

**SAVINGS!!!!!!!!!!!! SAVINGS!!!!!!!!!!!! SAVINGS**

**CA Independent Retail Shoe Owner**



**DIVIDENDS ARE BACK! \*  
DON'T BE LEFT OUT**

The USRA along with Barry Gunches of the Liberty Company Insurance Brokers is pleased to announce their Workers Compensation Rates for 2011 to 2012 (Please see your USRA CA rates in the box below).

Your California rates are as follows:

CODE	CLASS	RATE
8008	Retail Shoe Sales	\$2.46
8810	Clerical	\$0.39
8742	Outside Sales	\$0.47
2660	Shoe Repairs	\$3.00

Your rates are only subject to change if the State of California has calculated an experience modification for your business.

- The USRA Workers Compensation Program has a \$750.00 minimum premium
- Our insurance company, Republic Indemnity has an A.M. Best rating of A9

Please remember, these rates are only available to USRA members. Coverage cannot be bound until the USRA receives your \$ 95.00 annual membership fee.

Please call me to get a proposal for your Business Package Policy, Business Auto, Homeowners, Personal Auto, and Health & Life Insurance. Other USRA members are saving money by using our programs. **IF YOU DON'T ASK, YOU WILL NEVER KNOW IF YOU CAN SAVE UP TO 25% OR MORE ON YOUR WORKER'S COMP PREMIUM!!!!**

Please remember if you are not using the USRA'S Shipping Program, Bank Card Service, Website Design, Legal Services, Publications, you could be losing PROFIT!!!! **IF YOU HAVE NOT ATTENDED A MAY EVENT, YOU ARE LOSING A GREAT OPPORTUNITY TO MAKE MORE PROFIT IN YOUR BUSINESS.**

Please call me with any questions.

Very Truly,

Barry R. Gunches  
President  
The Liberty Company Retail Shoe Program

*\*Actual net rates could differ depending on the application of individual experience modifications.*

*\*Dividends cannot be promised or guaranteed or used as an inducement to purchase the policy.*



**THE LIBERTY COMPANY**  
Insurance Brokers