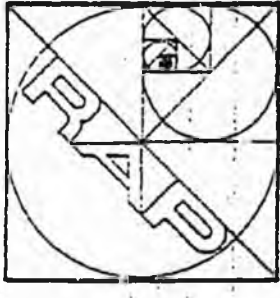
Sincerely,

Kevin Crozier
Broker, CRS, GRI



RE/MAX of Wasilla
1590 E. Financial Drive, Suite 200
Wasilla, Alaska 99654-8237
Office: (907) 376-4515
Fax: (907) 373-6892

Each Office Independently Owned and Operated



R.A. PRICE ASSOCIATES, INC.

ARCHITECTURE • PLANNING • CONSTRUCTION MANAGEMENT

(907)
456-6221
FAX 456-2602

Dear Members of the House Labor and Commerce Committee:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation, the members of the association tend to focus on fraud and safety issues much more closely than their previous for profit insurance companies causing rates to dramatically increase.

Workers compensations costs are a substantial portion of the costs of building a new house in Alaska: the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. This cost places a burden on both the consumer of that house and the builder of that house. New housing is expensive in Alaska; anything we can do to reduce the cost will benefit both the consumer and the new home builders in Alaska. As mentioned, the workers compensation pooling legislation we support has been shown to decrease these costs through reduction in fraud, improves safety efforts, and peer pressure.

I and hundreds of other in the home building and other associated industries support this legislation. I am writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,

Ronald A. Price, AIA

520 7th. AVENUE FAIRBANKS, ALASKA 99701



Monday, February 17, 1997

Loren Leman
Chairman of the Senate Labor and Commerce Committee

RE: Insurance pooling arrangement

Dear Mr. Leman:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for profit insurance companies causing rates to dramatically decrease.

Workers compensation costs are a substantial portion of doing business in Alaska. As an example, the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. These costs places a burden on both the consumer and the supplier. The costs of living in Alaska are substantial and anything we can do to reduce the costs will benefit both the consumer and businesses in Alaska. As mentioned, the workers compensation pooling legislation we support has been shown to decrease these costs through reduction in fraud, improved safety efforts and peer pressure.

I and many others in non-profit associations management and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,

A handwritten signature in cursive script that reads "Barbara Emissse".

Barbara Emissse
General Manager

4241 "B" Street
Anchorage, AK 99503
Office (907) 562-6464
Fax (907) 562-5485

16635 Centerfield Dr.
Eagle River, AK 99577
Office (907) 689-6464
Fax (907) 689-6499

1365 E. Parks Hwy.
Wasilla, AK 99654
Office (907) 376-2414
Fax (907) 376-5471

NCP

CONSTRUCTION, LTD.
DESIGN/BUILD

December 26, 1996

Senator Dave Donley
716 W. 4th Avenue Suite 430
Anchorage, Alaska 99501

Dear Sen. Donley:

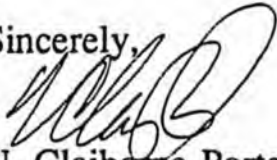
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Workers compensation costs are a substantial portion of the costs of building a new house in Alaska: the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. This cost places a burden on both the consumer of that house and the builder of that house. New housing is expensive in Alaska, anything we can do to reduce the cost will benefit both the consumer and the new Home builders in Alaska. As mentioned, the workers compensation pooling legislation we support has been shown to decrease these costs through reduction in fraud, improved safety efforts and peer pressure.

I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,


N. Claiborne Porter Jr.
President



HALL QUALITY HOMES



Dear Members of the House Labor and Commerce Committee:

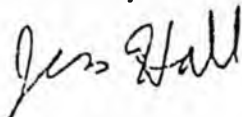
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I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,



Jess Hall

Donovan Construction

P. O. Box 6257
Ketchikan, AK 99801
(907) 225-5822
fax 225-3295
December 24 1996

Dear Members of the House Labor and Commerce Committee:

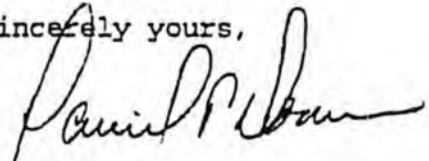
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This type of legislation has been enacted in over forty other states. Fourteen of these states utilize the pooling process. As a consequence, workers compensation costs have decreased dramatically for members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation, the members of the association focus on fraud and safety issues much more closely than their previous for profit insurance companies, causing rates to drop dramatically.

