

ALASKA LEGISLATURE COMMITTEE FILES 1997-1998 8672

9609 SENATE LABOR & COMMERCE

from the financial, investment, credit and actuarial risks attendant to this kind of business.

This is why we point out that this plan is really insurance, why it really needs to be regulated as insurance and why, from a business analysis perspective a good result could be obtained for the homebuilders through risk management techniques that are available now, are legal now and financially sound.

We firmly believe that when each of you take the time to carefully consider the implications of this legislation you will come to the same conclusion.

Committee Order

- Licensed
- Bonded
- Insured

HORTON PLUMBING & HEATING

P.O. BOX 225Z

• SOLDOTNA, ALASKA 99669

• (907) 262-9475



February 14, 1997

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

Dear Senator Leman 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,

Greg Horton

spenard builders supply

February 20, 1997

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

Dear Senator Leman and Committee Members:

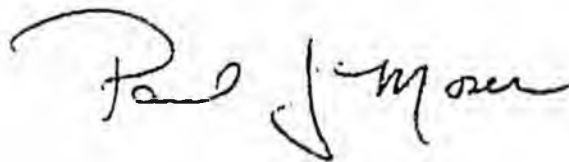
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Sincerely,



44785 Funny River Road, Soldotna, Alaska 99669

STEINER'S
NORTH STAR CONSTRUCTION, INC.

GENERAL CONTRACTOR • RESIDENTIAL / COMMERCIAL

P.O. BOX 1708 • HOMER, ALASKA 99603 • PHONE: (907) 239-6181

February 20, 1997

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

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Sincerely,

Ray Steiner

Alaska State Legislature

Mailing Address:
P.O. Box 55094
North Pole, Alaska 99705
Ph: (907) 488-0862
Fax: (907) 488-4271

While in Juneau
State Capitol
Juneau, Alaska
99801-1182
Ph: (907) 465-4976
Fax: (907) 465-3883

MIKE MILLER
President of the Senate

Senate District Q

SB 95 SPONSOR STATEMENT

Alaska law allows certain public entities to enter into insurance cooperative arrangements concerning worker compensation, wherein they pool contributions to assume risks from losses or to purchase insurance coverage on a group basis. Currently, this option is available only to municipalities, public corporations, school districts and regional educational attendance areas. SB 95 would extend this option to "worker compensation self-insurance groups."

A "worker compensation self-insurance group" is a not-for-profit association of five or more employers engaged in the same or similar business. The employers must be members of the same trade or professional association, which, in turn, must have been in existence for at least five years.

SB 95 contains numerous substantive and procedural requirements designed to ensure that worker compensation self-insurance groups remain fiscally sound and able to fulfill Alaska's worker compensation requirements. Among other requirements, self-insurance groups must be certified by the state and the Director of the Division of Insurance may examine the books of such groups as often as is necessary. In addition, other express statutory provisions impose net worth, bonding and security standards.

Small businesses and employers often are assigned a higher risk by insurance carriers. This results in higher insurance costs. By pooling their numbers, these small employers would qualify for lower risk assessments and therefore lower premiums.

Thank you for your consideration and I ask for your support of SB 95.

NEW CASTLE BUILDER'S
JERRY STOCK
BOX 456 KENAI, AK. 99611
776-5583

MAR 06 1997

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

Dear Senator Leman 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.

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Sincerely,
Jerry S. Stock
New Castle Builders



MAR 11 1997

PO BOX 467 NINILCIK, ALASKA 99639

PHONE/FAX 907-262-7249



Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

Dear Senator Leman and Committee Members:

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Sincerely,

Bruce V. De, Pres.



ALASKA MINERS ASSOCIATION, INC.

501 W. Northern Lights Blvd. Suite 203, Anchorage, Alaska 99503 FAX: (907) 278-7997 Telephone: (907) 276-0347

February 24, 1997

Honorable Mike Miller
President
Alaska State Senate
Capitol Building
Juneau, AK 99801

RE: SB-95, Worker's Compensation Self-Insurance

Dear Senator Miller,

Thank you for the opportunity to comment on your Senate Bill 95. The Alaska Miners Association wishes to go on record in support of this bill and we urge its passage.

This bill will allow the AMA and other such associations in the state to self insure for worker's compensation insurance through a system of pooling. The experience in other states has been that such pooling arrangements can greatly reduce the cost of worker's compensation insurance. Currently, if a miner in a remote area transports even one employee from a local village in his own aircraft, he is arbitrarily placed in a risk pool that includes a 25% surcharge. They must pay a set charge based on a percentage of wages, plus charges for using his own aircraft, plus other charges depending on the mine claim history, plus other factors that are not under their control.

SB-95 will place the management and oversight of the workman's compensation program with people that are here in Alaska and that are concerned about both the safety of employees and the costs. This will allow effective control and ensure that the opportunities for fraud are minimized.

Miners have no control over the prices they receive for their products. However, this bill will give them a better handle on the costs that they face and give them a better chance of being profitable.

Again, we urge passage of SB-95.

