



# ARE YOUR CLIENTS TRAVELING WITH THE RIGHT PROTECTION?

If your Minnesota-based clients are doing work in other states, TBG will come along for the ride. With TBG's **Cross Border Coverage**, we eliminate the exposure our Minnesota members may face when opportunities beckon across state lines. Now they no longer have to take a dip in the assigned risk pool or venture away from the friendly confines of TBG. With our **Cross Border Coverage**, your clients are always traveling with the work comp coverage that works for them.



## SOLD ONLY THROUGH INDEPENDENT AGENTS.

TBG was built for the construction industry, by the construction industry. That's why we've hand selected a small group of independent agents who have a great amount of industry experience to represent the fund. This ensures that our members are supported by agents who have a comprehensive understanding of the trades and what it takes to be successful. As a self-insured fund, we all work together to make workers comp work by providing members the coverage and service they need...wherever the job takes them.

## TBG Delivers What The Construction Trades Need

-  Safety Services and Training
-  NurseCare Hotline
-  Pay-as-you-go Premiums
-  Proactive Injury Management
-  Cross Border Coverage

TBG is a member owned fund with nearly 800 member companies and a 96% member retention. We're the number one self-insured work comp fund for the construction industry because we work harder for the construction trades.

*"As soon as I heard TBG offered coverage in states outside of Minnesota, I dropped my work comp provider and became a member of TBG."*

*- Jake Bauer, President, Carciofini*

