



MUTUAL INTERESTS

OSHA ISSUES UPDATED FALL PROTECTION DIRECTIVE

Establishing a feasible Fall Protection standard has been an ongoing process for OSHA since 1995. The most recent standards were contained in the 1999 Interim Fall Protection Compliance Guidelines for Residential Construction. Since that time, OSHA has continued to evaluate the feasibility of the original Fall Protection standard (29 CFR Part 1926, Subpart M). And recently, OSHA rescinded the 1999 directive and decided to implement the fall protection standard as originally intended, effective June 16, 2011. As falls continue to be the leading cause of fatalities in the residential construction industry, it makes sense to enforce the original standard established in Subpart M.

How will the OSHA standard be enforced

The enforcement date for the new directive is June 16, 2011. However, there is a **three month phase-in period** that lasts from June 16, 2011 through September 15, 2011. During the phase-in period, OSHA will issue a "hazard alert letter" as opposed to a citation for jobsites that do not meet the new standard. During later inspections by OSHA, if the company does not implement the fall protection measures outlined in the hazard alert letter, a citation will be issued. If these jobsites do not meet the minimum requirements from the 1999 directive, OSHA will issue a citation during the three month phase-in period. After September 15, 2011, any company not in compliance with the Fall Protection standard (29 CFR Part 1926, Subpart M) will receive appropriate citations.

Definition of residential construction

Residential construction is defined by two criteria. The end use of the structure must be as a home or dwelling and the structure must be constructed using traditional wood frame construction materials and methods (limited use of steel I-beams to support wood framing does not disqualify a structure from being considered residential construction).



» *Workers exposed to fall hazards must be trained to recognize potential fall hazards and the procedures necessary to minimize those hazards.*

What this means for you

All companies engaged in residential construction must follow the OSHA fall protection standard which states that workers "engaged in residential construction activities six feet (1.8 m) or more above lower levels shall be protected by guardrail systems, safety net system, or personal fall arrest system," or by alternative fall protection measures allowed under 1926.501(b) for particular types of work. Alternative methods include:

- Controlled access zones and control lines
- Covers
- Positioning devices
- Barricades, fences and covers
- Equipment guards
- Warning line system and safety monitoring system (combination)

Written site specific plan

If the employer can demonstrate that it is not feasible or creates a greater hazard to use the required fall protection systems, they may instead develop and implement a

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written, site specific fall protection plan in accordance with 1926.502(k). The written, site specific plan must be prepared by a qualified person and:

- Address all issues related to fall protection at that site.
- Be developed specifically for the site where the work is being performed.
- Be maintained, up-to-date and on site.
- Be implemented under the supervision of a competent person.
- Include documentation of reasons why conventional fall protection systems are infeasible or create a greater hazard.
- Include a written discussion of the alternative work practices used to eliminate or reduce the possibility of a fall (**slideguards may be used in conjunction with a written, site specific plan only and may not be used when complying with the Fall Protection standard**).
- Identify each location where conventional fall protection systems cannot be used and designate them as Controlled Access Zones (CAZ).
- Implement a safety monitoring system where no other alternative measure has been implemented and identify all workers designated to work in the CAZ.
- Be reviewed and updated as appropriate if a fall or near miss occurs.

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Training

Under the OSHA Fall Protection standard, workers exposed to fall hazards must be trained to recognize

potential fall hazards and the procedures necessary to minimize those hazards. Employers are required to maintain documentation of the latest training certification. And, retraining must be provided for changes in fall protection systems used on jobsites or in the workplace and for inadequacies in an employee's knowledge or use of fall protection. Training must include:

- The types of fall hazards in the work area.
- How to build, maintain, disassemble, and inspect the fall protection systems.
- How to use and operate the fall protection systems.
- Subpart M requirements.

During this time of transition, Builders Mutual is here to help. We have created an online training video and flyer that highlight the key changes to the Fall Protection standard. Both are accessible through our Risk Management sub-site at buildersmutual.com/rm. Additionally, we have updated our Fall Protection courses to include the new standard and ways you and your company can comply. Go to buildersmutual.com/BU for classes being offered in your area.

OSHA also provides fall protection compliance assistance and guidance materials:

www.osha.gov/doc/residential_fall_protection.html

For Fall Protection Standards for states with OSHA-approved State Plans, please visit:

<http://www.osha.gov/dcsp/osp/statestandards.html>

AM BEST RATING REAFFIRMED

Builders Mutual Insurance Company is pleased to announce that our rating of A (Excellent) was reaffirmed by A.M. Best Company, the leading source for information on the financial condition and operating performance of insurance companies worldwide, on April 26, 2011. "We are pleased that A.M. Best has affirmed our A (Excellent) rating," states John Boggs, President and Chief Executive Officer of Builders Mutual. "This marks the 12th consecutive year Builders Mutual has been A rated. Given the slow pace of the economic recovery, we are proud of the rating as it indicates that the company continues to be well managed. Builders Mutual remains stable and financially strong to meet the needs of our policyholders."

Builders Mutual is committed to maintaining stability for our customers and agents. Our belief in a strong safety culture combined with our excellent risk management resources furthers that commitment. We are working diligently to provide enhanced capabilities and online tools to simplify the way we do business. Our A rating from A.M. Best solidifies our position as the insurance company "where builders come first."



