



THE INSIDER

NEWS AND EVENTS FROM THE BUILDERS GROUP



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EDUCATION FOUNDATION

Each year, the TBG Education Foundation hosts two events to raise funds to help those pursuing a career in the trades. Between our annual Golf Outing and the Clay Shoot for the Trades, we raised thousands of dollars to help aspiring tradespeople purchase training books, work-appropriate footwear, pay for classes, or whatever fits their need as they begin a new career.

"The support we receive from our members, agents, and partners at fundraisers is overwhelming," said TBG Education Foundation President Stu Thompson. "It allows us to fund scholarships and provide funds for Tools for Schools encouraging students to consider the trades for a career."

The TBG Education Foundation always looks for new opportunities to help introduce young people to the trades. In May, TBG hosted the Project Build Construction Teacher Conference. The event brought construction and tech ed teachers from around the state to our building, giving the Education Foundation a chance to reach a new audience and introduce new teachers to our education grants.

As part of the conference, the teachers were given a tour of TBG's training facility by the Safety Service Association team. After the tour and hearing about the TBG Education Foundation grants, Wrenshall High School Tech Ed and Construction Teacher Chris Gustafson said he knew what to do with a grant — buy new ladders.

With more than two decades of teaching experience under his toolbelt, Chris said for the last 15 years, he has "never had anything decent." With TBG Education Foundation grant funds, Chris was able to buy seven new ladders for his students to use this fall. The grant process, he said, was one of the easiest he's ever done.

"We are happy to provide the funds for schools to purchase equipment to promote the trades as a safe and stable career path," Thompson said.

With the new ladders, Chris's class of about 15 students will continue their projects out in the community, building decks, small garages, and sheds. Those hands-on experiences are invaluable for getting students to consider the trades after graduation.

"I'm always happy when I have students go on to the carpenters union, electrical union," Chris said. "It makes me feel good when students come back to me and tell me about their experiences in the trades."





“LOOKING FORWARD TO THE ROAD AHEAD” WITH JON SCHINDEL, COO

As a leader in providing workers' comp support and injury prevention training to the construction industry, TBG consistently focuses on future growth and strategic planning. It is with this forward-looking mindset that we announce Jon Schindel as our new Chief Operating Officer (COO). Stu Thompson, TBG's Chief Executive Officer (CEO), made the appointment.

Jon Schindel is no stranger to the TBG organization. He has worked with TBG as its outside corporate attorney for fifteen years. During that time, Jon worked extensively with Stu, TBG's Board of Directors, its staff, and multitudes of third-party partners. Jon has worked with the company's government regulators and has represented other self-insured groups within Minnesota.

Jon's professional journey is a wonderfully winding path marked by various strategic career changes. His career began with a two-year position teaching English in Madagascar and then transitioned into international sales channel management with a local manufacturer.

Jon joined his high school debate team as a freshman with the goal of becoming an attorney. At age 30, he started writing a new chapter of his career by attending law school. As an attorney, Jon focused his practice on business law with an emphasis on mergers and acquisitions while owning his mid-sized law firm. Through business ownership, he found his true calling lay in organizational leadership, thus leading him to this new role at TBG.



Jon brings credentials and a unique leadership philosophy to the role. Throughout his career, he has cultivated the skill of active listening over vocal prominence, demonstrating a humility that augments his leadership capabilities. As he takes on this significant responsibility, Jon is committed to thoroughly understanding the operational facets of TBG, which, under Stu's leadership, has grown to support 690 members—more than any other organization in Minnesota's construction sector.

Passionate about leadership, he actively participates in CEO roundtables and peer leadership groups, consistently seeking opportunities for growth and improvement, and has developed business-oriented programming for entrepreneurs to learn how to operate their companies better. He cultivates and shares a positive mindset, open-mindedness, and optimistic attitude, which has led him to his new leadership role with TBG. He loves to help peers imagine and dream about their ideal future.

