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**ON THE COVER**

Roger Stewart, President and CEO, Soles Electric Company

InSide BrickStreet is produced and published for BrickStreet Insurance policyholders and agents.

Copyright © 2018 by BrickStreet Insurance. All rights reserved.
Last fall, we shared that BrickStreet Insurance affiliated with Motorists Insurance Group, an Ohio-based property & casualty insurer. This affiliation elevated us to a super-regional carrier ranked in the top 20 mutual companies in the U.S., with 10 offices writing business in 28 states and the District of Columbia, premiums of nearly $1.2 billion, a surplus of nearly $1.45 billion and assets of $4.5 billion.

As one company, we can reach more agents and policyholders with expanded product offerings, but still maintain our exceptional service and personal relationships. BrickStreet’s customers now have access to expanded lines of business, and Motorists can now offer workers’ compensation products for all classes and account sizes. This integrated approach has already positively impacted our day-to-day business, with our co-appointed agencies now cross-selling policies in six states.

It is incredibly rewarding to see early successes from our joint effort, and we know this is only the beginning. As we move forward, our priority remains to provide high-quality products for our policyholders and top-of-the-line customer care. Earlier this year, we welcomed Matt Wilcox as executive vice president, personal lines. With more than 33 years of experience in the insurance industry, Matt’s leadership allows us to elevate our personal lines business across our footprint.

As we look toward the future, our business teams continue to grow and develop as our footprint continues to expand. In addition, our commitment to making the communities we serve better places remains evident through support and service.

We are thankful for the commitment of our agents, boards of directors, senior leadership team and associates. Together, we look forward to a successful future.
FEATURED SPOTLIGHT
New owner of electric motor repair company commits to safety

For Roger Stewart, Soles Electric Company is more than a company and his role as president and CEO is more than a job. Soles Electric has been part of Stewart’s life since he was a teenager growing up in Fairmont, West Virginia.

“I spent about six years in high school and college working for this company ... mowing grass, digging ditches, weedeating, pouring concrete ... all types of fun activities for the facilities here,” Stewart said, laughing.

By all accounts, Stewart has come a long way since those days – he acquired the company from its previous owners in 2012.

Established in 1969, primarily to serve the electric motor repair needs of the then-booming coal industry, Soles Electric has diversified over the years. Soles Electric is one of the leading electric motor repair and rebuild companies east of the Mississippi River, providing its clients with 24/7 repair service for motors, generators, pumps, gearboxes, industrial batteries and chargers, new motor and pump sales, predictive maintenance and mechanical services. It caters to a variety of customer bases, from energy-related industries such as steel, aluminum, and oil and gas, to manufacturing and service industries like local municipalities, government entities, health care companies and even amusement parks.

Soles Electric still operates out of its main facility in Fairmont, and added a motor repair shop in Huntington, West Virginia, in 2017. Its battery division, Rebuilders, operates out of an additional Fairmont location. With 65 employees between the three locations, the company prides itself on its employees’ extensive knowledge, capabilities and effective problem-solving skills to achieve clients’ goals.

Stewart’s acquisition of Soles Electric in 2012 may have surprised some people, but for him it made sense. Stewart said the typical reaction was, “What in the world would you be doing going into that type of industry? What do you know about that industry?” There was reason to wonder – even with a diverse work history, Stewart had never been on the business end of this particular industry.

After graduating from West Virginia University with a degree in business administration, Stewart began his career in Charleston with the certified public
accounting firm of Ernst & Young before eventually transitioning to executive-level positions in the insurance industry. His positions took him to several different states as well – he and his family spent some time in Chicago, Illinois, and six years in the Dallas-Fort Worth area of Texas. But as their children approached high school age, Stewart and his wife, Kelley, felt drawn back to West Virginia.

When an opportunity presented itself to move back, Stewart jumped on it.

Once arriving back in West Virginia, Stewart spent a number of years as a partner at a CPA firm in Charleston until taking a leap of faith in 2012 by changing careers and acquiring Soles Electric.

“I’ve always kind of had an entrepreneurial spirit,” he said. “I wanted to go into something that I could grow and provide opportunity and have accountability for.”

To Stewart, the move was not a strange one. He may not have known all the technical aspects of the electric motor repair business, but he was familiar with the company itself.

“I’d been here 20 years prior and worked here six years and, to be honest with you, half the employee base when I came in was still here ... So I was pretty familiar with what they did and who the players were, and it was a pretty rewarding experience to come back and try to take it to the next level,” he explained.

When Stewart first acquired Soles Electric, there were quite a few things to get his arms around. “Workers’ compensation in general wasn’t the first thing on the list.” As Stewart acclimated to his new role, however, he realized that many workers’ compensation issues were directly about prevention and worker safety, so they quickly became a top priority.

“In addition to the in-house risks our employees face with dangerous equipment, we have employees out in the field every day who are at customer locations, sometimes at a prep plant 200 feet in the air on a silo, or often underground in the coal mines,” he said.

Work in this industry also requires compliance with a number of regulations, including those from the Department of Transportation, Department of Environmental Protection, Occupational Safety and Health Administration, and Mining Safety and Health
Administration. This is separate from the safety protocols demanded by Soles Electric’s clients.

