



MUTUAL INTERESTS

BUILDERSMUTUAL.COM GETS FACELIFT WEBSITE GETS A NEW LOOK, NEW FEATURES

Technology, from cell phones to lap tops, is constantly changing and we all grow and adapt; websites are no different. Once a site is complete and published, it can quickly become outdated. Buildersmutual.com is no exception. Therefore, we recently completed a re-vamp of the entire BMIC site. The new look and feel was designed to coordinate with our current ad campaign. The refreshed home page includes current news and events at BMIC. From news releases to upcoming Builders University courses, it will all be available right in front of you and at your fingertips. Additionally, we added a tabbed menu structure to make navigation easier. The functionality of the drop down menus remains, but the menus themselves have been revised to make finding information easier. Specifically, the Risk Management section (in the Policyholder tab) was revised.

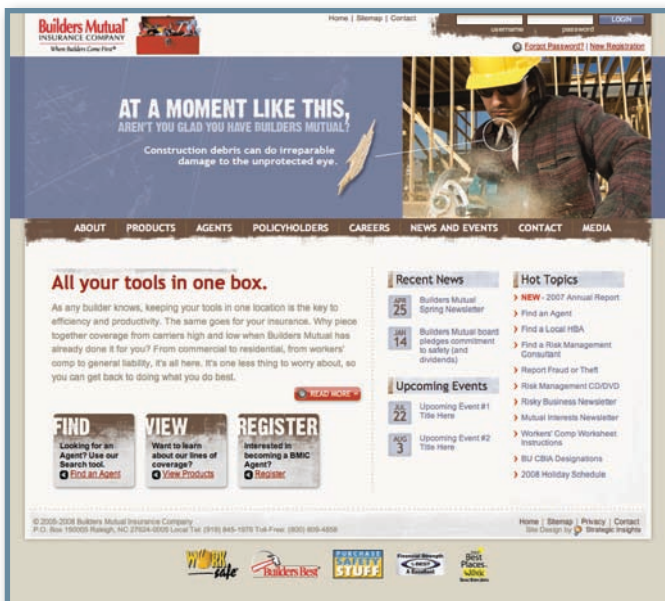
Additional updates include:

Products tab – added to explain in more detail the products that Builders Mutual offers.

Careers tab – revised and renamed to encompass more of the culture of working at BMIC. Employee testimonials emphasize and confirm the culture and philosophy that Builders Mutual works hard to maintain.

Customer testimonials – included to tell our story and the stories of our customers. At a moment like this, it is important to hear from people like you. Those in the building industry who are facing the same challenges and experiences. These testimonials will be updated periodically so if you have a story to tell about your experience with BMIC, please let us know.

This makeover is just the beginning of exciting changes that are coming to buildersmutual.com. Stay tuned! We continue to explore possibilities that will make your life and your business easier and more innovative!



» Agents and policyholders can look forward to a new website for Builders Mutual. Not merely a facelift, the site has been rebuilt from the ground up, taking advantage of modern technologies like larger monitor sizes. Users will find enhanced navigation, increased ease of use, dynamic homepage content like recent news and upcoming events and a fresh overall look, consistent with the company's other marketing materials.

GOING THE EXTRA MILE FOR YOU

BMIC employees are proud of their company and the products we write and represent. We know that times are tough and the market is slowing down in many areas. Our employees go above and beyond every day to accommodate the needs of our customers. From offering payment plan options for policies and audits to setting up early morning meetings with agents and customers to discuss policies and coverages, our employees are dedicated and innovative.

Recently, a policyholder in North Carolina who was struggling to pay his audit called our Premium Accounting department. Our staff talked through the situation with him and found a solution that worked. Additionally, he was behind on his HBA dues and his policy could have been cancelled. The BMIC staff member provided contact information for the HBA and suggested he call them to see if they had available payment options as well.

In Virginia, a BMIC policyholder changed insurance companies last year and at renewal decided to come back to Builders Mutual. Our risk management staff had worked diligently with them to make their jobsites safe

and to ensure they complied with safety guidelines and they just weren't receiving the same level of service at their new carrier. After a year of being away, the company returned to Builders Mutual. Welcome back!

Our Underwriting department works diligently every day to appropriately rate new policies and help our agents decide which policies and payment plans will work best. They also work on individual accounts to provide options that suit individual policies if the need arises.

Builders Mutual is working hard to make a challenging time easier for our policyholders and agents. If you have an issue that we can help you with, please let us know.

