

ALASKA LEGISLATURE COMMITTEE FILES 1997-1998 8672

9610 SENATE LABOR & COMMERCE



**BHP Steel Building Products  
USA Inc.**

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.

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 is , 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,

A handwritten signature in cursive script, appearing to read 'Steve A. May'. Below the signature, there is a faint, illegible stamp or text.

The logo for California Closets features a stylized outline of a closet on the left, followed by the words "CALIFORNIA CLOSETS." in a bold, serif font.

February 18, 1997

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

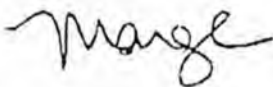
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Workers compensation costs are a substantial portion of doing business in Alaska. As an example, the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. These costs places a burden on both the consumer and supplier. The costs of living in Alaska is high, and anything we can do to reduce the cost will benefit both the consumer and business. 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 for our great state.

Sincerely,

A handwritten signature in cursive script that reads "Marge".

Marge White  
owner, California Closets

**B-LINE CONSTRUCTION INC  
GENERAL CONTRACTORS**

P.O. Box 80525 • Fairbanks, Alaska 99708  
Ph. 474-0200 Fax 474-9536

2-20-97

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.

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 the 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. As mentioned, the worker's 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 it.

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

Sincerely,



President B-Line Const, Inc.

WASHINGTON  
**H O M E Mortgage**

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

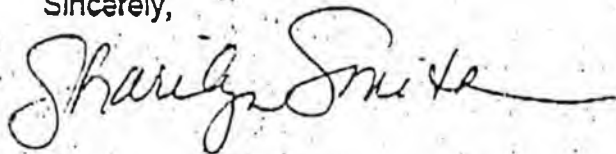
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I and many others in non-profit associations management and other associated industries support this legislation. I'm writing to ask that you also support this legislation, Thank you for your help on this issue of critical importance to the economic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

Sincerely,



Suiter Construction, Inc.  
P.O. Box 701  
Palmer, Alaska 99645

Phone (907)746-7804

Fax (907)746-7805

February 24, 1997

Dear Chairman of the Senate Labor and Commerce Committee:

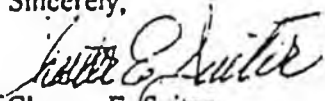
The Alaska State Homebuilders Association had been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure for workers compensation insurance through pooling arrangements.

This type of legislation has been enacted in over forty 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 they previously did with 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 put a burden on both the consumer and the supplier. The cost of new construction in Alaska is substantially higher than housing in other parts of the country; therefore, anything we can do to reduce the cost will benefit both the consumer and business 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.

Along with others in our industry, I 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,



Chester E. Suiter,  
President

ALASKA KITCHEN DISTRIBUTORS, INC.  
704 W. 26TH. AVE.  
ANCHORAGE, AK 99503-2532

February 20, 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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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,  
ALASKA KITCHEN DISTR., INC



Ronnie Burnett  
President



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## STEVE RICH GENERAL CONTRACTOR

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

Dear Representative Rokenberg;

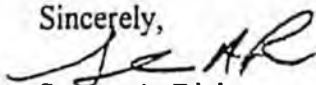
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Workers compensation costs are a substantial portion of the costs of building a new house in Alaska: the average workers compensation cost for a new home in Alaska of that house and the builder of that house. New housing is expensive in Alaska, anything 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.

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,



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## STEVE RICH GENERAL CONTRACTOR

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

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 association in the state to self insure fro workers compensation insurance through pooling arrangements.

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Sincerely,

Steven A. Rich,



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## STEVE RICH GENERAL CONTRACTOR

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

Dear Representative Davis;

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,

Steven A. Rich,

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

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.*

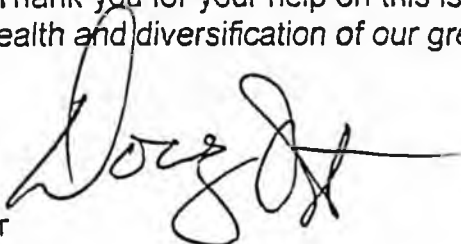
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Sincerely,

Doug Baxter



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

February 12, 1997

Senator Jerry Ward  
Room 423, State Capitol  
Juneau, Alaska

Dear Senator Ward.