Workers compensation costs are a substantial portion of the cost of building new houses in Alaska; the average workers compensation cost for a new home in Alaska is \$4000 to \$6000. This cost places a burden on the builder and purchaser. Workers compensation pooling legislation will decrease this cost.

I, like hundreds of others in the homebuilding and associated industries, support this legislation. I Hope that you will support this legislation too.

Sincerely yours,



David P. Donovan
Owner

Colony Builders, Inc.

Residential Construction & Land Development ☎ 2340 Loren Circle, Anchorage, Alaska 99516 ☎ (907) 244-6233 ☎ Fax (907) 345-6934

January 6, 1997

Dear Members of the Senate Labor and Commerce Committee:

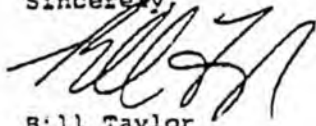
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Workers' compensation costs are a substantial portion of the costs of building a new house in Alaska: the average workers' compensation cost for a new home in Alaska is in the area of \$4000 to \$6000. This cost places a burden on both the consumer of that house and the builder of that house. New housing is expensive in Alaska, anything we can do to reduce the cost will benefit both the consumer and the new home builders in Alaska. As mentioned, the workers' compensation pooling legislation we support has been shown to decrease these costs through reduction in fraud, improved safety efforts and peer pressure.

I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,



Bill Taylor

ashba.let

**Grandpre'
Custom Homes,
Inc.**

Grandpre' Custom Homes,
Inc.
HC 88 Box 3036
Wasilla, AK 99654-9721

Phone: 907 376 2103
Fax: 907 376 2203
E-mail: grandpre@akcache.com

Thursday, January 09, 1997

House Labor & Commerce Committee
Representative Norm Roakberg
Alaska State Legislature
State Capitol (MS3100)
Juneau, AK 99801

Dear Representative Roakberg and Members of the Labor and Commerce Committee:

The Alaska State Home Builders Association has been working with the state legislature and the Governor to pass legislation that will allow our association and others within the state to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in forty other states. Fourteen of those states utilize the pooling process. As a consequence, workers compensation costs have decreased dramatically for members of state home builders associations. Experience has shown that when an association self insures for workers compensation, the members of the association tend to focus on fraud and safety issues more closely than profit companies. Rates have decreased.

Workers compensation costs are a substantial portion of the costs of building a new home in Alaska. The average workers compensation cost for a new home in Alaska is \$4,000 to \$6,000. This cost places a burden on both the consumer and the builder of that home. New housing is expensive in Alaska. Reducing costs will benefit both consumer and builder.

I and hundreds of others in the home building and associated industries support this legislation. I am asking for your support on this issue. Thank you.

Regards,



Gary A. Smith
President



COLUMBIA PAINT AND DECORATING
35093 Spur Highway
SOLDOTNA, AK 99669

February 5, 1997

Representative Norman Rokeberg, Chairman House Labor & Commerce
Room 24, State Capitol
Juneau, Alaska 99801-1182

Dear Representative Rokeberg and Committee Members:

The Alaska State Home Builders Association has been working with the state legislature and the governor to pass legislation that will allow our association and other associations in the state to self insure for workers' compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a result, workers' compensation costs have decreased dramatically for those members of state home building associations utilizing this type of legislation. Experience has shown that when an association self insures for workers' compensation, the members of the association tend to focus on fraud and safety issues more closely than their previous for profit insurance companies, causing rates to dramatically decrease.

Workers' compensation costs are a substantial portion of the cost of building a new house in Alaska; the average workers' compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. This cost places a burden on both the consumer and the builder of that new house. New housing is expensive in Alaska, anything we can do to reduce the cost will benefit both the consumer and the new home builders in our state. As mentioned, the workers' compensation pooling legislation we support has shown to decrease these costs through reduction in fraud, improvement in safety efforts and peer pressure.