Sincerely,

Steven C. Borell, P.E.
Executive Director



**ALASKA STATE
HOMEBUILDERS ASSOCIATION**

February 17, 1997

Senator Mike Miller
Alaska State House of Representatives
State Capital
Juneau, AK 99801

Dear Senator Miller,

I want to express the sincere appreciation of the members of the Alaska State Home Builders Association for your sponsorship of the "Workers Compensation Group Self Insurance" bill.

The passage of your legislation will allow the same type of insurance regulations that have been enacted in over forty other states. It will provide the ability to dramatically decrease the cost of workers compensation for those members of associations that take advantage of this type of legislation.

If I can be of any assistance to you or your staff in promoting the passage of this bill, please do not hesitate to contact either myself (907) 283-7521, Doug Askerman at our office (522-3605) or Mitch Gravo in Juneau (907)463-3408.

Sincerely

Steven R. Wisdom
President



8301 SCHOON ST • SUITE 200 • ANCHORAGE, ALASKA • 99518
(907) 522-3931 • FAX (907) 522-3757

ALASKA FILTRATION EQUIPMENT & SERVICES, INC.

PO BOX 533
36180 SPUR HWY. STE. B
SOLDOTNA, AK. 99669

PHONE (907)262-6778
FAX (907)262-9452

February 5, 1997

FEB 18 1997

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

Dear Senator Leman 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.

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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,

Dennis Day

**BATIR CONSTRUCTION
P.O. BOX 2377
SOLDOTNA, AK 99669**

FEB 18 1997

February 12, 1997

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska

Dear Senator Leman And Committee Members,

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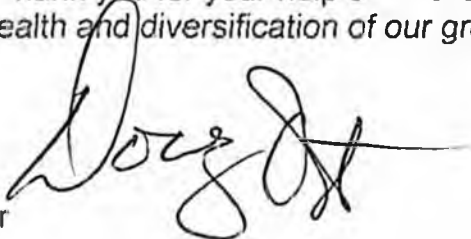
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Workers compensation costs are a substantial portion of doing business in Alaska. As an example, the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. These costs places a burden on both the consumer and the builder. New housing is expensive in Alaska, 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,

Doug Baxter



BCI *Byford Construction Inc.*

P.O. Box 138

Soldotna, Ak 99669

907-262-6461

February 20, 1997

FEB 22 1997

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

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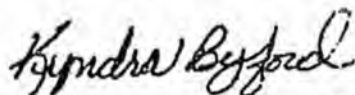
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Sincerely,



byford@alaska.net

BEST
TRANSIT MIX, INC.

February 20, 1997

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

FEB 22 1997

Dear Senator Leman and Committee Members:

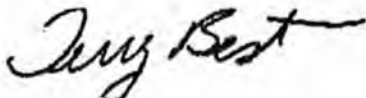
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Sincerely,



Terry Best
President

**BUILDERS UNLIMITED
ACE 1 BOX 122
SOLDOTNA, AK. 99669
(907) 262-7614**

February 20, 1997

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

FEB 22 1997

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Sincerely,

*Thank You
Andy Benton*

C & C GLASS AND MILLWORK, INC.

36180 SPUR HWY.
SOLDOTNA, AK 99669
(907) 262-9413 FAX 262-6699



February 5, 1997

FEB 12 1997

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

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Sincerely,

Don Carson

SB95

2-16-97

FEB 21 1997

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

Senator Loren Lemar
State Capital
Juneau, Alaska 99801

Dear Senator Lemar:

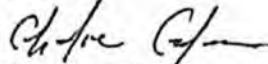
As a member of the Alaska State Home Builders Association, I support your efforts to pass legislation allowing our association and others in Alaska to self insure workers compensation insurance through pooling arrangements.

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



COLUMBIA PAINT AND DECORATING

35093 Spur Highway
SOLDOTNA, AK 99669

FEB 18 1997

February 5, 1997

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Room 113, State Capitol
Juneau, Alaska 99801-1182

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Sincerely,

DENNY'S CONSTRUCTION

36180 SPUR HWY. STE. B
SOLDOTNA, AK. 99669

FEB 18 1997

PHONE (907)262-1552
FAX (907)262-9452

February 5, 1997

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Room 113, State Capitol
Juneau, Alaska 99801-1182

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Sincerely,

Dennis Downs

DIX MASONRY, INC.

PO BOX 535
36180 SPUR HWY, STE. B
SOLDOTNA, AK. 99669

PHONE (907)262-5745
FAX (907)262-9452

February 5, 1997

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Room 113, State Capitol
Juneau, Alaska 99801-1182

FEB 1 2 1997

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Sincerely,

Dennis Day



**EAGLE LAKE
BUILDERS**

Your Construction and Radiant Heat Consultant

February 20, 1997

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Room 113, State Capitol
Juneau, Alaska 99801-1182

FEB 21 1997

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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 647
Anchorage Point AK. 99558
907-235-6328



Fefelov Construction

Residential Home Builders
Box 3104
Homer, Alaska 99603

February 20, 1997

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

FEB 22 1997

Dear Senator Leman 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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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,

PETE FEFELOV



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

FEB 5 1997

February 1, 1997

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

Dear Senator Leman 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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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,

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.