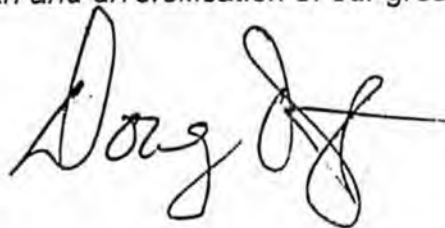
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Sincerely,



Doug Baxter

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

February 12, 1997

Senator John Torgerson  
Room 514, State Capitol  
Juneau, Alaska

Dear Senator John Torgerson,

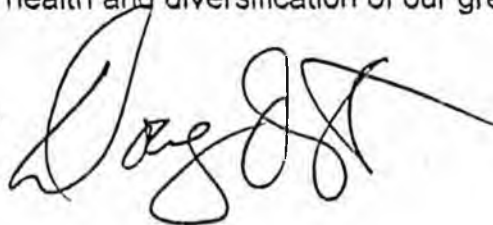
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Doug Baxter



## CONSTRUCTION

February 9, 1997

Dear Senator Loren Leman,

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Tom Seggerman, DBA TDS Construction



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Tom Seggerman, DBA TDS Construction



# *Western Hills Construction*

Specializing in Custom Homes

Dave Petersen (907) 262-5739

Dear Senator Loren Leman:

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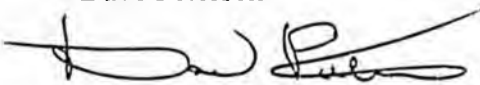
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Sincerely,

Dave Petersen



# *Western Hills Construction*

Specializing in Custom Homes

Dave Petersen (907) 262-5739

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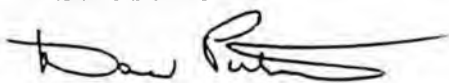
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Dave Petersen



# *Western Hills Construction*

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Dave Petersen (907) 262-5739

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Sincerely,

Dave Petersen



## DIX MASONRY, INC.

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

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

February 5, 1997

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

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Sincerely,

*Dennis Dix*

# DIX MASONRY, INC.

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

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

February 5, 1997

Senator John Torgerson  
Room 514, State Capitol  
Juneau, Alaska 99801-1182

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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*

# DIX MASONRY, INC.

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

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

February 5, 1997

Senator Jerry Ward  
Room 423, State Capitol  
Juneau, Alaska 99801-1182

Dear Senator Ward:

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Sincerely,

*Jenni Dix*

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

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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Sincerely,  
  
Tim Moerlein

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P.O. BOX 298  
KASILOF, AK 99610**

February 12, 1997

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Room 514, State Capitol  
Juneau, Alaska

Dear Senator John Torgerson,

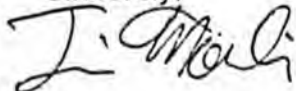
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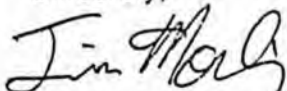
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Sincerely,



Tim Moerlein

C & C GLASS AND MILLWORK, INC.

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



February 5, 1997

Senator John Torgerson  
Room 514, State Capitol  
Juneau, Alaska 99801-1182

Dear Senator Torgerson:

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Sincerely,

*Don Carson*

C & C GLASS AND MILLWORK, INC.

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



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Juneau, Alaska 99801-1182

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Sincerely,

*Don Carson*

## *DENNY'S CONSTRUCTION*

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

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

February 5, 1997

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

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Sincerely,

*Dennis Downs*

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

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

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Sincerely,

*Dennis Downs*

*ALASKA FILTRATION EQUIPMENT & SERVICES, INC.*

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

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

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*Dennis Day*

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

PHONE (907)262-6778  
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Sincerely,

*Dennis Dai*

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

PHONE (907)262-6778  
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Sincerely,

*Denni Day*



# SHILOH CONSTRUCTION INC.

*Specializing in Fire & Flood Restoration & Remodeling*

Dear Chairman of the Senate Labor and Commerce Committee;

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Sincerely,

Nick Pirone, President  
SHILOH CONSTRUCTION, INC.



9040 Glacier Highway, Juneau, AK 99801 TELEPHONE (907) 789-3888  
FAX (907) 789-7036

February 18, 1997

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Sincerely,

A handwritten signature in cursive script that reads 'Janie Bee Powell'.