I and hundreds of others in the home building and associated industries support this legislation. I am writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,



COLUMBIA PAINT AND DECORATING
35093 Spur Highway
SOLDOTNA, AK 99669

February 5, 1997

Representative Gary Davis
Room 513, State Capitol
Juneau, Alaska 99801-1182

Dear Representative Davis:

The Alaska State Home Builders Association has been working with the state legislature and the governor to pass legislation that will allow our association and other associations in the state to self insure for workers' compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a result, workers' compensation costs have decreased dramatically for those members of state home building associations utilizing this type of legislation. Experience has shown that when an association self insures for workers' compensation, the members of the association tend to focus on fraud and safety issues more closely than their previous for profit insurance companies, causing rates to dramatically decrease.

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I and hundreds of others in the home building and associated industries support this legislation. I am writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,



COLUMBIA PAINT AND DECORATING
35093 Spur Highway
SOLDOTNA, AK 99669

February 5, 1997

Representative Mark Hodgins
Room 110, State Capitol
Juneau, Alaska 99801-1182

Dear Representative Hodgins:

The Alaska State Home Builders Association has been working with the state legislature and the governor to pass legislation that will allow our association and other associations in the state to self insure for workers' compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a result, workers' compensation costs have decreased dramatically for those members of state home building associations utilizing this type of legislation. Experience has shown that when an association self insures for workers' compensation, the members of the association tend to focus on fraud and safety issues more closely than their previous for profit insurance companies, causing rates to dramatically decrease.

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Sincerely,



COLUMBIA PAINT AND DECORATING
35000 Spur Highway
SUI.DOTNA. AK 99669

February 5, 1997

Representative Gail Phillips, Speaker of the House
Room 208, State Capitol
Juneau, Alaska 99801-1182

Dear Representative Phillips:

The Alaska State Home Builders Association has been working with the state legislature and the governor to pass legislation that will allow our association and other associations in the state to self insure for workers' compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a result, workers' compensation costs have decreased dramatically for those members of state home building associations utilizing this type of legislation. Experience has shown that when an association self insures for workers' compensation, the members of the association tend to focus on fraud and safety issues more closely than their previous for profit insurance companies, causing rates to dramatically decrease.

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I and hundreds of others in the home building and associated industries support this legislation. I am writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,



P.O. BOX 408
STERLING, AK 99672
(907) 262-6245
FAX (907) 262-6245

January 7, 1997

Dear Members of the House Labor and Commerce Committee:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation, the members of the association tend to focus on fraud and safety issues much more closely than their previous for profit insurance companies causing rates to dramatically decrease.

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I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,


Michael D. Penner
Owner

THOMAS P. KING & ASSOCIATES

Real Estate Appraisers and Consultants

January 14, 1997

Labor and Commerce Committee
Alaska Senate
Juneau, AK 99801

RE: Self Insurance for Workers Compensation

Dear Members:

The Alaska State Home Builders Association has been working with the state legislature and the governor to pass legislation that will allow our association and other associations in the state to self insure for workers compensation insurance through the pooling arrangements.

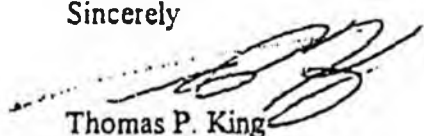
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I am writing to ask that you support this legislation.

Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely



Thomas P. King
Associate Member



Mellon Mortgage Company

January 14, 1997

Anchorage
4907 Old Seward Highway
Suite 300
Anchorage, AK 99503
(907) 561-5670 Office
(500) 561-5671 Office

Dear Members of the House, Labor and Commerce Committee:

The Alaska State Home Builders Association has been working with the State Legislature and Governor to pass legislation that will allow our association and other associations in the State to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation, the members of the association tend to focus on fraud and safety issues much more closely than their previous "for profit insurance companies" causing rates to dramatically decrease.

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I, and hundreds of others in the home building and other associated industries, support this legislation. I am writing to ask that you also support this legislation.

Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,

Jack Green
Branch Manager

All-Season Construction

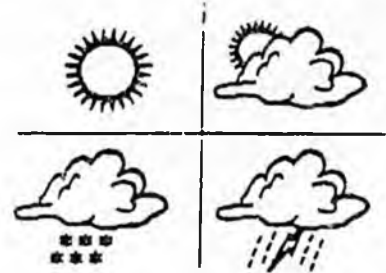
General Contracting & Building Design

T. Kelly Corrigan

P.O. Box 240318 Douglas, AK 99824

Telephone: 907-364-3640 • FAX: 907-364-3641

January 13, 1997



Dear Members of the House Labor and Commerce Committee,

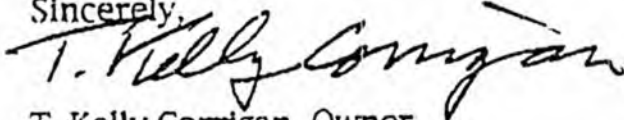
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Workers compensation costs are a substantial portion of the costs of building a new house in Alaska: the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. This cost places a burden on both the consumer of that house and the builder of that house. New housing is expensive in Alaska, anything we can do to reduce the cost will benefit both the consumer and the new Home builders in Alaska. As mentioned, the workers compensation pooling legislation we support has been shown to decrease these costs through reduction in fraud, improved safety efforts and peer pressure.

I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,

A handwritten signature in cursive script that reads "T. Kelly Corrigan". The signature is written in dark ink and is positioned above the typed name.

T. Kelly Corrigan, Owner
All-Season Construction & Development

Zimco Construction

RI. HC 3 Box 5755 ♦ Seldovia, Alaska 99669
Phone (907) 262-9832 ♦ Fax (907) 262-9832

January 09, 1997

Representative Nonnan Rokeberg, Chairman
House Labor & Commerce Committee
State Capitol
Juneau, Alaska 99801-1182

Dear Representative Rokeberg and Labor and Commerce Committee Members:

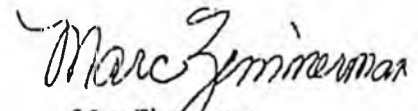
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I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,



Marc Zimmerman
President
Zimco Construction

GRIZZELL ENTERPRISES, INC.

BOX 1233
SOLDOTNA, ALASKA 99869
PHONE 262-5082

January 9, 1997

Representative Norman Rokeberg, Chairman
House Labor & Commerce Committee
State Capitol
Juneau, Alaska 99801-1182

Dear Representative Rokeberg and Labor and Commerce Committee Members:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

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Sincerely,

James C. Grizzell

GRIZZELL ENTERPRISES, INC.

BOX 1233
SOLDOTNA, ALASKA 99869
PHONE 262-5082

January 7, 1997

Representative Mark Hodgins
House Labor & Commerce Committee
State Capitol
Juneau, Alaska 99801-1182

Dear Representative Hodgins and Labor and Commerce Committee Members:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

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Sincerely,

James C. Grizzell

GRIZZELL ENTERPRISES, INC.

BOX 1233

SOLDOTNA, ALASKA 99869

PHONE 282-5082

January 7, 1997

Representative Gail Phillips
House Labor & Commerce Committee
State Capitol
Juneau, Alaska 99801-1182

Dear Representative Phillips & Labor and Commerce Committee Members:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for profit insurance companies causing rates to dramatically decrease.

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Sincerely,

James C. Grizzell

GRIZZELL ENTERPRISES, INC.

BOX 1233
SOLDOTNA, ALASKA 99869
PHONE 282-5082

January 9, 1997

Representative Gary Davis
House Labor & Commerce Committee
State Capitol
Juneau, Alaska 99801-1182

Dear Representative Davis and Labor and Commerce Committee Members:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for profit insurance companies causing rates to dramatically decrease.

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Sincerely,

James C. Grizzell



Building Elegant Homes of Distinction Since 1971 • Contractor License # AA20244

January 15, 1997

Alaska State House of Representatives
Division of Labor Committee, Chair
Anchorage Legislative Offices
714 West 4th Avenue
Anchorage AK 99501

Re: Proposed legislation allowing workers compensation self insurance through pooling, HB524

Dear Chairperson,

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for-profit insurance companies, causing rates to dramatically decrease.

Workers compensation costs are a substantial portion of the costs of building a new home in Alaska. The average workers compensation cost for a new home here is in the area of \$4,000 to \$6,000. This cost places a burden on both the consumer of that house and the builder of that house. New housing is expensive in Alaska. Anything we can do to reduce the cost will benefit both the consumer and the new home builders in Alaska. As mentioned, the workers compensation pooling legislation we support has been shown to decrease these costs through reduction in fraud, improved safety efforts and peer pressure.

I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,

Judy B. Bell
Vice President



ARCHITECTURAL

5438 Shaune Drive, Juneau, Alaska 99801

CABINETS and MILLWORK Inc.

