

ALASKA LEGISLATURE COMMITTEE FILES 1997-1998 0014

9611 SENATE LABOR & COMMERCE



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

January 7, 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 \$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 home builders in Alaska. As mentioned, the workers compensation pooling legislation we support has been shown to decrease these costs through reduction in fraud, improved safety efforts and peer pressure.

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

Sincerely,

A handwritten signature in cursive script that reads "Michael D. Penner".

Michael D. Penner
Owner

THOMAS P. KING & ASSOCIATES

Real Estate Appraisers and Consultants

January 14, 1997

Labor and Commerce Committee
Alaska House of Representatives
Juneau, AK 99801

RE: Self Insurance for Workers Compensation

Dear Members:

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

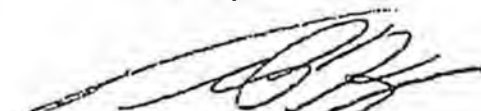
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I am writing to ask that you support this legislation.

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

Sincerely



Thomas P. King



Mellon Mortgage Company

January 14, 1997

Anchorage
4007 Old Seward Highway
Suite 300
Anchorage, AK 99508
(907) 561-5670 Office
(800) 561-5671 Office

Dear Members of the House, Labor and Commerce Committee:

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

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

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

Sincerely,

Jack Green
Branch Manager

All-Season Construction

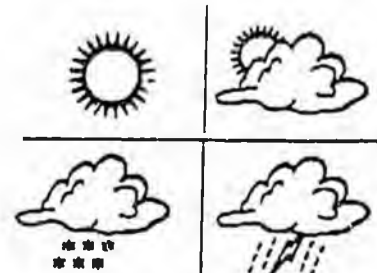
General Contracting & Building Design

T. Kelly Corrigan

P.O. Box 240318 Douglas, AK 99824

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

January 13, 1997

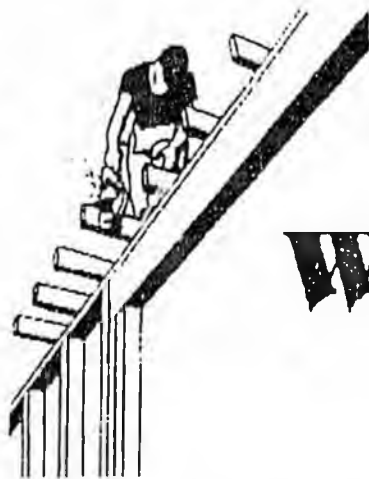


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WOODWRIGHT CONSTRUCTION

Dear Members of the Senate Labor and Commerce Committee:

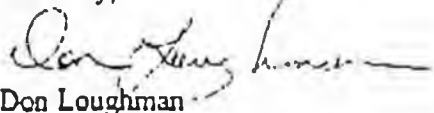
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I and hundreds of those in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and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

Sincerely,

 1/21 '97

Don Loughman

COASTAL BUILDERS, INC.
GENERAL BUILDING CONTRACTOR
RESIDENTIAL & COMMERCIAL

BOX 691, WARD COVE, AK 99928

PHONE 907 247 2375

January 14, 1997

To: Members of the Senate Labor and Commerce Committee

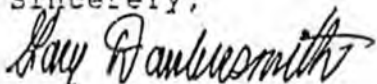
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The average workers compensation cost of building a new home in Alaska is in the area of \$4,000 to \$6,000. This cost places a burden on both the consumer and the home builder. New housing is expensive in Alaska, and anything we can do to reduce the cost will benefit both the consumer and the builder.

I and hundreds of others in the home building and 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.

Sincerely,



Gary Daubersmith, President

Channel Builders
Rick Forrester/Owner
P.O. Box 613
Ward Cove, AK 99928
(907)225-2495

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,

Rick Forrester

BOARDWALK PROPERTIES, INC.
2506 FIRST AVE.

KETCHIKAN, AK 99901

PHONE (907) 225-6191 FAX (907) 225-4383

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,


Guy Mickel

PKBuilders

284 Forest Park DR
Ketchikan, AK
99901
ph. 907 225-4488
fax 907 225-4488

December 30, 1996

Senate Labor and Commerce Committee

Dear Members of the Senate Labor and Commerce Committee:

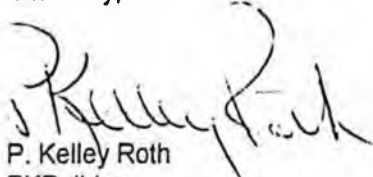
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Sincerely,



P. Kelley Roth
PKBuilders

SETTJE CONSTRUCTION
GENERAL CONTRACTOR
P.O. BOX 9255
KETCHIKAN, AK 99901

DEAR 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 \$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 OF ALASKA. AS MENTIONED, THE WORKERS COMPENSATION POOLING LEGISLATION WE SUPPORT HAS BEEN SHOWN TO DECREASE THESE COST THROUGH REDUCTION IN FRAUD, IMPROVED SAFETY EFFORTS AND PEER PRESSURE.

