



MUTUAL INTERESTS

COMBINED EFFORTS LEAD TO DIVIDEND DISTRIBUTION

Although 2010 was a challenging year, Builders Mutual and its policyholders persevered. During a most trying year in the construction industry, you worked harder and smarter and chose to make safety a priority. As a company, we watched resources closely, kept tabs on our finances and made sure that our investments were sound. The results of these combined efforts are evident and because of our hard work, Builders Mutual Insurance Company distributed a \$1.575 million dividend to eligible policyholders in North Carolina, South Carolina, Virginia, Tennessee and Georgia.

"As a mutual company, our policyholders are our owners and Builders Mutual takes pride in being able to return a dividend to them," stated John Boggs, President/CEO. "We work diligently to manage the company and its resources in a way that allows for positive financial growth and stability. Our policyholders work to manage their companies, costs and safety programs. The combination of our internal efforts at BMIC and the efforts of our policyholders are what make the dividend distribution a reality."

Safety doesn't just happen, it is taught, learned, planned for and implemented. Creating a culture of safety within your company and on your jobsites involves proactive measures on your part and buy-in from your employees. It takes time and effort, and in the end, maintaining a culture of safety really does pay off. As part of our commitment to you, Builders Mutual provides a variety of resources you can utilize to create and maintain your safety program and culture. The Risk Management sub-site on buildersmutual.com includes tool box talks, safety programs and a sample safety policy. It is extremely user-friendly and easy to navigate. Additionally, we offer a wide variety of training courses including Fall Protection and OSHA 10-hour. Last year, we introduced our OSHA 10-hour course in Spanish and throughout 2010 we presented 25% **more** Builders University courses than the year before.



» Brad Mook, BMIC Assistant Vice President of Business Development, and Bill Daleure, President of the North Carolina Home Builders Association, announce the \$1.575 million dividend during the NCHBA's fourth quarter board meeting in December 2010.

"Achieving a safe workplace starts with a partnership and commitment between an employer and employee on jobsites. We share that commitment to safety through our partnership with state and local homebuilders associations," Mike Gerber, Senior Vice President/CMO explains, "Through these partnerships, we are able to make it easier for you to access valuable training offered through Builders University."

Builders Mutual is proud to provide you, our policyholders, with this dividend return. We recognize the time and effort you put forth to make your company and jobsites as safe as possible. Your efforts to manage your safety program and implement a strong safety culture combined with our internal management processes have paid off once again in the form of this \$1.575 million dividend return.

The availability of a dividend is based on Builders Mutual's operating results during a particular period. Builders Mutual cannot predict or guarantee a dividend distribution in any year; however, we have returned a dividend 22 out of 26 eligible years. It is the safety experience of our policyholders which allows the opportunity for this consistent dividend return.

AUDIT & CLAIMS – NEW ONLINE RESOURCES!

Builders Mutual is proud to announce two additions to buildersmutual.com. Our new Audit sub-site is a comprehensive resource designed as an extension of buildersmutual.com. It explains the audit process and contains record keeping suggestions, FAQ's, links and contact information that will help you plan and prepare for your annual audit.

Benefits include:

- Easy to use, tabbed format
- Slideshow containing the top ten things you can do to prepare for a successful audit
- Downloadable Audit Preparation Checklist
- QuickBooks report instructions
- Premium Audit Work Comp Classification Process document
- Links page to external resources



This site is an excellent resource that will make the audit process more streamlined and efficient for you.

Additionally, BMIC recently created a webpage focused on our claims department and the service it provides. Builders Mutual offers top-notch service and our claims department is no exception. While we strive to prevent claims through education and training, accidents happen, and when they do, the BMIC claims department is here to help. Our claims department has more than 25 years of experience with construction claims handling and our specialized adjusters are focused on helping you through claims with ease. The claims page answers frequently asked questions and provides valuable contact information.

The addition of the Audit sub-site and the claims web page provides you with even more valuable tools and resources that will simplify your experience with Builders Mutual.

Visit today - buildersmutual.com/audit and buildersmutual.com/claims

2

OSHA 10-HOUR AVAILABLE "EN ESPAÑOL"

Builders University has added another course offering to its already expansive catalog. The OSHA 10-hour Construction Industry Safety class is now available in Spanish!

The first Spanish course was presented in late 2010 at Friedman Insurance Agency in Virginia Beach, VA and was extremely successful. Modeled after the English version, the Spanish version is split into two manageable days of instruction. Upon completion of the course you will be able to:

- Write and maintain an effective safety program
- Train your employees to adopt your safety program
- Understand the relationship between insurance premiums and jobsite safety
- Use Material Safety Data Sheets (MSDS) and hazard communication to properly handle hazardous substances
- Anticipate what to expect from an OSHA inspection, including your rights
- Comply with OSHA standards for hand tools, electrical, personal protective equipment (PPE), and excavations, thereby avoiding fines



» *Neil Friedman, Friedman Insurance Agency, Inc. (back, left) and Ivette Mercado-Bijkersma, BMIC Risk Management Consultant (back, right) pose with attendees from the first Spanish OSHA 10-hour course.*

Additionally, each attendee who completes the course receives a course completion card from Federal OSHA, a Builders University course completion certificate and meets Builders Mutual's classroom requirement for Fall Protection Certification.

Take advantage of this unique educational opportunity and schedule your OSHA 10-hour course "en español" today! E-mail Sean Purcell, Risk Management Regional Manager – spurcell@bmico.com, for more information.

