

# The Pillars of The Builders Group



WE MAKE WORKERS' COMP WORK

At TBG, our job is to provide a product that lines up with our member's needs. As you know, TBG was built for the trades, by the trades — which is why all of our services are the perfect fit and the best work comp solution you'll find:

- **Cross Border Coverage** – What if a member needs to cross state lines? TBG is knocking down borders and bringing our industry-leading work comp insurance to Minnesota construction companies with workers in other states.
- **Safety Services** – We take our safety services beyond the traditional classroom setting and into our state-of-the-art safety training center. We've developed a full range of programs designed to create safer workplaces and drive down claim costs
- **TBG Member Dividends** – When you belong to TBG, you are an owner. As such, you own the profits. That's why those who have a future in the construction trades are investing in TBG. It's the only choice that makes sense.
- **TBG Nurse Care Line** – Workers get access to professional health care advice right when they need it. And when workers are treated quickly, the severity of injuries is typically less.
- **Pay-As-You-Go** – Based on reporting of your actual payroll from the previous month, this practical approach to calculating monthly premiums allows members to pay according to their cash flow.
- **Personalized Claims Management** – Our proactive approach to claims management delivers personal, compassionate attention, helping the injured worker get the right care at the right time, returning to work as soon as possible without sacrificing quality of care.

- **Joint & Several Liability** – When, in accordance with applicable laws and regulations of the State of Minnesota, a deficit for any Fund Year exists, the TBG Board of Directors may make up such deficit as follows: The Board may order an assessment of every Member from the deficit Fund Year, whether or not the Member continues to be a Member at the time of the assessment. Such assessment will be pro-rata in the ratio of the Audited Premium of each Member bears to the total Audited Premium of all the Members during the deficit Fund Year. Additional assessments may be made as necessary.
- **Withdrawal from Membership** – Once accepted for membership, a member is making a three year commitment. If a Member voluntarily terminates its membership in TBG during the second or third year of their annual membership, TBG shall assess the Member the following penalties: 25% of the previous year's annual audited premium due from that Member if termination occurs within the second year of membership, and 15% of the previous year's annual audited premium due from that Member if termination occurs within the third year.

No penalty shall be required if an employer's withdrawal is due to merger, dissolution, sale of the company, or change in the type of business so that it no longer qualifies for membership.

*As always, we will continue to explore ways to make the fund better for our owners and look for ways to mitigate risk in order to secure our future. Thanks for your support and we look forward to taking care of you in the coming year.*

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[www.tbgm.com](http://www.tbgm.com)