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,

Patricia A. Vincent
Executive Officer

**MOERLEIN GENERAL CONTRACTING
P.O. BOX 298
KASILOF, AK 99610**

FEB 19 1997

February 12, 1997

Senator Loren Leman, Chairman, Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska

Dear Senator Leman And 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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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,

Tim Moerlein

ROGER'S PAINTING SERVICES

P.O. Box 1311
SOLDOTNA, ALASKA 99669
(907) 262-0674 FAX 262-4497

FEB 18 1997

February 5, 1997

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

Dear Senator Leman 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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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,





STEVE RICH GENERAL CONTRACTOR

Lic. #20926
P.O. Box 4146
Soldotna, AK 99669
(907) 260-5930 Fax (907) 260-5940

FEB 13 1997

Dear Senator 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 fro 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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Myself along with 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 of our great state.

Sincerely,


Steven A. Rich,



CONSTRUCTION

February 9, 1997

FEB 18 1997

Dear Senator Loren 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 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,

Tom Seggerman, DBA TDS Construction



Ted Veal & Co.

539 Elderberry Dr.
Homer, AK 99603
(907) 235-7461

FEB 18 1997

February 10, 1997

Senator Loren Leman
Chairman of the Senate Labor and Commerce Committee
Room 113
State Capitol
Juneau, Ak 99801-1182

Dear Senator Leman and Members of the 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 associations in the state to self insure for workers' compensation insurance through pooling agreements.

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,



Ted Veal

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 NEWSTM

Stable News
Animal Bedding

LAWN RE-NEW

A Lawn Repair System

FEB 21 1997

February 20, 1997

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

Dear Senator Leman 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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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,

Tom Lewis



TransAlaska Title

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

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

Fairbanks Office
201 First Avenue
Suite 102
Fairbanks, AK 99701
907-432-2193
FAX 456-4194

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

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

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

Kodiak Office
326 Center Street
Suite 209
Kodiak, AK 99615
907-486-8330
FAX 486-8383

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

Soldotna Office
176 N. Birch Avenue
Soldotna, AK 99669
907-262-5708
FAX 262-9594

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

JANUARY 22, 1997

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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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,

Barbara Carr



Western Hills Construction

FEB 18 1997

Specializing in Custom Homes

P.O. Box 1795 Soldotna, AK 99669
Dave Petersen (907) 262-5739

Dear Senator Loren 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 associations in the state to self insure for workers compensation insurance through pooling arrangements.

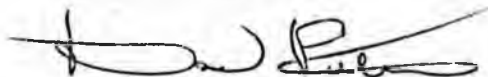
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I and hundreds of others in the home building and other associated industries support this legislation, I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and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

Sincerely,

Dave Petersen



Wisdom & Associates

PO Box 4184
Homer, Alaska
(907) 235 6045

FEB 13 1997

February 12, 1997

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska

Dear Senator Leman And 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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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,



Steven R. Wisdom

Anchor Electric
5362 Commercial Blvd.
Juneau, AK 99801
Phone 907-780-3690
Fax 907-780-3692
Email anchor@ptialaska.net

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.

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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,



Associate Member
Home Builders Association of Juneau, Inc.



BARNEY & BERGLIN, INC., GENERAL CONTRACTORS
P.O. BOX 85272 FAIRBANKS, ALASKA 99708
(907) 457-5606 FAX (907) 457-5600

Jeff Barney

Bill Berglin

April 22, 1987

Chair of the Senate
Labor and Commerce Committee

Dear Loren 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 associations in the state to self insure for worker's compensation insurance through pooling arrangements.

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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 it.

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 be 'Jeff Barney', written in a cursive style. The signature is positioned above the printed name 'Jeff Barney'.

Jeff Barney

ATTORNEYS AT LAW

BAXTER BRUCE BRAND & DOUGLAS

PROFESSIONAL CORPORATION

P.O. BOX 32819
JUNEAU, ALASKA 99803
(907) 789-3166 (Telephone)
(907) 789-1913 (Facsimile)
bbbd@alaska.net (E-mail)

February 3, 1998

FRED J. BAXTER
DANIEL G. BRUCE
CHRISTAL SOMMERS BRAND
JAMES E. DOUGLAS, JR.
KEVIN J. SULLIVAN
ELIZABETH A. ZIEGLER

FEB 04 1998

The Honorable Loren Leman, Chair
Senate Labor and Commerce Committee
Room 115, State Capital
Juneau, AK 99801

Dear Mr. Chairman,

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 pool 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,



BAXTER BRUCE BRAND & DOUGLAS
Associate Member
Home Builders Association of Juneau, Inc.



7220 Glacier Hwy Juneau, Alaska 99801

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'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 'Gary Bluhm' followed by a horizontal line.

Associate Member

Home Builders Association of Juneau, Inc.

GARY BLUHM 780-8040

C & C GLASS AND MILLWORK, INC.

36180 SPUR HWY
SOLDOTNA, AK 99689
(907) 262-9413 FAX 262 6699



January 27, 1998

Dear Chairman of the Senate 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 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 builder associations utilizing this type 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 the previous "for profit" companies, causing rates to dramatically decrease.

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

Sincerely,

Don Carson

ASHBA Member

cc: Senator John Torgerson
Senator Jerry Ward



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

January 14, 1998

The Honorable Loren Leman, Chair
Senate Labor and Commerce Committee
Room 115, State Capital
Juneau, Alaska 99801

Via Fax # (907) 465-3810

Dear Mr. Chairman:

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. This causes rates to dramatically decrease.

