

## Program Design and Purpose

BrickStreet has developed the Association Safety Program to further our emphasis on partnering with West Virginia employers.

The program is designed to support and reward policyholders' efforts in driving safety related performance by providing the "reward" of a discount to those eligible to participate in the group. Participation in the program will be limited to the better performing accounts within an association. The program also offers an incentive for those with a high loss ratio to improve their safety and performance.

### Results of our Partnership Include:

- » Improved risk management and loss control
- » A safer workplace
- » Eligibility to earn discounts
- » Long-term savings on workers' compensation premiums through improved performance
- » Reduction of the larger indirect costs associated with workplace injuries



### BrickStreet's Mission:

Partnering with West Virginia employers to protect their greatest asset – their employees

### West Virginia Automobile & Truck Dealers Association Mission Statement:

The mission of the West Virginia Automobile & Truck Dealers Association is to encourage sound business policies, facilitate the exchange of ideas among our members, foster progressive legislation, discourage retrogressive legislation, and promote confidence, respect, and good fellowship among all of those engaged in the motor vehicle industry.



YOUR BUSINESS. YOUR PEOPLE. YOU'RE COVERED.

03.09



## Association Safety Program





## Discount ~ How it works

Qualifying policyholder members are eligible for discounts based on the group's size and prior loss ratio performance.

- »Offers an incentive for the group to further improve loss ratio performance
- »Offers an incentive for the group to grow its membership of better performing accounts
- »Provides the reward of a higher discount as group premium size increases

Evaluation period based on the proposed Group Anniversary Date.

## Benefit & Rewards

BrickStreet has dedicated a service team of individuals to manage the Association Safety Program. The team consists of one business director, one Safety & Loss Control specialist, one Marketing & Business Development specialist and one government relations representative. The team will be the contact for global issues/trends. The Safety and Loss representative and business director will attend quarterly Safety Committee meetings and assist with claim reduction initiatives. BrickStreet will provide personalized service through both the agents and in-house staff. The program will develop customized training reports, reporting and trending resources as well as host industry-specific safety and loss control seminars. In addition, individual accounts will remain with their assigned BrickStreet 360° Business Teams, for continuity of claims and underwriting service representatives.

## Group Criteria

- \*A minimum of 12 accounts in the group
- \*A minimum of \$1 million estimated annual premium

### \*Group Expectations

- »Create a Safety Committee made up of 5 members
- »Conduct quarterly Safety Committee meetings per year
- »The Safety Committee reviews the performance and determines actions necessary to improve
- »The committee will track the implementation of the individual 5 Step Loss Control Program
- »Distribute the minutes to the Safety Committee members

## Individual Criteria

\*BrickStreet has base requirements that companies must agree to while participating in the Association Safety Program. These include:

- »Report claims within 48 hours of a loss
- »Achieve and maintain a loss ratio of 65 percent or less
- »Implement a formal Return-to-Work program
- »Attend at least one safety seminar per year that applies to operational hazards, or complete one on-line course through Safety Source.
- »Implement BrickStreet's 5 Step Loss Control Program

## BrickStreet's 5 Step Loss Control Program

1. Create a formal company-wide loss prevention and loss control policy
2. Create a formal safety committee or coordinator
3. Clearly defined and post safety/loss prevention rules
4. Provide safety awareness and loss prevention training to the employees
5. Establish written policies and procedures on claims management