



MUTUAL INTERESTS

» Delivering from Day 1 to Day 1,000: That's Service Outside the Box



SERVICE FOR ALL

» *From Builders University to 24-hour callback, Service Outside the Box does not distinguish between a policyholder of one day and one of 20+ years.*

WHEN A BUILDER IS DISSATISFIED WITH HIS OR HER INSURANCE COMPANY, HEARING A PROMISE LIKE "SERVICE OUTSIDE THE BOX" FROM BUILDERS MUTUAL IS BOUND TO BE INTRIGUING.

Given the choice, who wouldn't want the company pledging unparalleled customer service? Indeed, "Service Outside the Box" has been a very effective business tool.

But what of long standing, loyal customers? Can they expect the same kind of service in a relationship that's years or even decades old?

In a word, yes.

Nurturing existing relationships is just as important as building new ones. Builders Mutual is constantly thinking of ways to improve our service and exceed the expectations of all our policyholders—and that requires efforts that are decidedly "outside the box." In fact, longer-term customers may be less easily impressed, having gotten used to a level of service that we hold up as the industry standard. We must work even harder to prove to them that our "box" is not full of empty promises.

Our quarterly newsletter, **Mutual Interests**, keeps policyholders informed of the latest developments at Builders Mutual and of other items within the industry. A separate supplement, **Risky Business**, goes into greater detail regarding risk management practices and provides regular advice and educational resources that could help minimize injury and loss on the job site. Our **Risk Management CD** is available online to put the most effective tools right in a builder's hands; site visits by our Risk Management team bring our expertise directly to our customers.

Knowledge is power, and the more our customers know, the better they can run their

businesses. **Builders University** is by far the company's most comprehensive source of "Service Outside the Box." Agents receive rigorous training and a Certified Builders Insurance Agent (CBIA) designation, making them a more informed and valuable resource for policyholders. Policyholders benefit from training in enterprise risk management, fall protection and OSHA regulations; more classes are currently being developed.

Our employees also receive ongoing training at Builders University. We aim for everyone at Builders Mutual to be an expert, since our business depends on being an expert in yours.

None of these efforts or resources would be sought out or appreciated if Builders Mutual weren't **easy to do business with**. The company has a group of people whose job it is to make things easier for our customers. Feedback is often encouraged and even solicited—our **Producers** and **CSR Councils** have led to some of the changes we've introduced in recent years, including:

- **A redesigned, easier to use buildersmutual.com**
- **WorkSafe pay plans**
- **WorkSafe long-term loyalty rewards**
- **Blanket Builders Risk**
- **Builders Online Business (BOB)**
- **Enhanced customer service performance**

"Service Outside the Box" was created to help you stay safe, productive, successful, and satisfied with your value from Builders Mutual. We value all business equally and believe we provide it with the service we provide.

Builders Mutual
INSURANCE COMPANY

Where Builders Come First®

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» A Builder's Dream

» LOOKING FOR A FAMILIAR FACE AT IBS?

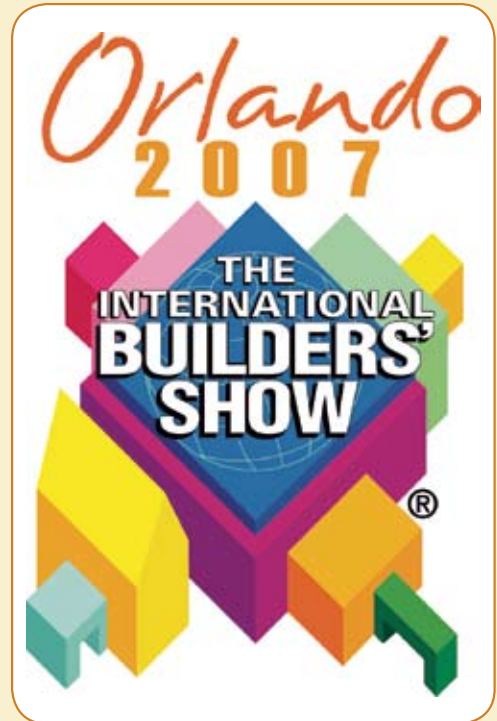
Don't miss Bill Walker, Builders Mutual's Director of Risk Management. You'll see him teaching the NAHB University of Housing seminar **OSHA, Safety, and the Bottom Line** on February 8, 2007 from 11:00 am - 12:30 pm. Register to attend at www.buildersshow.com. See you there!

Americans fantasize about owning the home of their dreams. But what about builders? What do they dream about? Let's talk square footage.

More than one million square feet of exhibitor space occupied by more than 1,500 exhibitors is the stuff of builders' dreams. The 2007 International Builders' Show® (IBS), held in Orlando, FL, will spill out of the Orange County Convention Center's exhibit halls into the outdoor exhibit space. The latest innovations in building products and services will be at your fingertips.

The National Association of Home Builders hosts IBS, the largest annual light construction show in the world. Come for the demonstrations, come for the committee meetings, come for the receptions, the awards, the workshops, the education. Just come!

Pack your bags and head to Orlando, February 7-10. Check out www.buildersshow.com for more information and register today!



» Are You Safe Yet? WorkSafe Never Stops Working



When you build a house, it's pretty straightforward: foundation, frame, drywall, roof and one day it's complete. The builder moves on to the next house. With WorkSafe workers' compensation policy, Builders Mutual's work is never done because the benefits follow a builder from job to job. And, WorkSafe has more to offer than the "quiet protection" of knowing you'll be covered in case of an accident or injury; there are options and incentives available that make WorkSafe the policy of choice.