Stewart credits BrickStreet with helping Soles Electric reach the next level in safety. When he acquired the company, he saw there were deficiencies in the safety culture. “There were a lot of areas for improvement,” Stewart acknowledged.

Stewart’s background in the workers’ compensation insurance industry was instrumental in taking the safety culture at Soles Electric in a new and positive direction. In his previous positions, Stewart had worked with insurance carriers and had workers’ compensation companies as clients — thus he was familiar with the financial and underwriting aspects of workers’ compensation, but unaware of the practical applications of the safety culture on the repair facility floor.

His exposure to the workers’ compensation industry as a whole allowed him to realize there was a wealth of opportunity to improve the safety culture. He knew certain safety programs were not as robust as they needed to be, a fact which had been brought to light by some unfortunate safety-related incidents.

“We want everyone to go home to their families safe. That’s first and foremost,” Stewart told his employees.

In the beginning, Stewart tried to go it alone. He made several attempts to put together safety committees, policies and procedures, but they did not gain traction or make any noticeable or sustained progress. This is where the BrickStreet team was able to step in and have a meaningful impact.

“My initial interaction with BrickStreet was simply whether Soles Electric would even be a writeable account, given some previous safety issues and practices,” Stewart said.

Stewart began working intensely with a new team to enhance the Soles Electric workers’ compensation outlook. The team included Melissa “Mit” Abbott (senior safety and loss control consultant from BrickStreet’s West Virginia Large Team), Rodney Stewart (Roger’s brother), Rae Dyer (newly hired safety director at Soles Electric) and an agent from the Dick Moore Insurance Agency in Fairmont.

“I recall sitting at the BrickStreet offices in Charleston and being impressed by the team they put together,”
of flame resistant uniforms for all employees, installing additional first aid stations, evaluating compressed gas storage, and clarifying and posting evacuation routes. Soles Electric then underwent a large-scale LED lighting project to ensure the entire shop had adequate, safe lighting in the work areas and walkways. Implementing and executing these critical improvements were the result of a team effort. “Rae Dyer was instrumental and relentless in working with Mit Abbott and the safety committee at Soles Electric to make these positive changes,” Stewart said.

Abbott was a frequent visitor to the Soles Electric facility in Fairmont, where she performed walkthroughs and conducted an on-site National Safety Council (NSC) Defensive Driver Training. Of Abbott’s commitment, Stewart said, “She’s done a

Stewart said, “They don’t necessarily throw you one person with five hats on. They have different people specializing in different aspects, from the underwriting side to the claims loss side ... Those are some things that give you assurance your bases are being covered.”

With the help of Abbott and Dyer, Stewart implemented a number of measures that positively impacted the safety culture at Soles Electric. The company instituted weekly toolbox meetings and began safety recognition programs for the employees. BrickStreet worked with the company to create and implement modified duty and return-to-work protocols. Stewart also understood the importance of capital investment in order to increase safety, adding security and fire suppression systems, implementing the use

“From the new employee safety orientation meeting and beyond, we hold every employee accountable to themselves and others for safety compliance.”

- Roger Stewart, President and CEO, Soles Electric Company
“BrickStreet’s guidance, help and validation along the way have helped us get our focus on our safety initiatives.”
- Roger Stewart, President and CEO, Soles Electric Company

fantastic job to implement a number of procedures and always makes sure we know the many resources that BrickStreet has to offer.”

These efforts have produced real results. After the Soles Electric e-mod reached a high of 1.74, they have successfully driven the e-mod down to 0.91 for the upcoming 2018 policy year renewal.

“We also have a perfect record on claims reporting within 24 to 48 hours,” Stewart said. “Our team has put us in the position now that we’ve gone 1,027 days without a lost-time incident. The previous record before that had been 452 days and prior to that, not even close. This is remarkable and we’re all proud of it.” Stewart said when management takes safety seriously, there’s a trickle-down effect to the employees. “Now,” said Stewart, “from the new employee safety orientation meeting and beyond, we hold every employee accountable to themselves and others for safety compliance.”

Overall, Stewart knows his relationship with BrickStreet has had a positive impact on his business.

“BrickStreet’s guidance, help and validation along the way have helped us get our focus on our safety initiatives,” he said. “In turn it has created a better safety environment, along with a better e-mod and more favorable premium charges. This allows us to maintain and perhaps grow our current customer base.”

Stewart is confident that with BrickStreet’s continued support, Soles Electric and its employees are in good hands.

“I view [BrickStreet] as a partner,” he said. “They’ve been a tremendous help and they’ve been patient in helping us get to know the processes as we grow. They’ve been a real champion and a cheerleader for us.”

To learn more about Soles Electric Company, visit www.soleselectric.com, or call 304.363.2058.
At BrickStreet, broadening our footprint is not just important: it’s crucial. Our ever-expanding reach is made possible by the valued partnerships with our agents and brokers, the expertise of BrickStreet associates and our commitment to improving results for our agents, policyholders and their employees.

BrickStreet’s home state of West Virginia always will hold a special place in our history, but adding new states to our footprint is what keeps us on the cutting edge. “Each new state we enter presents its own set of unique challenges, from understanding the state’s regulatory nuances, developing partnerships with our agents and brokers to putting the right team of associates together to profitably expand our model,” said Brandon Marshall, vice president of marketing at BrickStreet. “We are fortunate to have the building blocks already in place to make these expansions happen quickly and effectively.”