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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.

Sincerely,

Bill Taylor
ASHBA Member

COYLE CONSTRUCTION

P.O. Box 33724
Juneau, Alaska 99803
Phone (907) 780-5188
Fax (907) 780-5188



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.

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'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 "Michael J. Coyle".

Builder Member
Home Builders Association of Juneau, Inc.

O & L Construction Co., Inc.

P. O. Box 680
Cooper Landing, Alaska 99572
(907) 262-6160 or (907) 595-1278
FAX (907) 595-1288

February 20, 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,





**DAVIS BLOCK
and CONCRETE**

January 27, 1998

Dear Chairman of the Senate of the Labor and Commerce Committee:

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

Sincerely,

Davis Block

ASHBA Member

cc: Senator John Torgerson
Senator Jerry Ward

Anchorage Office: 7890 Lake Otis Pky, Suite 102 Office: 907 349 1898 Fax: 349 2270
Soldotna Office: P.O. Box 126, Soldotna Alaska 99668 Office: 907 282 5108 Fax: 282 3122

Phone
907 456-1931

Fax
907 458-7927



Denali Builders, Inc.

G E N E R A L C O N T R A C T O R S

Chair of the Senate
Labor and Commerce Committee

Dear Loren 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 associations in the state 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 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 that 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 it.

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

Sincerely,

Specializing in High Quality Homes • New & Remodels
1931 Hilling Avenue • Fairbanks, Alaska • 99709

*Commercial Buildings
Roofing Experts*

DESIGNORTH

General Contractors
P. O. BOX 517
DOUGLAS, ALASKA
99824
(907) 586-6540

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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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,

Ken Rudof

Builder Member
Home Builders Association of Juneau, Inc.

FREEDOM

Mortgage Company

January 27, 1998

Dear Chairman of the Senate of the Labor and Commerce Committee:

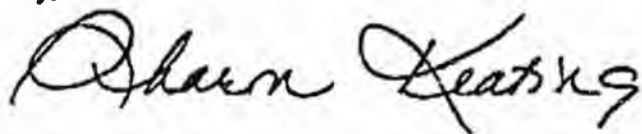
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I and hundreds of others in the building and other industries support this legislation. I am writing to ask that you also support this legislation. Thank you for your support on this issue of critical importance to the economic health and diversification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

Sincerely,



ASHBA Member

cc: Senator John Torgerson
Senator Jerry Ward



JAN 20 1998

January 14, 1998

Dear Chairman of the Senate of the Labor and Commerce Committee:

I am currently a member of the Alaska State Home Builders Association and we have 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.

Workers compensation costs are a large portion of doing business in this state. My clients are constantly amazed at the cost incurred toward the home of their dreams. As you know, costs in the State of Alaska are already inflated beyond many other states and an additional \$5000.00 figure added to building costs are to say the least, staggering. These costs put a burden on the consumer as well as the supplier. A substantial reduction of these costs by pooling would allow new homeowners to increase their buying power and allow them to afford a better home. Pooling would also reduce fraud, improve safety measures, and reduce peer pressures.

This type of legislation has been enacted in over forty other states and fourteen states are utilizing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home-building associations utilizing this type of legislation. Why have the big insurance concerns dictating their own benefits?

I am writing for your support in this matter. I and many others in the building trade as well as the consumers that would benefit from this legislation thank you for your consideration in this matter.

Sincerely,

Charles R. Dearden



1301 Huffman Road, Suite 205, Anchorage, Alaska 99516 • Phone (907) 561-5296 • Fax (907) 345-7063

Dear Chairman 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 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 compensate 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 many other in non-profit association management and other associated industries support this legislation. I'm writing to ask that you also support his 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 "Todd Christianson", written over a horizontal line.

Todd Christianson
President

GREENRIDGE CUSTOM HOMES, INC.

*Mark & Vicki Fritzier
950 Pinon Drive
Wasilla, AK 99654*

*907-376-5884
907-376-5528 (fax)*

The Honorable Norm Roakberg
House Labor and Commerce Committee
Alaska State Legislature
State Capitol MS 3100
Juneau, AK 99801

March 21, 1997

Dear Representative Roakberg and members of the House 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 enable 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 more closely than their previous for profit 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 neighborhood 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.

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,

M. Fritzier

Mark A. Holombo
H & H Drywall Construction
8500 East Valley Court
Juneau, Alaska 99801
(907)789-5235

February 3, 1998

The Honorable Loren Leman, Chair
Senate Labor and Commerce Committee
Room 115, State Capital
Juneau, AK 99801

Dear Mr. Chairman,

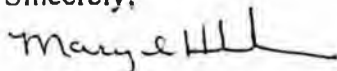
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I and hundreds of others in the home building and other association industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health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

Sincerely,



H & H Drywall
Associate Member
Home Builders Association of Juneau, Inc.



HALL QUALITY BUILDERS

RESIDENTIAL • COMMERCIAL • APARTMENTS
P.O. BOX 2829, KENAI, ALASKA 99611 • (907) 283-7007

January 27, 1998

Dear Chairman of the Senate 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 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 builder associations utilizing this type 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 the previous "for profit" companies, causing rates to dramatically decrease.