Payment Plans and Long-Term Loyalty

To accommodate the way you do business, WorkSafe offers choices in how you pay your premiums, from no-paperwork, no-deposit annual plans to monthly self-reporting options that account for fluctuating payrolls. And, regardless of your payment plan, once you've been a WorkSafe policyholder for five years, Builders Mutual will waive your deposit. If you're approaching or have passed the five-year mark with Builders Mutual, make sure to ask your agent what your options are.

Dividend Distribution

By having a WorkSafe policy, you become a part owner in Builders Mutual. So your bottom line is ours as well. If you have a safe, productive year and your fellow policyholders follow suit, there may be a surplus of undistributed funds available at the end of the year. There's no guarantee, of course, but Builders Mutual has distributed dividends in the past; some distributions totaled as much as \$4 million per year.

Is your WorkSafe policy everything it could be? Are you receiving job site visits from our Risk Management experts? Are you training your workers with regular Toolbox Talks, found on our Risk Management CD? Is your payment plan the one best suited to your business? WorkSafe does more than just cover you "after the fact." It's looking out for you all along.

» Huntin' and Fishin' with Builders Mutual in Charlotte



» BMIC staff Jennifer Allen, senior marketing coordinator; Ron Adams, risk management manager; Mike Gerber, VP/CMO; Jerry Cowan, central NC senior territory manager; and Katie Gahr, marketing coordinator; show off one of the inflatable boats given away during the Expo.

If you didn't attend the NCHBA's fourth annual 21st Century Building Expo and Conference, then you missed quite a show. There were houses everywhere, completely decorated inside and out, vendors and attendees crowded the expo floor and somewhere up front there was an interesting booth camouflaged in mesh netting; its staff sported blaze orange vests and hats and haggled passersby to "Register for our boat giveaways." No, it wasn't the hunting or fishing federation, it was Builders Mutual keeping to our hunting and fishing theme! Nearly 800 attendees visited our booth (they couldn't miss us) to pick up an orange cap and register for our boat and chair giveaways. In the end, the camo came down, the blaze orange

was put to rest and four attendees walked away with some great gear! Congratulations to Ron Hall, Mountain West Builders, and Jonathan Leake, Eastern Legacy Builders, Inc., who each took home a 12' inflatable fishing boat. Bill Fleming, Fleming Builders LLC, and Danny Hayes, Mark Adams Contractor, Inc., who each received two camouflage camping chairs.

Mark your calendars now for September 12-14, 2007, when the 21st Century Building Expo and Conference (and Builders Mutual) return to the Charlotte Convention Center. It will be an event you won't want to miss!

» Did Somebody Say "Wellness?"



» Al Masella, Insurance Professionals, Inc., Cary, NC, takes a break while training for the 2006 MS 150.

Have you thought about your health and happiness today? How about your employees—have you thought about theirs? In an age where company wellness programs are becoming more the rule than the exception, Builders Mutual's own wellness program, Builders Mutual in Motion (BMiM), celebrates its one-year anniversary this month.

Our agents are no strangers to wellness either. In fact, we spotted our friend, 64-year-old Al Masella from Insurance Professionals, Inc. of Cary, NC, all the way out in New Bern, NC on September 9, 2006. Why was he more than 100 miles away from the office? Just like the BMiM cycling team, Premium Pedalers, Al was riding in the MS 150 Bike Tour. Local chapters of the National Multiple Sclerosis Society hold bike tours nationwide where cyclists ride 30, 75 or 100 miles each day for two days.

While the 2006 MS 150 was the Premium Pedalers' rookie year, Al was no stranger; he pedaled 175 miles during the 2005 tour. A

few years ago, Al hopped back on a bike after he discovered he had high blood pressure and cholesterol. A friend's daughter, who happened to be an ER doctor, encouraged him to ride and even hit the road with him. His blood pressure and cholesterol dropped after only six months of riding, but he still can't kick his cycling habit!

Catch the wellness bug and share it with your friends, your family, your employees, and your business partners. Enjoy the health and happiness (and productivity) it brings.





» Safety STUFF Grows by a Boot® (and a Book)!

Are you looking for a good, quality safety harness? Need a WallWalker™ to make your job easier? Well, Builders Mutual's Safety STUFF has both of these items plus a whole lot more! Safety STUFF provides a wide variety of safety items that you and your employees can use to make everyday tasks safer and more efficient. The most recent additions to STUFF are *The Lingo Guide for Builders* and Safety Boot® by Safety Maker, Inc. *The Lingo Guide* provides English-to-Spanish and Spanish-to-English translation for common construction terms. The Safety Boot® is used to create temporary guardrails on stairways and openings. The reusable Safety Boot® attaches to the floor so temporary railings can remain in place throughout construction; you don't need to take them down for jobs like sheet rocking, so your jobsite stays safe and so do your employees! The

Safety Boot® meets all OSHA strength and guardrail requirements and is a great addition to Safety STUFF.

Go to buildersmutual.com and click on the Safety STUFF icon to view and purchase *The Lingo Guide*, Safety Boot® and other available safety equipment.



» *Safety STUFF is your one stop shop for a variety of safety equipment, including the recently added Safety Boot® and Lingo Guide.*

NEW IN THIS ISSUE:



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That's Service Outside the Box

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International Builders' Show in Orlando

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with Builders Mutual in Charlotte

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