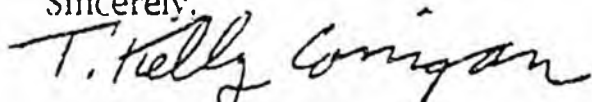
I AND HUNDREDS OF THOSE IN THE HOME BUILDING AND OTHER ASSOCIATED INDUSTRIES SUPPORT THIS LEGISLATION. I'M WRITING TO ASK THAT YOU ALSO SUPPORT THIS LEGISLATION. THANK YOU FOR YOUR HELP ON THIS ISSUE OF CRITICAL IMPORTANCE TO THE ECONOMIC HEALTH AND DIVERSIFICATION OF OUR GREAT STATE.

BEST REGARD:



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

Sincerely,

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

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

Zimco Construction

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

January 09, 1997

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

Dear Representative Rokeberg and Labor and Commerce Committee Members:

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

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Sincerely,

Marc Zimmerman
President
Zimco Construction

GRIZZELL ENTERPRISES, INC.

BOX 1233

SOLDOTNA, ALASKA 99669

PHONE 282-5082

January 9, 1997

Senator Loren Leman, Chairman
House 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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Sincerely,

James C. Grizzell

GRIZZELL ENTERPRISES, INC.

BOX 1233
SOLDOTNA, ALASKA 99669
PHONE 282-5082

January 7, 1997

Senator John Torgerson
House Labor & Commerce Committee
State Capitol
Juneau, Alaska 99801-1182

Dear Senator Torgerson and Labor and Commerce Committee Members:

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Sincerely,

James C. Grizzell

GRIZZELL ENTERPRISES, INC.

BOX 1233
SOLDOTNA, ALASKA 99869
PHONE 282-5082

January 7, 1997

Senator Jerry Ward
House Labor & Commerce Committee
State Capitol
Juneau, Alaska 99801-1182

Dear Senator Ward and Labor and Commerce Committee Members:

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Sincerely,

James C. Grizzell



Bell Homes
A Division of Bell Building Inc.

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

January 15, 1997

Alaska State Senate
Commerce and Economic Development Committee, Chair
Anchorage Legislative Offices
714 West 4th Avenue
Anchorage AK 99501

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

Dear Chairperson,

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

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Sincerely,

Judy B. Bell
Vice President



Bell Homes
A Division of Bell Construction

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

January 15, 1997

Alaska State Senate
Labor Committee, Chair
Anchorage Legislative Offices
714 West 4th Avenue
Anchorage AK 99501

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

Dear Chairperson,

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

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Sincerely,

Judy B. Bell
Vice President



ARCHITECTURAL

5438 Shaunc Drive, Juneau, Alaska 99801

CABINETS and MILLWORK Inc.

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

*commercial & office
cabinets & furniture*

residential work

finishing

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Sincerely,

Associate Member
Home Builders Association of Juneau, Inc

Bruce Haar
President

GENERAL CONTRACTOR - LIMITED LIABILITY COMPANY

WesWood Homes

G. WESLEY HARTLIEB
TEL: 346-108911041 LIPSCOMB ST.
ANCHORAGE, AK 99516-1511CELL: 240-7176
FAX: 346-1671

February 17, 1997

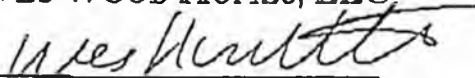
Dear Ms. Loren Leman - Chairman, Senate Labor and Commerce Committee,

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

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

Very Cordially Yours,

WES WOOD HOMES, LLC



by G. Wesley Hartlieb

Superior Builders, Inc.

Residential & Commercial
Since 1962

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

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

Sincerely,

Alfred J. Thompson
9095 Glacier Hwy.

Suite 102

Juneau, AK 99801
Builder Member

907-789-5000 Home Builders Association of Juneau, Inc.

Fax: 789-0054



PHOTO
#07: 788-2253
Page of 788-8953
- C NO. AA3317
P.O. Box 32478
Juneau, Alaska 99803

February 16, 1997

Dear Members of the Senate Labor & Commerce Committee,

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

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

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

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

Sincerely,

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

FEB-16-97 SUN 11:15

J. DE SMET CONST.

FAX NO. 7902253

P. 01

VALLEY PAINT CENTER
P.O. BOX 29353
JUNEAU, ALASKA 99803
907/789-9878

Dear Members of the Senate Labor and Commerce Committee,

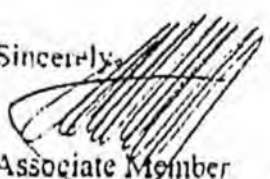
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Sincerely,



Associate Member
Home Builders Association of Juneau, Inc.

