



# MUTUAL INTERESTS

## BMIC CONTINUES TO LAUNCH ONLINE OPTIONS FOR POLICYHOLDERS!

Builders Mutual has worked diligently throughout 2013 to elevate our customer experience. We started the year with a customer survey and quickly realized that the projects we had planned were on target with what you wanted us to provide.

In May, we launched BOB 2.0 for policyholders. BOB provides policyholders with the opportunity to create a login through [buildersmutual.com](http://buildersmutual.com), link policies, view and save policy documents and make payments. So far, more than 2,500 policyholders have created logins and more than 4,000 policyholder payments have been made using the new online option.

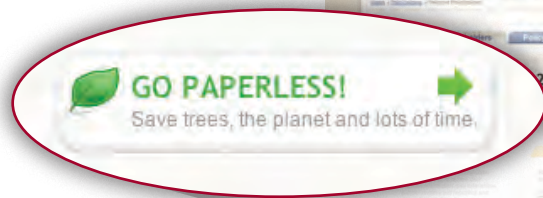
BMIC continued to enrich and elevate our customers' experience by launching both agent and policyholder Go Paperless in August. When you choose to Go Paperless, most printed documents are suppressed and you receive an email when documents are available for viewing. The ability to be nearly paperless has been selected by more than 100 policyholders and 100 agencies through the end of October.

Most recently, Builders Mutual launched online claim reporting. Once logged in through BOB 2.0, agents and policyholders can select Submit a Claim, choose the line of business the claim is for and provide the information necessary for an initial report of injury or loss. This new online method streamlines the claim reporting process and allows for claim reporting 24 hours a day, 7 days a week. BMIC also transferred first report of injury intake to the Customer Contact Center (CCC) in order to provide you with a

consistent phone experience. The CCC is available to take claims Monday-Friday from 8am-6pm EST and can be reached at (800) 809-4862.

Builders Mutual is proud of the online options made available to you this year and we are planning more customer-facing projects for 2014. Our most recent policyholder survey confirms that online monthly self-reporting and electronic builders risk are two options important to your businesses. We have completed the beginning phases of each of these projects and will be launching both during the middle of 2014.

BMIC continues to put our customers' needs first as we focus on projects and tools that directly affect you and the way you do business. We are the company where builders, our customers, come first!



# THE MAGIC OF BMIC WOWS AT 21ST CENTURY



Builders Mutual proudly sponsored and exhibited during the North Carolina Home Builders 21st Century Expo and Conference in Charlotte, North Carolina. The Expo, featuring a variety of exhibitors, boasted a new mid-week format and was held September 15-17, 2013. Builders Mutual brought the magic, literally, as a talented magician joined our staff for the event and wowed attendees with illusions and tricks. Visitors had the opportunity to take a quick electronic survey in exchange for a t-shirt or re-charge their feet and phones in our seating area. BMIC policyholders were also recognized with a special VIP gift when they stopped by the booth.

During the Conference, the NCHBA also hosted the STARS Awards. As a sponsor, Builders Mutual presented awards for some HBA categories. We would like to congratulate all the 2013 winners, particularly our HBA partners:

- **Best HBA Communication/PR Effort**  
Winston-Salem HBA
- **Best HBA Community Project**  
Hendersonville HBA (small to mid-size HBA)  
Asheville HBA (large HBA)
- **Best HBA Event**  
HBA of Raleigh-Wake County
- **Best HBA Government Affairs Initiative**  
Charlotte HBA  
Wilmington-Cape Fear HBA
- **Best HBA Membership Directory**  
HBA of Raleigh-Wake County
- **Best HBA Parade of Homes Marketing Effort**  
Brunswick County HBA (small to mid-size)  
Charlotte HBA (large HBA)
- **Best HBA Special Project**  
Fayetteville HBA
- **Best HBA Website**  
Greensboro BA

Congratulations also go to BMIC policyholder and HBA of Raleigh-Wake County member **Warren Smith**, who won the Distinguished Builder Member of the Year award.



## SAFETY FIRST

Accidents and claims...lost time and injuries...try as you may to prevent them, sometimes they still happen. Knowing the types of accidents that occur most frequently can help you educate employees on safety and prevention. Builders Mutual created our new Focus Four brochure for just that purpose.

Our risk management department reviewed claim data for the last five years and analyzed the four claim types with the greatest frequency and severity. We discovered the four major categories are falls, strains, struck-by and vehicle collisions.



**1 FALLS** account for nearly 750 claims over the last 5 years; this translates into nearly \$58 million in costs.

**2 STRAINS** almost half of all strains consist of lower back strains followed by lifting and carrying objects; the average incurred cost for a strain claim is \$30,000.

**3 STRUCK-BY** occur most often when a person is "struck-by" falling or flying objects, moving equipment like the boom of a truck, or when hand tools are dropped.