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

Sincerely,

ASHBA Member

cc: Senator John Torgerson
Senator Jerry Ward

H E A R T W O O D

H U I L D E R S & W O O D W O R K I N G

2885 Beverley Ln., Fairbanks, Alaska 99709 (907)455-6870

Chair of the Senate
Labor and Commerce Committee

Dear Loren 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 associations in the state 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 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 it.

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

Sincerely,





THE HEATING COMPANY

PROFESSIONAL PLUMBING AND HEATING
5434 SHAUNE DRIVE, B-1 JUNEAU, ALASKA 99801
(907) 789-3332 FAX (907) 789-6868

Dear Members of the House Labor and Commerce Committee,

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Sincerely,

Associate Member

Home Builders Association of Juneau, Inc.



P. O. Box 2694
Kenai, Alaska 99611

January 27, 1998

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Sincerely,

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

ASHBA Member

cc: Senator John Torgerson
Senator Jerry Ward



JAN 29 1998

January 27, 1998

Dear Chairman of the Senate of the Labor and Commerce Committee:

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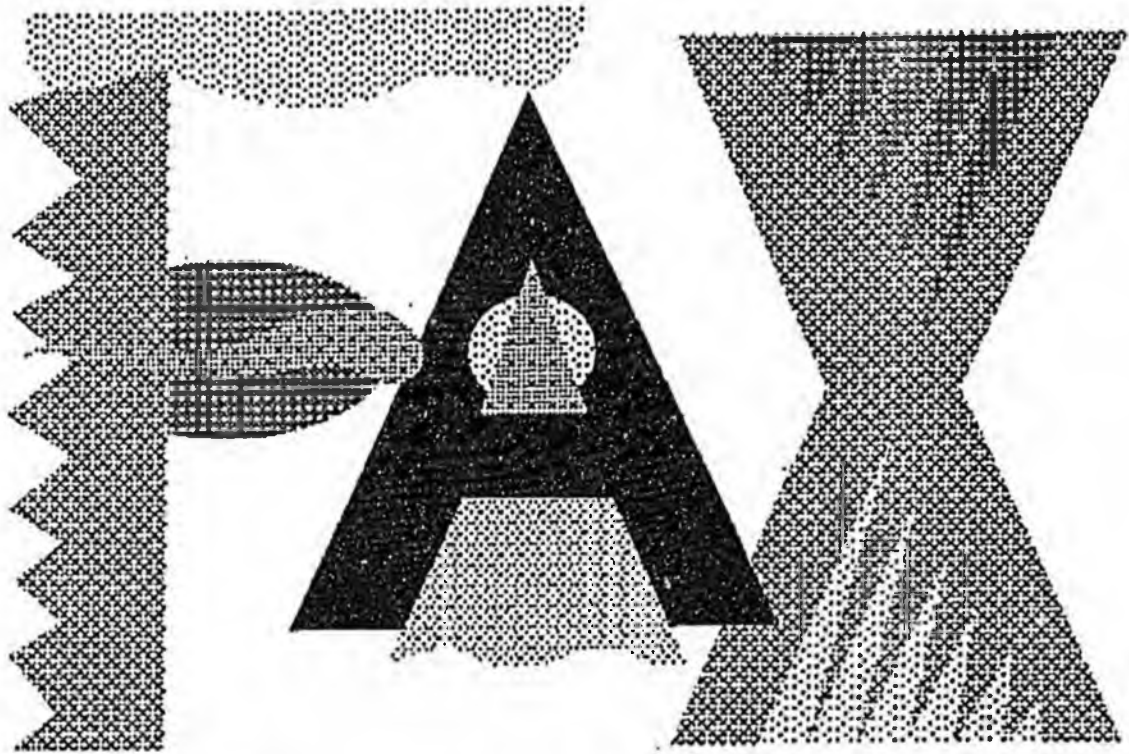
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Sincerely,

Patricia Vincent, Executive Officer

ASHBA Member

cc: Senator John Torgerson
Senator Jerry Ward



TO: *Senator Loren Leman, Chairman
of the Senate of the Labor & Commerce Committee
and Committee Member*

FROM: Pat Vincent, E. O.
Kenai Peninsula Builders Association
(907) 283-8071 Phone / (907) 283-8072 Fax

DATE: 1/27/98

FAX #: 465-3810

TOTAL PAGES INCLUDING COVER: 9

CONTACT:

COMMENTS:

*We thank you in advance for
your support of the Workers'
Compensation legislation -
Have a great day!*



KENAI SUPPLY INC

PO BOX 1729 - KENAI, AK 99611 • Telephone 907-283-7521 • Fax 907-283-3162

January 27, 1998

Dear Chairman of the Senate of the Labor and Commerce Committee:

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Sincerely,

ASHBA Member

cc: Senator John Torgerson
Senator Jerry Ward

Kennedy & Co. LLC

Dan F. Kennedy, CPA, MBA and Janet C. Kennedy, CPA
Lakeview Professional Building
851 E. Westpoint Dr., Suite 108
Wasilla, Alaska 99654

work phone: 907.376-1272
fax: 907.373-1272
Internet Home Page: <http://www.corecom.net/~kennedpp>
Internet Email Address: kennedpp@corecom.net

January 1998

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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,

 Dan F. Kennedy CPA, MBA

Kennedy & Co. LLC
Certified Public Accountants
851 E. Westpoint Dr. Suite 108
Wasilla, AK 99654

Landmark, Inc.
P.O. Box 355
Delta Junction, AK 99737

Chair of the Senate
Labor and Commerce Committee

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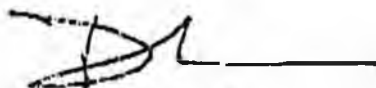
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Thank you for your help on this issue of *critical importance* to the economic health and diversification of our great state.

