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LECMPA

SPRING 2015

OnTrack

Your connection to the latest information about job insurance in the transportation industry.



PRESIDENT'S LETTER

LECMPA takes its responsibilities to its members seriously. That's why we're so proud of receiving a Silver Stevie Award for Innovation

in Customer Service, recognizing our Home Office staff, state managers and representatives for what they do best. LECMPA was selected by an international judging group consisting of business leaders in all industries.

Our service innovations look into the future but preserve what is best about our past. We are streamlined and paperless in our operations. But we still make sure that you speak to a knowledgeable person when you call the office or need help. We want to stay approachable and focused on our members. LECMPA has a nationwide, dedicated group which is focused on taking the right care of our members and getting them the protection they need.

LECMPA membership topped 29,000 in 2014. Our members received \$2 million more in benefits than they had in 2013. Our members received more frequent and more severe discipline than they had for several years. We also had the largest payout of accidental death claims in LECMPA's 100+ years in business. These were for accidents that occurred both on and off the job. We anticipate that this trend will continue at least through 2015.

Our representatives have attended dozens of meetings already this year, and would like nothing better than to meet with you individually or with your co-workers. Please contact the Home Office or your representative listed on the back to arrange for a visit.

Fraternally yours,

Susan Tukel, President



LECMPA Wins in Customer Service

LECMPA makes every decision with our members in mind. As a mutual company, our members are actually our owners. That's why it's no surprise we put so much emphasis on customer service.

Last year provided two great examples of how LECMPA is always looking out for its members. The first occurred in September when a brand new policy was rolled out for all of our Group B members. The new No. 12 policy combined the best features from policies previously offered to Group B members. Certain Group B members even had their monthly premiums reduced!

The end of 2014 brought about a positive change for both our Group A and B members. Thanks to many hours of hard work on behalf of LECMPA and our members, a California law was amended and now allows LECMPA to offer our Accidental Death

coverage to members in California for the first time ever. While we are still unable to provide Accidental Death coverage for beneficiaries in California and Texas, we think this latest change is a great win for our "Golden State" members. LECMPA remains the only job insurance provider to offer an accidental death benefit for incidents that occur on and off the job.

We are also proud to announce that LECMPA was recently recognized as a 2015 Silver Stevie award winner for Sales and Customer Service. This award recognizes the outstanding service our members get from the Home Office, our State Managers and our sales representatives. LECMPA has always been focused on customer service and helping our members when they need us the most. This latest recognition is just further proof that we are doing our part to provide you peace of mind!

Retiree Set to Explore the Next Frontier

It is uncanny just how many railroaders have family members who also work the rails. For Denver McCrory, it was actually his wife's family with a history in the business. Denver's father-in-law worked as a brakeman and his grandfather-in-law was also a railroader. In fact, five generations of fathers-in-law preceded Denver in the business.

Denver hired on with Union Pacific in 1974 and worked as a trainman for a couple years before finding his niche as an engineer. His home base is in Idaho but many runs took him throughout some of the most beautiful country on the west coast. Denver fell in love with the job.

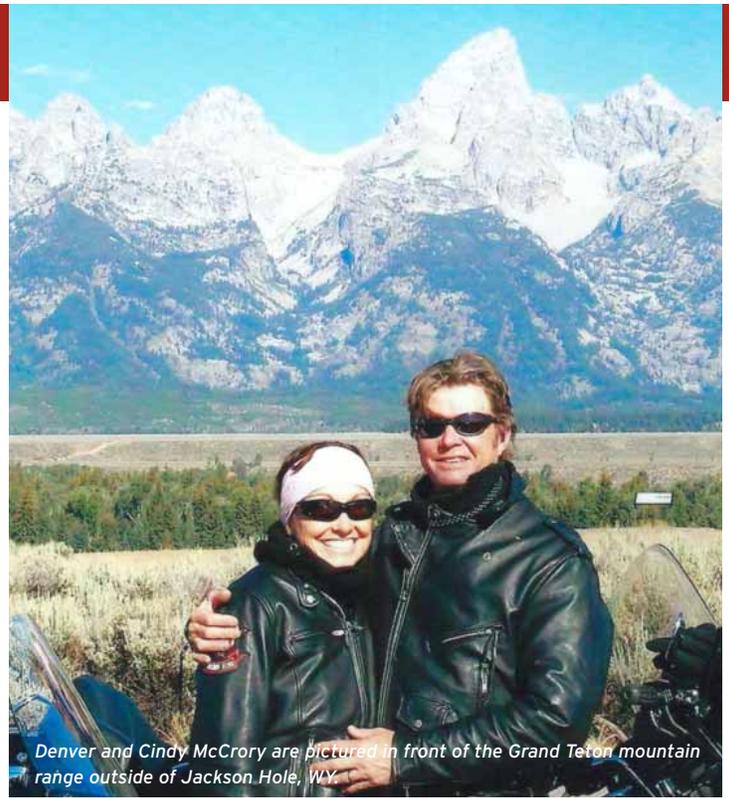
It was as a young engineer that Denver was first introduced to LECMPA job insurance.

"Some of the old heads impressed upon me how important job insurance would be if I needed to use it. I took out a policy and ended up using it several years later," Denver said.

As he became more established on the job, he turned into an "old head," preaching to the young guys how important it is to protect their families with job insurance.

"I told people, you need to get some of that [job insurance]. You can't be on a train for 12 hours and not talk about that kind of thing," Denver said.

