

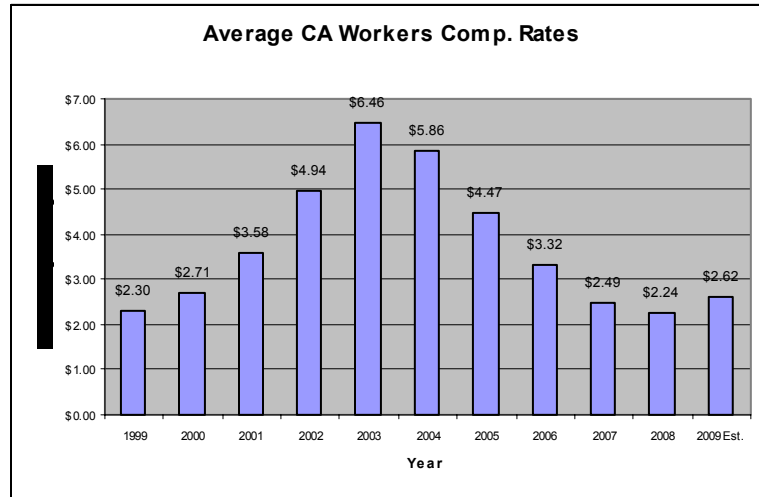
2009



2009

# Whopper Rate Increase For January

## You are going to have to tighten your belts



With medical inflation on the rise and a full year with no change in California workers' compensation pure premium rate, the **Workers' Compensation Insurance Rating Bureau of California is recommending a 16% overall average increase to pure premium rates.**

It is for new and renewing policies as of Jan. 1, 2009. The recommendation could actually increase later in the fall – to as much as an 20% overall increase. This depends upon changes to the permanent disability rating schedule under consideration by the Division of Workers' Compensation.

**What does this mean to your business?**

**How do you prepare your business for these changes?**

**How do you keep your WC costs flat in a rising market?**

**Santa Maria and Company are recognized experts in controlling Workers' Compensation costs. For a *free* Risk Assessment call us now.**



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Risk and Insurance Services

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