The **COUNTER-FITTERS** Inc.

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

Dear Members of the Senate Labor and Commerce Committee,

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Sincerely,



Associate Member
Home Builders Association of Juneau, Inc.

Premier MORTGAGE

February 15, 1997

Senator Loren Leman
Chairman, House Labor and Commerce Committee
State House
Juneau, Alaska

Re: Worker's Compensation Insurance Through Pooling

Dear Representative Rokeberg:

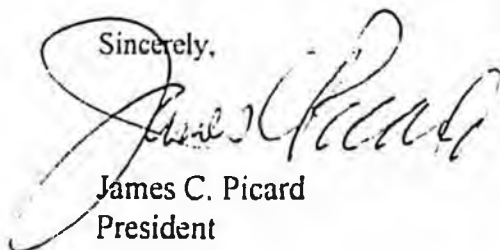
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Workers compensation costs are a substantial portion of doing business in Alaska. As an example, the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. These costs place a burden on both the consumer and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

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

Sincerely,



James C. Picard
President

THERMO-KOOL of Alaska, Inc.

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

manufacturers of

MONO THERM

MonoTherm
Cellulose Insulation

**ASTRO-
MULCH**

Astro Mulch
Hydro-Seeding Mulch

STABLE NEWS™

Stable News
Animal Bedding

LAWN RE-NEW

A Lawn Repair System

February 17, 1997

TO: Senator Loren Leman

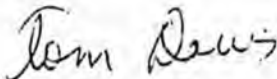
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I and many others in non-profit associations management and other associated industries support this legislation. I am writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic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

Sincerely,



Tom Davis

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

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

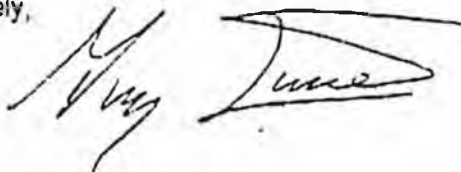
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I and many others in non-profit associations management and other associated Industries support this legislation. I'm writing to ask that you also support this legislation, Thank you for your help on this issue of critical importance to the economic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

Sincerely,

 M. J. Jones
Presi



THE
THOMAS COMPANY
BUILDING HOMES FOR ALASKANS SINCE 1973

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

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

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

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Sincerely,



Michael R. Thomas

Giant Don's Carpet & Design

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

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

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

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Sincerely,

P. J. Bell Pres.

KND ENGINEERING

20441 PTARMIGAN BLVD.
EAGLE RIVER, AK 99577-8736

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

February 15, 1997

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

Dear Senator Leman & Representative Rokberg:

REF: Workers Compensation Insurance through Pooling Arrangements

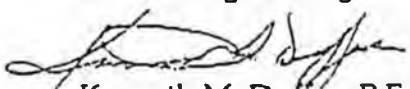
The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other associations in the state to self insure through pooling arrangements for workers compensation insurance.

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

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

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

Sincerely,
KND Engineering



Kenneth M. Duffus, P.E.

cc: file



*Above
the
Crowd!*[®]

mark a. korting,
president

January 15, 1997

Alaska State Senate
Labor and Commerce Committee
Juneau, Alaska

Dear Members of the Senate Labor and Commerce Committee:

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

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

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

Sincerely,

Mark Korting, Broker



RE/MAX properties, inc.
2800 cordova street, suite 100
anchorage, alaska 99503
phone: (907) 276-2781

ALASKA PELLET HEATING



wood-pellet barbecues/smoker

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



wood-pellet stoves

January 15, 1997

Dear Members of the 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.



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

Dear Members of the Senate Labor and Commerce Committee,

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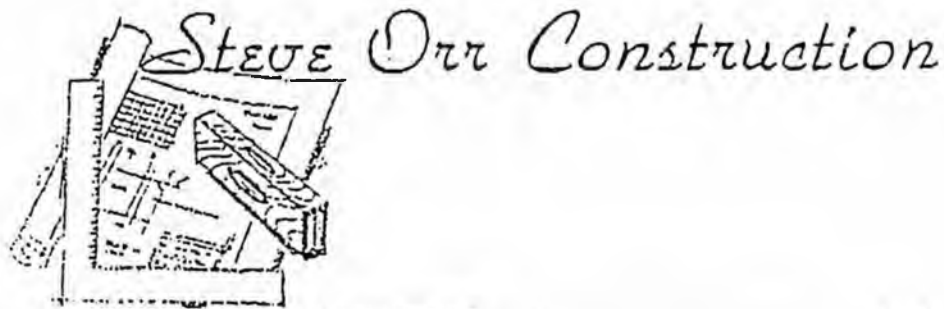
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Sincerely,