At a moment like this, aren't you glad you have Builders Mutual?



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FOCUS ON THE LATINO COMMUNITY

Studies indicate that one out of every three new construction jobs is filled with Latinos who are foreign-born and have recently arrived in the United States. At Builders Mutual, we recognize that Latinos are not only working in our metro markets, they are purchasing homes, planning families, and opening their own businesses. As the population grows, we must be prepared to serve the needs of the Latino community.

This year, Builders Mutual implemented a grassroots approach to building a long-term relationship with members of the Latino community. We joined the Hispanic Contractors Association of the Carolinas (HCAC) and participated in several HCAC events. Additionally, we will be exhibiting at La Fiesta del Pueblo in Raleigh, NC in September. Our primary goal is to reach out and embrace the Latino community.

BMIC's Builders University courses have been taught in Spanish and English for several years, so continuing to provide services to Latinos is a natural progression. Jodi Vedelli, Marketing Director at BMIC stated, "We are excited about our Hispanic initiative and will be expanding our efforts in the next few years."

Builders Mutual prides itself in the services we offer our customers and we will continue to reach out to the variety of audiences we represent.

During the Safety Fair hosted by the Hispanic Contractors Association of the Carolinas, Builders Mutual exhibited, provided door prizes and giveaways, and our staff taught several safety seminars.



HOMEBUILDERS BLITZ BUILDERS GIVE BACK

From May 31 to June 7, the Winston-Salem HBA (located in the North Carolina triad area), in partnership with Habitat for Humanity and six local builders, participated in Homebuilders Blitz 2008 by building five homes in one week.

This was the first year that the Winston-Salem HBA and Habitat participated in the event and it was quite a success. The houses were completed, from start to finish, in a solid week and five families were new homeowners by the time the Blitz ended.

Five of the builders who participated: Homes by Jonathan Lee, Sonoma Building Company, Cambridge Isenhour Homes, Built Right Custom Homes, LLC, and Mitch Lowrey Construction are Builders Mutual policyholders and Builders Mutual was a partner in the build.

At the end of the week, a dedication ceremony was held and the new homeowners were presented with the keys to their respective homes. BMIC risk management consultant, Ivette Mercado-Bijkersma attended the dedication. "It was a very moving event and I am proud that we (BMIC) were able to participate."

At a moment like this, it's nice to know that the spirit of giving is alive and well!



» One of the Blitz builders, Jonathan Lee, new homeowner, Thomasina Reynolds, BMIC risk management consultant, Ivette Mercado-Bijkersma and Executive Vice-President of the Winston Salem HBA, Jerry Herman enjoy the dedication ceremony for Reynolds' new home.

RACE WITH BMIC IN CHARLOTTE



September is on the way; kids go back to school, fall is almost here and it's time once again for the 21st Century Building Expo and Conference! Mark your calendars for September 10-12, 2008 and be sure to attend the southeast's premier networking event for home building professionals. Presented by the North Carolina Home Builders Association, the Conference boasts more than 50 educational seminars on the hottest topics - including green building, building technology, sales & marketing and project management. The Expo boasts more than 400 exhibits displaying new and innovative products and services available to the building industry.

Be sure to stop by booth 800 and try your hand at racin' for the cup. Bring your friends for a little competition or challenge one of our staff members as you compete on the Nascar-style racing simulators. The fastest time wins! While you're there, be sure to register for one of two Richard Petty Driving Experiences we will be giving away. Choose your track and drive like the man himself! Take a few minutes to talk with one of our risk management experts about how you can stay as safe on the jobsite as you can on the "road."

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.

For more information or to register for the Expo and Conference, go to 21buildingexpo.com.



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21ST CENTURY BUILDING EXPO & CONFERENCE

SEPTEMBER 10-12, 2008 CHARLOTTE CONVENTION CENTER

- I would like to attend the 21st Century Building Expo & Conference. Please send me an information package.
- I would like to attend the Expo floor only. (Pre-register now and we will mail you your FREE badge.)

