




BrickStreet[®]
INSURANCE

**Eliminating workplace injuries
and reducing your cost of doing
business is the core of what we do.**





BrickStreet
INSURANCE



BrickStreet






BrickStreet | 360°
INSURANCE TM

Commitment

Impact

360°
TM

Insight

Alignment

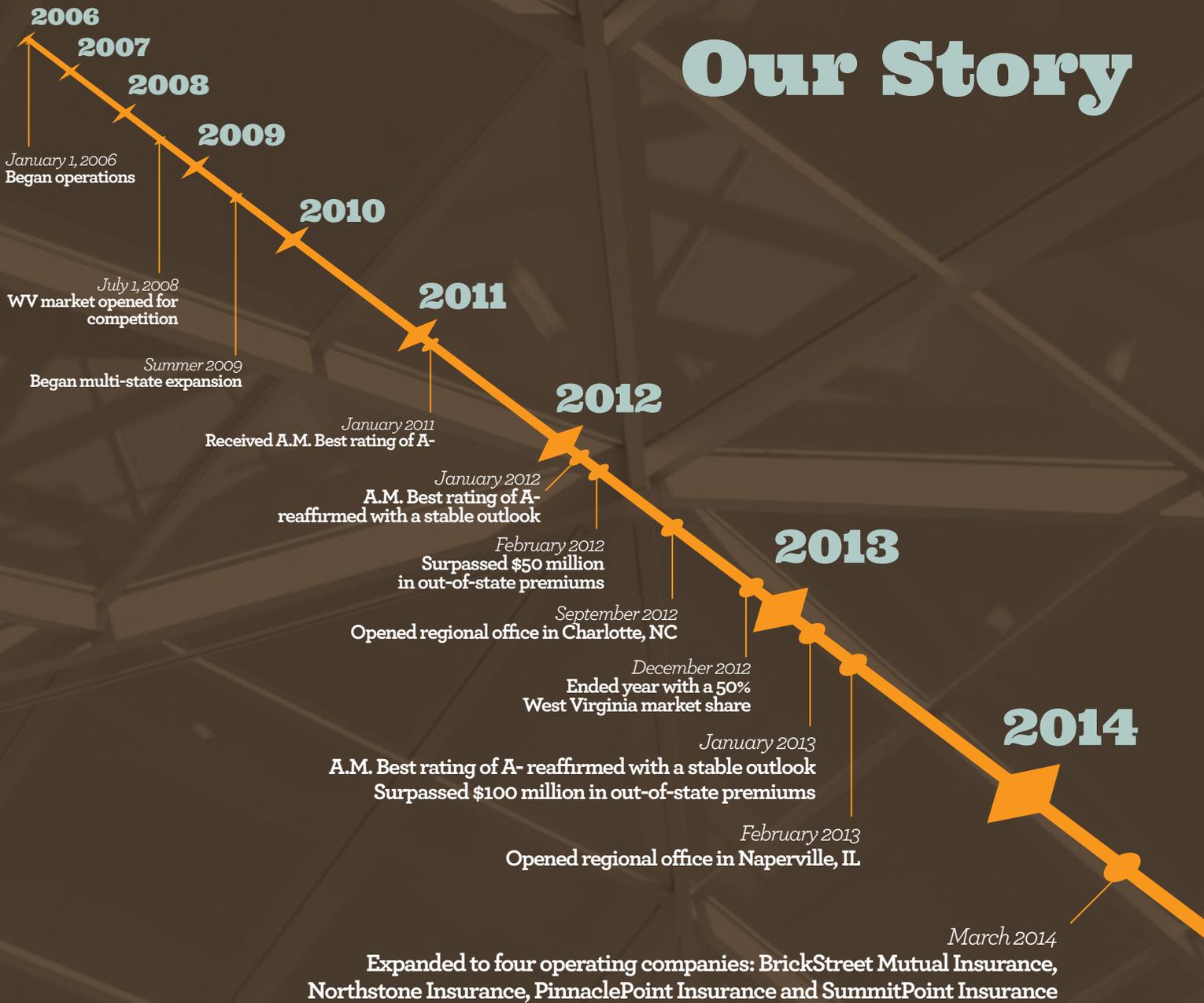
Core Philosophy

Through BrickStreet 360°, our hands-on approach creates individualized solutions that revolve around your business, focusing on improving workplace safety to eliminate injuries, driving down the cost of claims that do occur and, ultimately, reducing your total cost of risk.



