



**Workers' comp rates are on the rise, do you have the right agent?**

## **WCIRB Approves Workers' Comp Rate Increase!**

### **Are You Prepared?**

Within the past 12 months, the California Insurance Commissioner Dave Jones and the Workers Compensation Insurance Rating Bureau (WCIRB) have recommended and approved over 45% Rate increases on average for various class codes in California. Certain Construction class codes have had recommendations to be increased by as high as 87%.

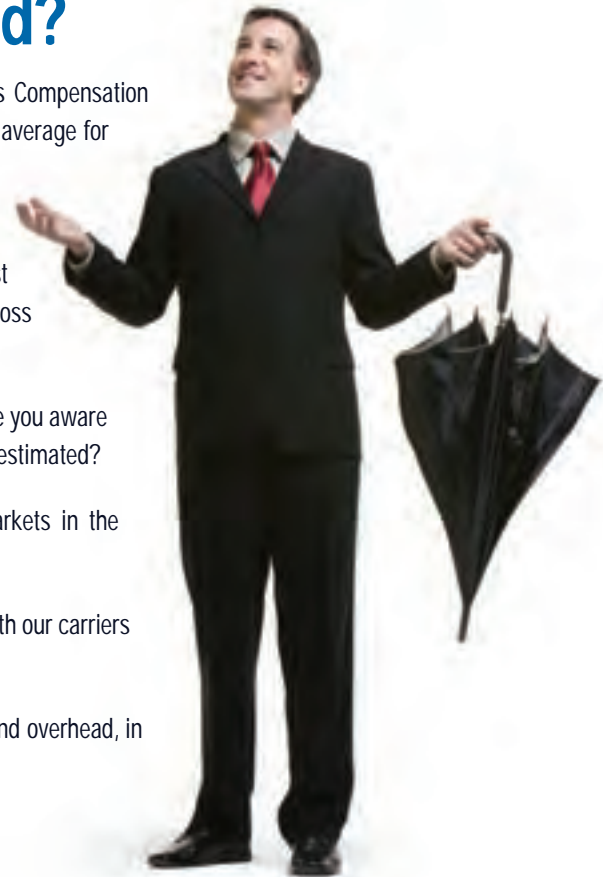
Your workers compensation renewal rates will be affected by these recommendations. Most construction class codes will see from 10-40% rate increases depending on your class codes, loss history and premium size.

These premium increases will affect your profitability going into 2013. Has your current agent made you aware of these upcoming rate increases so you can plan effectively for 2013-2014 and how jobs are bid/estimated?

Are you confident your agent will be marketing your account to all available carriers and markets in the ever-changing Workers Compensation market place of California?

I have focused on the Construction industry for over 20 years and have established relationships with our carriers to provide you with the most competitive Workers Compensation rates available.

Please call or email me today, and let's discuss how I can help you reduce your insurance costs and overhead, in turn helping you increase your company's profitability.



**(888)-501-2747 • [www.csisonline.com](http://www.csisonline.com)**



# CSIS Insurance Risk Survey

Name: \_\_\_\_\_ Company: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

In order for us to more effectively address your needs, please check any items that are of concern to you, your executive team and/or your staff.

*Please return via fax to: (805) 446-4881*

- Rising commercial premium costs have put a strain on our budgeting process.
- We are spending too much time predicting our commercial insurance premium costs.
- I'm not convinced that the plan designed changes we made in the past have the promised impact.
- We have been surprised by unexpectd rate increases.
- We feel we have outgrown our current broker.
- We feel we are not as important as we once were.
- I'm concerned about the financial strength of our insurance firm.
- We are frequently faced with limited time frames to make decisions on the renewal of our commercial coverage.
- We want to add or improve our current coverages.

On a scale of 1 to 10, how likely is it that you would recommend your current agent to a friend or colleague? \_\_\_\_\_

## Other Comments:

Lic.# 0D80851

Commercial Specialists Insurance Services

Toll Free: (888)-501-2747 • Toll Free Fax: (888)-502-2747 • www.csisonline.com  
100 E. Thousand Oaks Blvd #187 • Thousand Oaks, CA 91360