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



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

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

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Sincerely,

M. Steven Orr

Alaska
Rim
Engineering

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



P. O. Box 2749
Palmer, Alaska 99645

January 21, 1997

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

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

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Sincerely,

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

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

Residential Home Construction Gen. Cont. Lic. #AA6189
Residential Rental Lic. Bus. Lic. #071929

R & L HANSEN

P.O. Box 55567
North Pole, Alaska 99705

ROYAL G. HANSEN
Partner
(907) 488 6497

LARRY V. HANSEN
Partner
(907) 488 6700

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

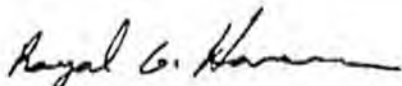
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Sincerely,



PARTNER

**EEIS CONSULTING
ENGINEERS, INC.**

January 21, 1997

Dear Members of the Senate Labor and Commerce Committee:

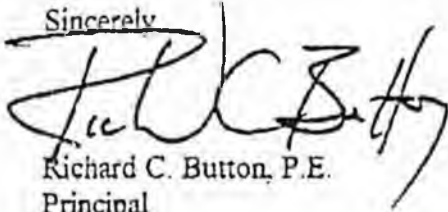
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Sincerely



Richard C. Button, P.E.
Principal

RCB/cq

**Rock-N-Roll
CONSTRUCTION**TIM RUSSELLHC1 BOX 2601
HEALY, ALASKA 99743-9601
/907/683-2466
FAX/907/683-2901

1/13/97

Dear Members of the Senate Labor and Commerce Committee,

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Sincerely,
Tim Russell

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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, *William F. Bone* Pres. Conank

Timberline Homes, Inc.

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

February 2, 1997

Senator Loren Leman
Chair, Senate Labor and Commerce Committee
Alaska State Legislature
Juneau, Alaska

Dear Senator Leman:

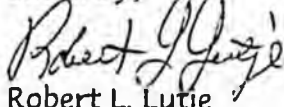
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Sincerely,



Robert L. Lutje
President



R. D. Almlie Construction, General Contractor

Owner, Rod Almlie
Alaska License # 18435
Ak. Res. Endorsement # 1
9410 LongRun Dr.
Juneau, Ak. 99801

Phone 907-789-3877
Fax 907-789-3870
Cell Phone 907-321-0882
Insured
Bonded

January 14, 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.

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Sincerely,

Builder Member
Home Builders Association of Juneau, Inc.

January 14, 1997

Dear Members of the Senate Labor and Commerce Committee:

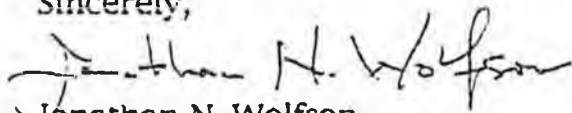
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Sincerely,



Jonathan N. Wolfson
Home Builders Association of Juneau, Inc.



Jonathan N. Wolfson
General Contracting
21004

605 N. Franklin
Juneau, AK 99801
(907) 586-3601

From the desk of: **Mike O'Malley**
P.O. Box 3509
Homer, Alaska 99603
(907) 235-5455

DEAR MEMBERS OF THE HOUSE NORM ROKEBERG AND THE
SENATE LOREN LEMAY

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Sincerely,

Mike O'Malley Construction



ahba

Affiliated with NAHB

January 20, 1997

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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Sincerely,



Douglas H. Askerman
Executive Officer

ANCHORAGE HOME BUILDERS ASSOCIATION, INC.

8301 Schoon Street, Suite 200 • Anchorage, AK 99518 • (907) 522-3605 • Fax (907) 522-3757



Taylor

RESTORATION SERVICES

WATER/FIRE DAMAGE REPAIR
24 HOUR EMERGENCY SERVICE

Dear Loren Lemam Chair of the Senate Labor and Commence Committees:

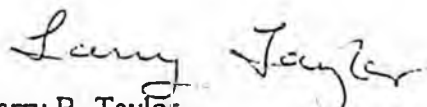
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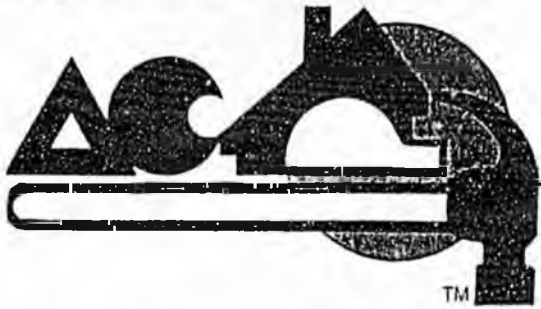
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Sincerely,


Larry B. Taylor
Secretary



**ALASKA CRAFTSMAN™
HOME PROGRAM, INC.**

900 WEST FIREWEED LANE SUITE 201
Anchorage, Alaska 99503-2509
(907) 258-2247 Fax: 258-5352
email: achp@alaska.net



January 23, 1997

Senator Loren Leman Chairman
Senate Labor and Commerce Committee
Alaska State Legislature

Dear Senator Leman.