Expanding and changing have become the norm for BrickStreet over the past few years, most notably through our recent affiliation with Motorists Insurance Group that turned the joint organization into a super-regional carrier. Motorists and BrickStreet combined have 10 offices writing in 28 states and the District of Columbia.

In 2017, BrickStreet began writing policies with Motorists in Iowa and Georgia. BrickStreet added New Jersey to the list of states in which we are equipped to write business in 2018. By year’s end, we are slated to add Michigan to that list, with plans to introduce the BrickStreet carriers in Wisconsin and a number of additional states in 2019 and 2020.

As BrickStreet continues to grow, we know that maintaining expert 360° service depends upon building and growing lasting relationships between associates, agents and policyholders – no matter which state they happen to call home. “We see each expansion as an addition to the family, so we make sure that all of our partners share BrickStreet’s vision of quality and service,” Marshall said.

“With our eyes toward future growth, BrickStreet has submitted applications to begin writing in four additional states – Minnesota, Nebraska, New Hampshire and Rhode Island. We are in the process of determining what is needed from a policy and claims perspective within these states. BrickStreet will continue to evaluate future opportunities and provide a superior customer experience by viewing everything through the lens of its customers and owners.”

- Brandon Marshall, Vice President of Marketing, BrickStreet
As BrickStreet and Motorists continue to align processes and procedures, both are taking strides to achieve the ultimate long-term goal of coming together as one seamless team. Part of this process has included revisiting the structure of BrickStreet’s core business teams to better fit this changing landscape.

We created the Regional Standard Team and expanded the Mining and Energy Team into a new group: the Energy and North Team. Establishing this new team and adding to an existing team allow us to better serve the expanding footprint. A key benefit of the affiliation was both companies’ ability to offer a broader appetite for workers’ compensation accounts, additional pricing flexibility and more robust products — all while continuing to utilize the 360° workers’ compensation model.

The Regional Standard Team, led by vice president and business director Hope Fallen, will be responsible for underwriting and 360° service for workers’ compensation premiums of $50,000 or less for agencies located outside West Virginia. Mining and energy classifications and renewals with premiums of $50,000 or less for Pennsylvania agents will remain with their current business teams and will continue to be managed by the assigned underwriters.

Fallen is excited about the potential of the new team structure and how it will affect BrickStreet moving forward.

“The whole intent is to see major growth,” she explained. “The team expansions will not only form teams outside of West Virginia, but will allow our agency partners to deliver a total-solutions model to their clients regardless of size. This will remove premium restrictions we currently have in some areas.” With the removal of these monoline workers’ compensation minimum premium restrictions in states like Kentucky and Illinois, BrickStreet can now price and service smaller workers’ compensation policies across the combined geographic footprint.

Shannon Carr will report to Fallen as the director of underwriting and Angie Terrill as the premium audit manager. The Regional Standard Team’s creation and future expansion will allow BrickStreet to present the same broad class appetite offered by other workers’ compensation teams. A New Jersey accommodation is available to allow for clerical and sales exposures to be combined with governing classes in other states on a single policy.

The current Mining and Energy Team, led by vice president of safety operations and business director David Casto, plans to grow into its new name – the Energy and North Team. This team will expand to cover all workers’ compensation policies with premiums greater than $50,000 in Michigan by late 2018. This team also will handle premiums in Wisconsin and Minnesota, currently slated to be...
added to the footprint in the next few months. This revamped Energy and North Team will continue to handle mining and energy workers’ compensation policies regardless of premium size.

Kirk Aguirre, vice president and business director of the West Virginia Large Accounts Team, said the new team structure will allow for better focus and clarity on the services they each offer.

“Teams can now interact with each other in ways they previously couldn’t,” he said. “With minimum premiums available, business teams can position themselves in a new policy market with a business model that doesn’t exist with other carriers. The expansion of the Energy and North Team gives BrickStreet a broadened regional presence with the additional state ventures.”

Adding and expanding business teams is yet another sign that BrickStreet always is looking to the future.

“Teams can now interact with each other in ways they previously couldn’t.”
- Kirk Aguirre, Vice President and Business Director, BrickStreet
Construction workers have one of the most statistically dangerous careers in the American workforce. According to the Occupational Safety and Health Administration (OSHA), 21.1 percent of all worker fatalities in 2016 occurred in the construction field.

The majority of these fatal construction-related accidents – 63.7 percent – fell into one of these four categories, which OSHA refers to as the “Fatal Four”:

- **Falls** - 384 out of 991 worker deaths
- **Struck by an object** - 93 out of 991 worker deaths
- **Electrocution** - 82 out of 991 worker deaths
- **Caught in or between equipment or workplace objects** - 72 out of 991 worker deaths

Given the prevalence of the “Fatal Four” and the risk of death associated with them, OSHA provides guidance for both employees and employers on how to prevent these types of injuries from occurring.

**Falls**

To date, falls have been the most common type of accident to occur in the workplace. Of the 10 most frequently cited OSHA violations in 2017, lack of fall protection on construction sites ranked first. Therefore, it should come as no surprise that of the 991 construction-related deaths reported in 2016, more than one-third were attributed to falls.

