



MUTUAL INTERESTS

BMIC EARNS BEST PLACES TO WORK

Builders Mutual was founded on relationships. We grew out of the North Carolina Homebuilders Association and we maintain a close-knit relationship with them today. Likewise, we established a relationship with the Home Builders Association of Tennessee. Our agents and policyholders are our partners, not just our customers. Relationships like these make us the company we are. But, our company wouldn't exist without the people who diligently serve you each day – our valuable employees.

Our employees are dedicated, hard working and driven to provide you with superior customer service. They are the backbone of Builders Mutual and they are the reason we were recently honored as a 2010 Best Places to Work by the Triangle Business Journal (TBJ).

On September 24, TBJ announced the winners of their annual Best Places to Work awards and Builders Mutual was selected. More than 102 businesses entered the competition and of those 35 were selected. Builders Mutual was in the top 12.

"Our business is to insure residential and commercial builders and trade contractors," states John Boggs, President and Chief Executive Officer of Builders Mutual. "These have been challenging times for our customers and our company. We are especially proud this year to earn the title of Best Places to Work as we are working harder than ever to keep morale and employee engagement at high levels."

Employee Dave Gracy, who has worked at BMIC for almost 10 years, was asked, "What makes your workplace special?" He responded with the following comment:

"The American Heritage Dictionary of the English Language defines 'special' as surpassing what is common or usual; exceptional. Builders Mutual's biggest asset is its people. They are what make Builders Mutual uncommonly exceptional. After twenty-six years in the insurance industry with firms of varying size, I enjoy coming to work every morning because it means I get a chance to interact with folks who are passionate about serving their customers. They seize responsibility and hold themselves accountable. They do the right thing not because they have to, but because they want to. They are driven."

Gracy's words echo the feelings of many BMIC employees. Builders Mutual is a great place because the people that work here enjoy what they do and they take pride in their jobs.

At a time when the economy continues to fluctuate and employees are being asked to work harder, Builders Mutual employees excel. By taking advantage of development and educational opportunities, learning new and more efficient systems and procedures, and continuing to provide the highest level of service, we are one of the best places to work. Employees are the key to our success and our ability to provide you with the service you expect. They make us who we are; they make us the company where builders come first!



21ST CENTURY RECAP - GET YOUR GAME FACE ON!

What do you get when you combine football, corn hole and hotdogs? The best tailgate party ever of course! And, that's exactly what Builders Mutual had at the NCHBA's 21st Century Expo and Conference September 16-17. The BMIC booth was all set for tailgating as we ushered in the 2010 football season. Attendees played a few games of corn hole, tested their football passing ability, helped themselves to a hot dog or two and registered for our giveaways – a custom BMIC pig cooker and BMIC corn hole set.

When the tailgate and Expo came to an end, more than 450 attendees had visited the BMIC booth and two lucky policyholders walked away winners. Mark Massengill, Mark Massengill Builder, LLC, was the winner of the BMIC pig cooker and Jonathon Mills, Tru-Coat, Inc., won the custom-made BMIC corn hole game.

The 2010 21st Century Expo and Conference provided a variety of networking and educational opportunities and vendors showcased new materials and equipment.



During the Expo and Conference, NCHBA also hosted the STARS Awards Gala, which recognizes excellence in the North Carolina building industry, and Builder Blast. Builders Mutual was a sponsor of each of these events.

2

2010 STARS AWARD WINNERS

Congratulations to the following Builders Mutual policyholders and local NC HBAs who walked away winners at the annual STARS Awards held during the 21st Century Building Expo and Conference.



Builders Mutual and Jemco Insurance, Inc. presented EFC Builders with special recognition in honor of their Builder of the Year STARS Award. Shown here are Scott Melius, Jemco Insurance, Inc., Geoff Bowen, EFC Builders, Nichole Johnson, Builders Mutual, and Deborah Bowen, EFC Builders.

POLICYHOLDERS

- Collins Design-Build, Inc.
- EFC Builders
- Kearey Builders, Inc.
- L and L of Raleigh, Inc.
- Olde Heritage Builders and Realty, Inc.
- Pinehurst Homes, Inc.
- Waltham Group, LLC
- Watermark Homes, Inc.
- Whitney Blair Custom Homes

HBAS

- Charlotte HBA
- HBA of Raleigh-Wake County
- HBA of Wilmington-Cape Fear
- Moore County HBA
- Onslow County HBA



IBS 2011. POWER UP.

Mark your calendars now to attend the 2011 International Builders Show (IBS), January 12-15, 2011, in Orlando, Florida. In its 66th year, IBS brings together virtually every aspect of the building industry and is the largest residential building industry tradeshow in the world.

During IBS, Builders Mutual will present "I Need a Written Safety Program - Now What?" on Thursday, January 13. Topics covered include why you need a safety program, how to develop and implement one and the related responsibilities for management, supervisors and workers. Ultimately, you will:

- Gain an understanding of the importance of implementing an effective written safety program and get step-by-step advice for developing a safety program for your company
- Learn about the safety-related roles of the various members in your organization and the importance of a collaborative effort involving the entire team
- Understand that an effective safety program is not only a smart legal necessity, but can also offer an actual return on investment

Additionally, Builders Mutual has partnered with NAHB

to present the Safety Awards for Excellence (SAFE) in conjunction with IBS on Thursday, January 13.

