



THE INSIDER

NEWS AND EVENTS FROM THE BUILDERS GROUP



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UNINSURED SUBCONTRACTORS CAN COST YOU

By MN law, if a subcontractor you hire, or one of their employees or subcontractors, gets injured on your jobsite and they do not have workers' compensation insurance, your company is liable for that claim. While your insurance policy will likely cover the medical bills, this can cost you premium for what was paid to the subcontractor and can affect your EMOD and premium for years to come.

What kind of insurance coverage does the subcontractor need to have to be excluded from my coverage?

- We encourage our members to require workers' compensation coverage for all of their subcontractors.
- If the subcontractor has employees or uses subcontractors themselves, they need to have workers' compensation coverage.
- While Independent Contractors are not required by law to have workers' compensation coverage if they do not have employees or use subcontractors themselves; **if they do not have workers' compensation insurance they can bring a claim against you** if they get injured on your jobsite.

How can I reduce my risk of having an uninsured subcontractor?

- Get a Certificate of Insurance before they start work for you, keep it on file, and get an updated certificate every year they work for you.
- Check the dates of coverage on the Certificate of Insurance, are they covered for the time when they will work for you? If not, request a cert for the time the work will occur.
- Does the Certificate of Insurance list your company as the Certificate Holder? If not the certificate was not issued for your company and you should ask for an updated certificate.

- Check the date the certificate was issued (usually listed at the top of the page), it should have been issued around the time the subcontractor supplied it to you.

Some Subcontractors cancel their coverage after the certificate is handed over, how can I know if they cancelled their coverage?

- Unfortunately, you won't always know. You rarely get notified if a subcontractor cancels their coverage unless they file a claim.
- If they should have workers' compensation coverage, you can try to look them up on the Department of Labor and Industry's (DOLI) website. The DOLI's Look Up Tool tracks workers' compensation coverage listing dates, policy numbers, and cancellations; so it can be a useful tool to see if they have coverage. However, not all policies are listed on the DOLI! For example TBG policies are not listed on the DOLI because we are a self-insured fund. So if a company's policy is not listed on the DOLI, it does not mean that they do not have coverage.
- There is no General Liability policy look up tool.

Bottom Line:

- We encourage you to require workers' compensation coverage for all your subcontractors.
- Request a certificate of insurance for every subcontractor before they start working for you.
- Review the certificate for any inconsistencies.
- Try checking their workers' compensation coverage on the DOLI website <http://www.inslookup.doli.state.mn.us/Search.aspx>
- Use subcontractors you trust.

CRAIG MARCOTTE TAKES ON NEW RESPONSIBILITIES.



Four years ago Craig Marcotte joined TBG as our Business Development Coordinator and brought with him experiences and insights from a larger insurance enterprise. Craig immediately put his skills to use fostering and building relationships with TBG's agent partners. Traditionally, insurance companies have merely gone to the agency and asked to quote business. However, Craig has taken a different approach to building agency relationships at TBG. He starts with finding out how TBG can best meet the needs of the

agency and its clients. Once he understands their needs, he presents how TBG would meet them, and provide many additional benefits as well. Of course, four years ago, many of those conversations were spent assuaging fears of possible assessments by proving the strength of the fund. Today those fears are behind us in light of the fund's robust financial position, yet many are still unaware of the scope of tools TBG offers their clients.

As Craig accepts new responsibilities as the Production Underwriting Manager, he hopes to bring many of the ideas he has learned from the agents into the underwriting process. Craig hopes to be able to foster a culture that sees underwriting as a critical role in the sales process between TBG, the agents and the prospective client. With his broad background in underwriting, Craig has identified areas where TBG can enhance our ability to understand the opportunities the agents present, as well as become more active in helping to secure the business. According to Mr. Marcotte, he feels there are a lot of companies that would like to move their work comp... but often just need an invitation to do so. He also feels that a critical part of the sales process is simply letting the prospect know you "want" their business and believe they are a good fit for the fund. In other words — ask for the sale. All of this according to Marcotte is just a minor shift in getting underwriting more involved in the sales process to help educate agents and potential members on all that TBG provides. One of the key features that attracted Marcotte to TBG from a 17 year career at his previous employer is TBG's nimbleness. "At TBG, we can make decisions without having to jump through a lot of hoops. As a solution based company, we are not bound by a bunch of "rules" or blanket decisions, said Marcotte. We are able to look at each opportunity individually and make person by person decisions. My goal is to lead the underwriting team in developing a sales support mindset that takes advantage of our nimble nature and flexibility in accepting coverage."