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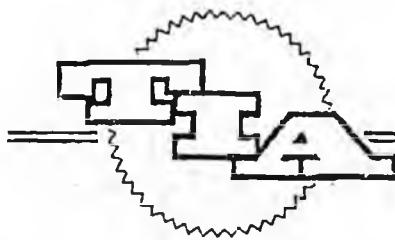
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Sincerely,

Timothy M. Sullivan
Executive Director

**TITLE INSURANCE AGENCY**9097 Glacier Highway
Juneau, Alaska 99801Phone (907) 789-1671
FAX (907) 789-2375

January 21, 1997

Dear Member 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,

A handwritten signature in cursive script that reads "Roni Otter".

Title Insurance Agency
Associate Member
Home Builders Association of Juneau, Inc.

BEMA Construction Co.

3900 Steven Dr.
Wasilla, Alaska 99654
(907) 376-1123
(907) 376-2328 FAX

Dear Chairman Loren Leman
Senate Labor and Commerce Committee:

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Sincerely,



Richard Carr

**PREFERRED
PLUMBING &
HEATING**

335 Main Street Loop, Kenai, Alaska 99611
Phone: 907-283-7909

FAX: 907-283-7990

January 21, 1997

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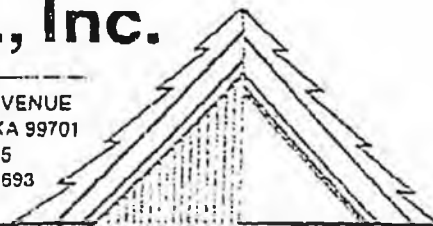
Respectfully yours,

Rockwell G. Smith
PREFERRED PLUMBING & HEATING
By: Rockwell G. Smith, Owner

Rain Proof Roofing Co., Inc.

2201 EAST 84th COURT
ANCHORAGE, ALASKA 99507
(907) 344-5545
FAX (907) 340-3386

2308 STANDARD AVENUE
FAIRBANKS, ALASKA 99701
(907) 456-5545
FAX (907) 452-2693



January 21, 1997

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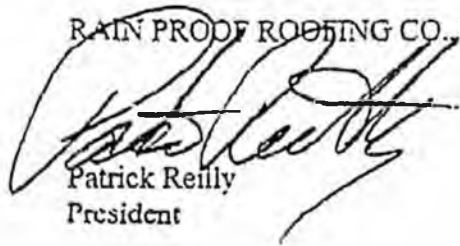
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Sincerely,

RAIN PROOF ROOFING CO., INC.


Patrick Reilly
President



TransAlaska Title

105 Trading Bay Rd., STE 103 • Kenai, AK. 99611 • (907) 283-7503 • FAX: (907) 283-7719

January 24, 1997

Loren Leman
Chairman of the Senate Labor & Commerce

Dear Mr. Leman:

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

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Sincerely,

Patsy Mizera
Vice President

cc: John Torgerson
Jerry Ward

ATTORNEYS AT LAW

BAXTER, BRUCE, BRAND & DOUGLAS

 PROFESSIONAL CORPORATION

PO. BOX 32819
 JUNEAU, ALASKA 99803
 (907) 780-3126 (Telephone)
 (907) 780-1013 (Facsimile)
 bbbd@alaska.net (E-mail)

FRED J. BAXTER
 DANIEL G. BRUCE
 CHRISTAL SCAMERS BRAND
 JAMES C. DOUGLAS, JR.
 RYAN L. SULLIVAN
 JEFFERY D. TROTT
 ELIZABETH A. ZICKLER

January 15, 1997

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.

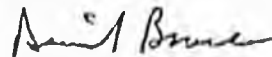
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Best regards,

BAXTER, BRUCE, BRAND & DOUGLAS



Daniel G. Bruce
 Associate Member
 Home Builders Association of Juneau, Inc.



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

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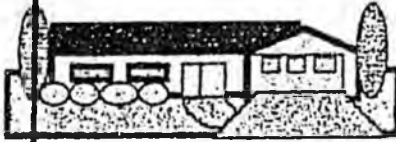
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Sincerely,

(OWNER)



AURORA BUILDERS

SPECIALIZING IN CUSTOM HOMES
3212 RIVERVIEW DRIVE
FAIRBANKS, ALASKA 99709
(907) 452-8557 (FAX) 452-8557

1/23/97

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

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Sincerely,

Rodger Burks, /Owner

ANCHORAGE REFUSE, INC.