Sincerely,



David Miller

LIGHTHOUSE ELECTRIC
P.O. Box 33161
Juneau, AK 99803

JAN 30 1998

The Honorable Loren Leman, Chair
Senate Labor and Commerce Committee
Room 115, State Capital
Juneau, Alaska 99801

Dear Mr. Chairman:

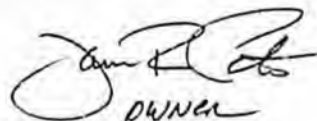
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Worker compensation costs are a substantial portion of doing business in Alaska. As an example, the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. These costs place a burden on both the consumer and the supplier. 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 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,



OWNER

ASHBA Member

M&M Services

PO Box 240604
Douglas, AK 99824-0604

Phone 586-2336

Fax 586-6332

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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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,


Builder Member
Home Builders Association of Juneau, Inc.

NCP

CONSTRUCTION, LTD.
DESIGN/BUILD

JAN 15 1998

January 13, 1998

Senator Loren Leman, Chair
Senator Labor & Commerce Committee
Room 115, State Capital
Juneau, AK 99801

Dear Senator Leman:

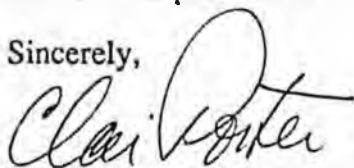
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Sincerely,



N. CLAIBORNE PORTER, JR., AIA, CGR
President



CLARION

P.O. Box 3009 • 150 Trading Bay • Kenai, Alaska 99611
(907) 283-7551 FAX (907) 283-3299

January 27, 1998

Dear Chairman of the Senate of the Labor and Commerce Committee:

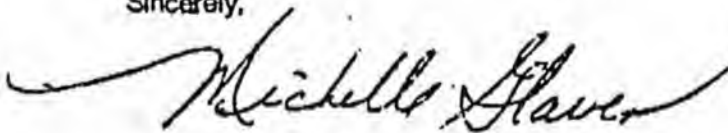
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I and hundreds of others in the building and other industries support this legislation. I am writing to ask that you also support this legislation. Thank you for your support on this issue of critical importance to the economic health and diversification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

Sincerely,



ASHBA Member

cc: Senator John Torgerson
Senator Jerry Ward



A Morris Communications Corporation Newspaper

PKBuilders

264 Forest Park Dr
Ketchikan, AK
99901
ph. 907 225-4488
fax 907 225-4488

January 26, 1998

The Honorable Loren Leman
Senate Labor and Commerce Committee, Room 115
State Capitol
Juneau, AK 99801-1182

Dear Senator Leman:

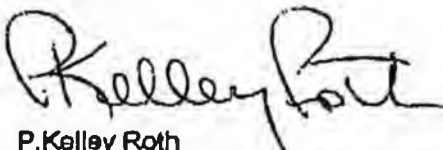
As you know, the Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self-insure for workers compensation insurance through pooling arrangements.

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 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,



P. Kelley Roth
PKBuilders



STEVE RICH GENERAL CONTRACTOR

Lic. #20926
P.O. Box 4146
Soldotna, AK 99669
(907) 260-5930 Fax (907) 260-5940

January 27, 1998

Dear Chairman of the Senate 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 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 builder associations utilizing this type 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 the previous "for profit" companies, causing rates to dramatically decrease.

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

Sincerely,

ASHBA Member

cc: Senator John Torgerson
Senator Jerry Ward

THOMAS P. KING & ASSOCIATES**Real Estate Appraisers and Consultants**

March 28, 1997

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.

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 associations 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,



Thomas P. King
Associate Member
Home Builders Association of Juneau, Inc.

TILLY & COMPANY, LTD
TANANA BUILDERS
P.O. BOX 72080
FAIRBANKS, ALASKA 99707
PH: (907) 456-5565 FAX: (907) 452-3175
AA8508

Feb. 4, 1997

Chair of the Senate
Labor and Commerce Committee

Dear Loren 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 associations in the state to self insure for worker's compensation insurance through pooling arrangements.

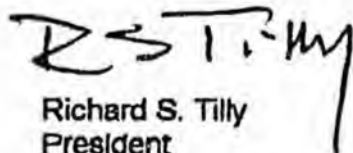
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I, and hundreds of others in the home building and other associated industries, support this legislation. I'm writing to ask that you also support it.

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

Sincerely,



Richard S. Tilly
President
Tilly & Company
Tanana Builders

Timberline Homes, Inc.