As Marcotte takes on the role of Production Underwriting Manager, TBG and their agents will enjoy a more streamlined and cohesive relationship between sales, agents and underwriting. A relationship that will help TBG take advantage of more of the opportunities to build the fund and offer more for the agents and clients.

TBG WELCOMES ROSE ALLEN



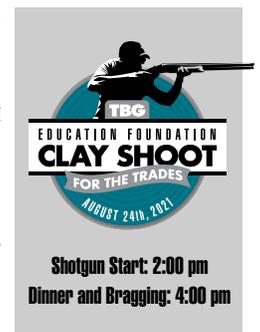
TBG Claims Department has often received glowing praise from our members for their exemplary, consistent claims handling practices. High on the list of virtues is the compassionate handling of claims which can only be attributed to the caliber of people that make up our Claims Department. That said, we are pleased to welcome Rose Allen into the claims fold. Rose is a seasoned claims representative whom we believe will add to the quality of our team. Rose joins the team with an entire career under her wings working for a self-insured fund.

Rose is one of those rare individuals who has done it all when it comes to lost time and medical claims cases — having handled a variety of files all the way to litigation as needed. Rose possesses the communication skills and experience that allow her to work collaboratively with workers, employers, doctors as well as lawyers and is viewed by many peers and fund members as a fair and compassionate adjuster. After a long and fruitful career working across town, Rose answered the call to make a lateral move to TBG. "I had heard from many of my peers that TBG really does put injured workers first, said Allen, and I really wanted to be a part of an organization that helps employees and members work through the claims process. This job can be so rewarding when leadership gives you the authority to do the right thing".

Rose is a lifelong resident of the Twin Cities area and enjoys hanging out with family above all else. With 5 sisters in the area and a couple of grandchildren, she has ample opportunity for all the family fun she can manage. Join us in welcoming Rose to the TBG family.

TAKE A SHOT FOR THE TRADES.

Years ago, as worker shortages were becoming a concern for TBG members, TBG stepped up and developed TBG's Education Foundation - a non-profit dedicated entirely to informing students of the value and availability of excellent career opportunities in the trades. The TBG Education Foundation provides tools for schools that help young people experience the thrill of working with their hands and creating. The TBG Education Foundation also partners with trade associations to help young people pursue their dreams with post-high school education through scholarship and intern programs.



The Foundation and its partners have accomplished all of this throughout the generous support of members, vendors and associations who have supported the Education Foundation through its annual Golf Outing. This summer, the TBG Education Foundation is also hosting an afternoon of clay shooting in Hudson, Wisconsin to say "thank you" to all of the friends and associates who have continued to support the Foundation's efforts. The TBG Education Foundation Clay Shoot for Trades is designed to be an afternoon of camaraderie and fun among peers along with dinner and awards. All are welcome to join the fun. Registration and sponsorship information is available at: <https://www.tbgedu.org/event/clay-shoot-for-the-trades/>

THE IMPORTANCE OF CASTING A VISION FOR YOUR BUSINESS |

by Jim Zugschwert

We have all been through so many challenges in the past year with COVID, civil unrest, reduced business opportunities, layoffs, shutdowns and more. For many, the journey has meant finding new ways to stay in business.

The fundamentals of your business have never been more critical. Now more than ever, your focus needs to be on building your team, finding customers, operating profitably, and identifying ways for consistent growth. If you want to create a growth environment in your organization, one of the most effective ways to do it is to cast a vision that creates buy-in for your employees, subcontractors, vendors, and customers. When done properly, this fundamental strategy can help you raise the level of your entire business!

Five Keys to Casting a Vision

Casting a vision starts with getting all your people on the same page. Don't worry it's not as hard as it sounds. Start by talking about where your company has been, followed by where you are now, and then finish with where you're going. Throughout this, you will naturally establish the 5 keys to casting a vision:

1. **WHO** you are
2. **WHAT** you do
3. **WHY** you do it
4. **HOW** you do it
5. **WHERE** you're going

These five keys will help your people buy-in to what their role is in helping the company get to where you want to go!

Bio: Jim Zugschwert is a speaker, author, coach, and owner of SUMMIT PERSPECTIVE LLC. Jim empowers individuals and organizations to achieve greater results and climb to new heights personally and professionally. Learn more at JimZugschwert.com



Casting A Vision Starts with the Leader

Casting a vision is not complicated. Knowing where you're going is an important part of your business strategy and sharing that vision with your people allows you to create buy-in for your team. If you want to raise the level of your entire organization in the year ahead, don't let any uncertainties hold you back. Cast a vision for your team that encourages them to work better together for their own safety on the job, for greater efficiency in getting projects completed, and for the benefit of growing a positive reputation in the industry that will increase your new business opportunities. The best leaders don't keep their vision to themselves, they give it away by sharing it with their team and empowering them to move ahead with confidence.

