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LECMPA

SPRING 2016

On Track

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



PRESIDENT'S LETTER

Spring is a time for renewal and fresh beginnings. Here at LECMPA that is certainly the case. I'm proud that LECMPA continues to find

new ways to give more value to our members.

On January 1st of this year we began offering the new No. 16 policy to our Group A members. Judging by its reception, our members agree that it definitely offers a lot of value. The No. 16 policy starts at 180 discipline days and ramps up to 365 discipline days. It includes our Accidental Death Coverage* for you and a beneficiary, plus our industry leading Loyalty Bonus. As with all of our policies, members have access to our national representative network and award winning customer service.

As a member-owned company, our focus is always on serving our members. This commitment has been noticed outside of the "job insurance" industry. Last year LECMPA was recognized with several customer service awards and this year has already brought us a new accolade; the 2016 Bronze Stevie award for Sales and Customer Service! While satisfying customers' needs is certainly its own reward, these awards just confirm that we are on the right track when it comes to serving our members.

As always, we encourage our members to contact their local representative or me personally here at the Home Office to arrange for LECMPA to attend one of your meetings. We hope you all have a safe and happy Spring and Summer!

Fraternally yours,

Susan Tukel, President

*LECMPA is unable to issue beneficiary Accidental Death Coverage in California and Texas.

CLAIMS STORY



Still Living the Dream

When David Carden went to work on Dec. 10, 2014 it was just like most other days. Unfortunately, it didn't end like any other day in his eight year career as a signalman. That morning, David and several other members of the crew were out performing routine switch inspections. They forgot four derail devices on the track before clearing their track time with the yardmaster. As the senior man on the crew, David was the only person charged with the track time violation.

There are not many jobs where a simple mistake can hang over your head for weeks, if not months, while management decides what discipline should be doled out. David's employment was eventually terminated, leaving him scrambling to provide for his wife and four children.

"I've never gone through anything so difficult," he said about his time out of work.

David had the foresight to insure his family with a job insurance policy from LECMPA. Fortunately the incident, while difficult, was not catastrophic for his family. He and his family had to relocate from the South to the West Coast to find a new job, but David was able to find a signalman position equal to what he previously had.

"It was always my dream to work for the railroad, and you guys [LECMPA] helped me fulfill that," he said. "If it wasn't for you guys it wouldn't be possible."

Thankfully, David did have job insurance from LECMPA and was able to weather the storm without financial disaster. Today his family is doing well and he is back to work, living his dream.

Live to Ride, Ride to Live

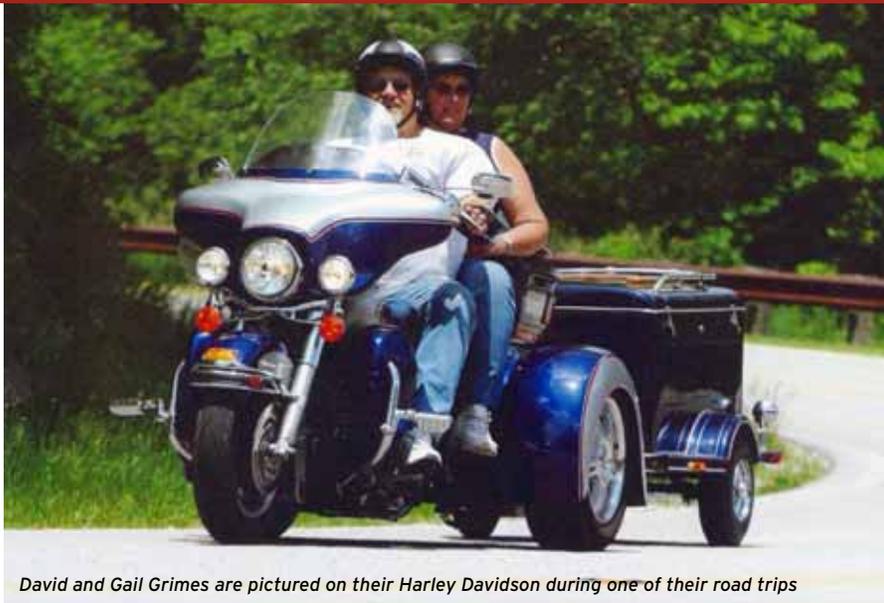
You see quite a bit when your railroad career spans 41 years. David Grimes, a locomotive engineer with Union Pacific, had pretty much seen it all by the time he retired earlier this year. The one thing he'll tell you that sums up his time with the railroad quite well: It's not if, but when something will go wrong.

While David was only put out of service one time, he watched others around him struggle to make ends meet when out of work due to discipline. His sentiments about the pitfalls of working the rails also come from his longtime work with his union, the BLE-T, and his many elected union positions.

David said the culture of discipline on the railroad has changed completely from the time he first started to the time he retired.

"The discipline has gotten crazy. They've focused more on discipline instead of training," he said.

Despite the tough working conditions, David doesn't have any regrets about his career choice because he was able to provide a nice lifestyle for his family. Now that he has retired, David is finally able to enjoy that lifestyle with his family.



