



# MUTUAL INTERESTS

## » Risk Management: Providing a Safer Workplace for All

### SAFETY STUFF

» *Don't forget! A variety of safety equipment is available through the BMIC Safety STUFF site and BMIC provides free shipping on all purchases. Go to [buildersmutual.com](http://buildersmutual.com) and click on the Safety STUFF icon to view and purchase safety equipment.*

NO MATTER WHAT SIZE BUSINESS YOU OPERATE, WHETHER BUILDER OR ARTISAN, THE RISK MANAGEMENT DEPARTMENT AT BUILDERS MUTUAL IS HERE FOR YOU! The purpose is to help you maintain a safe workplace and to help prevent other forms of business loss such as theft and construction defect. This is accomplished when Risk Management visits your jobsite, identifies possible risks and exposures and recommends common sense approaches to aid in controlling the risks. Their suggestions are usually simple, straight-forward, easy to implement and can increase productivity.

Risk Management consultants can also provide you with the tools you need to create and establish your own jobsite safety program; the Risk Management CD is an excellent resource for this purpose and can be provided by your consultant or ordered through [buildersmutual.com](http://buildersmutual.com) (click on Risk Management CD).

#### How do we do it?

- Identify possible risks
- Recommend course of action
- Offer educational materials
- Provide training and support

In addition, many policyholders are eligible for the Fall Protection Certification Program. This program, launched in 2005 by Risk Management, was created to promote, train and reward construction safety activities that reduce the potential for fall related hazards. Policyholders who meet all the certification requirements are eligible

for a 10% discount at renewal (for more details, call your Risk Management consultant or go to the Policyholder section of [buildersmutual.com](http://buildersmutual.com), click on Risk Management Info, Fall Protection Certification Program Elements).

Risk Management surveys are performed on an as-needed basis; however, you can request a Risk Management visit at any time.

At Builders Mutual, your safety is our top priority and our Risk Management department works hard to ensure that you have all the tools you need to establish and maintain safe jobsites. If you have any questions, or if you would like to schedule a jobsite visit, please contact the Risk Management department at 1-800-809-4858 or your Risk Management consultant. *A complete*

*list of Risk Management consultants is available in the Policyholder section of [buildersmutual.com](http://buildersmutual.com), Find a Risk Management Consultant.*



## » Best Rating Reaffirmed

In January, A.M. Best Company, the leading source for information on the financial condition and operating performance of insurance companies worldwide, reaffirmed Builders Mutual's rating of "A" (Excellent).

Congratulations are in order for all of us! Thank you for your commitment to your industry, the Home Builders Association and Builders Mutual. Maintaining this rating really is a joint effort and we couldn't have done it without you!

**Builders Mutual**  
INSURANCE COMPANY

Where Builders Come First®

PO Box 150005 | Raleigh, NC 27624-0005  
800.809.4859 | [www.buildersmutual.com](http://www.buildersmutual.com)

## » Hard Work Pays Off—CBIA Designees Honored



» Jamie Kresinske, Friedman Insurance Agency, Inc., and Sue Loan, Virginia Territory Manager, pause for a quick photo during the designation ceremony; both received their CBIA designation.

Builders Mutual hosted the first Certified Builders Insurance Agent (CBIA) Designation Ceremony on January 27, 2006 at the Capital City Club in Raleigh, NC. The ceremony marked a milestone in the history of Builders Mutual and Builders University. Every attendee recognized completed seven rigorous continuing education classes and successfully passed a grueling exam. Needless to say, a lot of time and effort went into attaining the CBIA designation.

During the ceremony, Builders Mutual President/CEO John Q. Beard welcomed the designees and their guests as he extended congratulations on behalf of the company. Guest of honor Eleanor Kitzman, Director of Insurance for South Carolina, spoke briefly on the value of educational programs such as Builders University to the insurance industry. Builders Mutual VP/CMO Mike Gerber stressed the elite, competitive advantage the designation adds to a producer's resume. "Our industry is constantly changing," he said, "and Builders University keeps agents in step with - if not ahead of - the curve making them more valuable as business partners." BU professor Jerry Hargrove contributed by



» John Beard, BMIC President/CEO, presents Steve Floyd, Village Insurance Agency, and CBIA designee, with his CBIA Certificate.

reiterating how much effort and dedication the agents put into receiving the CBIA designation.

At the end of the night, more than 100 designees were recognized. If the night's festivities were any indication, CBIA designations will become more sought after, not only for the acclaim within the industry, but for the unique, competitive edge they provide.

Visit [buildersmutual.com](http://buildersmutual.com) to see if your agent is a CBIA designee. Participation in the Builders University program and completion of the CBIA designation yields more knowledgeable agents who are valuable resources to you.

2

## » Jobsite Fraud/Theft Is B-A-D

» COMING SOON –

### BLANKET BUILDERS RISK

Need a builders risk policy? Have more than five starts a year? Need an economic advantage because your average completion timeframe is four months or more? Want to eliminate monthly reports? Then our NEW blanket builders risk may just be the policy for you! Your Builders Mutual agent will soon be able to provide the most convenient builders risk coverage yet!



