



MUTUAL INTERESTS

CENTERVIEW - PLENTY OF ROOM TO GROW

As a company, Builders Mutual has had quite a growth spurt. Throughout the last few years, we consistently gained employees, policyholders and agents and were bulging at the seams. Therefore, we purchased a new building and moved our corporate headquarters.

Our new home at 5580 Centerview Drive is a larger facility that is more accommodating to our needs and the needs of those we serve. The new four story office is 90,000 square feet and has plenty of room for continued growth. With our move, we gained additional conference rooms, collaborative meeting areas and upgraded computer training facilities.

One of the most exciting benefits is the opportunity to host Builders University classes for our agents and policyholders on site. "As a company, we pride ourselves on the close partnerships we have with our customers," says Michele Hemric, Director of Training and Development. "By bringing our training in house, we will have an even greater opportunity to further solidify these critical relationships through our value added training events." Policyholders and agents alike will be able to learn more about BMIC while on site and meet with some of their key contacts.

Additionally, we share the building with the North Carolina Home Builders Association (NCHBA), our long time neighbor, as well as the HBARWC of Raleigh-Wake County. The solid relationships we have with these two groups serves to strengthen the commitment BMIC has to the building industry and will allow us to work together more closely. Mike Gerber, Vice President/Chief Marketing Officer states,



» *Our new headquarters features an on-site training facility, which will further solidify relationships with agents and policyholders as they visit and interact with Builders Mutual personnel. The NCHBA will also be a tenant.*

"We are pleased to share our new Centerview offices with the NCHBA and HBARWC. Builders Mutual has always had strong ties to the building industry and our close proximity to these two organizations will continue to strengthen these ties."

Our transition to the new facility took a great deal of time and planning, but we are confident that this move will allow us to serve you in the best way possible. We will continue to grow both in size and in our commitment to you. We are and will remain the company where builders come first.

SPOTLIGHT ON BUILDERS UNIVERSITY INSTRUCTORS

You know that Builders Mutual offers unparalleled educational courses to our agents, policyholders and employees. But, did you know that our instructors are some of the best in the business? Several BU courses are taught by our extremely experienced Risk Management staff. We wanted to shine a spotlight on them so you would know that when you train with Builders Mutual, you are training with the best!

Sean Purcell has been employed with Builders Mutual for over four years and is a master instructor of OSHA 10-Hour, Safety Pays: A Practical Approach to Safety on Your Jobsite, Fall Protection and other risk recognition and avoidance programs. Bringing over nine years of expertise as a prior safety director for a workers' compensation company, Sean easily translates his expertise into loss reduction, thereby maximizing builder profitability.



Sean Purcell, Risk Management Manager

Sean holds a Bachelor of Science from Slippery Rock University in Pennsylvania. He is authorized by Federal OSHA to teach outreach classes in construction safety and is recognized as a construction risk management authority.

Ron Adams has been employed with Builders Mutual for five years and specializes in developing risk management programs designed specifically for each client. Ron frequently provides instruction in the areas of jobsite safety and enterprise risk management.

Prior to joining Builders Mutual, Ron held senior positions in risk management and product development with major U.S insurance companies and developed loss control programs for the construction and healthcare industries throughout his 20 plus year career.



Ron Adams, Risk Management Manager

Ron holds a Bachelor of Management Science from Virginia Tech and has completed the executive graduate management programs from the College of Insurance and the Wharton Graduate School of Business. He holds the Workers' Compensation Claim Law Specialist and Certified Builders Insurance Agent designations and is a Licensed Property & Casualty Agent in the State of North Carolina, as well as an OSHA 500 Outreach Instructor for the Construction industry.

YEAR IN REVIEW - BUILDERS UNIVERSITY



Builders Mutual is committed to providing ongoing educational opportunities to our agents, policyholders and employees. At a moment like this, taking advantage of educational opportunities and broadening your knowledge to distinguish yourself from the competition is more important than ever. This year, across our four state region, we provided 42 Builders University classes to policyholders and agents alike. More than 850 people attended these classes and each of them gained invaluable knowledge. Additionally, more than 40 BMIC agents are eligible to

receive their CBIA (Certified Builders Insurance Agent) designation!

We are extremely proud of the Builders University program and the tools it provides. Michele Hemric, Director of Training and Education states, "Builders University recognizes that knowledge can be a key differentiator in today's market. We will continue to build on the momentum we have created in 2008 to develop new ways to bring value added learning opportunities to our customers." Builders Mutual will continue to update and add to our course offerings in order to provide you with the most accurate and up-to-date information. It is our goal to provide you with the knowledge you need to differentiate yourself from the competition.

BMIC AWARDED "BEST PLACES TO WORK™"

For the second year in a row, Builders Mutual was chosen as a Best Place to Work™ by the Triangle Business Journal. Only 45 companies were selected and the winners were actually determined by survey results provided by employees. Receiving this award reinforces what BMIC's employees already know - Builders Mutual truly is a great place to work!



The selection process began several months ago when we submitted an application for the award. The next step was an anonymous survey that would be completed by employees. Depending on the size of the company, a certain percentage of employees needed to complete the survey. Once the surveys were complete and submitted, Triangle Business Journal calculated the winners according to the results.

Builders Mutual placed third in the category of large companies. We are extremely pleased to have received this prestigious award for the second straight year.

RACING WITH BMIC AT THE EXPO

In September, the North Carolina Home Builders Association hosted the sixth annual 21st Century Building Expo and Conference at the Charlotte Convention Center. The event, as always, was well attended by those in the building industry. Builders Mutual was front and center with a Nascar®-themed booth. Four Nascar®-style gaming simulators greeted attendees who could challenge their friends and co-workers to a little racing competition. Winners took home a BMIC t-shirt and the attendee with the fastest time each day was awarded a \$100 Lowe's gift card. More than 440 people participated in the fun and took some time to view the Richard Petty Driving Experience car that was on display in our booth. Attendees also registered to win one of two Richard Petty Driving Experiences that BMIC gave away during the Expo.