6301 ROSEWOOD STREET
ANCHORAGE, ALASKA 99518
907-563-3717

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

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Sincerely,

T & H Plumbing and Heating
PO Box 871395
221 Forest St.
Wasilla, AK. 99687
(907) 376-2859
Fax: (907) 373-3851

January 23, 1997

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

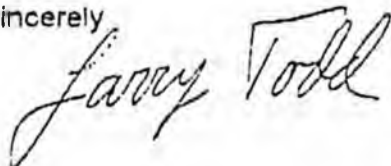
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I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and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

Sincerely



Spinell
HOMES, Inc.

January 22, 1997

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

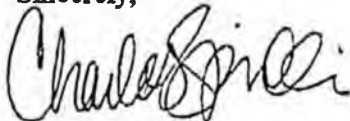
The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our association and other association in the state to self insure for workers compensation insurance through pooling arrangements.

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 increase.

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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,



Charles Spinelli
Spinell Homes, Inc.



2770 Sherwood Lane, Ste: J
P.O. Box 34272
Juneau, AK 99803-4272

Phone: (907) 789-0811
Fax: (907) 789 0457

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.

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,

Carla Meek
owner



D.G. Smith Builders

2281 E. Sun Mountain Ave. Suite 2
Wasilla, Alaska 99854
(907) 376-1493

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

The Alaska State Home Bullders Assocation 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 utlllzing the pooling process. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders associations utlllzing 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,



8032 Queen Victoria Drive
Anchorage, Alaska 99518
Phone (907) 229-1094

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 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 \$8,000. 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,

Bruce Roberts

ENERGY DESIGN ASSOCIATES, INC.

January 22, 1997

The Honorable Loren Leman
Chairman, Senate Labor and Commerce Committee
Alaska State Legislature
Juneau, Alaska

Dear Chairman:

I am writing to ask that you support legislation allowing the Alaska State Home Builders Association to self-insure for workers compensation through pooling arrangements. We have been working with the state legislature and governor to pass such legislation.

This type of legislation has been enacted in more than forty states. 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 of legislation. Experience has shown that when an association self-insures workers compensation, association members tend to focus on fraud and safety issues much more closely than "for profit" insurance companies -- ultimately resulting in dramatic rate reductions.

Workers compensation costs are a substantial portion of the cost of building a new house in Alaska. The average workers compensation cost is approximately \$4,000 to \$6,000 per house. If we can reduce the cost of workers compensation by 50 percent through self-insurance, this would pay for nearly half the cost of a home's heating system! New housing is expensive in Alaska. Anything we can do to reduce the cost will directly benefit the consumer.

I and hundreds of others in the home building and associated industries support this legislation. Again, I ask you to please support this legislation. Thank you for your help.

Sincerely,



Stuart Brooks
President
Energy Design Associates, Inc.

WAR BONNETTM Construction

• 44645 Alex Drive, Soldotna, Alaska 99669 • 907/262-5765 FAX 907/262-2337 •

January 17, 1997

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

Dear Senator Leman and Labor and Commerce Committee Members:

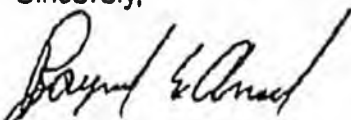
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I and hundreds of others in the home building and other associated industries support this legislation. I'm writing to ask that you also support this legislation. Thank you for your help on this issue of critical importance to the economic health and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

Sincerely,



Raymond E. Ansel

**ALASKA PIPE
& SUPPLY**

a division of Familian NW

3109 INDUSTRIAL AVE.
FAIRBANKS, AK 99701

(907) 458-1234
Fax: (907) 451-6244

January 23, 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.

This type of legislation has been enacted in over forty other states with fourteen of those 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.

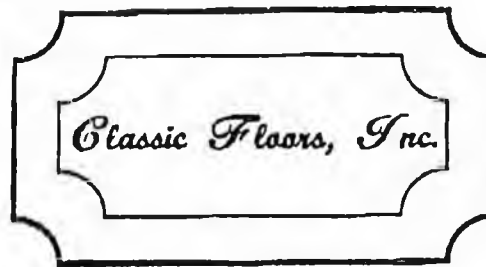
Workers compensation costs are a substantial portion of the costs of building a new house in Alaska. The average workers compensation costs for a new home in Alaska is in the area of \$4,000 to \$6,000. This cost places a burden on both the consumer of that house and the builder of the house. New housing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

Pope Bidwell



January 24, 1997

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

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

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

I and hundreds of others in the home building and other associated industries support this legislation. I 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,

A handwritten signature in cursive script, appearing to read "Pamela Priest".

