

## Ross Johnson Mountain State Insurance Agency



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**“The BrickStreet** systems and culture help us to implement our strategies in serving our customers,” says Ross Johnson, president and sole owner of Mountain State Insurance Agency, Inc. “They provide us with the resources necessary to produce results.”

As a son and grandson of coal miners and the first of his family to attend college, Johnson understands the importance of workers’ compensation insurance benefits. In BrickStreet, Johnson has found a company that provides a highly-specialized product with exceptional customer service. The underwriters, claims adjusters and other specialists work with the agents to continuously

stand out from the competition.

“One of our goals is to minimize the cost of workers’ compensation insurance for our customers over the long term,” says Johnson. “My agency has a great relationship with BrickStreet and they help us meet our goal.”

This includes being proactive with safety initiatives and return-to-work procedures. “Our first objective is to avoid injuries and our second objective is to return injured workers as happy, healthy, productive employees as soon as possible,” says Johnson.

When the Legislature passed the privatization bill in 2005, Johnson knew that Mountain State Insurance needed to be involved. He was very engaged in the formation of BrickStreet; working with the company since privatization and being one of the first agency appointments. He also is a member of the Agent Advisory Council to help the company transition and learn the agent distribution system of insurance.

The BrickStreet 360° team philosophy includes agents, and Johnson knows this firsthand. “This partnership has been instrumental in serving our customers. BrickStreet works with us to create a comprehensive workers’ compensation package for policyholders.”

Johnson believes that there was one key decision he made during the privatization process that ultimately led

to Mountain State Insurance’s success. “I decided to treat this insurance product differently than most agencies. We kept workers’ compensation separate; to sell and service it as a stand-alone product,” says Johnson. “I had to identify a business model that would be different from my competitors and successful for my company, and this has worked for us.”

BrickStreet has been able to meet all of Mountain State Insurance’s needs since Johnson put a complete focus on business insurance in 2008 and now works mainly in heavy construction, oil and gas, medical malpractice and general commercial. Johnson credits a portion of his success to Patrick Kee, agency vice president and leading new business producer, who got him involved in the oil and gas insurance business.

Johnson hired an accomplished BrickStreet claims adjuster to be the workers’ compensation account manager. “We are very involved in the claims and auditing processes,” he says. “We lead new sales with the workers’ compensation product and we have differentiation in how we sell and service. It’s good for us and very good for our customers and their employees.”

Johnson went on to say, “Another contributor to my agency’s success was our affiliation with the Institute of Workers’ Compensation Professionals. I believe that using their processes has helped me to be a better agent from BrickStreet’s perspective. I am able to provide my policyholders with high-quality service and this is also good for BrickStreet.”

Johnson graduated from Marshall University in 1985 and began working as a sales executive for Metropolitan Life Insurance Company. The following year he became an independent insurance agent when he began working with the Robert F. Silverstein Agency in Charleston. After working for Carson Insurance Agency for eleven years, Johnson bought a controlling interest in Mountain State Insurance Agency in the summer of 2000 and within a month opened a new office in Charleston. In 2007, his office moved to its current home on Kanawha Boulevard. ■