OSHA recommends following these safety measures to help prevent falls:

- Wear and use personal fall-arrest equipment
- Install and maintain perimeter protection
- Cover and secure floor openings and label floor opening covers
- Use ladders and scaffolds safely

All of these practices are basic safety precautions and essential to preventing falls on construction sites, allowing construction workers to do their jobs safely.

For the remaining three of the “Fatal Four,” OSHA suggests employers and employees take these precautions.

**Struck by an object**

- Never position a worker between moving and fixed objects
- Wear high-visibility clothing near equipment and vehicles

**Electrocution**

- Locate and identify utilities before starting work
- Look for overhead power lines when operating any equipment
- Learn and maintain the safe distance requirements for power line safety
- Do not operate portable electric tools unless they are grounded or double insulated
- Use ground-fault circuit interrupters for protection
- Be alert to electrical hazards when working with ladders, scaffolds or other platforms

**Caught in or between equipment or workplace objects**

- Never enter an unprotected trench or excavation five feet or deeper without an adequate protective system in place
- Check whether some trenches less than five feet deep need a trench system
- Make sure the trench or excavation is protected either by sloping, shoring, benching or trench shield systems

If workplaces were able to eliminate “Fatal Four” accidents completely, an estimated 631 American workers’ lives might have been saved in 2016 alone. Preventing “Fatal Four” risk factors is critical to the safety and well-being of construction workers, and easily could translate to nearly any other occupation.
PULL THIS POSTER OUT AND PLACE IT IN A COMMON AREA.

FOR FURTHER ELABORATION AND/OR ADDITIONAL COPIES, PLEASE CONTACT YOUR BRICKSTREET REPRESENTATIVE OR SAFETY AND LOSS CONTROL CONSULTANT.
PROPER FOOTWEAR FOR WINTER WALKING

Selecting the Proper Footwear

**TREAD** – Rubber soles are best for avoiding slips on icy surfaces. Avoid leather soles or high heels.

**LINING** – Choose fabric that increases insulation to keep feet warm and dry.
Selecting the Proper Footwear

TREAD – Rubber soles are best for avoiding slips on icy surfaces. Avoid leather soles or high heels.

LINING – Choose fabric that increases insulation to keep feet warm and dry.

SIZE AND FIT – Boots need enough room to allow for thick socks and be tall enough to protect ankles from the cold.

ICE CLEATS – Easy to use and light weight, slip-on ice cleats enhance traction in the snow.

Taking the Extra Step

SAFETY BEFORE STYLE – If needed, wear winter boots and change to dress shoes once you’re safely indoors.

WATCH YOUR STEP – Walk slowly and watch your footing when getting in and out of your vehicle.

ADD EXTRA TRACTION – Keep rock salt or cat litter in your vehicle to give you or your vehicle more leverage.
PULL THIS POSTER OUT AND PLACE IT IN A COMMON AREA.

FOR FURTHER ELABORATION AND/OR ADDITIONAL COPIES, PLEASE CONTACT YOUR BRICKSTREET REPRESENTATIVE OR SAFETY AND LOSS CONTROL CONSULTANT.
A 52-year-old collision technician was lying on the floor of a vehicle attaching panels to its dash after having completed repairs. When he attempted to stand, the claimant said he experienced pain in his back and neck. The claimant’s alleged injury to his lower back occurred on a Friday afternoon, but he did not report it to his employer via email until the following Monday afternoon, after his supervisor could not locate the claimant on the job site.

The claimant sought initial treatment with a panel orthopedic provider in March 2017. The claimant was not happy with the diagnosis and treatment from this initial provider and sought a second opinion with a panel chiropractor. The panel chiropractor sent the claimant for an MRI, which BrickStreet’s medical management team determined to be unremarkable. The claimant was released to modified duty and the claim was denied due to lack of evidence to support the disability. The claimant continued to allege he was totally disabled, despite being unable to present medical evidence to support this.

Due to the claimant’s ongoing complaints of alleged disability, the claims adjuster requested surveillance to determine the claimant’s level of activity and to see if he was performing work elsewhere. Surveillance took place and revealed the claimant was working at an auto body shop owned by a relative. Counsel for the panel obtained the claimant’s wage documentation and submitted all evidence to the administrative law judge.

Additional surveillance on the claimant yielded a social media report that showed the claimant also was operating a food truck. Physical surveillance showed the claimant working at the food truck on two separate occasions, one of which was a food festival. During this festival, videotape of the claimant showed him unhitch the food truck, prepare the gas generator in the bed of the truck, and set up the food stand. The investigator noted the claimant prepared the food items in the truck while his coworker engaged with the customers.

The surveillance company obtained still photographs and more than two hours of videotape showing the claimant walking, entering and exiting the food stand and vehicle, working the food stand, preparing and serving food, assembling portions of the food stand, bending at the waist and knees, preparing a gas generator, conversing with others while sitting and standing, and carrying several food products in a normal, unrestricted fashion, all without the use of any visible support devices.