P.O. Box 111646 • Anchorage, Alaska 99511-1646
Telephone (907) 345-8861 • FAX (907) 345-8862

AK
respond
JAN 20 1998

January 20,

The Honorable Loren Leman
Chair, Senate Labor and Commerce Committee
Room 15, State Capital
Juneau, Alaska 99801

Dear Mr. Leman:

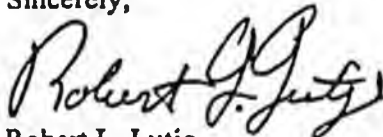
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Sincerely,



Robert L. Lutje
ASHBA Member

TIMMONS CONTRACTING, INC.

P.O. BOX 74520 • FAIRBANKS, AK 99707
PH: 907-456-7195 • FAX 907-455-8885

4/23/97

Senator Loren Leman
Chair of the Senate Labor and
Commerce Committee
Juneau, Alaska

MAY 11 1997

Dear Senator 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 associations in the state to self insure for worker's compensation through pooling arrangements.

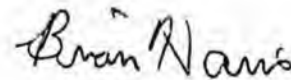
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I and hundred of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support it.

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

Sincerely,



Brian Harris

January 1998

The Honorable Loren Leman, Chair
Senate Labor & Commerce Committee
Room 115, State Capital
Juneau, Alaska 99801

JAN 26 1998

Dear Senator Leman:

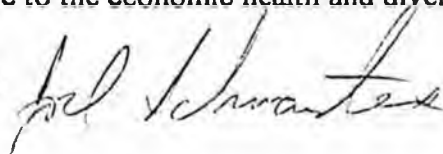
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I, and hundreds of others in the building and other industries, support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and diversification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

Sincerely,



ASHBA Member

W. D. Field Construction
P.O. Box 210953
Anchorage, Alaska 99521

March 28, 1997

Dear Members of the Senate Labor and Commerce Committee

The Alaska State Hombuilders Association has been working with the state legislature and governor to allow associations to self insure for workers compensation by pooling.

As a result of this type of legislation being enacted in forty other states the cost has decreased dramatically for those members that have used this type of legislation.

I'm writing to ask your support for this legislation.

Sincerely,



W. D. Field

Builder Member
Hombuilders Association of Juneau Alaska Inc.



WHITING REALTY

3075 JORDAN AVENUE
JUNEAU, AK 99801
PHONE (907) 788-9888
FAX (907) 788-8188

Dear Members of the Senate Labor and Commerce Committee,


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Sincerely,



Associate Member
Home Builders Association of Juneau, Inc.

MAR 14 1997

March 12, 1997

Dear Senator Loman and Members of the
Senate Labor & Commerce Committee,

Thank you for supporting the Workers'
Compensation legislation that some
builders across the state are asking you
to pass this session. Your time
and consideration of this important issue
are very much appreciated!

Sincerely,

Pat Vincent, E.O.
Kenai Peninsula
Builders Association



GRIZZELL ENTERPRISES, INC.

BOX 1233
SOLDOTNA, ALASKA 99669
PHONE 262-5082

MAR 13 1997

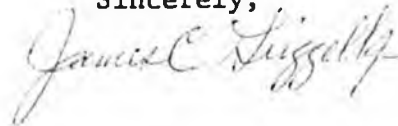
March 10, 1997

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

Dear Senator Leman:

We would like to take this opportunity
to express our appreciation and thank you
for your support of the Workers Compensation
self-pooling legislation.

Sincerely,



FAIRBANKS TITLE AGENCY



714 Third Avenue
Fairbanks Alaska
99701

907 / 456-6626
FAX 452-5406

December 24, 1986

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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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,

Mark A. Tomlinson
President

czm

EXCLUSIVE LANDSCAPING & PAVING, INC.

General Contractor
Contractors License 22789
Business License 193232

P.O. Box 58138
Fairbanks, Alaska 99711-0138

Office 488-8833
Fax 488-8099

1570 Richardson Highway
North Pole, Alaska 99705-5943

February 17, 1997

Chair of the Senate
Labor and Commerce Committee

Dear Loren 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 associations in the state to self insure for worker's compensation insurance through pooling arrangements.


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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 it.

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

Sincerely,
Exclusive Landscaping & Paving, Inc.



Daniel L. Himebauch, President, CEO



Curtiss Construction, Inc.

General Contractor No. AA5721
 110 Antoinette
 Fairbanks, Alaska 99701
 (907)456-7925

Chair of the Senate
 Labor and Commerce Committee

Dear Loren Leman,

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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 it.

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

Sincerely,

MICHELSON
Construction Inc **DAUGHTER**

Design/Build Contractor of Homes & Renovations

750 West Elmwood, Suite 100

Anchorage, Alaska 99515

(907) 522-3375 Office (907) 522-3376 Fax

February 20, 1997

Dear Loren Leman Chairman 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 association in the state to self insure for workers compensation insurance through pooling arrangements.

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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,

Barbara Michelson
Barbara Michelson

GREAT ALASKA LAWN & LANDSCAPING, INC.

Dear Chairman 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 association in the state to self insure for workers compensation insurance through pooling arrangements.