David and Gail Grimes are pictured on their Harley Davidson during one of their road trips

David and his wife Gail both retired at the same time and are now regularly enjoying all of the things they previously could do only occasionally. At the top of that list is spending time with their family. David and Gail have two sons who are both locomotive engineers. They are currently building their retirement nest on a lake that is much closer to their sons and eight grandchildren. David and Gail also enjoy taking road trips on their Harley Davidson and already have plans to see new parts of the country.

LECMPA wishes David and Gail lots of fun and happiness in their retirement, and thanks David for his many years of being a member.

Quotes

Thanks for the Loyalty Check

When you go to work on your run there are a couple things you need to take. Your LECMPA protection is one of them. Thanks for the Loyalty check. Looks like new fishing gear to me!

Policy No. 0514691 Wytheville, VA

They Made Our Lives Better

I was so glad I had insurance with LECMPA. The people I dealt with were so prompt and courteous with answers and payments. I feel they made our lives better by removing the stress of being out of work. Thank you!

Policy No. 0200738 Kalispell, MT

You Were There To Protect My Income

Thank you LECMPA. Although I was one of the fortunate ones that never had to use LECMPA, it was a great assurance knowing that if I ever needed LECMPA, you were there to protect my income and my job. Thank you, and thanks for the Loyalty payment check on my retirement. My wife and I used it for Christmas gifts for our 10 grandchildren. Thanks again.

Policy No. 0636847 Olympia, WA

Every Representative I Spoke With Was Very Nice

I would like to say I was very impressed with how my claim was handled while I was out of service. My claims were paid on time every week as expected (never late). Every representative I spoke with was very nice, patient, and answered every question I asked with clarity. Even when I left a message for them to return a call, they always returned the call within a few minutes. I am very happy with your service.

Policy No. 0603820 Midland, GA

Thank You So Very Much

You guys "Rock." Not very many companies like yours would have paid a claim that was more than four years old. Thank you so very much for processing this claim. You all were very nice to talk to and understood the circumstances that took place.

Policy No. 0819156 Hankinson, ND



FINANCIAL REPORT

TWO YEAR FINANCIAL SUMMARY

ASSETS	2015	2014
Bonds	25,727,444	21,566,013
Preferred stocks	1,676,818	740,716
Common stocks	10,527,638	9,482,684
Short-term investments	21,354,389	23,902,859
Cash	429,358	280,961
Interest accrued	214,346	204,456
Uncollected Premiums	6,950	6,843
Total Admitted Assets	59,936,942	56,184,532
LIABILITIES		
Reserve for claims	4,088,456	4,326,985
Reserve for paid in advance	2,044,404	2,004,077
Asset valuation reserve	1,563,726	1,424,040
Miscellaneous	1,476,351	1,416,356
Total Reserves and Liabilities	9,172,938	9,171,459
SURPLUS		
Special surplus funds	3,000,000	3,000,000
Unassigned surplus	47,764,004	44,013,073
Total surplus	50,764,004	47,013,073
Total	59,936,942	56,184,532

Retiree Spotlight



Bruce Maxwell changing trains prior to retiring last year after 39 years of working for the railroad.



Judson Bellam Jr. on the front of his train. Judson retired late last year after more than 34 years working the rails.



Extended Business Hours and Holiday Closings

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

The Home Office will be closed on May 30 for Memorial Day and July 4 for Independence Day.

PREMIER PROTECTOR



Loren Snyder learned early on in his railroading career that the work is tough enough on its own. The added stress that comes from an unforeseen accident lying around every corner is a burden that no railroader wants to carry. But that is the painful reality.

Loren also learned early that a good job insurance policy with LECMPA can truly set you at ease. It gives you peace of mind knowing that if something were to happen, you can still take care of your family.

Loren Snyder

Just six months after Loren signed up for his first job insurance policy he was involved in a run-through-switch incident that left him out of service for 30 days. Thankfully the thought of not having a paycheck for an entire month was not one this husband and father of four had to waste time on.

"If it wasn't for that job insurance policy I don't know what I would've done," Loren said. "It was a big help. Even to this day it still gives me peace of mind."

It was actually that experience that led Loren to want to make sure many of his railroad brothers and sisters are covered in case of some unforeseen accident.

It's easy to make a mistake on your own and when combined with the fact that it could be someone else's mistake that you're pulled out

of service for, it's a daunting job. Job insurance becomes just as important as having a hard hat or a safety vest.

"I tell them my story, not to scare them but to try to show them how easy it can happen," Loren said.

Although Loren is able to protect far more of his fellow railroaders than not, there are some who don't heed his advice.

"I've had a few guys who've had it for years and never used it. Then they decide that they no longer needed it and in less than a month they went through a signal," Loren said.

A byproduct of providing railroaders with job insurance, according to Loren, is they often do their job better and more safely because they are less stressed and have peace of mind.

"It's just a big relief for the whole family," Loren said.

Loren Snyder is pictured with his wife Paula

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OnTrack



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Return Service Requested

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SPRING 2016

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Scan this code to go to our website

\$59+ MILLION IN CLAIMS PAID since 2010

2015	\$10,325,345
2014	\$11,711,372
2013	\$9,232,312
2012	\$9,337,208
2011	\$9,362,152
2010	\$9,207,500

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