SAFE AWARDS AND SAFETY PROGRAMS AT IBS

If you missed the International Builders Show, sponsored by the National Association of Home Builders, in January 2011, you missed a fantastic event! The Expo floor was filled with booths of all sizes promoting products from refrigerators and sinks to Safety Boots and insulation. The educational opportunities available were endless and the topics were relevant to the construction industry you work in today. Builders Mutual staff members Ron Adams, Director of Risk Management, and Sean Purcell, Risk Management Manager, presented "I need a Written Safety Program—Now What?" The class reviewed statistics related to injuries in the construction industry, briefly discussed why companies should have a written safety program and detailed the necessary components that should be included.

During IBS, Builders Mutual proudly sponsored the NAHB SAFE Awards. Emceed by Chris Grundy of the DIY network, the SAFE Awards provided a casual atmosphere



» *Cherie Berry,
North Carolina
Commissioner
of Labor*

to recognize the best of the best in safety and health in the home building industry. During the presentation, North Carolina Commissioner of Labor Cherie Berry won the SAFE Award in the category of Federal/State Plan OSHA Safety Program Official of the Year. Commissioner Berry's administration has developed many partnerships with both the residential and commercial construction industries to reduce injuries, illnesses and

fatalities and to improve working conditions overall. In her acceptance message, Berry stated, "It is no accident that workplace fatalities are down statewide and that North Carolina's injury and illness rate is currently the lowest on record.... Serving as North Carolina's Labor Commissioner is an honor and I take the responsibility of saving lives in the workplace seriously." Berry, who was unable to attend the SAFE Awards in person, received her award at Builders Mutual in March during a BMIC Board meeting.

The 2011 International Builders Show was a great event and Builders Mutual is proud to have been a part of both the educational opportunities and the SAFE Awards. We look forward to seeing you in Orlando, Florida at IBS in 2012!





Builders Mutual[®] INSURANCE COMPANY

Where Builders Come First[®]

Residential • Commercial • Trade

PO Box 150005 | Raleigh, NC 27624-0005
800.809.4859 | www.buildersmutual.com

PRSRT STD
US Postage
PAID
Raleigh, NC
Permit #1

ALL NEW! SAFETY STUFF 2.0



Builders Mutual is excited to announce our partnership with Safety Products, Inc. and our new and improved Safety STUFF site! For years, you have been able to purchase a limited selection of quality safety products from Builders Mutual through our Safety STUFF website. Unfortunately, it was a limited selection that may not have met all the safety needs of your company. Therefore, Builders Mutual has joined forces with Safety Products, Inc. to provide you with access to ALL the products they offer and an additional 5% off the lowest price listed!

So, how do you take advantage of Safety STUFF? The same way you always have. Go to buildersmutual.com and click on the Safety STUFF icon. Complete a quick registration form, retain your login information and start shopping. It's that easy!

NEW IN THIS ISSUE



1

Combined Efforts Lead to Dividend Distribution
Builders Mutual returned a \$1.575 million dividend to policyholders



2

New Website Resources
Check them out at:
buildersmutual.com/audit
buildersmutual.com/claims



3

International Builders Show (IBS) 2011
IBS included the SAFE Awards and many educational programs



RISKY BUSINESS

TOOL BOX TALK HEAT-RELATED ILLNESSES

.....

During the warmer months, it is important to pay attention to yourself and your workers in elevated temperatures. There are a number of heat related illnesses including heat stroke, heat exhaustion and heat cramps that can cause issues on your jobsites.

HEAT STROKE

.....

The most serious health problem for workers in hot environments is caused by the failure of the body's internal mechanism to regulate its core temperature. Sweating stops and the body can no longer rid itself of excess heat. Signs include mental confusion, delirium, loss of consciousness, convulsions or coma; body temperature of 106°F or higher; hot dry skin which may be red, mottled or bluish. Victims may die unless treated promptly. Medical help should be called and the victim must be moved immediately to a cool area and his or her clothing soaked with cool water. He or she should be fanned vigorously to increase cooling.

HEAT EXHAUSTION

.....

Develops as a result of fluid loss through sweating when a worker has failed to drink enough fluids, take in enough salt or both. A worker with heat exhaustion still sweats, but experiences extreme weakness or fatigue, giddiness, nausea or headache. The skin is clammy and moist, the complexion pale or flushed, and the body temperature normal or slightly high. The victim should rest in a cool place and drink salted liquids.

HEAT CRAMPS

.....

Painful spasms of the bone muscles are caused when workers drink large quantities of water but fail to replace their body's salt loss. Cramps may occur during or after working hours

and may be relieved by taking salted liquids by mouth or saline solutions intravenously for quicker relief, if medically determined to be required.

FIRST AID FOR MOST HEAT ILLNESSES

- Act quickly and move the victim to a cool, shaded area to rest; don't leave the person alone.
- If symptoms include dizziness or lightheadedness, lay the victim on his or her back and raise his or her legs six inches to eight inches.
- If symptoms include nausea or upset stomach, lay the victim on his or her side.
- Loosen and remove heavy clothing.
- Have the person drink cool water (a cup every 15 minutes) unless sick to the stomach.
- Cool the person by fanning and spraying with a cool mist of water or applying a wet cloth to the person's skin.
- Call 911 for emergency help if the person does not feel better in a few minutes.

SAFE PRACTICES

- Do your heaviest work during the coolest part of day; work in pairs.
- Build up tolerance to the heat and the work activity slowly; most people need two weeks to adjust.
- Drink plenty of cool water, about a cup every 15 minutes.
- Wear light, loose-fitting, breathable clothing.
- Take frequent short breaks in cool shaded areas to allow the body to cool down.
- Avoid eating large meals and drinking alcoholic or caffeinated beverages before hot work.

RISK FACTORS

- Certain medications; check with your pharmacist to see if any medicines you are taking affect you during hot work.
- A previous heat-induced illness.
- PPE that can add to physical stress.