



BrickStreet Insurance & the Home Builders Association of WV Announce Discount Premiums For Qualifying Members.

Quite a number of home builder members are due to start saving money on their workers' compensation premiums. In an agreement negotiated with BrickStreet, the association is pleased to announce a new Association Group Safety Program. The program is designed to support and reward the home building industry's safety related efforts by providing a discount (7.2%) to those members eligible to participate.

In announcing the Agreement Greg Burton, BrickStreet's President and CEO said "We are pleased to partner with the Home Builders Association in an effort to further encourage a safety culture within their membership. The Association now serves as a model for their individual policyholders in order to help drive safety-related performance and lower overall costs."

In response, Home Builders Association of West Virginia (HBA of WV) President David Van Horn added, "Our members have a solid reputation of being safety conscious and we are flattered and pleased that BrickStreet has recognized us as a model in the important role we play in housing West Virginia's citizens."

As an initial start, BrickStreet identified some 128 HBA of WV members who were insured by BrickStreet and maintained the required experience rating. Letters were sent to those companies, along with a form, to express interest in participating. Another group the Association has attempted to contact are sub-contractors (who may be classified as associate members) but who perform sub-contracting work on home building projects and are licensed by the state as contractors. *(Note: if you are one of these members and have not received a letter from the state office, please call Beth at 304-342-5176)*

A safety committee has been established to monitor the program and to create opportunities for various types of safety seminars for participating members. The safety committee consists of Chris Ilardi (North Central), Harold Elbon (Highlands), David Fleming and Carmen Shafer (Mid-Ohio Valley) and Jacob Meck (Greater Greenbrier Valley). Also joining the group

will be Beth Thomasson, Executive Officer of HBA of WV and BrickStreet personnel Hope Fallen, Chuck Baldwin and Jim Fisher.

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The Program was launched on September 1 and several members have already received their discount through their renewal process. It is also important to note that those members whose renewal range in the March 1, 2009 to August 31, 2009 time frame may be able to take advantage of the discount earlier than their renewal date. Call your agent to discuss.

All recognized agents have been notified of the Group Association Plan and encouraged to let potential clients know of the Program.

Two seminars are planned on Friday, October 30 during Convention meetings at The Greenbrier on "Creating an Effective Loss Control Program" and "Creating an Effective Return to Work Program".

For more information, please call Beth at the HBA of WV office (304-342-5176)

To qualify, the HBA of WV member is to:

- 1) be insured by BrickStreet and elect to participate as a member of the Group Program and who has not been rejected by either the Group or BrickStreet for any reason
- 2) agree to develop and implement an effective loss control program
- 3) agree to report claims within 48 hours of a loss
- 4) achieve and maintain a 3 year incurred loss ratio of 65% or less
- 5) implement a formal Return to Work program
- 6) attend at least one (1) Safety Seminar per year that applies to operational hazards (at their own cost)
- 7) be directly involved in the home building industry by being a contractor or subcontractor
- 8) hold a valid West Virginia Contractors License