WINNERS OF BMIC GIVEAWAYS

Richard Petty Driving Experiences

- Noreen Fowler, Concept Builders, Inc., Burlington, NC
- Kim Ottenstein, Corolla Companies, Corolla, NC

Richard Petty autographed racing helmet

- Bob Scheiderich, Southern Pride of WNC, Fletcher, NC

Jimmie Johnson plaque

- Alan Dillman, Diversified Home Builders, Saluda, NC

During the conference, the NCHBA hosted the sixth annual STARS Awards Gala. Builders Mutual was honored to be part of this event as well. The competition was tough; the winners were outstanding and extremely impressive. Congratulations to each of the 2008 STARS Award winners!

» Attendees burned rubber making their way to the Builders Mutual booth to view the Richard Petty Driving Experience car and play our Nascar®-style gaming simulators.



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LONG TERM LOYALTY- WE GIVE YOU MONEY BACK!

Yes, that's right, Builders Mutual is giving you money back! Once you reach your sixth renewal, we happily refund your deposit premium. And, from the fifth year forward, your deposit is waived for the life of your policy.

If you've been a Builders Mutual policyholder for more than five years, then you are already enjoying the benefits of our Long-Term Loyalty program. If you are in your fifth year, congratulations! You'll be hearing from us prior to your renewal. If you are a new policyholder, see what you have to look forward to?

At a moment like this, isn't it good to know that loyalty has its perks?



NEW IN THIS ISSUE



We've Moved!
More space, more capacity, more potential.

1



Builders University
Have you been schooled in the ways to enhance your success?

2



BMIC Awarded with "Best Places to Work[™]"
Our employees already knew, but you can find out more!

3



RISKY BUSINESS

TOOLBOX SAFETY TALK- PREVENTING COLD-RELATED ILLNESSES

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During the winter months many construction workers face an additional occupational hazard - exposure to the cold. Some health problems can arise including frostbite, trench foot and hypothermia. The following information is designed to provide basic information on how to prevent cold-related illnesses.

Personal Protective Clothing:

- Dress appropriately. Wear at least three layers: an outer layer to break the wind and allow ventilation (like Gortex or nylon); a middle layer of wool, down, or synthetic pile to absorb sweat and retain insulating properties when wet; and an inner layer of cotton or synthetic weave to allow ventilation and escape of perspiration.
- Layer clothing to create air pockets that help retain body heat.
- Keep available a change of clothing in case work garments become wet.
- Pay special attention to protecting feet, hands, head and face. Keep the head covered (up to 40 percent of body heat can be lost when the head is exposed). Fingers and hands lose their dexterity at temperatures below 59°F.
- Wear footgear that protects against cold and dampness. Footgear should be insulated and fit comfortably when socks are layered.
- Avoid wearing dirty or greasy clothing because such garments have poor insulating properties.

Environmental Protection:

- Protect hands, face, and feet from frostbite with an on-site source of heat. Air jets, radiant heaters, or contact warm plates may be employed.
- Provide a heated shelter for workers who experience prolonged exposure to the equivalent wind-chill temperature of 20°F or less.
- Shield work areas from drafty or windy conditions.
- Use thermal insulating material on the handles of equipment when temperatures drop below 30°F. Do not sit or kneel on cold, unprotected surfaces.

Safe Work Practices:

- Allow individuals to set their own pace and take extra work breaks when needed.

- Avoid activities, whenever possible, that lead to heavy perspiration.
- Shift as many outdoor activities as feasible to the inside, and when working outside, select the warmest hours of the day.
- Minimize activities that reduce circulation, such as sitting or standing in a cold environment for prolonged periods of time.
- Keep energy levels up and prevent dehydration by consuming warm, sweet, caffeine-free, nonalcoholic drinks and soup.
- Allow a period of adjustment to the cold before embarking on a full work schedule.
- Avoid working alone in very cold weather; use a buddy system.
- Seek warm shelter immediately following these symptoms: heavy shivering, an uncomfortable sensation of coldness, severe fatigue, drowsiness, or euphoria.

WALLWALKER™ - BUILD SMARTER AND SAFER...

Long gone are the days of fall exposures due to walking the top-plate and trying to set up awkward scaffolding. WallWalker™ eliminates the need for makeshift scaffold and provides a quick and safe platform. Now with WallWalker's™ patented hanging scaffold system,



you will save time and build smarter. With quick setup and easy adjustments, you can use the WallWalker™ for cutting tails, setting trusses, installing roof sheeting and fascia board. It can also be used to do work on window and hurricane shutters, concrete walls, ships, piers and bridges. With WallWalker's™ latest mid-wall bracket assembly you can install the WallWalker™ system below the soffit line to install soffit as well. WallWalker™ is the first hanging scaffold of its kind with light-weight aluminum construction.

WallWalker™ consists of brackets that unfold to hook over the top of the inside or outside of a wall and to support scaffold plank. The supports can be hung from a wall while standing on the ground, from a ladder, or from a window.

Each pair of WallWalkers™ is rated to support 500 lbs. (evenly distributed) and there are no height restrictions as long as local and federal requirements are met. Horizontal plank support beams extend either 38 or 45 in. from the wall, depending on the model used, and handrail posts that support a toprail, midrail, and toeboards are included. To set the system up, simply adjust the top plate hook to the proper wall width and hang it over the wall (the horizontal support beam accepts a variety of plank systems) then put the plank in place. The devices can be adjusted in height with or without removing the plank.

WallWalkers™ are available through Safety STUFF on buildersmutual.com.