Outside the office, you can find Jon golfing and boating with his daughters and wife, activities that provide balance, relaxation, and a sense of presence.

TBG is excited about the organizational future under Jon Schindel's COO leadership. His appointment signals the continuance of effective management and an evolution toward a future-focused, growth-oriented strategy. We extend a warm welcome to Jon in his new role and look forward to his contributions as we continue to serve the dedicated professionals in the construction industry. This pivotal transition assures everyone—including our esteemed members in the construction sector—that we remain steadfast in our commitment to service, excellence, and growth.

“Had you asked me a year ago if I would ever stop practicing law, I would have said no, that's never going to happen. I was not looking for a job; however, you must be open to new opportunities and growth, and TBG was a great cultural fit. I am looking forward to the road ahead.”

-Jon Schindel, COO at TBG

NEW HIRES

TBG colleagues welcomed Martin Breimhurst, Logan Mero, and Jackson Roach to the team this past spring. Each working in a different business area brings their unique experiences, talents, and expertise to our company. Martin is our newest Safety Service Specialist. He has worked in safety and training for the last eleven years with a company focusing on fall protection and PPE. Logan joins the accounting staff, having previously been a staff accountant at Get Wireless for three and a half years. Lastly, Jackson spent the last two years as an IT Specialist at Q2 Technologies and continues this role with TBG. Thanks to previous partnerships and personal and professional connections, each of these individuals' paths has crossed ours, and we are excited to have them join us.

The trio has enjoyed the various elements in the safety training and work comp industry. From working with amazing people to learning new applications to managing various complex tasks, Martin, Logan, and Jackson commented on the many perks of working in this field. Martin especially appreciates utilizing his Spanish-speaking skills, being grateful to connect a new demographic with TBG's many benefits. He also emphasized how great his teammates are, as they're true experts in their field who have dedicated themselves to pursuing personal and professional development. Logan and Jackson, on the other hand, especially enjoy shaping and establishing their roles, as both of their positions are brand new to TBG. They also enjoy working in this new field, developing their safety awareness. Among these aspects, each new team member finds comfort and support in the welcoming, relaxed, friendly company culture that TBG and its employees have diligently created.

Whether new to the safety sector or not, these three have developed skills from their previous work experiences that have helped them transition smoothly and

thrive in their roles at TBG. Along with his ability to communicate in Spanish, Martin has brought his experience providing safety training within two major safety manufacturing companies to TBG, sharing that he has become very familiar with relevant equipment and processes. Being new to the safety and insurance sectors, Logan and Jackson each bring valuable experiences from their previous settings. Logan came from another small company where each employee wore many different hats, which molded him into a well-rounded and widely practiced accountant. On the other end of the spectrum, Jackson came from a larger enterprise, bringing the experience, knowledge, and fast pace from this setting into TBG and offering a more diverse perspective. Each of these individuals has brought inexplicable value to TBG and its efforts.

Aside from their professional pursuits, our new employees have personal passions that fuel their zest for life and help them recharge. They all connected on the importance of spending time with their loved ones and sharing their unique joys and hobbies. As lovers of the outdoors, Martin and his family are on a mission to visit every state park in Minnesota. Logan has been exploring and taking advantage of the many beautiful golf courses throughout the Twin Cities. Martin also enjoys coaching youth hockey, working on home repairs and renovations, and vacationing in Mexico. Logan shared Martin's love for travel, spending as much time as possible at the cabin with his friends. As a musician, Jackson spends his free time playing guitar, drumming, and attending as many rock concerts as possible. This truly is a fun trio!

TBG is grateful for the opportunity to work and grow alongside these individuals, and we can't wait to learn more about them in the upcoming months. If you see any of them around our training facilities or offices, feel free to give them a friendly "welcome" and introduce yourself, as relationships and support are what TBG is all about.