The investigator provided the completed report to the claims adjuster for review. The information documented in this case will be given to the appropriate authority for review for potential fraud.
Many sectors of the United States workforce are vehicle-dependent, meaning employers across the country entrust their fleets of vehicles to their employees every day. Even cars owned by employees could lead to employer exposure if the employee operates a vehicle to perform work-related tasks – something all employers should keep in mind.

Focusing on fleet safety is one critical way to prevent employee vehicle accidents, which can often result in severe and costly injuries. In fact, fleet-related incidents are one of BrickStreet policyholders’ largest exposures. While it can be difficult to prevent all accidents, educating employee drivers on the riskiest driving behaviors could help reduce the likelihood of a fleet vehicle accident. Using the most recent data available from 2016, the National Highway Traffic Safety Administration (NHTSA) ranked the top six riskiest driving behaviors that resulted in fatalities:

- Drunk driving
- Distracted driving
- Unbelted seat belts
- Drug-impaired driving
- Speeding
- Drowsy driving

While there is no reason for a person to get behind the wheel of any vehicle – corporate or personal – while impaired by drugs or alcohol, employees may be less aware of the hazards posed by the remaining behaviors. Educating employees on best practices to avoid the remaining risks will increase the overall safety of the employees and the fleet.

Driving without a seat belt

One of the most deadly behaviors is failure to wear a seat belt. NHTSA estimates seat belts saved the lives of 14,688 people in 2016, making the simple act of buckling up one of the safest choices for drivers and passengers. While the national use rate for seat belts is 90.1 percent, the remaining 9.9 percent represents nearly 27.5 million Americans annually who do not buckle up.

In 2016, 10,428 unbuckled drivers and passengers were killed in vehicle accidents in the United States. NHTSA also estimates that the lives of 2,456 of these people could have been saved had they been wearing a seat belt at the moment of impact.
Employers should share the following facts with their fleet operators and employees:

**Buckling up is the single most effective thing people can do to protect themselves**
- Seat belts are the best defense against impaired, aggressive and distracted drivers. Being buckled up during a crash helps keep drivers safe and secure inside the vehicle—being completely ejected from a vehicle is almost always deadly.

**Air bags are designed to work with seat belts, not replace them**
- Without a seat belt, drivers and passengers could be thrown into a rapidly opening frontal air bag with enough force to injure or even kill the occupants.

**Fit matters**
- Make sure the seat belts fit properly—if not, adjust them. This is particularly true with respect to fleet vehicles, which may be unfamiliar to the driver and passengers.
- Seat belt adjusters or extenders may be needed to secure the proper fit.

**Always wear a seat belt correctly**
- The lap belt and shoulder belt should be secured across the pelvis and rib cage, which, when buckled, are better able to withstand crash forces than other parts of the body.
- The shoulder belt should be placed across the middle of the chest and away from the neck.
- The lap belt should rest across the hips, not the stomach.
- NEVER put the shoulder belt behind the back or under an arm.

**Seat belt safety for pregnant women**
- Doctors recommend seat belts be worn through all stages of pregnancy.

“It’s easy to become complacent about fleet safety because driving is something nearly all of us do on a daily basis,” said Ronald J. Lucarelli, one of BrickStreet’s safety and loss control practice leaders. “That’s why it’s important for us at BrickStreet to remind our policyholders of these exposure risks—even for something as commonplace as driving.”
Brett Andrews’ successful career of more than 18 years in the insurance industry had somewhat modest beginnings. “I answered an ad in the paper and didn’t know what to expect,” Andrews said.

From this unassuming start, Andrews’ career in the insurance industry has thrived and the rest, as they say, is history. “Basically, that’s all I’ve done ever since.” He is now vice president of insurance operations for Glessner Wharton & Andrews Insurance, a company that bears his name.

Andrews graduated from Fairmont State College (now Fairmont State University) in Fairmont, West Virginia, with a degree in business administration. He started out at a small life insurance company after graduation before moving to a commercial insurance company. After working on both the company side and as a state commercial manager, he came back to agency life, joining the insurance arm of CPA firm Glessner & Associates in 2016.

When asked what he is most proud to have achieved in his career to date, Andrews immediately cites his decision to join The Glessner Group: “I would say certainly having the opportunity to have ownership in my own business and my own agency, with my partners.” Glessner & Associates was established as a CPA firm in 1998, with the company branching out into insurance to form Glessner Wharton & Andrews Insurance in 2011. The entry into the insurance industry was well received by clients looking for a variety of services. When Glessner’s accounting firm was assisting with needs like payroll audits, clients would often express their desire to have insurance matters like workers’ compensation handled at the same time.

Andrews said, “We’re sort of a one-stop shop for the small to medium business owner, where we can do their accounting and their payroll and...set up 401(k)s and then, of course, we have the insurance and the workers’ comp division. It’s really taken off that a business owner can come in and get all their services handled under one roof.”

Founding partners Gary Glessner and Stephen Wharton originally met Andrews through his work as a field representative for a company with whom they wrote business. “We developed a good relationship from writing business,” Andrews said. “As they grew, they realized they needed someone to come in and run the insurance business, so I joined them.”

Andrews forged a relationship with BrickStreet as a direct result of the affiliation with Motorists Mutual. “We like how Motorists and BrickStreet work together to round out an entire account.”