- *Dedicated Team*
- *Customer-Focused Technology*
- *Safety & Loss Control*
- *Return-to-Work Services*
- *Specialized Claims Management*
- *Fraud Investigations*

Our Story



Premium Per State

As of February 18, 2015

West Virginia **\$149,340,481**

Illinois **\$35,226,398**

Virginia **\$26,237,400**

Pennsylvania **\$17,097,925**

Kentucky **\$22,874,715**

Indiana **\$7,789,967**

North Carolina **\$8,723,331**

Tennessee **\$2,917,002**

South Carolina **\$1,188,747**

The Facts

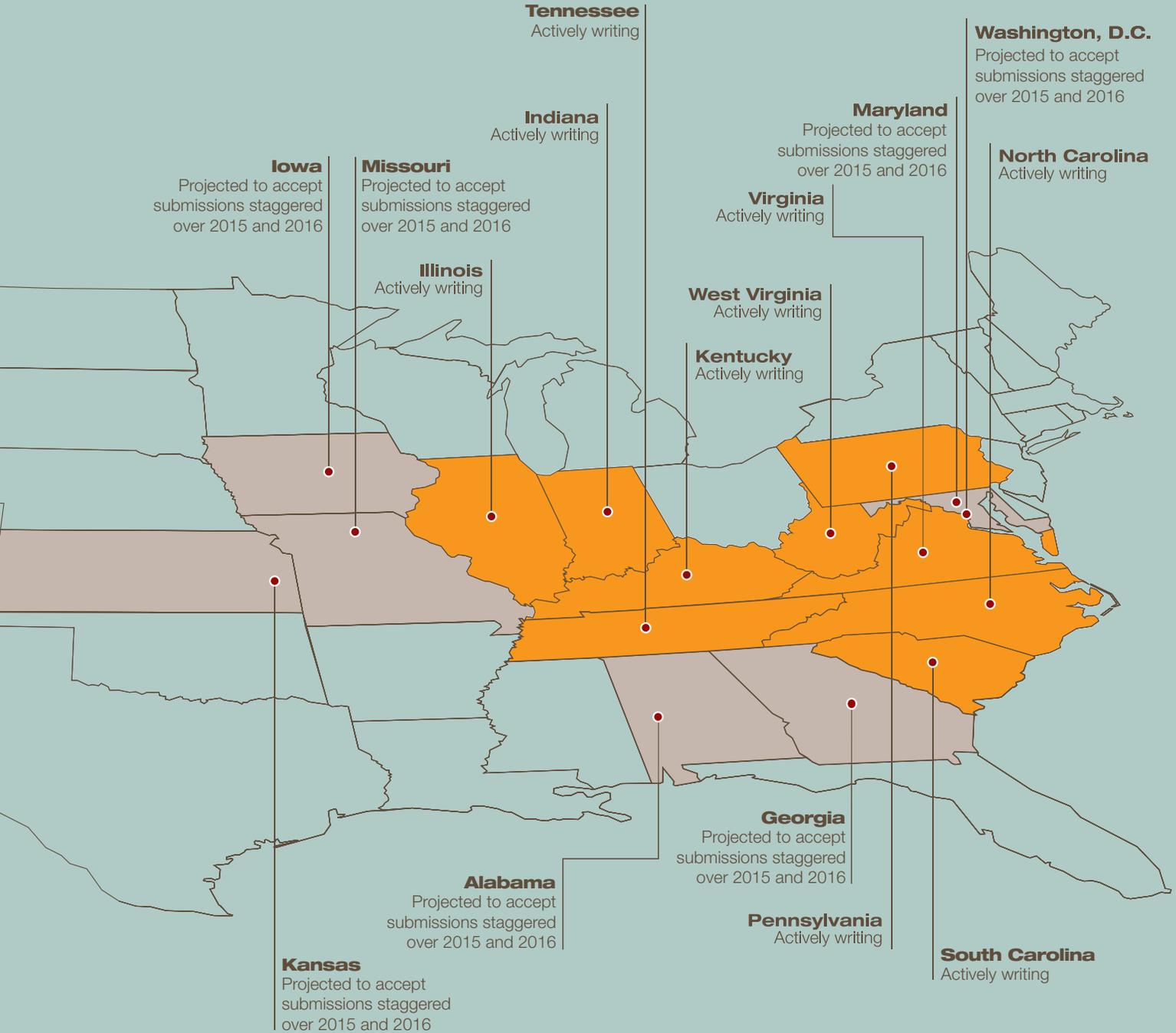
- A.M. Best rating of A- shows our financial strength and security
- Total assets in excess of \$1.9 billion
- Premiums in excess of \$300 million



Full Speed Ahead

Continuing expansion plans.

We remain true to our strategic vision of becoming a regional workers' compensation carrier while never forgetting our West Virginia roots. Offering BrickStreet 360° with exceptional customer service across our footprint ensures our vision's continued success. We are now licensed and writing business in nine states, including Illinois, Indiana, Kentucky, North Carolina, Pennsylvania, South Carolina, Tennessee, Virginia and West Virginia. Over the next few years, we intend to add several other states to this list.



