



**WE MAKE WORKERS' COMP WORK**

## **PROGRAM HIGHLIGHTS**

### **PURPOSE**

- The Builders Group (TBG) was formed to provide a long-term stable market for construction-related industry business owners to take control of the costs of workers' compensation!
- TBG provides a program designed and built to serve the specific needs of our Members/Owners.

### **FEATURES**

- Cash Flow Advantage – “Pay-as-you-go” reporting and payment of monthly premiums puts you back in control of your cash flow and virtually eliminates additional premium audits
- Customized Loss Control Service – Member focused training by our certified construction specialists
- Proactive Claims Management – Lower adjuster claim loads allow for aggressively managing claims on behalf of the Member!
- Ownership – Potential for return of Member Distribution Payable\* back to Members/Owners (not guaranteed)

### **STANDARDS**

- Minimum annual premium of \$5,000 (Inclusive)
- Three year commitment – withdrawal penalty only if Member voluntarily leaves (25% in 2nd year; 15% 3rd year)
- Security Deposit – 20% non-working deposit to get started
- Financials required – Audited, Reviewed, Complied, or Tax Return

### **PROTECTION**

- Specific reinsurance through the WCRA capping the exposure to the fund on a per occurrence basis.
- Independent actuary & accountant specializing in self-insured funds
- TBG Board of Directors (Members of the Fund) approve all New Members
- 97% Retention Rate for the history of TBG!

***Industry Built. Industry Driven!***

\*\* Members are jointly and severally liable for their proportionate share of obligations for the group, and will be assessed on an individual and proportionate share basis for any deficit created by the group. Dividends are not guaranteed.