907-780-4055 (voice) 907-780-4010 (fax)

*commercial & office
cabinets & furniture*

residential work

finishing

Dear Members of the House Labor and Commerce Committee,

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing this type of legislation. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for-profit insurance companies, causing rates to dramatically decrease.

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I and hundreds of others in the home building and other association industries support this legislation. I am writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,

Associate Member
Home Builders Association of Juneau, Inc.

Bruce Haar
President

GENERAL CONTRACTOR - LIMITED LIABILITY COMPANY

WesWood Homes

G. WESLEY HARTLIEB
TEL: 348-1089

11041 LIPSCOMB ST.
ANCHORAGE, AK 99516-1511

CELL: 240-7176
FAX: 346-1671

February 17, 1997

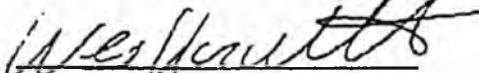
Dear Mr Norm Rokeberg - Chairman, House Labor and Commerce Committees,

The Alaska Home Builders Association is working with the Legislature and the Governor in an effort to pass legislation that will allow the AHBA and other similar Alaskan associations to self insure for workers compensation through pooling arrangements.

As a small Alaskan business, WesWood Homes supports any legislation which makes it more feasible to hire workers, thereby staying in business and supporting the Alaskan economy.

Very Cordially Yours,

WES WOOD HOMES, LLC


by G. Wesley Hartlieb

Superior Builders, Inc.

Residential & Commercial
Since 1962

Dear Members of the House Labor and Commerce Committee,

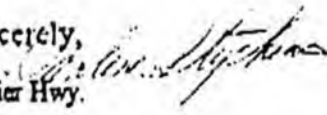
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I and hundreds of others in the home building and other association industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,


9095 Glacier Hwy.

Suite 102

Juneau, AK

907-789-0054

Fax: 789-0054

Builder Member
Builders Association of Juneau, Inc.



**J. DE SMET
CONSTRUCTION**

NO: 769 2253
Page: 709-6953
L.C. NO. AA3317
P.O. Box 32470
JUNEAU, ALASKA 99803

February 16, 1997

Dear Members of the House Labor & Commerce Committee,

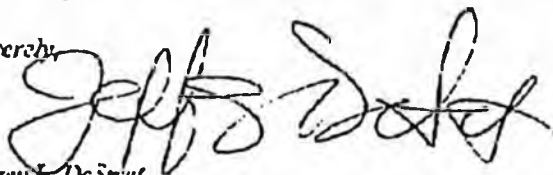
The Alaska State Home Builders Association has been working with the State Legislature and Governor to pass legislation that will allow our state and local associations in the State of Alaska to self insure for Worker's Compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states employing this type of insurance pooling. As a consequence, worker's compensation insurance costs have dramatically decreased for those members of state home builders associations participating. Experience has shown that when an association self insures for workers compensation, the membership has a tendency to focus on fraud and safety issues much more closely than their previous for profit insurance companies causing rates to dramatically decrease.

Workers compensation costs are a substantial portion of the costs of remodeling or building a new home in Alaska; the average workers compensation cost for a new home in Alaska is in the range of \$4,000 to \$6,000. This cost places a burden on both the consumer and the builder. New home construction is expensive enough without adding unnecessary costs and further restricting the market. Any cost saving measures that will make owning a home in our state a reality is welcomed. Together, the homebuilders in the state and our legislature can work towards lowering the cost of housing. Anything we can do to reduce the cost will benefit both the consumer and the homebuilders in Alaska. As previously mentioned, the workers compensation pooling legislation we support has been shown to decrease these costs through reduced fraud, improved safety efforts, and peer pressure.

!an hundreds of others in the homebuilding and remodeling industries support this legislation. I am writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our Great State!

Sincerely,



Jeffrey L. DeSmet
Builder Member
Home Builders Association of Juneau, Inc.

FEB-16-97 SUN 11:15

J. DE SMET CONST.

FAX NO. 7902253

P. 02

**VALLEY PAINT CENTER
P.O. BOX 333
JUNEAU, ALASKA 99803
907/789-9878**

Dear Members of the House Labor and Commerce Committee,

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing this type of legislation. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for-profit insurance companies causing rates to dramatically decrease.