ADMITTED ASSETS, LIABILITIES & SURPLUS

(*For all BrickStreet companies, amounts in millions)

	2014	2013	2012
Cash and invested assets	\$1,780.6	\$1,673.7	\$1,559.4
Other assets	174.8	185.3	166.1
Total assets	1,955.4	1,859.0	1,725.5
Loss and LAE reserves	1,102.3	1,045.6	973.4
Unearned premiums	139.6	158.3	140.7
Other liabilities	54.6	51.4	58.8
Total liabilities	1,296.5	1,255.3	1,172.9
Gross paid in and contributed surplus	12.3	12.3	12.3
Other surplus	646.6	591.4	540.3
Total policyholders' surplus	658.9	603.7	552.6
Total liabilities and surplus	\$1,955.4	\$1,859.0	\$1,725.5

STATEMENT OF OPERATIONS

(*For all BrickStreet companies, amounts in millions)

Net written premium	308.8	326.5	295.0
Earned premium	327.5	308.9	267.2
Loss and LAE expense	249.1	231.9	173.2
Underwriting expense	78.5	72.5	93.8
Underwriting gain (loss)	(0.1)	4.5	0.2
Investment and other income	64.3	58.5	60.0
Net income before taxes	64.2	63.0	60.2
Income taxes	12.0	15.6	23.6
Net income	52.2	47.4	36.6
Loss and LAE ratio	76.1%	75.1%	64.8%
Underwriting ratio	25.4%	22.2%	31.8%
Combined ratio	101.5%	97.3%	96.6%

The above information is a summary of the annual statements filed with the West Virginia Office of the Insurance Commissioner. A copy of the complete annual statements and/or audited statements for the past two years can be downloaded from the BrickStreet website.





Impact

Through our premier team structure, services and technology, we focus on keeping your employees safe by fundamentally improving your business culture. We work with your team to eliminate injuries and mitigate risk to positively impact your bottom line.



BrickStreet works with you on an individual level to establish a focus on safety with your employees. We impact your lost time claims by preventing workplace injuries from happening. Our **Safety & Loss Control** helps to determine why a business is incurring losses and formulate a plan to minimize risk. BrickStreet is then able to provide resources at a level other companies do not — including safety assessments, safety training sessions, individualized safety programs, loss analysis, and our web-based SafetySource program. BrickStreet makes the reporting of claims easier with our **Customer-Focused Technology** that provides you with integrated policy and claims management, customized reporting and real-time alerts to manage and track information. We also positively impact the cost of your premiums with our aggressive **Fraud Investigations** conducted by professional investigators and former law enforcement personnel.



Commitment

Your BrickStreet team of experts is committed to your business and your workers. This team is dedicated to helping you establish a culture focused on eliminating losses, providing you with one-on-one relationships and a single point of contact.



Your comprehensive **Dedicated Team** of specialists assures you have one-on-one relationships with people committed to providing you with accurate and expedited service for all of your workers' compensation needs. From preventing injuries with **Safety & Loss Control** to comprehensive **Return-to-Work Services** — your team is committed to seeing your business succeed.

BrickStreet's senior-level executives are equally committed and open to hearing directly from you.

Gregory A. Burton, President & CEO

T.J. Obrokta, Jr., Chief Operating Officer

J. Christopher Howat, Senior Vice President & CFO

Jeff Benintendi, Senior Vice President, Strategic Business Group

Tony Laska, Senior Vice President & CIO

Martin "Skip" Langlois, Director of Internal Audit



Alignment

We have aligned the goals of our organization with the outcomes that will lower your total cost of risk. We provide a team of specialists with extensive expertise based on your industry and geographical location in order to provide unique solutions tailored specifically to meet your business needs.



Because BrickStreet is focused solely on workers' compensation, we are able to align our services with your specific needs. Our **Specialized Claims Management** ensures faster and more efficient claims processing. Certified adjusters, with knowledge and expertise in your industry and region, guide the claim through processing while medical specialists effectively manage related costs. You even have the option of 24/7 reporting for emergencies. BrickStreet also provides individualized **Return-to-Work Services** — not only does your **Dedicated Team** work to get injured employees the care they need to return to work quickly, they also help you develop a plan to deal with accidents before they happen.



Insight

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BrickStreet 360° revolutionizes workers' compensation insurance by creating proactive, customized solutions that achieve results. Planning is critical in order to drive change, keep your business moving and reduce costs.



At BrickStreet, our focus on workers' compensation gives us insight that other insurance companies can't provide. Innovative **Return-to-Work Services** can identify or create modified or alternate positions to assist in getting injured individuals back to work quickly. **Specialized Claims Management** will revolutionize the speed and efficiency of your company's claims processing. **Safety & Loss Control** will analyze your business and help formulate a plan to minimize risk. Our insight also gives us the ability to offer non-traditional, employer-focused solutions you won't find anywhere else. BrickStreet also knows that accounts over \$40,000 require even more personalized attention and we offer exclusive benefits specific to those businesses.



EMBASSY
SUITES

LAIDLEY TOWER

JCPenney

Proven Results

90%

We close **90 percent** of all claims within 10 months.

92%

92 percent of policyholders stated they intend to continue to do business with BrickStreet.

76%

Our aggressive and hands-on pharmaceutical management program helps control cost, monitor utilization and prevent addiction. As a result, **BrickStreet's pharmacy cost is only 4.2 percent of our total medical cost, which is 76 percent lower than the industry average.**

25%

Our policyholders have seen **the frequency of their lost time claims drop by 25 percent over the last three years.**

15%

Our policyholders have seen a **15 percent drop in the number of days injured workers receive temporary total disability payments** over the last three years.





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