



# MUTUAL INTERESTS

## » Service Outside the Box: Stories Behind the Success



» Don't take our word for it, ask our policyholders: Service Outside the Box delivers. Read the accompanying story and see the difference it's made for a few of our policyholders.

Service for its own sake is like an unoccupied house. What good is an open floor plan, a spacious closet or a granite countertop if it doesn't enhance someone's life in some way?

Our service is measured by the responses of our customers and agents. If we aren't helping make people more productive, keeping them safer, saving them time or money, or simply making their lives easier, then we aren't working hard enough. Fortunately, our efforts seem to be paying off. We've gathered several "success stories" in this article as a way of showing all our policyholders

and agents that Service Outside the Box is indeed effective, and Builders Mutual remains committed to providing it.

**Reid McLamb, McLamb and Sons Drywall in Rocky Point, NC**, observed that his old insurance agent bought a new Lincoln every six months. After switching agents, he found someone who would look out for his own bottom line. "Getting my insurance from Builders Mutual saved me four grand right off the bat." After 11 years, he has no desire to change or shop around.

He has found Builders Mutual very prompt, attentive and easy to do business with. "They do it right the first time," he stated. Reid is a longtime fan of Builders Mutual's training and education materials, as well as his HBA membership. "With my old insurance company, all I heard was 'make sure your premiums are paid.' Builders Mutual goes above and beyond and makes my business look more prepared and professional."

Sometimes service is about avoiding problems, while other times it's about addressing them. According to **Charles Boyd, W.N.C. Nursery & Landscaping in Waynesville, NC**, Builders Mutual put forth every effort possible to

ensure his injured employee was taken care of and Charles' red tape was kept to a minimum. "They even reimbursed him for the gas he used driving to therapy," he noted. It was the first time Charles had to file a claim and he describes the experience as being one of "no hassle and no runaround."

"I don't mind paying for insurance if you know you'll get service when you need it," he stated. Charles has been particularly impressed with Builders Mutual's interest in the well-being of his employee, citing the frequent follow-

up phone calls. As a policyholder of seven years, Charles said, "I don't know of any other company that's more punctual and attentive." He concluded, "No one's doing a better job."

**Joe Roberts, Quality Controlled Concrete in High Point, NC**, talked about his recent "painless audit" with Builders Mutual. His agent helped reclassify Joe's business just prior to an audit, which worked out in his favor.

"Other than knowing I need to have it, I don't know the first thing about insurance," Joe pointed out. In the end, the audit saved him quite a bit of money. "It was effortless on our part, and the auditor even helped me retrieve some reports on my computer."

Joe also appreciates Builders Mutual's on-site risk management efforts. "They want me to be as safe as possible," he said, "and they point out things to watch out for—things I might not catch."

Saving money, enhancing safety and productivity and minimizing headaches are merely a few ways Service Outside the Box is contributing to our customers' success. If you have a service-related success story, please let us know. As always, we'll be glad to hear from you.



Charles Boyd



Joe Roberts



Reid McLamb

**Builders Mutual**  
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## » Nick Garrett Development, Inc. — Leading by Example



» Nick Garrett, left, and Charlie Garrett, right, review recently revised sections of their safety program. The program is managed by Charlie and has been extremely successful.

In the construction industry, work-related injuries are often common occurrences, which means that company loss ratios (and insurance premiums) may be high. Many companies are creating and implementing safety programs to train employees in proper safety practices and prevent as many injuries as possible. Creating a safety-conscious work environment is essential to keeping overall expenses to a minimum. Nick Garrett Development, Inc. is a prime example of a company that turned this idea into a reality.

Nick Garrett Development, Inc. has been in business since 1985 as a developer and a custom home builder. A few years ago, the company began to experience increasing workers' compensation claim losses, with a loss ratio that peaked at 143% in 2002. Nick realized that he had to address the loss issue quickly before it got out of hand, so he turned to his most valuable resource and hired his father Charlie to manage safety and insurance issues.

Under Charlie's guidance, the company immediately implemented programs to address injuries.

The "top-down" philosophy was included so line managers and supervisors were responsible and accountable for the safety of their workers and subcontractors.

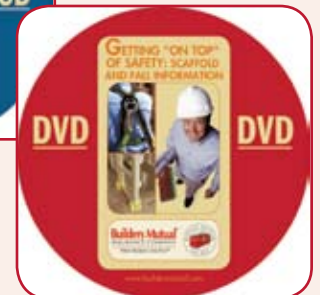
Hiring practices were implemented, including applicant screening, a substance-abuse program and safety orientation for all new hires.

Procedures and protocols were established to support safety, along with periodic safety meetings, staff meetings, superintendent meetings, foremen meetings, and toolbox safety meetings.