With his career on the rails behind him, Denver still has plenty to look forward to. After working nearly 40 years, he definitely retired



Denver and Cindy McCrory are pictured in front of the Grand Teton mountain range outside of Jackson Hole, WY.

with many blessings in his life. He and his wife Cindy have their three daughters and 10 grandchildren all living close by. Denver and Cindy each have both parents also living close by so the free time is certainly being put to good use by visiting with family.

Denver will also finally be able to make his longtime dream come true. This spring he and several of his retired railroad buddies, including his father-in-law, will be taking a motorcycle trip to Alaska. For someone who has spent an entire career traveling and working throughout the Wild West, Alaska seems like the next frontier.

LECMPA wishes Denver and Cindy a safe and happy retirement.

Quotes



Courteous and Helpful

[The LECMPA Claims Department] handled my claim and was very courteous and helpful. [They] answered my calls promptly and answered all my questions, making the whole process quite painless. I took out this policy some 35+ years ago with no plans to use it, but it gave me peace of mind to have it. Then, lo and behold, as I am nearing the end of my career I needed it and was sure glad to have it. Thanks again for the help!

Policy No. 0175068, Belton TX

Used Job Insurance Twice

First of all, thank you for the peace of mind your company provides for railroaders and their families. With all the rules and regulations imposed on us by the railroads and the FRA, we need job insurance. All railroaders should have it. I was a very dedicated employee for 40 years and used my job insurance on two occasions. Thank God I had it. I am enjoying retirement. Once again, thank you so much.

Policy No. 0197737, Auburn IN

Very Professional

Everyone was very nice. Very professional. My claim was handled promptly once I completed all the paperwork. Thank you.

Policy No. 0204729, Banning CA

Swift Response

I am very pleased with the service I received when LECMPA processed my claim for benefits. Response time was swift, service was professional. Thank you very much.

Policy No. 0828249, Diamond Bar CA

LECMPA Will Be There

Anyone interested in job protection, you may rest assured LECMPA will be there for you if needed. Always there for my family and me. Membership in LECMPA gave us comfort during tough times with the utmost courtesy and professionalism. Thank you.

Policy No. 0178725, Lubbock TX



FINANCIAL REPORT

TWO YEAR FINANCIAL SUMMARY

ASSETS	2014	2013
Bonds	21,566,013	22,127,989
Preferred stocks	740,716	719,246
Common stocks	9,482,684	7,664,446
Short-term investments	23,902,859	20,960,255
Cash	280,961	373,786
Interest accrued	204,456	207,403
Uncollected Premiums	6,843	8,228
Total Admitted Assets	56,184,532	52,061,353
LIABILITIES		
Reserve for claims	4,326,985	3,994,079
Reserve for paid in advance	2,004,077	2,068,362
Asset valuation reserve	1,424,040	1,303,885
Miscellaneous	1,416,356	1,518,199
Total Reserves and Liabilities	9,171,459	8,884,525
SURPLUS		
Special surplus funds	3,000,000	3,000,000
Unassigned surplus	44,013,073	40,176,828
Total surplus	47,013,073	43,176,828
Total	56,184,532	52,061,353

LECMPA's financial position and the position of its members improved in 2014. Claims were up sharply by more than \$2 million, the most significant increase in some five years. Nevertheless, LECMPA improved a number of its policy offerings, and was still able to add a bit to our surplus, which protects our members in a future in which claims remain on the upswing.



LECMPA Hours

LECMPA is now offering extended business hours in our Home Office throughout the spring and summer months. Business hours are 7:30am to 4:15pm Monday through Thursday and 8:30am to 4:15pm on Fridays.

The Home Office will be closed on May 25 for Memorial Day and July 3 for Independence Day.

PREMIER PROTECTOR



For a UPS delivery driver, there are few things as satisfying as watching the cargo you are hauling slowly dwindle as you successfully make your drop-offs. If you talk to John Fikes, one of the first things he'll tell you about his job is the satisfaction he gets from making his deliveries and from a job well done.

John Fikes

John started his career as a driver around 2000 when he took his first job driving freight. In 2004, he applied for a job and was hired by Overnite Transportation. The following year UPS acquired Overnite and John has been with "Brown" ever since.

Back in 2011, a friend of John's who worked for Union Pacific Railroad told him about LECMPA job insurance. As someone who was unfamiliar with job insurance, the concept almost seemed too good to be true. John's role as a Shop Steward

led him to look into job insurance and LECMPA a little bit closer.

"At first I thought it was a pyramid scheme," John said. "After doing my homework I realized [LECMPA] was a legitimate company."

Shortly after researching the company, John got in touch with LECMPA's UPS Marketing Director, Gilbert Clark. John bought a policy and also became an LECMPA sales representative.

John said it was an easy decision to become part of LECMPA's sales team.

"I know as a policy holder it gives me peace of mind. It also gives me satisfaction knowing that if my guys are sent home today, they are still able to feed their families," he said. "As a Shop Steward, it gives me pleasure to know that they can call the claims department and they're going to be alright."

Since becoming an LECMPA representative in 2011, John has been on the frontline spreading the good word about job insurance to all of his UPS brothers and sisters. LECMPA is the only job insurer to offer coverage to union UPS workers, proving it's not just for railroaders!

John Fikes is pictured with his wife, Tiffany, and their daughters Sydney and Tabatha

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LECMPA

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SPRING 2015

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\$58+ MILLION IN CLAIMS PAID since 2009

2014	\$11,711,372
2013	\$9,232,312
2012	\$9,337,208
2011	\$9,362,152
2010	\$9,207,500
2009	\$9,240,892

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