Pamela Priest, President

GC.97.2



PHONE (907) 563-LAND (5263)

3330 Arctic Blvd., Suite 103, Anchorage, Alaska 99503

Title Fax 563-2522
Escrow Fax 561-4876

January 23, 1997

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 compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for profit insurance companies causing rates to dramatically decrease.

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

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

Sincerely,

Crystal Feltola
Vice-President





Southcentral

Title Agency
a Stewart Title Company

35096 Kenai Spur Hwy.

Soldotna, Alaska 99669

(907) 262-4494 • 262-3925 FAX

1/10/1997

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

Dear Senator John Torgerson :

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.

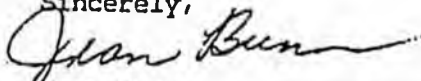
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Workers compensation costs are a substantial portion of the costs of building a new house in Alaska; The average workers compensation costs for a new home in Alaska is in the range of \$4,000.00 to \$6,000.00. This cost places a burden on both the consumer of that house and the builder of that house. New housing is expensive in Alaska so anything we can do to reduce the cost will benefit both the consumer and the Homebuilders in Alaska. As mentioned, the

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

Sincerely,


Jean Bunn



Buenett Construction

"BETTER BUILT HOMES"

3059 MOUNTAINWOOD CIRCLE JUNEAU, ALASKA 99801
PH/FAX (907) 789-0352

Dear Members of the House Labor and Commerce Committee,

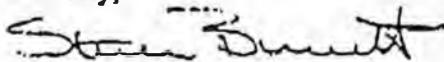
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Workers compensation costs are a substantial portion of the costs of building a new house in Alaska; the average workers compensation cost for a new home in Alaska is in the area of \$4000 to \$6000. This cost places a burden on both the consumer of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

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

Sincerely,



Builder Member
Home Builders Association of Juneau, Inc.

LOCKWOOD COMPANY
301 W. Lakeview Drive
Wasilla, AK 99654
(907)373-2995

January 30, 1997

Dear Loren Leman, Chair 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 compensation the members of the association tend to focus on fraud and safety issues much more closely than their previous for profit insurance companies causing rates to dramatically decrease.

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

Sincerely,



Philip P. Lockwood,
Owner

Mountain Tops, LTD.

Formerly Solid Surface Fabricators
2601 Barrow St.
Anchorage, AK 99503
272-8107 or fax 272-8710

Dear Members of the Senate Labor and Commerce Committee:
Loren Leman - 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 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,



Paul Rasmussen - Owner,
Mountain Tops, LTD

Hamilton Diversified Services
2484 Industrial Blvd.
Juneau, Alaska 99801
Ph: (907)789-0408
Fax:(907) 789-1834

January 17, 1997

Senate Labor & Commerce Committee

Dear Members,

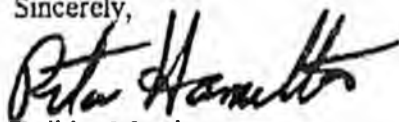
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This type of legislation has been enacted in over forty other states with fourteen of these states utilizing this type of legislation. As a consequence, workers compensation costs have decreased dramatically for those members of state home builders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

Workers compensation costs are a substantial portion of the costs of building a new house or remodeling an existing 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 and remodeling is expensive in Alaska and anything we can do to reduce the cost will benefit both the consumer and the home builders in Alaska.

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.



400 Willoughby Avenue
Suite 205
Juneau, Alaska 99801
Office phone: (907) 586-4990
Fax: (907) 586-4992
E-mail: Ricker@Alaska.net

Dear Members of the Senate Labor and Commerce Committee,

The Alaska Home 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 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, appearing to read "Mary Ricker", is written over the word "Sincerely,".

Associate Member

Home Builders Association of Juneau, Inc.

Alaska Federal Savings Bank



January 31, 1997

State of Alaska
Senate Labor and Commerce Committee
State Capital
Juneau, AK 99801-1182

Dear Senators Leman, Mackie, Kelly, Miller, and Hoffman:

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

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

Workers compensation costs are a substantial portion of the costs of building a new home in Alaska, averaging between \$4,000 and \$6,000. This cost places a burden on both the consumer and the builder. New housing is expensive in Alaska, and anything we can do to reduce the cost will benefit both the consumers and the new home 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 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 Wedel
Sr. Vice President
Chief Lending Officer

Serving Southeast Alaska Since 1935

ADMINISTRATIVE OFFICES • 2094 JORDAN AVENUE, JUNEAU, ALASKA 99801-8046 • (907) 789-4844 • FAX (907) 790-5160



Western Hills Construction

Specializing in Custom Homes

Dave Petersen (907) 262-5739

Dear Chairman of the Senate Labor and Commerce Committee:

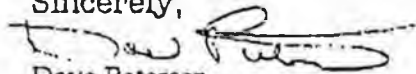
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Workers compensation costs are a substantial portion of the costs of building a new house in Alaska: the average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. This cost places a burden both the consumer of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



Dave Petersen



Le Baron Drywall, Inc.

dba Le Baron Drywall & Construction

7721 Schoon Street #4 • Anchorage, Alaska 99518 • Office: 907-344-5373 • Fax 907-344-1778

January 29, 1997

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

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our 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 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. Thank you for your help on this issue of critical importance to the economic health and diversification of our great state.