Now, ongoing and periodic training is conducted regarding scaffolding, competent person, OSHA regulations, and other safety topics. Losses and near misses are tracked to develop trends and the indications are used to enhance the safety program by training workers to recognize and abate those hazards to prevent similar incidents in the future.

A proactive return-to-work team was created and works with insurance adjusters, doctors and others to help workers return to work as soon as possible. Applicable jobs for light duty return to work have been identified and are used aggressively.

Since 2002, the loss ratio for Nick Garrett Development, Inc. improved tremendously and was near 3-4% during 2006. A lot of time and energy was invested in the safety program Nick and Charlie Garrett implemented, but it paid off in many ways. Safe employees equal higher productivity, a better loss ratio and, ultimately, lower insurance premiums. For more information on ways to start or enhance your company's safety program, go to [buildersmutual.com](http://buildersmutual.com), Policyholders and Risk Management CD online (you can also order a copy of the CD/DVD combo) or contact your local Risk Management Consultant.



## » Buildersmutual.com Updates



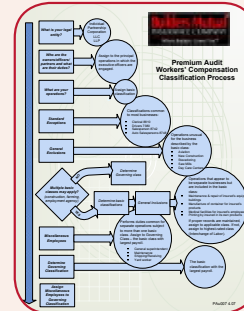
### Risk Management CD/DVD

New and improved, the Risk Management CD/DVD is now available! Formerly known solely as the Risk Management CD, the new version contains updated safety information, more tool box talks AND a DVD of both the Fall Protection and Scaffold Safety videos (English and Spanish versions) in one convenient package. It's your one-stop shop for comprehensive risk management information. Order your copy today! Simply go to [buildersmutual.com](http://buildersmutual.com), Policyholders and Order CD.

*Risk Management information from the CD/DVD is available on [buildersmutual.com](http://buildersmutual.com); however, the DVD is available only when you order a hard copy of the CD/DVD combo.*

### Premium Audit Workers' Comp Classification Information

Have you ever wondered why properly classifying your business is so important? Do you know the steps a premium auditor goes through to ensure your workers' comp classifications are correct? To explain the



process and detail the steps required, Builders Mutual created a flow chart that contains the Premium Audit Workers' Comp Classification Process. The chart goes through each step one-by-one and provides details on

the standard information needed; reviewing the chart will also help you understand the audit process. Premium auditors need to know your business inside and out to ensure it is listed in the appropriate classifications; having a knowledgeable member of your staff present during your audit is important as well.

Gain a better understanding of the classification process; go to [buildersmutual.com](http://buildersmutual.com), Policyholders, Audit Information, and Download Classification Process.pdf. If you think your workers' comp classifications need to be updated, please contact your agent.

## » The 21st Century Expo is Back!

Charlotte, North Carolina, the Queen City, famous for Nascar®, home of the Carolina Panthers, Carowinds and the **21st Century Building Expo and Conference!** That's right, it's that time again so mark your calendars for September 12-14, 2007 and be sure to attend one of the southeast's fastest growing tradeshow. Presented by the North Carolina Home Builders Association, the Conference boasts more than 45 educational seminars on topics that affect your business, such as building codes, construction contracts and project management. The Expo boasts more than 400 exhibits displaying new and innovative products and services available to the building industry; eight systems-built homes will also be on display.



Be sure to stop by **booth 800** to receive your "Passport to Safety" from Builders Mutual. Hands-on scaffold and harness safety demonstrations will be available and representatives from Miller® Fall Protection will be on site to display and discuss new and improved means of fall protection. Of course, if you're the adventurous type, feel free to try your hand at climbing our 24' rock wall! The fastest (and safest) climbers will be eligible for prizes ranging from a BMIC cooler to a Miller® Fall Protection kit.

Go ahead, save the date now for this exciting and educational event! Builders Mutual is proud to be a platinum sponsor of the 21st Century Building Expo and Conference and we encourage you to attend.



## Are You Ready For Some College Football?

Builders Mutual sure is, so much so that we're having our own online competition, complete with scores, stats and a weekly newsletter! We've teamed up with Athlon Sports to bring you this exciting competition. Sign up now and tell your customers, friends and family to join as well. Prizes will be awarded to the winners **weekly** and the Grand Prize winner will receive a \$200 Athlon gift certificate good towards any item(s) in the

athlonsports.com online store. Join now to avoid the rush, go to [buildersmutual.footballexpertsclub.com](http://buildersmutual.footballexpertsclub.com), complete the required information and start making your picks.

*Be sure to bookmark the link so you can check out your weekly standings and see if you are among the winners!*



## NEW IN THIS ISSUE:



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Leading by example

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It's back!

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