BAD (223) and leave pertinent information, such as jobsite location, alleged crime and your contact information. Or, click on [www.buildersmutual.com](http://www.buildersmutual.com), Report Fraud or Theft to submit information. Using the information you provide, we can determine investigative measures to be taken.

To help combat construction site theft, the North Carolina Home Builders Association (NCHBA) drafted legislation in 2005 to stiffen the penalty for larceny of materials or goods from a construction site. The

What if you suspect jobsite fraud or theft? Simply call an automated voice mail box at 1-800-809-4859, extension

NCHBA believed that increasing the current penalty from a misdemeanor to a felony for larceny of materials or goods valued less than \$1,000 would deter criminals and encourage the prosecution of offenders. The resulting legislative bill provides that larceny of goods or materials valued greater than \$300 and less than \$1,000 from a permitted construction site is a Class I felony. Larceny of goods or materials valued at \$1,000 or greater is still considered a Class H felony. Possession of such goods is a Class H felony regardless of value. The bill was signed into law by Governor Mike Easley as SL2005-208 on July 20, 2005 and applies to all acts of larceny committed on or after October 1, 2005.

Jobsite theft is B-A-D and with your help and stronger laws recently enacted, we can reduce negative financial consequences, no matter what state you're in.

## » Billing Address Change

### » SAVE THE DATE FOR THE 21ST CENTURY EXPO!

Be sure to mark August 23-25, 2006 on your calendar! The NCHBA will host the 21st Century Expo and Conference at the Charlotte Convention Center. Registration is available online: [www.21buildingexpo.com](http://www.21buildingexpo.com). Come see BMIC in booth **800**.

Effective December 2005, Builders Mutual implemented new mailing addresses for all premium bill payments\*. Please make note of these changes, particularly if you use any type of automated bill pay or check writing system; envelopes you receive from us for payment remittance reflect the new addresses.

WorkSafe (workers' compensation)  
PO Box 900017  
Raleigh NC 27675-0017

Builders Best (CPP, auto, builders risk, umbrella)  
PO Box 900027  
Raleigh NC 27675-0027

Any mail sent to the old address will be forwarded to us through March 31, 2006. If you have any questions, please contact your agent or our Premium Accounting department at 1-800-809-4860, ext 554.

In addition, to increase our Builders Best customers' ease of doing business, we've added the product name for which the bill is produced, conveniently located just under the policy number.

*\*When mailing your payment, please remember to include the correct policy number on your check and make all checks payable to Builders Mutual.*

## » HBAs Leverage Value Through Recruitment? Sounds Crazy, but it Works!

Local home builders associations (HBAs) in North Carolina and Tennessee have found yet another exciting way to add value to your membership: they're focusing on recruitment. But, how can an HBA focused on *new members* deliver more value to *existing members*?

As HBA membership grows, business opportunities for members increase exponentially. You've heard it before, "Do business with a member!" Networks broaden, and opportunities for introductions to new products and ideas, customers and business ventures increase. These translate into a potential rise in revenue for your business. Membership growth also means legislative power. HBAs work tirelessly to promote the industry for their members; the more members they have, the stronger their voice. This collective voice powerfully persuades elected officials to continue to support the home building industry. "There's power in numbers," declares Ray Rhodes, First Vice President of the North Carolina HBA (NCHBA).

One way to achieve membership growth is to, "compact a year's worth of recruiting into two days," asserts Frank Harris, Director of Governmental Affairs for the HBA of Tennessee. HBA members across Tennessee

gathered at their local HBA offices, cell phones ablaze, February 22-23 to share their excitement about HBA membership with potential new members during the DIRECTDrive recruitment campaign Membership Olympics. Gold, silver, and bronze medals recognized members for outstanding recruitment results.

This competitive spirit among state HBAs resonates nationwide. The Florida HBA (FHBA) fuels the competitive fire for NCHBA by boasting the largest membership base of any state association. Jerry Cowan, BMIC's Central NC Territory Manager and former NCHBA membership chairman, challenges members statewide to surpass the FHBA and set their sights on a state goal of a membership 20,000 strong. Tim Minton, Executive Officer for the HBA of Raleigh-Wake County has been rallying HBAs statewide to boost membership numbers by increasing the number of Affiliate Members (additional employees of a current member company).

Ask someone you know to become active in your association and to experience the benefits you've been enjoying. Strengthen the voice of the residential construction industry, and watch your business thrive.

### » AGENT SPOTLIGHT

Dana Dewberry  
Dunn Insurance, Inc.

- Clarksville/Montgomery County HBA member for five years
- Second term Board Member

Motto for recruiting new members during HBAT's DIRECTDrive Membership Olympics:

"If you don't have a voice, how can you be heard?"



## NEW IN THIS ISSUE:



» **RISK MANAGEMENT IS ON THE JOB**  
Protecting your bottom line

1



» **CBIA DESIGNEES HONORED**  
Ceremony and celebration in Raleigh

2



» **LEVERAGING HBA VALUE**  
Recruitment in action

3