"Working with NAHB to sponsor the SAFE awards provides us with an opportunity to acknowledge companies and officials who excel in safety efforts and advancement," stated Mike Gerber, Vice-President and Senior Marketing Officer of Builders Mutual.

The SAFE program recognizes the achievements of builders and trade contractors who have implemented high quality construction safety programs, and honors government officials and NAHB-affiliated associations who have made successful efforts to advance safety in the home building industry. Builders Mutual is honored to sponsor and present the awards.

Register to attend IBS today! Add "I Need a Written Safety Program - Now What?" to your IBS Show Planner and be sure to attend the SAFE awards presentation. We'll see you in Orlando!



RISK MANAGEMENT - TAILORING TRAINING TO YOU

Do you have a specific safety training need for your company and employees? If you could create a safety class tailored to your company's operations, would you? Well, put on your thinking caps because Builders Mutual's Risk Management department is more than willing to create and present safety classes specifically for you.

Recently, Ron Adams, Director of Risk Management at Builders Mutual, presented a training class focused on topics involving heavy equipment to Comer Construction in Forest Hill, Maryland. Adams created a classroom presentation and incorporated practical "on the job" applications as well. He presented the materials in two sessions to more than 100 employees.

"As risk management professionals, the Builders Mutual

staff is fully equipped with the knowledge and ability to provide instruction on numerous construction safety topics. We appreciate the opportunity to interact directly with you and your employees and train one-on-one about topics that specifically relate to your company," states Adams.



In addition to the heavy equipment course, we have also customized courses focused on excavation and confined spaces. Our Risk Management staff has a vast knowledge of all types of construction equipment and related safety issues and precautions. So, if there is a specific topic you would like us to present to your company, just let us know! For more information or to speak with us about creating a specialized course, please contact Sean Purcell, Risk Management Manager, spurcell@bmico.com.



PRSR STD
US Postage
PAID
Raleigh, NC
Permit #1

Builders Mutual[®]

INSURANCE COMPANY

Where Builders Come First[®]

PO Box 150005 | Raleigh, NC 27624-0005
800.809.4859 | www.buildersmutual.com

KUDOS TO HOUSETOP ROOFING!

Builders Mutual would like to recognize policyholder Robert Williams and his company **Housetop Roofing**. Recently, Housetop Roofing installed a new roof on the house of Alison Myers. Myers had put a deposit down for a new roof from a different company. Unfortunately, that company went out of business and she lost her deposit money. After seeing Myers story on a local news channel, Housetop approached her and planned to install her new roof for free!

Kudos to Housetop and Williams for their kindhearted and unselfish efforts!



Reprinted with permission
Copyright 2010 Capitol Broadcasting Company

NEW IN THIS ISSUE



BMIC Earns Best Places to Work
Builders Mutual lands spot in top 12 of the Best Places to Work.

1



2010 STARS Award Winners
Congratulations to BMIC Policyholders and local NC HBA's.

2



Risk Management: Tailoring to You
Safety classes created specifically for you.

3



If you would like to receive this newsletter electronically, please send an e-mail to info@bmico.com and include your name, company name and policy number. This newsletter is responsibly printed on paper with 10% recycled content. Please recycle once you have finished reading it in its entirety.





RISKY BUSINESS

SCAFFOLDING SAFETY

Over 40% of serious injuries to workers in the building trades are caused by falls from one level to another. These falls usually occur because the worker did not have a safe place to stand while working. A good rule of thumb - don't work from anything that was not designed for that purpose and use manufactured scaffolds whenever possible.

SAFE PRACTICES

.....

- Construct scaffolds according to the manufacturer's instructions.
.....
- Use screw jacks, base plates and mudsills to ensure adequate support.
.....
- Install a guardrail system or fall arrest system for scaffolds more than 10 feet above a lower level.
.....
- Install guardrails on all open sides and at the ends of platforms.
.....
- Provide safe access to the scaffold platform.
.....
- Prohibit employees from climbing the cross bracing to access the platform.
.....
- Prohibit the use of unstable objects to support scaffolds.
.....
- Do not use front-end loaders, forklifts and similar equipment for support unless they are designed for that use.
.....
- Ensure that platforms do not deflect more than 1/60 of span when loaded.
.....
- Prohibit moving a scaffold while employees are on the scaffold.
.....
- Prohibit working from scaffold during storms or high winds unless the competent person approves work and wind screens or fall arrest systems are used. A windscreen may only be used when the scaffold is secured against anticipated wind forces.
.....
- Inspect scaffolding before each shift. Inspection should be completed by a competent person who is capable of identifying scaffold hazards and has the authority to correct the hazards.
.....
- Employees working on scaffolds should be trained by a person qualified to recognize scaffold hazards and understand the procedures to control or minimize hazards.
.....