Name _____

Company _____

Address _____

City _____ State _____ Zip _____

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e-mail _____

Presented by the North Carolina Home Builders Association



REGISTER FOR YOUR FREE PASS

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21st Century Building Expo & Conference
P. O. Box 99090
Raleigh, NC 27624

FAX

(919) 676-0402

ONLINE

www.21buildingexpo.com

ONSITE

Where: Charlotte Convention Center

When: September 10-12, 2008

How: Bring this pass with you

(without the Pass, onsite registration is \$25)

Questions? Call us at 800-662-7129 or click on us at 21buildingexpo.com



RISKY BUSINESS

SAFETY STUFF

Builders Mutual, through our Safety STUFF site, offers a variety of safety equipment that can help keep your workers safe on the jobsite. **Safety STUFF** is a service we provide to you, our valued customers, at no charge. In fact, we offer the safety items to you at our cost and absorb the shipping fees so you don't have to incur that additional expense. To better explain the purpose of these items, we are going to feature one of them in each issue of Mutual Interests. If you have any questions about the items, please contact your risk management consultant or go to ad-pro.net/bmico/ to view everything Safety STUFF has to offer.

The Safety Boot® Guardrail System provides contractors with a proven method for constructing versatile, freestanding temporary guardrail and stair rail systems that exceed OSHA strength and guardrail requirements. The fully reusable Safety Boot® features a unique design that allows toeboards to be inserted quickly and easily for complete OSHA required protection. Third party stress engineering documentation is provided with all orders for presentation to an OSHA inspector in the event of an inspection. Utilizing jobsite tools and specified fasteners, contractors can now have dependable guardrail systems on all job sites even when using different subcontractor crews.



PROTECT YOURSELF AND YOUR WORKERS DURING THIS SUMMER'S RECORD BREAKING HEAT WAVE

Temperatures continue to rise in the Southeast this summer. According to the National Weather Service, since the beginning of June, daily highs in North Carolina have broken records, reaching 90 to 100 degrees in the afternoons. Not only is that 10 to 20 degrees hotter than usual, but the humidity is also very high. This record breaking heat wave can leave you feeling exhausted after a hard day on the job. Your body will send you clues when it is beginning to feel heat exhaustion, but what about prolonged exposure to the sun? Often, we don't pay attention to the damaging effects of UV rays until it is too late. As temperatures continue to rise and the warm weather extends into the fall, we recommend that you take a minute and review the helpful toolbox talk (reverse side) about protecting yourself from UV rays.

TOOLBOX SAFETY TALK- PROTECTING YOURSELF AGAINST HARMFUL SUNLIGHT

Am I at Risk?

Did you know that the number of new cases of skin cancer and the number of deaths caused by the most serious type of skin cancer are rapidly rising in the United States? This is particularly troubling since the numbers for most cancers have been declining. Sunlight is the main source of ultraviolet radiation (UV) known to damage the skin and to cause skin cancer. The amount of UV exposure depends on the strength of the light, the length of exposure and whether the skin is protected. There are no safe UV rays or safe suntans. Sun exposure at any age can cause skin cancer. Your skin and eyes are most susceptible to sun damage. You need to be especially careful in the sun if you have numerous moles, irregular moles, or large moles; freckles or burn before tanning; fair skin, or blond, red, or light brown hair; or spend a lot of time outdoors.

How Do I Protect Myself From UV Radiation?

If you work outdoors, there are five important steps you can take to protect against UV radiation and skin cancer:

1. Cover up. Wear clothing that does not transmit light to protect as much of your skin as possible.
2. Use a sunscreen with an SPF (Sun Protection Factor) of 15 or higher. The number of the SPF represents the level of sunburn protection provided by the sunscreen. An SPF 15 blocks out 93% of the burning UV rays; an SPF 30 blocks out 97% of the burning UV rays. Products labeled "broad spectrum" block both UVB and UVA radiation.
3. Wear a hat. A wide brim hat is ideal because it protects the neck, ears, eyes, forehead, nose, and scalp. A baseball cap provides some protection for the front and top of the head, but not for the back of the neck or the ears where skin cancers commonly develop.
4. Wear sunglasses that block UV rays; they can help protect your eyes from sun damage. Ideal sunglasses do not have to be expensive, but they should block 99-100% of UVA and UVB radiation.
5. Limit direct sun exposure. UV rays are most intense when the sun is high in the sky, between 10 AM and 4 PM. If you are unsure about the sun's intensity, take the shadow test: If your shadow is shorter than you, the sun's rays are the strongest. Seek shade whenever possible.

You may also want to check the UV Index for your area. The UV Index can be found in the local newspaper or on TV and radio news broadcasts. It gives the expected noon-time UV radiation reaching the earth's surface on a scale of 1 to 10+. The higher the number, the greater the exposure to UV radiation.