Sincerely,



7801 Schoon Street Suite E. Anchorage, Alaska 99518 • (907) 322-1778

January 29, 1997

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

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation that will allow our 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 more closely than their previous for profit insurance companies causing rates to dramatically decrease.

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

I and hundreds of others in the home building and other associated industries support this legislation. 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 'Kaylen Lebow', written in dark ink.

Subarctic Construction, Inc.5872 Old Richardson Highway
Calista, Alaska 99712Donna & Ted Olesen
(907) 488-3080

Fax (907) 488-3075

Theresa Bobby & Darrell Eversman
(907) 488-3070

January 27, 1997

Dear Mr. Rokeberg, Chairman of the House Labor and Commerce Committee:

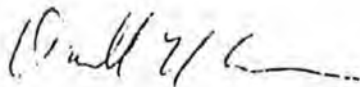
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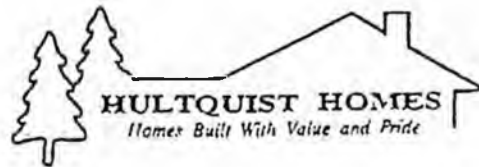
Workers compensation costs are a substantial portion of the cost of build a new house in Alaska. The average workers compensation cost for a new home in Alaska is in the area of \$4,000 to \$6,000. This cost places a burden on both the consumer of that house and the builder of that house. New housing 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, and peer pressure.

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

Sincerely,



Darrell K. Eversman, Vice-President



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 that reads "Dan Hultquist".

2340 AZURITE CT., SUITE A • ANCHORAGE, AK 99507
907/522-3204 • FAX 907/522-3211



Anchorage Door

7100 Old Seward Highway • Suite H • Anchorage, Alaska 99518 • (907) 344-7757 • FAX (907) 522-1235

February 14, 1997

Loren Leman, Chair
Senate Labor and Commerce Committee

Dear Chairman:

The Alaska State Home Builders Association has been working with the state legislature and governor to pass legislation which 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 the 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 place a burden on both the consumer and the supplier. Therefore, 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 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,

Johan Overland
Anchorage Door

Ted Veal & Co.

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

February 10, 1997

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

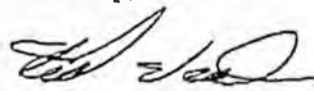
Dear Senator Leman and Members of the Senate Labor and Commerce Committee,

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.

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,



Ted Veal

Ted Veal & Co.

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

February 10, 1997

Senator Jerry Ward
Room 423
State Capitol
Juneau, AK 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 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

Ted Veal & Co.

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

February 10, 1997

Senator John Torgerson
Room 514
State Capitol
Juneau, Ak 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 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

Ti-Le-An Management, Inc.
351 West Parks Highway
Suite 212
Wasilla, AK 99654
(907) 373-5296 Mobile (907) 355-5296

Tuesday, January 21, 1997

Dear Representative ~~Ogan~~ *Scott*

We of the Alaska State Home Builders Association have 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.

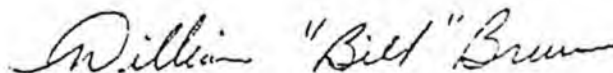
This type of legislation has been enacted in fourteen other states. As a consequence, workers compensation costs have decreased dramatically for the members of the state home builders associations in almost every state that has enacted this type of legislation. Experience has shown that when an association 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 down.

Workers compensation costs are a substantial portion of the cost of building a new home in Alaska. This cost must be passed on, as a matter of survival, to the purchaser of the new home. 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 home builders in Alaska. The workers compensation pooling legislation we support has been shown in other states to

decrease the cost of new housing by improving the safety of the job and decreasing fraud in the workers compensation system.

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

Sincerely,

A handwritten signature in cursive script that reads "William 'Bill' Bruu".

William H. Bruu

351 W. Parks HWY., Suite 212

Wasilla, AK 99654

373-5296 fax 376-3679



Post Office Box 800
Homer, Alaska 99603
907-233-8876
FAX 907-233-5521

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



First National Bank
of Anchorage

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.

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