Janie Bee Powell  
Associate Member  
Home Builders Association of Juneau, Inc.

**R. DAY****CUSTOM BUILDER**

P.O. Box 210165, Auke Bay, AK 99821  
(907) 790-4244  
Lic. #22408

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Sincerely,

Builder Member  
Home Builders Association of Juneau, Inc.

TURNER CONSTRUCTION CO., INC. OF AK.  
P.O. BOX 3489  
PALMER ALASKA 99645  
(907) 735-8334  
FAX: (907) 745-8335

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

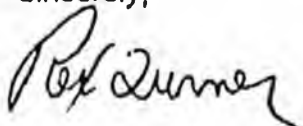
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Sincerely,



.....

P.O. BOX 240934  
DOUGLAS AK. 99824  
PH. (907) 3642159  
FAX (907) 364 2516

# ISLAND CARPENTRY SERVICES

February 18, 1997

Dear Members of the Senate Labor and Commerce Committee.

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Sincerely,



MICHAEL VENNER  
Builder Member  
Home Builders Association of Juneau, Inc.

.....



(907) 789-7500  
FAX (907) 789-4049  
1-800-770-7500

## LUMBER & BUILDING SUPPLY COMPANY

8525 OLD DAIRY ROAD  
JUNEAU, ALASKA 99801

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,

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Associate Member

Home Builders Association of Juneau, Inc.

# C & C GLASS AND MILLWORK, INC.

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



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.

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,

*Don Carson*

## FIRST CITY BUILDERS

P.O. Box 5776  
Ketchikan, AK 99901  
907-225-5653

Dear Members of the Senate Labor and Commerce Committee:

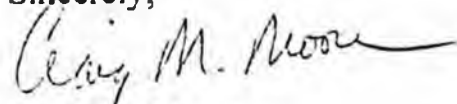
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This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations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

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. Housing costs are high in Alaska, and reducing these workers compensation costs will benefit both the consumer and builders. 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,



Craig M. Moore

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

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 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.

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Sincerely,

  
Andrew E. Tagliaferi



JORDAN CREEK CENTER  
8800 Glacier Hwy., Suite 116  
(907) 780-2323  
Juneau, Alaska 99801  
FAX (907) 790-2324

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,

Associate Member  
Home Builders Association of Juneau, Inc.



# Alaska Portable Toilet Co., Inc.

February 21, 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,

A handwritten signature in cursive script that reads 'Jerry Leach'.

Jerry Leach  
President

2-16-97

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

Senator Loren Leman  
State Capital  
Juneau, Alaska 99801

Dear Senator Leman:

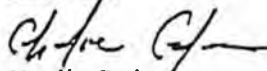
As a member of the Alaska State Home Builders Association, I support your efforts to pass legislation allowing our association and others in Alaska to self insure workers compensation insurance through pooling arrangements.

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.

Senator Jerry Mackie  
State Capital  
Juneau, Alaska 99801

Dear Senator Mackie:

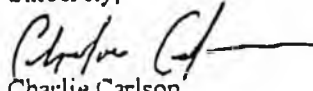
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Sincerely,



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.

Senator Robin Taylor  
State Capital  
Juneau, Alaska 99801

Dear Senator Taylor:

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.

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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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

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.

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*Patricia A. Vincent*  
Executive Officer

PAT VINCENT, EXECUTIVE OFFICER  
KENAI PENINSULA BUILDERS ASSOC.  
P.O. BOX 1753  
KENAI, ALASKA 99611  
PHONE 907-283-8071  
FAX 907-283-8072

ULA BUILDERS ASSOCIATION  
P.O. BOX 1753  
AI, ALASKA 99611  
3-8071 FAX 907-283-8072

December 31, 1996

Senator Jerry Ward  
13126 Highway Drive  
Anchorage, Alaska 99515

Dear Senator Ward:

Congratulations on your election! The Kenai Peninsula Builders Association is asking for your support of the legislation that will allow our association and others in the state to self insure for workers compensation insurance by pooling arrangements. We are sorry you were unable to attend our October meeting due to illness. We are asking you to sign your name to the enclosed Work Draft of CS for House Bill 534, A BILL FOR AN ACT ENTITLED, "An Act Relating to workers' compensation self insurance." We are respectfully requesting your support of this bill and are asking all Representatives and Senators to sign the Work Draft as a co-sponsor to this legislation.