**4 VEHICLE COLLISIONS** with other vehicles occur at least twice as often as any other injury occurring in connection with vehicles.

The Builders Mutual Focus Four provides extensive information on prevention of these four claim types. It is available in print from your risk management consultant and electronically on the RM microsite ([buildersmutual.com/RM](http://buildersmutual.com/RM)). Prevention is key and the Focus Four helps educate you and your employees on ways to prevent these types of claims.

## LEARNING FROM THE INDUSTRY EXPERTS

As the tenth anniversary of Builders University came to a close, Builders Mutual celebrated in style - in Music City of course! BMIC staff traveled to Nashville, Tennessee to wrap up a year of learning as Builders University hosted agent and policyholder classes concurrently October 15-16.

The last three courses in the Certified Builders Insurance Agent (CBIA) program were presented to agents by instructors Jerry Hargrove and Sean Purcell. Upon completing all six classes, these agents will be eligible to take the exam and be designated a CBIA.

Policyholders participated in a 10-hour OSHA certification course led by risk management instructors Sean Purcell and Shannon Crawford. Participants who completed the course received their OSHA certification card.

It's been a great 10 years of Builders University. Thousands of students, both agents and policyholders, have participated in the courses we present and we thank you for your diligence and eagerness to learn. Builders University will be back in 2014, so be on the lookout for courses in your area or at your local HBA.





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## NEW! THREE WAYS TO REPORT A CLAIM

As Builders Mutual continues to enhance our online capabilities, we have expanded our claim submission process to offer three ways to report a First Notice of Loss (FNOL). While we work to prevent accidents, we know they happen. When they do, BMIC has made it easier for you to contact us and begin the claim process.



**ONLINE** Builders Mutual presents an online claim reporting tool for both agents and policyholders. When you are logged into BOB 2.0, click Submit a Claim, select the line of business, complete the required fields, save or print a copy of the form, and submit.



**PHONE** A new claim reporting phone number has been established in our Customer Contact Center. To report a claim by phone, call: **(800) 809.4862**, Monday through Friday from 8am-6pm EST. *Once the claim has been reported, all claim inquiries should be directed to the Claims department at (800) 809.4861.*



**EMAIL** We have two email addresses you can use to submit a claim.  
Workers' Comp: [wcnoticeofloss@bmico.com](mailto:wcnoticeofloss@bmico.com)  
All other lines of insurance: [otcnoticeofloss@bmico.com](mailto:otcnoticeofloss@bmico.com)



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# RISKY BUSINESS

## TOOLBOX TALK LADDER SAFETY

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One of the most commonly used, often abused, and least noticed pieces of equipment on the job site may present a major hazard – the ladder. Out of 150 construction accidents involving ladders, the following were principal contributing factors:



- Climbing or descending improperly
  - Failure to secure the ladder at top and/or bottom
  - Carrying objects while climbing or descending
  - Structural failure of the ladder
- .....

Commercial ladders are constructed properly and are of sound material. However, after they have been in use for a while they may become damaged through abuse, rough handling while moving, being struck by heavy objects, etc.

## BASIC LADDER SAFETY INFORMATION

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**Hazards** - Be aware of broken or missing parts, energized electrical lines or equipment, ladders too short for work height, weight limit rating too low, or the ladder not being the correct equipment for job.

**Loads** - Self-supporting (foldout) and non-self-supporting (leaning) portable ladders must support four times the maximum intended load; extra-heavy duty metal or plastic ladders must sustain 3.3 times the maximum intended load.

**Angle** - Ladders should be set at the proper angle. The base of a non-self-supporting commercially manufactured ladder should be one-quarter its length away from the wall or supporting structure.

**Rung** - Rungs, cleats or steps must be parallel, level and uniformly spaced and must be spaced between 10 inches and 14 inches apart; spacing for extension trestle ladders must be 8 inches to 18 inches for the base, and 6 inches to 12 inches on the extension section, shaped so that an employee's foot cannot slide off.

**Storage** - Store ladders so they will not warp, sag or be damaged and secure them during transport.

**Inspection** - Check to ensure shoes and ladder are free of oil, grease, wet paint and other slipping hazards; warning labels are legible; spreader device can be locked in place and ensure area around the top and bottom of ladder is cleared of material. Sun damage or discoloration on the ladder can cause it to be brittle; discolored ladders should be tagged out and not used.



## SAFE PRACTICES

- Face ladder and hold on with both hands when climbing
- Carry tools on belt or use hand line to move tools and materials to your work area
- Hold on with one hand when performing work
- Never reach too far to either side or rear
- Do not climb higher than second step from top on a stepladder or third from the top on a straight ladder
- Never attempt to move, shift or extend ladder while in use
- Secure ladders at either the top or the bottom or use a spotter (someone at the bottom) to keep the ladder stable