



THE INSIDER

NEWS AND EVENTS FROM THE BUILDERS GROUP



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ARE YOU PROPERLY INSURED? WITH ANNE BLESSING

We at TBG are incredibly thankful for each individual who contributes to our efforts, including Anne Blessing, our Audit Manager. Anne uses her financial management skills to lead the Audit Department at TBG. The department audits members' annual payrolls to verify that the amount of workers' compensation premium is accurate to their exposure. TBG believes that Cross Border Coverage is beneficial to the growth and adaptation of businesses and members. Since many individuals are opting to work from home, if they do not both live and work in the state of Minnesota, they are likely not covered by the regular TBG policy. Cross Border Coverage offers additional coverage for those out-of-state employees. Anne also explained that there are a lot of tricky rules when it comes to navigating coverage, so contacting one's agent is the best way to get the answers and assistance needed to properly serve their employees.

With that in mind, we would like to use this opportunity to remind our members to contact their TBG agent to discuss out-of-state coverage for any employees who may live or work outside of Minnesota or reach out if they're unsure of whether or not their employees are covered by our regular policy. For the members that do indeed have out-of-state employees, their agent will discuss with them the coverage available to them and the best options moving forward. We are proud to partner with Sentry Insurance to provide competitive out-of-state coverage for employees all around the country and would like to assist our members in accessing it.





CHEERS TO A SUCCESSFUL 25 YEARS

On September 14, 2022, TBG hosted a spectacular and successful 25-Year Anniversary party in their newly renovated facility! This was a fun and welcoming event for TBG associates, board members, agents, and members, as well as our friends and families. Attendees could take part in a firsthand introduction to TBG's new state-of-the-art training room and hands-on training center, becoming familiar with the resources available during an enjoyable, celebratory event.

This event featured a "Minnesota Road Trip" theme, which traveled along the history of TBG and its 25 years. The event highlighted several local, Minnesota businesses, interactive demonstrations, and informative elements of the building remodel. These included an outdoor "welcome" area where attendees teed up for a round of mini golf while enjoying delicious food from two local food truck businesses, Tot Boss and Sasquatch Sandwiches. It also included a stroll down memory lane in the Board Room, highlighting TBG's most notable endeavors, events, and achievements while attendees learned the art of rolling cigars. Attendees also had the opportunity to network in the Mississippi Room, the newly-expanded classroom, over drinks and photo-ops before previewing the Iron Range room, an area where safety demonstrations take place in TBG's state-of-the-art safety training center. In the Headwaters Room, another space typically used for small meetings or classes, the event featured a TBG Education Foundation area that encouraged attendees to learn about how TBG supports and encourages people to pursue a career in the trades. They also registered for high-quality door prizes, all of which included a year-long pass to every Minnesota State Park! This historic event also included swag bags featuring locally-grown wild rice from Mooselake Wild Rice Co., locally-made honey from the Honey Hut,

luxurious honey soap from S&S Hives, and delicious cookies from Cookie Cart. All attendees received this specially-curated gift bag while the sound of local musical artists rang through the speakers, filling the party with their wonderful songs and melodies.

Among attendees was TBG Agent Shaun Irwin, who shared his belief that "the evolution of TBG is incredible" and that "Stu Thompson is an authentic, visionary servant-leader," which extends across the entire culture of TBG. His encouragement, matched with that of others, drew attention to the fact that TBG saves lives with the cautious way it handles worker safety. Workers' compensation is challenging for all parties involved, and without having the right connections, companies can struggle to handle related situations properly. TBG removes this inconvenience and stress from companies through our prevention processes and Safety Services trainings, offering a competitive level of support that is unique to us alone.

The leadership at TBG knows that our policyholders are shareholders of TBG, and their voices need to be highlighted regarding workers' compensation coverage. TBG's processes are better; our safety and loss control is second to none. A part of our extraordinary leadership is our beloved CEO, Stu Thompson, who wanted to leave us all with a personal "thank you" message:

"I want to thank you all for your support over the last 25 years. We couldn't have done it without you and your commitment to safety. It's been an amazing journey so far, and I can't wait to see where the next 25 years take us - together."

INTERVIEW: MATT KAMPF

TBG is grateful to have recently welcomed a new colleague onto our team! Matt Kampf, TBG's new Associate Underwriter, joined the organization in May after spending nearly a decade as a commercial insurance agent at one of TBG's platinum agencies. In his previous role, Matt experienced first-hand TBG's positive interactions and culture as well as its solutions-based and teamwork-centered approach.

