

Home Builders Association Of Metropolitan Portland

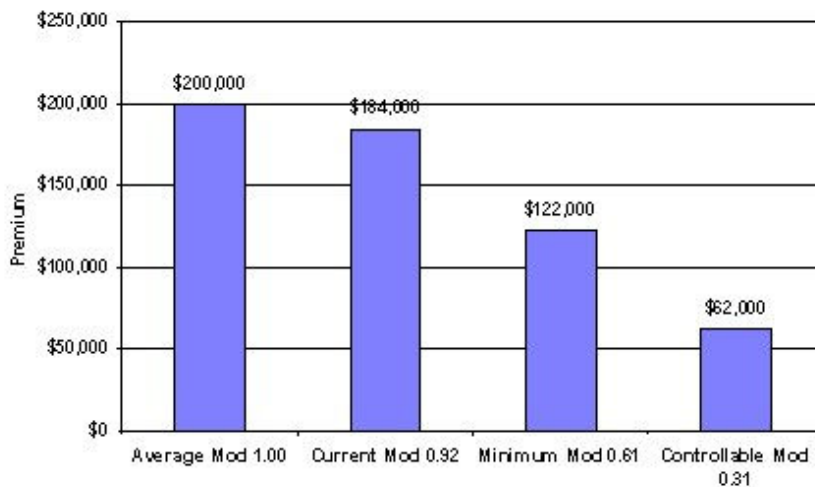
Property and Casualty (Including Workers' Compensation)

Risk Management and Insurance Program In Partnership With

Montgomery & Graham's Property & Casualty Division

Employers in Oregon will pay nearly 6 percent less for workers' compensation coverage in 2009. Since 1991, Oregon's workers compensation costs have declined nearly 62 percent, saving Oregon employers \$16.4 billion dollars.

Montgomery & Graham's Property & Casualty Division has developed an exclusive new **HBA Workers' Compensation Analysis Tool (HBA-WCAT)** available free to members currently paying for workers compensation insurance.



The cost of this service is normally \$485. It is provided **free** to HBA Members. To take advantage of this service call or email:

Jeff DeHaan, CPCU, President
Montgomery & Graham Property and Casualty Division
Direct Dial: 971-327-5793
jeffdh@mgbenefits.com

A preferred benefit and value-added service available only to HBA Members