- Brett Andrews, Vice President of Insurance Operations, Glessner Wharton & Andrews Insurance
work together to round out an entire account. They communicate with one another; they help us get both pieces done... Our field people have been great to help us write out the entire account.”

One of those field contacts is Connie Marshall, business development manager. Marshall is a key player on the team and was instrumental in building the new relationship.

“From the initial meeting, it was apparent that Brett and Glessner Wharton & Andrews were the right fit for our business model – a partner whose approach aligns with BrickStreet and who can understand and sell the BrickStreet 360° model,” Marshall said. She also noted that success at BrickStreet is largely based on an agency’s culture and values. “Brett has done a wonderful job of building relationships between the BrickStreet team, the Glessner Wharton & Andrews staff and our mutual customers. We are proud of Brett and the success that we have achieved together.”

Andrews is excited for the future, particularly given the cross-selling opportunities available through the affiliation. “The biggest thing is that the companies communicate with one another. I’ve had several conversations with both my BrickStreet and my Motorists representatives on the phone at the same time, trying to figure out how we can get something done... They always try to find a way to help us out if they can,” Andrews said.

Working hand-in-hand with BrickStreet also has allowed Andrews more flexibility in what he can offer his clients. Andrews was able to work with BrickStreet to write a small manufacturing account when another carrier felt the business was not large enough. “We were able to move them to BrickStreet and BrickStreet was able to come in and help them mitigate loss, which helps BrickStreet and the insured,” Andrews said. “They’re leaders and experts in the industry.”

“Brett has done a wonderful job of building relationships...”
- Connie Marshall, Business Development Manager, BrickStreet

When asked what stood out about his relationship with BrickStreet, Andrews said the answer was easy. “They’re great people – they talk, they listen, you can have dialogue with them about risks and I truly feel like they try to find a way for us to get an account, as opposed to just treating it like another name on a paper. We love BrickStreet,” he said.

Glessner Wharton & Andrews Insurance is an authorized insurance provider in Ohio, West Virginia and Pennsylvania, with locations in Wheeling, West Virginia, and Shadyside, Ohio. For more information about the services offered by the agency, contact Andrews at brett@gwinsurance.com or 304.243.9071.
Return-to-work programs are a crucial part of the BrickStreet 360° business model. These programs allow employers to work with injured employees to help them re-engage in the workforce safely, quickly and effectively. BrickStreet’s team of dedicated return-to-work specialists act as liaisons between employers, treating physicians and other members of the BrickStreet claims management team.

“We work as part of a team that includes claims adjusters, underwriters, nurse case managers, and safety and loss consultants,” said Larry Kahan, a senior return-to-work specialist out of the Naperville, Illinois, office. “We offer a consistent, coordinated, transparent service model to our customers – both the agents and the employers.”

The BrickStreet return-to-work claims team manages and reduces the cost of claims and expedites getting people back to work in a timely manner. But, despite the critical service they provide for BrickStreet policyholders, some agents and employers are unaware of the scope of their impact. Part of this is due to the fact that some large insurance companies do not employ a single return-to-work specialist, much less an entire team.

“BrickStreet is light years ahead of other carriers,” said Cathy Hadley, senior return-to-work specialist in the Naperville office. “Our focus starts before an injury happens, on prevention and management. This means we are much more proactive than reactive.”

Broadly, an individual return-to-work specialist’s job can be divided into two main segments – education and planning, and post-injury management. On the education and planning side, return-to-work specialists work with employers to educate them on all the re-engagement options available. “We have so many tools at our disposal to get people re-engaged,” Kahan noted. For example, many employers are unaware that modified or light-duty opportunities can be arranged on-site.

While certainly not the preferable option, in some cases, return-to-work specialists can help arrange temporary modified duty at an off-site location. “When on-site work is not available,” Kahan said, “we can even offer alternative tools, like ... coordinating temporary work assignments at a non-profit.”

“Our focus starts before an injury happens, on prevention and management.”

- Cathy Hadley, Senior Return-to-Work Specialist, BrickStreet

Other steps in the planning process include identifying ahead of time the appropriate roles and assignments for workers who can return on modified or light duty and writing detailed job descriptions for those roles. A large part of the return-to-work specialist’s job involves “understanding the nature of [injured employees’] jobs, the very specific tasks of their jobs, understanding the nature of their injuries, the restrictions, all the different aspects of their vocational profile,” Kahan said.

Hadley agrees, describing her role as, “working as the ‘boots on the ground’ with the insureds, assisting them with creating a modified-duty program. That is what I enjoy. I love the 360° approach and the creativity in my job.”

Return-to-work specialists also work with employers to craft comprehensive and detailed return-to-work plans. Kahan explained, “We stress the importance of communication to our customers. We help
It’s going to be incremental over time. But that’s a positive challenge because that’s what makes my job interesting.”

In the end, a return-to-work specialist must wear many hats. “Sometimes it’s a challenge, but I have had many insureds implement a modified-duty program and come back later stating how impactful it was on getting jobs done that were delayed due to other priorities and/or just being able to utilize internal resources in a gainfully employable manner that had a positive impact on their organization,” Kahan said.