Martin Breimhurst



Logan Mero



Jackson Roach



UNDERSTANDING DIVIDENDS

Understanding Your Dividend

At TBG, when the Fund does well, you do well — specifically by way of a dividend. That means \$7,671,000 was paid out from 2002 to 2007, and \$28,802,363 was paid out from 2017 to 2022. Overall, our outlook for 2024 is a little over \$9.3 million will be paid out.

One of the advantages of being a member of TBG is the possibility of receiving a dividend when the Fund has performed well. TBG is designed to benefit its members by controlling costs, delivering safety services through education, training, and technology, providing proactive claims management, and offering pay-as-you-go premium payments.

During the last few years, these factors have resulted in an increase in the account dividends paid from – Member Distribution Payable (MDP). The following explains TBG's process to determine if and when a dividend is warranted.

Dividend Distribution Approval:

TBG's Board of Directors plays a crucial role in determining whether a dividend distribution is warranted and the distribution amount; they also determine which fund year(s) are eligible based on TBG's outside actuarial recommendation. If TBG's Board approves a dividend distribution, the distribution must also be approved by the Minnesota Department of Commerce. When that approval is received, TBG's Board determines the timing of the payment to the members, which is usually the second week in May. The TBG Board has the authority to suspend the payment of dividends if, in their opinion, the payment would adversely affect the financial integrity of the Fund.

Who is Eligible:

Any TBG member who was a member in the year(s) the TBG Board has declared a dividend and is still a member on the date the authorized distribution is paid is eligible to receive the dividend. A member becomes eligible to receive a dividend during their third year of membership.

How is the Dividend Amount Calculated?

The expense ratio is calculated for each Fund Year to determine the amount needed to cover the expenses for that year. If there are excess funds over that amount, they are available to be paid out in dividends at the TBG Board's discretion.

An individual member's dividend is performance-based – the better the loss ratio for a Fund Year, the more potential dividends they can receive. Simply put, the more profit a member contributes to a Fund Year, the greater their potential dividend.

If you have any questions about dividend distributions, please get in touch with your agent or a TBG representative.

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

Annual Dividend Payout Schedule:

Once a dividend distribution has been authorized, the TBG Board of Directors will determine the amount of the annual dividend paid subject to the following maximum percentage payout each year.

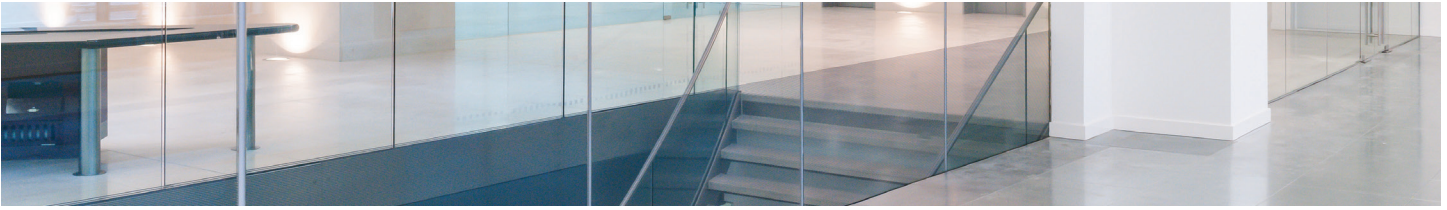
- 1st year – 10% of the total authorized dividend
- 2nd year – 20% of the total authorized dividend less amounts previously paid
- 3rd Year – 40% of the total authorized dividend less amounts previously paid
- 4th year – 60% of the total authorized dividend less amounts previously paid
- 5th year – 80% of the total authorized dividend less amounts previously paid
- 6th year – 90% maximum of the total dividend less amounts previously paid if a Fund Year has open claims or at the discretion of TBG Board of Directors after a Fund Year has been closed with no future claim liabilities.

Dividends Payment History:

2002 – 2007 - \$7,671,000

2017 – 2023 - \$28,802,363

2024 – Over \$9.3 Million



DORGLASS, INC.