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Sincerely,



Associate Member

Home Builders Association of Juneau, Inc.

The **COUNTER-FITTERS** Inc.

Custom Countertops
Manufactured and Installed
5441 Glacier Highway
Juneau, Alaska 99801
Phone (907) 780-4363
FAX (907) 780-4277

Dear Members of the House Labor and Commerce Committee.

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Sincerely,



Associate Member
Home Builders Association of Juneau, Inc.

Premier MORTGAGE

February 15, 1997

Representative Norm Rokeberg
Chairman, House Labor and Commerce Committee
State House
Juneau, Alaska

Re: Worker's Compensation Insurance Through Pooling

Dear Representative Rokeberg:

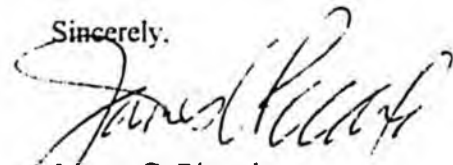
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Workers compensation costs are a substantial portion of doing business in Alaska. As an example, the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. These costs place a burden on both the consumer and the supplier. The costs of living in Alaska is high. Anything we can do to reduce the cost will benefit both the consumer and businesses in Alaska. As mentioned, the workers compensation pooling legislation we support has been shown to decrease these costs through reduction in fraud, improved safety efforts and peer pressure.

I and many others in non-profit associations management and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,



James C. Picard
President

THERMO-KOOL of Alaska, Inc.

6348 Quinhagak Anchorage, Alaska 99507 • (907) 563-3644 Fax (907) 561-2758

manufacturers of

MONO THERM

MonoTherm
Cellulose Insulation

**ASTRO
MULCH**

Astro Mulch
Hydro-Seeding Mulch

STABLE NEWS™

Stable News
Animal Bedding

LAWN RE-NEW

A Lawn Repair System

February 17, 1997

TO: Representative Norm Rokeberg

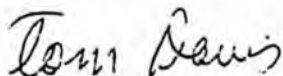
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Sincerely,



Tom Davis

G.T. Construction, Inc.
P.O. Box 190329
Anchorage, AK. 99519
(907) 248-9243
fax (907) 248-9341

Dear Chairman of the House (Senate) Labor and Commerce Committee.

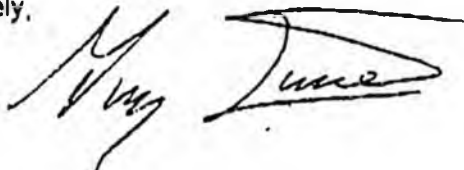
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Sincerely,

 Pres.



THE
THOMAS COMPANY
BUILDING HOMES FOR ALASKANS SINCE 1973

P.O. Box 772785 • EAGLE RIVER, ALASKA 99577 • PHONE: 344-8372 • FAX: 344-8382

Dear Chairman of the House (Senate) Labor and Commerce Committee:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

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Sincerely,

Michael R. Thomas

Giant Don's Carpet & Design

7725 OLD SEWARD HWY.
ANCHORAGE, ALASKA 99518-3233
SALES (907) 522-5775 • ACCOUNTING (907) 522-7421
FAX (907) 522-7425 • FAX (907) 522-7424

Dear Chairman of the House (Senate) Labor and Commerce Committee:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

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Sincerely,

P. J. Allen Pres.

KND ENGINEERING

20441 PTARMIGAN BLVD.
EAGLE RIVER, AK 99577-8736

(907)696-6111/FAX (907)696-8111

February 15, 1997

Senator Loren Leman
Representative Norman Rokberg
Chairman of the House (Senate) Labor and Commerce Committee
State Capital
Juneau, AK 99801-1182

Dear Senator Leman & Representative Rokberg:

REF: Workers Compensation Insurance through Pooling Arrangements

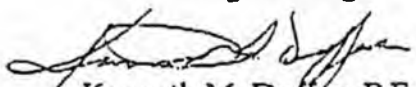
The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure through pooling arrangements for workers compensation insurance.

This type of legislation has been enacted in fourteen other states. As a consequence of this legislation, workers compensation costs have decreased dramatically for those members of state home builders associations that has enacted this type of legislation. Experience has shown that when associations self insure for workers compensation the members for the association tend to focus on fraud and safety issues much more closely than their previous for profit insurance companies. Fraud goes down and safety goes up. Consequently, workers compensation insurance rates go dramatically down.