GET 'N THE GAME SHOW WITH BUILDERS MUTUAL!

Come on down! You could be the next contestant when Builders Mutual presents **Get 'N the Game Show** during the 21st Century Building Expo, September 14-16, 2011, in Charlotte, NC. Stop by **booth 401** and attempt a Hole-in-One, Play Plinko, or spin the Wheel of Safety!

Be sure to register for our exciting Game Show Giveaways. Join us during the extended show hours on Thursday, September 15 from 5-7pm for more Game Show fun, beverages and snacks.

Our industry experts will be available during the Expo to answer any questions you may have about Builders Mutual, our products and services. See you there!



INTELLICORP – NEW RISK MANAGEMENT RESOURCE FOR YOU!

Builders Mutual created an alliance with IntelliCorp to offer you another valuable risk management resource. IntelliCorp has been in business for over 14 years and their goal is to help you make the best hiring and volunteer recruiting decisions. BMIC's alliance with IntelliCorp provides you with discounted rates on background checks and employment screening products and empowers you to mitigate risk and meet your business requirements.

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Program Cost

Through our partnership with IntelliCorp, you receive discounted pricing for the services they provide.

- Background check (including Criminal Super Search, sex offender registry, identity verification and a single county search) \$14.95
- Motor Vehicle Reports (cost varies by state) - from \$3.75 to \$30.00
- Credit Reports - \$7.25
- Drug Testing - \$31.95 (10-panel urine screen)

- Employment Verification - \$10.00 each
- Education Verification - \$10.00 each

To register:

- Go to intelicorp.net and click the Register tab
- Complete the required fields
- Enter **BMIC** in the **Promotion Code** field
- Click submit

An IntelliCorp representative will contact you to complete the registration process, set up your account and walk you through the service ordering process. For more information or to register via phone for IntelliCorp services contact Ray Zeleny at (800) 539.3717, ext. 203 or rzeleny@intelicorp.net. Be sure to mention you are a Builders Mutual policyholder.

Builders Mutual continues to look for new risk management services to provide to our policyholders. We are proud to partner with IntelliCorp to provide you with discounted rates on their valuable services.



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RISKY BUSINESS

TOOL BOX TALK **PREVENTING BACK INJURIES**

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Preventing a back injury is much easier than repairing one. Because your back is critically important to your ability to walk, sit, stand, run and work, it's important to take care of it. Most back pain arises from using your back improperly, so learning a few basic rules about lifting, posture and proper exercise can help keep your back in good shape.

EXERCISE

Having strong back and stomach muscles is important in order to ease the work your back is put through each day. By doing simple back-toning exercises, you not only strengthen your back, but also reduce stress and improve your appearance, too! Check with your doctor to see which exercises are best for you.

STAY IN GOOD PHYSICAL SHAPE

Excess weight exerts extra force on back and stomach muscles. Your back tries to support the weight out in front by swaying backwards, causing excess strain on the lower back muscles. By losing weight, you can reduce strain and pain in your back. Check with your doctor for the most sensible diet plan for you.

MAINTAIN GOOD POSTURE

You can prevent many back pains by learning to sit, stand and lift items correctly. When you sit down, don't slouch. Slouching makes the back ligaments, not the muscles, stretch and hurt, thus putting pressure on the vertebrae. The best way to sit is straight, with your back against the back of the chair, feet flat on the floor and your knees slightly higher than your hips. Learn to stand tall with your head up and shoulders back.

WHEN LIFTING OBJECTS

- Plan your lift.
 - Position yourself correctly in front of the load with your feet straddling the load, one foot slightly in front of the other for balance. Slowly squat down by bending your knees, not your waist, back or stomach. Using both hands, firmly grab the load and bring it as close to your body as you can.
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- Lift with your legs, not your back. Slowly straighten out your legs until you are standing upright. Make sure the load isn't blocking your vision as you begin to walk slowly to your destination. If you need to turn to the side, turn by moving your feet around and not by twisting at your stomach.
- Set the load down correctly. Reverse the lifting procedures to reduce the strain on your back and stomach muscles. If you set the load on the ground, squat down by bending your knees and position the load out in front of you. If the load is set down at table height, set the load down slowly and maintain your contact with it until you are sure the load is secure and will not fall when you leave.
- Get help if the load is too heavy, bulky or awkward for you to lift alone.

HCAC CONSTRUCTION SAFETY FAIR

On Saturday, June 25, 2011, Builders Mutual hosted the Hispanic Contractors of the Carolinas Construction & Safety Fair at Builders First Center. During the Safety Fair, six different classes were presented in Spanish on topics ranging from Fall Protection to DOT certification. Eighteen vendors, including Builders Mutual and the HBA of Raleigh-Wake County (HBARWC), were represented and on hand to answer questions and provide information to attendees. Tim Minton, Executive Vice President of HBARWC, stated, "This is the first time that we exhibited at a HCAC event and I believe that this is the beginning of a wonderful relationship."

More than 150 people attended the family-oriented event and more than 80 attended the classes that were offered. Jodi Vedelli, BMIC Director of Marketing remarked, "Builders Mutual supports outreach events like the HCAC Safety Fair where we have the opportunity to communicate face-to-face with Hispanic construction workers and stress important topics like fall protection and jobsite safety."

Builders Mutual is proud to be a supporter of the HCAC and a harness level sponsor of this event.