We need your help to pass this legislation. Our opposition is a single for profit insurance company. The Alaska State Home Builders Association has been working with the state to pass this legislation which 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 the state home builders associations utilizing this type legislation.

Workers compensation costs are a substantial portion of the costs of building a new home in Alaska - the average workers compensation cost ranges from \$4,000 to \$6,000 per new home. This legislation will benefit the home builder and the new home buyer. The workers compensation pooling that we support has been shown to decrease these costs through reduction in fraud, improved safety efforts and peer pressure.

We are respectfully requesting your support of this bill. Please sign your name and the date and return the Work Draft to the Alaska State Home Builders Association in the enclosed stamped envelope. Thank you for your time and we look forward to working with you this legislative session!

Sincerely,  
*Pat Vincent, E.O.*

Pat Vincent  
Executive Officer

PAT VINCENT, EXECUTIVE OFFICER  
KENAI PENINSULA BUILDERS ASSOC.  
P.O. Box 1753  
KENAI, ALASKA 99611  
PHONE 907-283-8071  
FAX 907-283-8072

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

December 31, 1996

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

Dear Representative Hodgins:

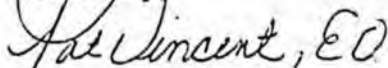
Congratulations on your election! The Kenai Peninsula Builders Association is asking for your support of the legislation that will allow our association and others in the state to self insure for workers compensation insurance by pooling arrangements. We thank you for your positive response to this issue at our October dinner meeting, and are asking you to sign your name to the enclosed Work Draft of CS for House Bill 534, A BILL FOR AN ACT ENTITLED, "An Act Relating to workers' compensation self insurance." We are respectfully requesting your support of this bill and are asking all Representatives and Senators to sign the Work Draft as a co-sponsor to this legislation.

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Workers compensation costs are a substantial portion of the costs of building a new home in Alaska - the average workers compensation cost ranges from \$4,000 to \$6,000 per new home. This legislation will benefit the home builder and the new home buyer. The workers compensation pooling that we support has been shown to decrease these costs through reduction in fraud, improved safety efforts and peer pressure.

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Sincerely,



Pat Vincent  
Executive Officer

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

SULA BUILDERS ASSOCIATION  
P.O. Box 1753  
JAI, ALASKA 99611  
33-8071 FAX 907-283-8072

December 31, 1996

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

Dear Representative Davis:

The Kenai Peninsula Builders Association is asking for your support of the legislation that will allow our association and others in the state to self insure for workers compensation insurance by pooling arrangements. We thank you for your positive response to this issue at our October dinner meeting, and are asking you to sign your name to the enclosed Work Draft of CS for House Bill 534, A BILL FOR AN ACT ENTITLED, "An Act Relating to workers' compensation self insurance." We are respectfully requesting your support of this bill and are asking all Representatives and Senators to sign the Work Draft as a co-sponsor to this legislation.

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Executive Officer

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P.O. Box 1753  
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INSULA BUILDERS ASSOCIATION  
P.O. Box 1753  
ENAI, ALASKA 99611  
283-2071 FAX 907-283-8072

December 31, 1996

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

Dear Representative Phillips:

Congratulations on your election! The Kenai Peninsula Builders Association is asking for your support of the legislation that will allow our association and others in the state to self insure for workers compensation insurance by pooling arrangements. We thank you for your positive response to this issue in your October letter, and are asking you to sign your name to the enclosed Work Draft of CS for House Bill 534, A BILL FOR AN ACT ENTITLED, "An Act Relating to workers' compensation self insurance." We are respectfully requesting your support of this bill and are asking all Representatives and Senators to sign the Work Draft as a co-sponsor to this legislation.

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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 John Torgerson  
145 Main Street Loop  
Kenai, Alaska 99611

Dear Senator Torgerson:

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Sincerely,

*Pat Vincent, E.O.*

Pat Vincent  
Executive Officer

**Don Abel**  
PRESIDENT

9999 Glacier Hwy. • Juneau, Alaska 99801

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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 Senate Labor and Commerce Committee,

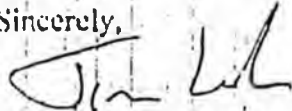
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Sincerely,



Builder Member  
Home Builders Association of Juneau, Inc.