At TBG, we value the close-knit relationships we cultivate with our members and the extended learning programs our Safety Service Association team provides. We continue our mission to enhance workplace safety with the collaboration and commitment of our members. With that in mind, we are pleased to highlight Dorglass, Inc.!

Dorglass has been the recognized leader in glass and glazing in the Twin Cities area since 1973, and they've prioritized safety and wellness in their operations - TBG is thrilled to be a part of that journey.

We recently spoke with Sammy Reagan, President, and Penny Lindblom, Safety Director and Education/Training and Integrator at Dorglass, about our partnership spanning more than seven years.

When Sammy took over the company in 2017, he quickly realized the need to implement a robust safety program after a workplace accident. One of the challenges Dorglass faced was that the company's Experience Mod Rate (EMR) was 1.89, significantly above the industry average of 1. A major downside of a higher-than-average EMR is the negative effect on insurance rates.

Sammy's goal was more far-reaching than just reducing their EMR. He also wanted to improve systems and company culture and minimize injuries and company costs.

TBG's safety training programs were invaluable for Sammy, so he continued to grow the partnership after taking over the company.

"TBG has been instrumental in how we have lowered our EMR."

-Sammy R., Owner of Dorglass, Inc.

Through concerted efforts and TBG's help, Dorglass reached its goals (and lowered its EMR to an impressive .77!). Here's how we did it together:

- Safety training (such as annual refreshers and forklift instruction, and two free seats to the well-known OSHA 10-Hour Construction Safety Training)
- Monthly physical fitness program
- PPE replacement program (cut-resistant gloves, safety glasses, Kevlar sleeves, and hard hats)
- Facility and equipment inspections
- OSHA grant procedures

What set Dorglass apart is that they brought their customers in for roundtable training sessions (on various topics such as locksmithing). These sessions further helped with safety and gave a welcome boost to the relationship between Dorglass and its clients.

Sammy also proactively focused on improving employee morale. Efforts include asking employees what Dorglass could improve upon (using his resources to implement employee feedback) and organizing employee incentive trips to Leech Lake.

When it comes to workers' compensation claims, both Penny and Sammy sing the praises of TBG's professionalism and guidance. The COVID-19 pandemic was challenging, but TBG provided timely and relevant advice to help Dorglass navigate the complexities of worker safety and compensation.

Sammy had this to say about TBG: "One of the most beneficial workers' comp insurance companies I have dealt with."

Dorglass found unique advantages in partnering with TBG. According to Penny, TBG's focused services fill the void when internal resources are scarce. Sammy appreciates that TBG exclusively concentrates on workers' comp, offering specialized expertise that keeps premiums low and dividends flowing.

The primary goal for Dorglass has always been to ensure the safety of its team. TBG's mentorship and resources have been crucial in achieving this objective.

TBG helped Dorglass form a safety policy and process committee, which they implemented, and the results speak for themselves (with lowered EMR and increased safety).

Dorglass isn't only about its safety and growth, it's also committed to industry-wide progress. They participate in Associated Builders and Contractors (ABC) events, such as an ice fishing tournament (a fundraising endeavor sponsored by TBG), and have a wellness day to instill the importance of safety from different perspectives.

Penny has recently learned the value of acting quickly after an injury. She now maintains a safety file, monitored monthly, to ensure injured workers can return to work quickly in some capacity, reducing lost time. "Don't be afraid to invest in safety," Sammy said. "The ROI is one of the biggest returns we can make in our business."

Dorglass exemplifies how a commitment to safety, with the support of TBG's specialized services, can transform workplace culture and business success. Their experience is a testament to the benefits of a long-term partnership focused on continual improvement and employee well-being.

It's an approach that pays dividends in reduced premiums and a workforce's overall health and happiness.



UNPACKING THE LONGSHORE ACT: DOES YOUR BUSINESS NEED USL&H COVERAGE?