Workers compensation costs are a substantial portion of doing business in Alaska; the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. This cost places a burden on both the consumer of that house and the builder of that house. New housing is already expensive in Alaska, anything we can do to reduce these cost of new housing in Alaska will benefit both the consumer and the new home builders in Alaska. The workers compensation pooling legislation we support has been shown in other states to decrease fraud in the workers compensation system.

I and hundreds of others in the building and other industries support this legislation. I'm writing to ask that you support also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,
KND Engineering


Kenneth M. Duffus, P.E.

cc: file



*Above
the
Crowd!*[®]

mark a. korting,
president

January 15, 1997

Alaska House of Representatives
Labor and Commerce Committee
Juneau, Alaska

Dear Members of the House Labor and Commerce Committee:

You will be receiving mail from many, many members of the Alaska State Home Builders Association regarding workers compensation. This cost is getting totally out of hand in their industry as well as ours and some changes need to be made. Their idea seems to have plenty of merit and I would support a move in that direction.

As a member of the Alaska Association of Realtors and a real estate broker in this State I must say we face the same problem and we need a fix.

I urge you to support some type of legislation that will allow us to get this extraordinary cost back under control.

Sincerely,

Mark Korting, Broker



RE/MAX properties, inc.
2600 cordova street, suite 100
anchorage, alaska 99503
phone: (907) 276-2761

ALASKA PELLET HEATING



wood-pellet barbecues/smoker

8600 Airport Blvd
Juneau, Alaska 99801
(907) 789-1332
Fax (907) 789-5132



wood-pellet stoves

January 15, 1997

Dear Members of the House Labor and Commerce Committee,

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing this type of legislation. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for-profit insurance companies causing rates to dramatically decrease.

Workers compensation costs are a substantial portion of the costs of building a new house in Alaska; the average workers compensation cost for a new home in Alaska is in the area of \$4000 to \$6000. This cost places a burden on both the consumer of that house and the builder of that house. New housing is expensive in Alaska. Anything we can do to reduce the cost will benefit both the consumer and the new home builders in Alaska. As mentioned, the workers compensation pooling legislation we support has been shown to decrease these costs through reduction in fraud, improved safety efforts, and peer pressure.

I and hundreds of others in the home building and other association industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,

Associate Member
Home Builders Association of Juneau, Inc.



Ogden General Contractor
4239 Riverside Drive
Juneau, AK 99801
(907) 789-1993

Dear Members of the House Labor and Commerce Committee,

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Sincerely,

Mary C. Ogden, President/Owner
Builder Member *Ogden General Contractor, Inc.*
Home Builders Association of Juneau, Inc.



Dear Chariman of the House (Senate) Labor and Commerce Committee:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation Insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utilizing this type of legislation. Experience has shown that when an association self insures for workers compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for profit insurance companies causing rates to dramatically decrease.

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Sincerely,

M. Steven Orr

Alaska
Rim
Engineering

Phone (907) 745-0222
Fax (907) 746-0222



P.O. Box 2749
Palmer, Alaska 99645

January 21, 1997

Dear Chairman of the House (Senate) Labor and Commerce Committee:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure for workers' compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, workers' compensation costs have decreased dramatically for those members of state home builders' associations utilizing this type of legislation. Experience has shown that when an association self insures for workers' compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for-profit insurance companies causing rates to dramatically decrease.

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Sincerely,

A handwritten signature in cursive script, appearing to read "H. Paul Campbell".

H. Paul Campbell, President
Alaska Rim Engineering, Inc.

01/21/1997 09:30

9074887155

R&L HANSEN

PAGE 01

Residential Home Construction Gen. Cont. Lic. #AA6189
Residential Rental Units Bus. Lic. #C/1929

R & L HANSEN

P O Box 55567

North Pole, Alaska 99705

ROYAL G HANSEN
Partner
(907) 488 6492

LARRY V HANSEN
Partner
(907) 488 6708

Dear Chariman of the House (██████████) Labor and Commerce Committee.

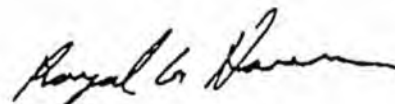
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Sincerely,


PARTNER