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

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.

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Sincerely,



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

February 1, 1997

Senator Jerry Ward  
Room 423, State Capitol  
Juneau, Alaska 99801-1182

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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 1316 • Soldotna, AK 99669  
Phone: (907) 262-9133

February 1, 1997

Senator John Torgerson  
Room 514, State Capitol  
Juneau, Alaska 99801-1182

Dear Senator Torgerson:

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,

FROM :

PHONE NO. :

Dec. 24 1996 12:21PM P1

## DJM, INC.

GENERAL CONTRACTOR AA 9496

P.O. BOX 81149 FAIRBANKS, ALASKA 99708

(907) 479-5859

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,





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

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Sincerely,

A handwritten signature in black ink, appearing to read "Bruce Johnson", is written over a light-colored background.

To: Rink, Bob

From: Douglas Askernan

12-23-95 9:57am 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)

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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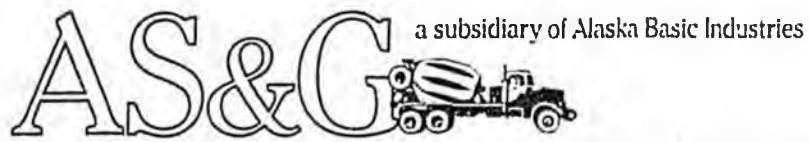
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Sincerely,

*Bob Rink - Design Cont.*

*Self insuring can decrease these costs  
other states have accomplished this  
why can't we in Alaska*



**ANCHORAGE SAND and GRAVEL CO., INC.**

1040 O'Malley Road • Anchorage, Alaska 99515 • Phone (907) 349-3333 • FAX (907) 344-2844

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 Loren Leman  
Senate Chair Labor and Commerce Committee  
State Capital  
Juneau, AK 99801

Dear Senator Leman,

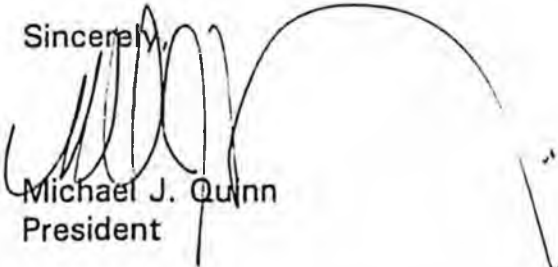
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I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and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

This type of legislation has been enacted in over forty other states with fourteen of these states utilizing the pooling process. As a consequence, worker's compensation costs have decreased dramatically for those members of state home builder's associations utilizing this type of legislation. Experience has shown that when an association self-insures for worker's 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,

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

Robert Petersen  
The Petersen Group, Inc.

# FRIESENS C U S T O M C A B I N S

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

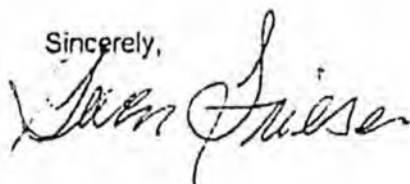
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I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and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

Sincerely,



## 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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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



---

O.K. LUMBER COMPANY, INC.

272 Illinois St.  
Fairbanks, Alaska 99701  
PHONE: (907) 458-6270 - 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,

Kemp A. Knapman  
Comptroller



# TransAlaska Title

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 Avenue  
Soldotna, AK 99669-7508  
907-262-5708  
FAX 262-9594

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.

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 insure 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,

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

## M & B PLUMBING & HEATING

Telephone 907-340-2884  
Fax 907-340-5069

7721 SCHOOL BT #3  
ANCHORAGE, AK 99518

Dear Members of the Senate Labor and Commerce Committee:

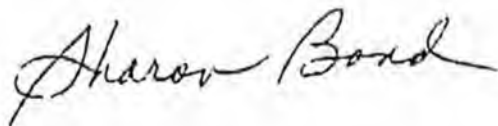
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Sincerely,



Sharon Bond  
Sec/Treas



1649 W. PARKS HIGHWAY  
WASILLA, ALASKA 99654

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

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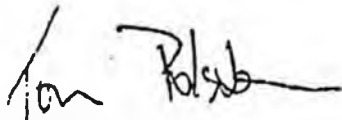
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Members of the House (Senate) Labor and Commerce Committee Page 2