Navigating the maritime legal landscape can be as tricky as steering through choppy waters.

The U.S. Longshore and Harbor Workers' Compensation Act (USL&H), commonly referred to as the Longshore Act, is a law that can often be overlooked by construction-related employers.

This federal law provides compensation to workers injured on or near navigable waters. If you own a business (or act as an insurance agent for businesses) that operates in proximity to such waterways, this coverage isn't just recommended; it may be a legal requirement.

While many might assume that the Longshore Act only applies to businesses directly involved in shipping or water transportation, that's a misconception. The reality is that many types of businesses have potential USL&H exposure (potential obligations under the Act).

These include not just the obvious maritime roles but also:

- Heating and A/C Contractors
- Refrigeration Repair
- Architects and Engineers
- Fire Extinguisher Servicing
- Wallboard Installation
- Communications Repair
- Crane Installations and Repair
- Concrete/Cement Work
- Engine Repair
- Sheet Metal Work
- Electricians
- Pest Control
- Carpentry
- Welders
- Painters
- Iron Workers

Understanding the complexities of this federal law and the vulnerabilities it presents, TBG has teamed up with The American Equity Underwriters, Inc. This partnership aims to provide TBG members and subcontractors with a specialized USL&H program tailored to meet their needs.

Ignoring the Longshore Act can come at a hefty cost. Employers lacking this coverage could face penalties that include:

- Fines of up to \$10,000
- Potential imprisonment
- Personal liability for corporate officers for any unpaid benefits (there is no corporate veil)
- Additional tort liability in excess of the Longshore benefits

It's not just about financial loss. Failure to secure this coverage could tarnish the business's hard-earned reputation and potentially bring operations to a standstill.

Given the range of penalties for non-compliance, businesses operating near navigable waters should treat USL&H coverage as a high priority.

The maritime landscape is fraught with legal complexities, and ignorance is far from bliss. Businesses operating on or near navigable waters must understand their obligations under the U.S. Longshore and Harbor Workers' Compensation Act.

The financial and legal repercussions of failing to comply are too high to overlook. Securing the right coverage has always been challenging. However, with the right partnerships now available, TBG is here to simplify the process. Contact your insurance agent today to ensure you navigate these waters with the right coverage.

"Any employer that has even one employee that's going to be working over or around navigable waters definitely should be looking at the potential Longshore exposure."

- Jack Martone - Senior Vice President and Director of AEU Advisory Services

Steps for Gaining USL&H (Longshore) Coverage

1. Understand your exposure and assess your risk. If your business falls into one of the categories mentioned or you need more clarification about the risk. In that case, it's crucial to consult with your insurance agent to get an in-depth explanation of the Longshore Act and help determine whether you need this specialized coverage.
2. Secure coverage. TBG now offers U.S. Longshore & Harbor Coverage in partnership with The American Equity Underwriters, Inc. If you're a TBG member or subcontractor, this is an invaluable resource tailored to meet the specialized requirements of maritime exposure.



MINNESOTA OCCUPATIONAL HEALTH

Minnesota Occupational Health (MNOCH), an occupational medicine group that serves people in the Twin Cities and surrounding areas, celebrated its 25th anniversary in June. Founded by Summit Orthopedics, a practice of over 100 local orthopedic care providers, MNOCH's expertise and specialization make it one of the leading orthopedic clinics in Minnesota.

TBG's partnership began 13 years ago after a TBG claims adjuster reached out to the founder of MNOCH to collaborate and address work injury care, Chad R. Nelson, MBA, RN, BSN, and Director of Operations at MNOCH. Soon after getting to know each other and their organizations, the two companies worked together to launch the partnership between their groups.

This partnership has proven to be life-changing for TBG and its members. Due to MNOCH's relationship with Summit Orthopedics, its clients have same-day or next-day access to a vast array of occupational healthcare services, from CT scans and MRIs to various surgical procedures and other evidence-based interventions. The collaboration between TBG and MNOCH provides TBG members with this same access - completely covered by their TBG membership fee.