“There’s a psychological component of getting employees re-engaged that goes hand-in-hand with the physical component,” Kahan suggested. This re-engagement benefits all involved. “When an employee gets re-engaged they tend to heal faster. All the statistical data and research suggest they heal faster when they get re-engaged in working versus sitting at home.”

Hadley has seen the benefits of this firsthand. “I have had insureds implement a modified-duty program who come back later stating how meaningful it was. Being able to use an employee with institutional knowledge in a modified capacity to get jobs accomplished that had been placed on the back burner – this has a positive impact on [our client’s] organization.”

So what makes senior return-to-work specialists like Hadley and Kahan happy to come to work each day? For Hadley, it’s simple: “We just have a great team.”

Kahan agrees. “With BrickStreet — and I’ll tell anyone who will listen — I love my teammates. ... It’s a seasoned group of professionals. They’re real pros. When you’re working inside this 360° business model, you’re only as good as your weakest link, and I have teammates I know I can count on and who work well together.”

them write detailed, formal policies that can be communicated consistently. Employees then clearly understand the expectations and what will happen if they are injured.”

On the case management side, return-to-work specialists work with their BrickStreet teams to manage employees who are already injured and are missing time from work. “I always call it ‘working in the weeds,’” Kahan said, laughing. “I’m going to coordinate early return to work on individual claims. ... I will do things like communicate with medical providers to help clarify the nature of the job this person will return to, so the medical provider can determine the appropriateness of temporary restrictions to get folks back to work.”

Hadley notes, “By getting folks back to work in the most medically feasible manner, my position has a direct impact on driving down lost work days and costs of claims while assisting the claimant with an expedient return to work.” The entire claims team will then meet to review the individual treatment plans.

“We will discuss individual claims on a weekly basis so we can strategize and come up with an appropriate game plan to get people back to work safely and quickly,” Kahan said, which ends up benefiting everyone. “When we’re coordinating and working and literally sitting together this closely ... we’re going to get people back to work much faster. And when we do that, our policyholders and agents are going to be happier. We’re going to be able to stabilize premiums when they have better loss experience.”

As with any position, there are challenges to this type of work. One of them is needing to know the intricate details of such a varied customer base. “We have lots of different customers – manufacturers, social service agencies, bakeries – you name it.”

Another challenge is the gradual nature of the process. “It’s like turning a cruise ship,” Kahan said. “You don’t just turn the wheel like we turn our cars. “There’s a psychological component of getting employees re-engaged...”

- Larry Kahan, Senior Return-to-Work Specialist, BrickStreet

“With BrickStreet — and I’ll tell anyone who will listen — I love my teammates. ... It’s a seasoned group of professionals. They’re real pros. When you’re working inside this 360° business model, you’re only as good as your weakest link, and I have teammates I know I can count on and who work well together.”
MEDICAL UPDATE
A look at the opioid crisis by the numbers

Opioid-related overdose deaths have increased dramatically in recent years. From 1999 to 2016, more than 630,000 people died from drug overdoses in the U.S. Approximately 42,000 of the 63,600 drug overdose deaths in 2016 involved an opioid, and opioid-related overdose deaths were five times higher than in 1999. One of the most alarming statistics involving opioid-related overdose deaths is 115 Americans die every day from this epidemic.

The Appalachian region, and West Virginia in particular, have been hit hard by this crushing wave of drug abuse. In 2016, West Virginia had the highest rate of opioid-related overdose deaths in the U.S. at 43.4 deaths per 100,000 persons. The national average was 13.3 deaths per 100,000 persons.

Opioid prescriptions in several states well exceeded the national average of 70 opioid prescriptions per 100 persons. According to 2013 data, providers in Alabama wrote 141.1 opioid prescriptions for every 100 persons, which amounted to approximately 6.8 million prescriptions. At almost double the national average, this was the highest prescribing rate in the country. Tennessee was the second-highest prescribing state with 118.3 opioid prescriptions per 100 persons, and West Virginia was the third-highest with 110 prescriptions per 100 persons.

Researchers at the Centers for Disease Control and Prevention (CDC) found one of the main causes of opioid-related overdose deaths was synthetic opioids, such as illicitly manufactured fentanyl (IMF). Synthetic opioids are man-made drugs that replicate the effects of naturally occurring drugs from several species of the opium poppy plant. They can reduce feelings of pain, produce feelings of euphoria, relaxation and sleepiness and can be addictive, just as any non-synthetic opioid. These drugs are particularly hazardous because they are many times more potent than regular opioids – they are even more potent than fentanyl, the drug that gained notoriety for causing the overdose of the musician Prince and which the state of Nebraska recently used to execute a prisoner by lethal injection.

Another major factor in opioid-related overdose deaths is benzodiazepines — a type of prescription sedative commonly prescribed for anxiety or insomnia — used concurrently with opioids. More than 30 percent of overdoses involving opioids also involve benzodiazepines. This combination of drugs is particularly deadly because both types of drugs sedate users and suppress breathing.

IMF is typically mixed with counterfeit opioid and benzodiazepine pills, heroin and cocaine, likely contributing to increases in overdoses involving these other substances.