This experience led Matt to jump at the opportunity to join TBG when Director of Insurance Mitch Loewen offered Matt a position on the team. He has already demonstrated his positive impact on the organization, bringing his expertise in insurance, business management, and business relations to his work.

As an Associate Underwriter, Matt will work alongside TBG's Senior Underwriter team and continue to work with and grow his own book of business. He shares responsibilities for business development and oversees meetings and consulting with other agencies to help expand business opportunities for TBG. Matt also helps manage the Cross Border (CB) program at TBG, which focuses on providing coverage for those members working outside the State of Minnesota. Making the Cross Border program more well-known is at the top of Matt's list as members and agents can benefit from its cost-effectiveness and accessibility.

TBG cares greatly about fostering fruitful, healthy, mutually-beneficial relationships within the organization and beyond; another one of Matt's goals in his new position is to contribute to and expand this important work. He is looking forward to learning from the Senior Underwriting team and Mitch, as they hold a valuable blend of information on different areas of the business, from finances to operations. As TBG's Associate Underwriter, Matt will be bringing his years of expertise to the forefront and sharing the value of that work with other agents. Matt is eager to expand his professional networking by speaking with other agencies, meeting with, and learning from various insurance professionals. Lucky for everyone, Matt enjoys delving into more in-depth conversations and growing his knowledge alongside others.

When he's not working in the insurance industry, Matt enjoys being on the lake, fishing for walleye, and skiing at Vail and Breckenridge as soon as the first powder falls in the winter. He is also family-oriented and looking forward to continuing his family's vocational legacy as a member of TBG, following his dad's 40-year-long insurance career, as well as the insurance careers of his uncle and cousin. He is excited to be a helpful point of contact for TBG agents and is proud to be upholding the principles and values of TBG.





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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

SPOTLIGHT: NORTHERN BEDROCK

Northern Bedrock is a unique non-profit organization established in 2011 to meet the converging needs of maintenance and repair work on historic structures and landscapes and create interactive pathways for young adults wanting to enter the preservation trades workforce. The organization's primary goal is to engage the next generation in the preservation trades by partnering with skilled trades professionals, non-profits, tribal partners, state agencies, and local governments. They provide young adults with hands-on trades experience as they navigate career fields and potential higher education, serving as a steppingstone into more formalized apprenticeships or education. Along with the hard skills of trades education that Northern Bedrock teaches, participants also learn softer skills such as time management, team building, and life maintenance.

Since becoming a valued TBG member in 2018, Northern Bedrock has been utilizing the Safety Services that TBG offers to help onboard their AmeriCorps members. As a result of the nurtured relationship between Northern Bedrock and TBG, we had the privilege of sitting down with Charley Langowski (she/her), the Executive Director of Northern Bedrock, and interviewing her about the organization's mission and experience with TBG and safety skills. Charley has been a wonderful partner of TBG, and we appreciate the relationship we've been able to have with her since she joined Northern Bedrock in 2020.

Charley explained that Northern Bedrock was looking to partner with a workers' compensation provider that was more flexible than their previous coverage group and could offer more direct support. In addition, due to the complexity of the various hands-on projects that Northern Bedrock facilitates, she said that it was important for every member to receive OSHA 10-Hour, wilderness first aid, lead renovation,

and other related trainings. She also shared that most of their projects emphasize historic preservation in built environments and have included repairing or restoring structures, trails, intercultural landscapes, windows, masonry, monuments, headstones, and, more recently, foundations on historic fish shacks.

Northern Bedrock has provided many different services to its members and surrounding communities, including a career day with forest service and federal partners and a community programming event to teach winter weatherization and window restoration to locals. Charley shared that TBG providing OSHA 10-Hour training to the organization's members and staff has been incredibly beneficial, that workers' compensation claims have been seamless and simple since partnering with TBG, and that staff feels comfortable taking on new projects and expanding services as a result of TBG's support. In addition, she shared that Louis, Lana, and Chris - their TBG Senior Safety Specialists - love interacting with the crews and get excited to share safety knowledge with them.

Starting a program with such an intense focus on safety sets the bar very high, and ensuring that staff model an emphasis on safety helps motivate members to maintain safe practices and reduces potentially harmful incidents. TBG is proud to partner with a service-based, safety-focused, educational, and experiential organization such as Northern Bedrock.