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Sincerely,

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

Tom Rolston

PLANNING & BUILDING A BETTER  
CONTINENTAL DEVELOPMENT  
ON



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

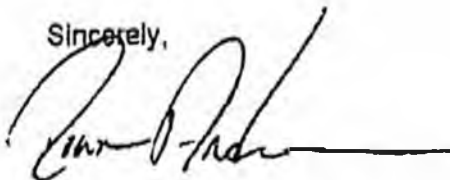
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Sincerely,



## J.D. Glass & Door Inc.

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

Telephone (907) 783-9390  
Fax 907-789-1542  
12-30-96

Dear Representative Bill Hudson and members of the House Labor and Commerce Committee,

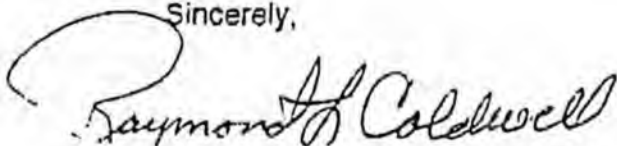
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Sincerely,



Raymond H. Caldwell



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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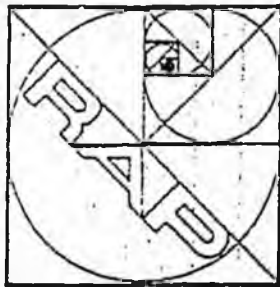
Sincerely,

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 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 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, ALA

**The Prudential**   
Vista Real Estate

Monday, February 17, 1997

Norm Rokeberg  
Chairman of the House Labor and Commerce Committee

RE: Insurance pooling arrangement

Dear Mr. Rokeberg:

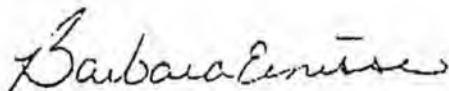
The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

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,



Barbara Ernisse  
General Manager

4241 "B" Street  
Anchorage, AK 99503  
Office (907) 562-8464  
Fax (907) 562-5485

16635 Centerfield Dr.  
Eagle River, AK 99577  
Office (907) 689-6464  
Fax (907) 689-6498

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:

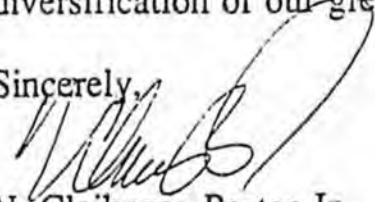
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Workers compensation costs are a substantial portion of the costs of building a new house in Alaska: the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. This cost places a burden on both the consumer 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 State Labor and Commerce Committee:

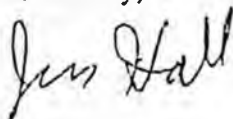
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Workers compensation costs are a substantial portion of the costs of building a new house in Alaska: the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. This cost places a burden on both the consumer 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,



Jess Hall

## Donovan Construction

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P. O. Box 6257  
Ketchikan, AK 99901  
(907) 225-5822  
fax 225-3295  
December 24 1996

Dear Members of the Senate Labor and Commerce Committee:

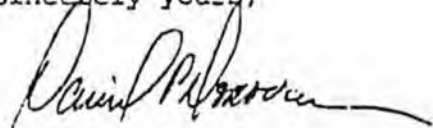
The Alaska State Home Builders Association has been working with the State Legislature and Governor to pass legislation that will allow our Association and other associations in the state to self insure for workers compensation insurance through pooling arrangements.

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 home building 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:

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 \$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

asnba.let

# Grandpre' Custom Homes, Inc.

Grandpre' Custom Homes,  
Inc.  
HC 88 Box 3085  
Wasilla, AK 99654-9721

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

Thursday, January 09, 1997

Senate Labor & Commerce Committee  
Senator Loren Lehmen  
Alaska State Legislature  
State Capitol (MS3100)  
Juneau, AK 99801

Dear Senator Lehman 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  
SOLIDOTNA, AK 99669

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.

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

Senator Jerry Ward  
Room 423, State Capitol  
Juneau, Alaska 99801-1182

Dear Senator Ward:

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  
35000 Spur Highway  
SOLDOTNA, AK 99669

February 5, 1997

Senator John Torgerson  
Room 514, State Capitol  
Juneau, Alaska 99801-1182

Dear Senator Torgerson:

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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