From 2015 to 2016, the synthetic opioid overdose death rate more than doubled. During this period, death rates from overdoses involving synthetic opioids increased in 21 states, with 10 states doubling their rates from 2015 to 2016. New Hampshire, West Virginia and Massachusetts had the highest death rates from synthetic opioids.
As a result of these horrifying statistics, laws and prescribing regulations have been implemented at state and federal levels to mitigate this trend. The federal government announced a $6 billion contribution to combat the opioid crisis and improve mental health care, with $3 billion for 2018 and $3 billion for 2019. Nearly every state has enacted new laws to address the opioid crisis.

“Pill mills,” which ran rampant in the late 1990s and early 2000s, particularly in Florida and Appalachia, are being shut down. Physicians are losing their licenses or, worse, being sent to prison for violating prescribing laws.

A common theme among states to help combat the opioid crisis is utilizing a prescription drug monitoring program (PDMP), which gives physicians access to state monitoring programs that allows them to see what medications have been prescribed to patients, along with when they were prescribed, how much was prescribed, and by whom. This gives prescribing physicians more information to make informed decisions on whether or not to prescribe opioids to a patient, and allows them to see if a patient is being prescribed a dangerous combination drug by another provider. They also can see prescribing patterns to help identify drug-seeking tendencies by a patient. PDMPs are mandated by all but nine states and the District of Columbia.

Nearly every state has enacted new laws designed to diminish this devastating problem. Naloxone (commonly known by its brand name, Narcan), a drug designed to reverse opioid overdose, is now being included by some states in new opioid prescribing regulations if specific thresholds are met, such as a high dose prescription breaching 120 mg morphine dose equivalency level. Some states are limiting which physicians can prescribe opioids, or limiting the amount of opioids that can be prescribed at one time, or at the first visit.

BrickStreet is committed to close scrutiny for opioid prescriptions. To combat rising opioid use, BrickStreet’s time-based formulary limits schedule II narcotics to two weeks post-injury without prior authorization. Schedule III and IV medications are limited to six weeks post-injury, and every non-scheduled drug is limited to 12 weeks post-injury without prior authorization. BrickStreet also monitors dangerous combination drugs, high-dose prescriptions, multiple narcotic-prescribing physicians, and multiple narcotic-filling pharmacies in real time to ensure no misuse occurs.

For more information on the opioid crisis and how you can help prevent opioid-related overdose deaths in your community, visit drugabuse.gov.
Community service has long been part of the BrickStreet story. This emphasis on giving back encompasses a core company value – fostering growth in the communities in which BrickStreet does business. Over the years the Tailgate event has become the cornerstone of BrickStreet’s fall traditions.

BrickStreet’s Tailgate is the culmination of year-long fundraising efforts by associates. Early in the year, a local charity is chosen to be the recipient of that year’s event. BrickStreet associates participate in various fundraising initiatives throughout the year and gather all the proceeds in anticipation of Tailgate. The company then matches the amount that has been raised by associates, with the total amount of the fundraising efforts revealed to the associates and the charity on Tailgate day.

While Tailgate is now a major undertaking, it did not begin that way. BrickStreet’s dedication to community service began on a smaller, more local scale, with monthly initiatives to help several different organizations each year. While BrickStreet associates demonstrated tremendous community support through donations of time and money with these individual efforts, the company realized it could greatly increase its fundraising impact by combining forces with BrickStreet associates.

With the associates demonstrating that community service was as important to them as it was to the company, BrickStreet also saw a great opportunity to reward associates for their hard work. Tailgate not only raises money for charity, but serves as an employee appreciation event – associates are rewarded for a year of community service with a day of food and fun. During Tailgate, associates can purchase raffle tickets, win prizes by participating in a variety of activities and even bid on auction items. The additional proceeds from all ticket sales and the winning bids go to the chosen charity. With prizes ranging from sporting event tickets to overnight trips to electronics, associates eagerly try to win prizes every year.

In 2017, BrickStreet leadership chose the YWCA as its charity. Through item and donation drives and volunteer initiatives, BrickStreet associates raised more than $27,000 for the YWCA. With BrickStreet’s matching donation at Tailgate 2017, the YWCA received a total of $54,679.50, which it split between the YWCA locations at four BrickStreet office locations: Charleston, West Virginia; Charlotte, North Carolina; Pittsburgh, Pennsylvania; and Naperville, Illinois.

The selected charity for 2018 is the Ronald McDonald House Charities (RMHC). Many families with seriously ill or injured children have to travel far from home. Since 1974, Ronald McDonald Houses have provided places for families to call home during these times – places where a family can stay together, close to a hospitalized child, and receive home-cooked meals – without worrying about the cost.

Throughout 2018, BrickStreet associates logged many volunteer hours for the RMHC. They bagged lunches for families to take with them to the hospital, providing healthy, grab-and-go lunches to more than 60 families. BrickStreet associates also helped build a gazebo on the land behind the Charleston, West Virginia, Ronald McDonald House. In August, BrickStreet hosted a supply drive, which helped collect everyday items for the houses, including cleaning products, food, clothing and personal hygiene products. Other initiatives included a tab collection drive and a bake sale, complete with a cake and pie auction.

Company executives are proud the Tailgate has grown into the event it has become and across the company, associates are eager to work with the next deserving charity.
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Soles Electric Company, a leader in electric motor repair, builds a better safety culture with the help of BrickStreet. Read more on page 4.