Use the five keys of casting a vision: Who, What, Why, How, and Where, to take your organization to new heights in spite of a pandemic.

A LOOK BACK WITH WAYNE PETERSON.

On April 15th, Wayne Peterson, the reigning veteran of the Safety Services Team hung up his TBG safety vest after 15 years on the job. Wayne joined the TBG team after a successful career at Wausau Insurance where he held a variety of safety positions including Major account coordinator. Wayne told us that TBG had impressed him because they tried to hire him once, but at the time he was only one year away from being fully vested at Wausau Insurance, so he turned the job down. But just one year later, he got another call from TBG wondering if now, that he was fully vested, would he consider making a change? "I knew right then, TBG is an organization that values people and it was where I wanted to be — so I joined the team".

Our Safety Services has evolved into one of the leading safety departments in the country. "At TBG, we were given the opportunity to work in harmony with members and help them work safer. Those partnerships were critical to the success of the department, said Peterson. We show that safety has a direct effect on the bottom line of our members and the fund".

Safety Services has grown to become a well-oiled, harmonious team of five professionals that spends a majority of their time working with members on-site throughout the state. In addition, TBG has a state-of-the-art demonstration room at

its training facility in Eagan. According to Peterson the training center allows safety to come to life, which is a huge benefit for our members because that's where we provide class room training as well as hands on experience with the latest safety equipment. Which includes fall prevention, ladders, trenching, material handling and electrical safety — nobody else has anything like it. "All of which proves how committed TBG is to making safety training available to members said Peterson, TBG is truly member focused, which is refreshing. I remember once, early in my career at TBG, I had a situation that needed some input from senior management and all I was told was, "Wayne do what you think is the right thing for the member." That really stuck with me and has guided a lot of my decisions since. TBG has always allowed the safety team to partner with members, that's the miracle ingredient that holds it all together. . . when we work together, we always accomplish so much more."

As Wayne leaves his post at TBG, his words and memories help us all focus on what makes TBG unique — and it's not work comp coverage. It is the people of TBG and their commitment to their members. It's the realization that as a self-insured fund we are all in this together and when we work together — everyone wins. And everyone wants to retire a winner. Good luck Wayne.



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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.

TBG THE INSIDER

MAKING WORKERS' COMP WORK FOR YOU

ADDRESSING FALLING OBJECT STRUCK-BY HAZARDS AT YOUR WORKSITES

Construction worksites can present a variety of hazards to workers and certain hazards have a higher severity potential compared to others. Struck-by hazards are part of OSHA's focus four, which identifies the 4 leading causes of fatalities in the construction industry. Struck-by injuries are caused by forcible contact or impact between an injured person and an object or piece of equipment. Workers are most often struck-by heavy equipment, vehicles, falling or flying objects, and masonry walls under construction. When the impact alone creates the injury, the event is considered a struck-by incident.

There are 4 categories of struck-by hazards including flying objects, falling objects, swinging objects, and rolling objects. In the last few years there's been an increase in the promotion of falling object protection specifically, including awareness on worksites, trainings, and product solutions on the market. Examples of falling objects, also referred to as dropped objects, can include tools falling from a scaffold, materials tumbling over a building ledge, or even a structure collapse. Dropping an object from height presents a dangerous exposure to workers below, and adequate controls should be in place at the worksite to reduce and eliminate this exposure.

Among the several control options out there for falling objects, tool tethering has gained traction in several industries. This is the process of securing tools to the worker by using lanyards and anchor attachment points, and can also include securing heavier tools to a specific anchor point on a structure. In addition to tool tethering, there's also solutions out there such as tool buckets and bags with closure systems that prohibit materials from falling out. Several manufacturers sell tool tethering kits and other falling objects solutions to reduce and eliminate falling object hazards. If you haven't looked into the latest products for controlling falling objects on your worksites, it's a good time to see what products are out there. From securing tape measures, water bottles, drills, bolts, and hammers, there's solutions that exist to make your worksites safer.



Falling object safety tips and recommendations:

- Incorporate falling object hazard ID into your worksite safety inspections
- Implement a falling object safety plan for your worksites
- Secure tools and materials to prevent them from falling on workers below
- Barricade falling object hazard areas and post warning signs
- Use toe boards, screens on guardrails or scaffolds, debris nets or canopies to catch objects