

WHY INSURE WITH BUILDERS MUTUAL?



Why insure with Builders Mutual Insurance Company? Like any builder, you like all your tools to be in one box. With Builders Mutual, you'll get:

INSURANCE & SERVICES CUSTOM-BUILT FOR THE CONTRACTOR

- A complete line of coverage including:
Workers' Compensation, Commercial Package Policy (General Liability, Property, Inland Marine, Crime), Auto, Builders Risk, and Umbrella
- General contractors and trade contractors
- Residential and commercial exposures
- On-site investigations of serious claims within 24 hours
- Superior customer service
- Convenient payment plan options—monthly reporting, 10-pay, quarterly, semi-annual & annual

PERSONALIZED RISK MANAGEMENT

- Jobsite safety consultations
- Sample safety programs and toolbox talks
- Safety STUFF online 24/7

MONEY BACK IN YOUR POCKET

- Since 1984, more than \$40 million has been returned to policyholders in the form of dividends

BUILDERS UNIVERSITY

- Classes that help you create a safe jobsite and a profitable business



P.O. Box 150005 | Raleigh, NC 27624-0005 | Toll-Free: (800) 809.4859 | www.buildersmutual.com

AT A MOMENT LIKE THIS, AREN'T YOU GLAD YOU HAVE BUILDERS MUTUAL?



RISK MANAGEMENT



WHAT IS RISK MANAGEMENT?

RISK MANAGEMENT: YOUR PARTNER IN SAFETY

What is Risk Management? When you define, identify, analyze, and plan for the risks associated with your company's operations, you are protecting your bottom line. That's risk management. And Builders Mutual has an entire risk management department dedicated to helping you do just that.

Our risk management team focuses on safety, injury prevention, and other business-related losses. We have adopted a proactive approach to controlling losses through education and empowerment.

Builders Mutual pairs each of our valued policyholders with a Risk Management Consultant. When you have a safety concern, your dedicated risk management expert is only a phone call away.

YOUR RISK MANAGEMENT CONSULTANT WILL:

- Discuss your operations during a jobsite safety survey to help you identify possible risks and exposures
- Recommend straightforward, easy-to-implement solutions to minimize losses and promote OSHA compliance
- Demonstrate proper usage of safety equipment
- Provide sample safety programs and toolbox talks
- Help you develop a safety program tailored to your company
- Recommend the Builders University classes that would be most beneficial for you and your employees
- Suggest Safety STUFF to increase safety and productivity

DO YOU HAVE THE STUFF IT TAKES TO BUILD SAFELY?

THE INTERNET DOESN'T GET ANY SAFER THAN THIS.

Builders Mutual **Safety STUFF** is a quick, easy, cost-efficient way to get your hands on a variety of safety items to make you safer and more productive. It's been proven—proper safety equipment and procedures actually make the building process more efficient.

From danger signs to manuals, from harnesses to WallWalkers, Builders Mutual **Safety STUFF** is a convenient, competitively-priced source for all things safety. Builders Mutual **Safety STUFF** is a credit card-only site, accessible 24/7—with free S&H!

STUFF LIKE THIS:

- OSHA Regulations Manual
- Danger Signs
- Safety Boot®
- Safety Glasses
- WallWalkers
- Harnesses
- Anchor/Nail Replacement Kits
- English to Spanish Lingo Guide



Make your jobsite the safest it can be—just visit www.buildersmutual.com/STUFF.

BUILDERS UNIVERSITY: THE ONLY SCHOOL OF ITS KIND.

If it's expertise you're looking for, you've come to the right place. Builders Mutual created Builders University (BU) as the industry's center for educational excellence, to assist you in being proactive about safety and risk management.



Our BU instructors help your business strengthen its safety program and address risks that eat away at profits. We give you the tools you need to develop a comprehensive, high-impact risk management strategy for your business. It's not just about keeping your workers safe. It's about your bottom line.

OSHA 10-HOUR CONSTRUCTION INDUSTRY SAFETY COURSE

Since 2000, more than two million people in the construction industry have been trained by OSHA's 10 and 30-hour outreach programs. Step up your safety strategy. Get the tools and training you need to work safely, productively, and profitably. *(Instruction includes the complete Fall Protection class.)*

- Understand the importance of maintaining an effective safety program
- Anticipate what to expect from an OSHA inspection, including your rights
- Comply with OSHA standards and avoid fines

FALL PROTECTION

Year after year, the #1 reported jobsite accident remains the same—falls. Don't be another statistic!

- Recognize fall hazards and reduce or avoid them completely
- Effectively use guardrails and harnesses as fall protection methods
- Establish jobsite safety procedures for ladder and scaffold use
- Available in Spanish

ENTERPRISE RISK MANAGEMENT FOR CONTRACTORS

Is your bottom line at risk? Having a handle on your business' controllable risks can often mean the difference between profit and loss. Will you leave it to chance or are you ready to take action? Enterprise Risk Management is the process of defining, identifying, analyzing, and planning for the risks associated with your company's operations. This class is designed for business owners and managers to provide useful risk management tools necessary in today's business environment.

SAFETY PAYS: A PRACTICAL APPROACH TO SAFETY ON YOUR JOBSITE

Not all companies are alike, and not all safety programs work for everyone. Customization is key, and customization is exactly what you'll get from this class! Your BU host (perhaps your agent or your local home builders association) will select from the range of topics covered in the OSHA 10-Hour Construction Industry Safety Course to tailor this class to your needs. Then, your BU instructor will design a class just for you, packed with practical safety tips that put money in your pocket and protect employees on the jobsite.



For information on class locations & times, please visit us at www.buildersmutual.com/BU.



Builders Mutual
INSURANCE COMPANY
Where Builders Come First®