TBG members are sent to MNOCH for immediate care when a workplace injury occurs. When intensive occupational healthcare is needed, MNOCH partners with Summit Orthopedics to provide that care. With roughly 60% of workplace injuries being musculoskeletal-related, prompt access to these specialized providers can completely shift the outcome of an injury; it can determine whether a member cannot work for months, weeks, or even days. As a result of MNOCH's low mod rating, lower insurance rates are available to TBG members, which saves you time, money, and stress.

MNOCH's work injury support is only one of the many offerings that make it a special organization. Its experts work with companies to manage their hiring processes, offering a preplacement exam that filters out incompatible candidates and helps them only hire those who are prepared and well-suited for the job. They also offer drug screening services that ensure each employee is in a safe and healthy state of mind while on the job. These extra services guide companies to hire better and smarter, reducing preventable injuries and leading to a safer workplace environment.

MNOCH knows how important it is that your employees return to work quickly and safely. They provide members the best of both worlds, being proactive while only permitting workers to return to their job sites when it is medically appropriate. By actively gaining an understanding of the work each injured employee does, MNOCH helps businesses create safety plans to get their employees back to work after their injury heals. With four clinics, fourteen passionate providers dedicated to this work, and the ability to travel to worksites and administer services, MNOCH is the comprehensive one-stop shop for leadership teams that want to maximize their employees' safety and minimize injury risk.

Over 6,000 companies are working with MNOCH in one way or another, and its experts are always excited about new partnerships. If you'd like to work with MNOCH or learn more about their services, please get in touch with your TBG claims adjuster, visit MNOCH's website at mohonline.com, or contact MNOCH directly at 651-968-5300.



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TBG THE INSIDER

MAKING WORKERS' COMP WORK FOR YOU



RED WING SHOES

Good shoes or work boots are often an overlooked piece of personal protective equipment (PPE). Footwear can either ensure a worker's safety or expose them to potential danger if the footwear is inadequate. Thankfully, Minnesota is home to one of the finest safety footwear manufacturers in the country: Red Wing Shoe Company. Being known for reliability and craftsman-level quality, Red Wing Shoes is the leading brand in safety footwear.

Recently, an employee at TBG, Louis Moritz, desperately needed some new steel-toed boots. Knowing that breaking into new boots can take many weeks or months, he hesitated to switch to a new pair, deciding to hold off as long as possible. Eventually, the inevitable happened, and Louis took a trip to Red Wing Shoes in West St. Paul. While there, employees Nate and Matt provided him with The Ultimate Fit Experience™, which carefully assessed his walking pattern and determined which boots and insoles would best meet his needs. Impressed by Nate and Matt's thoroughness and attention to detail, Louis found his new boots and felt good about making the switch. He later reported that his new boots took significantly less time to break in than his previous pairs, sharing that the boots made spending long days on his feet much easier and more enjoyable.

After hearing countless testimonies like this about Red Wing Shoes and their unmatched footwear quality, Stu Thompson, CEO of TBG, and Adam Tripp, Director of Safety Services at TBG, contacted Nate and Matt. TBG is proud to share that we are partnering with Red Wing Shoes in West St. Paul and now offer members 10% to 18% off certain Red Wing, Irish Setter, and WORX footwear models! Not only does this increase the value of a TBG membership by decreasing the amount our members invest in footwear, but it also increases each member's safety - and that's our greatest priority.

Call or stop by Red Wing Shoes in West St. Paul today for everything you and your employees need for supreme PPE solutions for your feet. Learn more about company discount options, program benefits, or participating locations by connecting with Nate or Matt.

Nate or Matt
Red Wing Shoes
2026 Robert St. South, Suite B.,
West St. Paul, MN 55118
(Located in the South Robert Plaza Mall)
651-457-0930