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

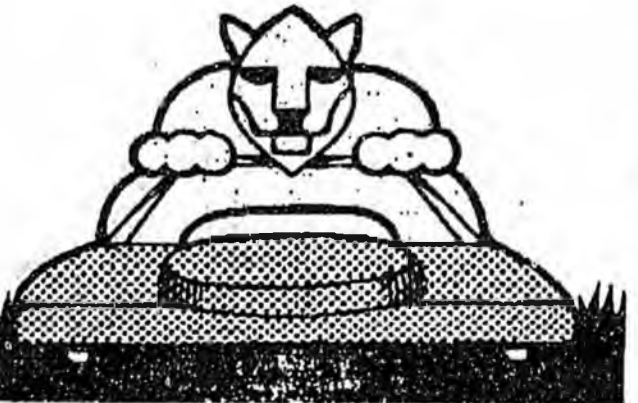
Sincerely,



Todd Christianson
President

"We're the Professionals."

1301 Huffman Road • Suite 206
Anchorage, Alaska 99515
(907) 581-5296 • Fax (907) 345-9025



NEW CASTLE BUILDER'S
JERRY STOCK
BOX 456 KENAI, AK. 99611
776-5583

MAR 06 1997

*file w/ letter
hold for response
L.*

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

Dear Senator Leman 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,
Jerry S. Stock
New Castle Builders*



PO BOX 467 NINILCHIK, ALASKA 99639

PHONE/FAX 907-262-7249

MAR 9 1997

*hold for response
file w/ bill*

Senator Loren Leman, Chairman Senate Labor & Commerce
Room 113, State Capitol
Juneau, Alaska 99801-1182

Dear Senator Leman 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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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,

Bruce V. De, Pres.



ALASKA STATE HOMEBUILDERS ASSOCIATION

February 26, 1997

Senator Loren Lemman
State of Alaska
Juneau, AK 99801-1182

Dear Senator Loren Lemman,

We need your help to pass the new Workers Compensation Insurance legislation (SB 95) in Alaska! **THIS IS AN IMPORTANT REQUEST!** We are interested in reducing the cost of Workers Compensation Insurance in Alaska.

Senator Loren Lemman, as you know, 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 cover workers compensation insurance through pooling arrangements.

The attached letters are from members of our association that support this legislation. They represent a wide cross section of our industry, the state and the business community in general. The association represents over 850 companies and individuals that employ over 15,000 Alaskan workers. They all are asking for your support in easing this obstruction to affordable housing.

This type of legislation has been enacted in over forty other states with fourteen of these utilizing the pooling arrangement. As a consequence, workers compensation costs have decreased dramatically for those members of the associations that have taken advantage of this type of legislation. Experience has shown that when an association pools its 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.

Thank you for your help and support on this issue.

Sincerely,

Steve R Wisdom
President, Alaska State Home Builders Association



8301 SCHOON ST • SUITE 200 • ANCHORAGE, ALASKA • 99518
(907) 522-3931 • FAX (907) 522-3757



SUMMIT TITLE
INSURANCE AGENCY, LTD.

341 W. TUDOR RD., SUITE 102
ANCHORAGE, ALASKA 99503
PHONE: 907-562-3770
FAX: 907-562-1236

273-7319

February 20, 1997

Senator Loren Leman
Chairman of the Senate Labor and Commerce Committee
State of Alaska
Juneau, AK 99801-1182

Dear Senator Leman,

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,

Robin E. Ward
Chief Executive Officer



WARD

CONSTRUCTION

February 20, 1997

Senator Loren Leman
Chairman of the Senate Labor and Commerce Committee
State of Alaska
Juneau, AK 99801-1182

Dear Senator Leman,

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.

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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,

Jimmy L. Ward
President

FROM :

PHONE NO. : 3441601

Feb. 18 1997 12:45AM P2



February 18, 1997

Carleson Custom Homes
PO Box 230334
Anchorage, AK 99523-0334

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

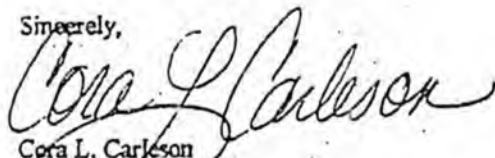
The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure for workers compensation insurance through pooling arrangements.

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 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 \$4000 to \$6000. These costs place a burden on both the consumer and the supplier. The costs of living in Alaska is much higher than the lower forty-eight, 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,



Cora L. Carleson

HARDRIVES, INC.

PAVING — EXCAVATION

8000 Petersburg, Anchorage, AK 99507
Telephone (907) 344-7576
FAX (907) 343-1730

February 18, 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.

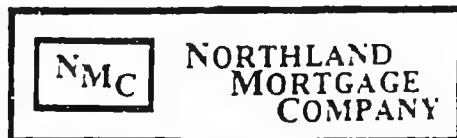
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Workers compensation costs are a substantial portion of doing business in Alaska. As an example, the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$8,000. These costs place a burden on both the consumer and the supplier. The cost 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,

Beverly A. Webb
Secretary/Treasurer



2605 Denali, Suite 100
Anchorage, Alaska 99503
(907) 274-5150 ☐ Fax: (907) 277-4081

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

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Sincerely,

A handwritten signature in cursive script that reads "James E. Shepherd".

BRANCH MANAGER