



THE INSIDER

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BUILDING A SAFER TOMORROW

Safety is not merely a module in the curriculum at Dunwoody College of Technology; it's built into their programs. The college's construction management and surveying programs are steeped in practical experience, using the latest equipment to ensure students are job-ready upon graduation. Dunwoody College prioritizes working and connecting with industry leaders to ensure they provide students with an up-to-date and relevant educational experience.

TBG's collaboration with Dunwoody enhances their goals, bringing a real-world perspective to the classroom. TBG's clear commitment to industry safety shines through in its active engagement with students. Through demonstrations and training sessions, TBG has opened students' eyes to the importance of safety culture and the impact of even the smallest oversight in a high-stakes environment.

We recently spoke with Heather Gay, Director of Construction Management, Civil Surveying, and Business Management at Dunwoody College, about their partnership with TBG. This relationship is an excellent example of what it means to put safety first and prepare a new generation of tradespeople for exciting, in-demand careers that prioritize well-being.

In one demonstration, Heather shared the surprise and fascination of students witnessing how a simple tool like a screwdriver can become a significant hazard if dropped from a height. This tangible lesson in the physics of workplace accidents made a big impression on their students about proper equipment and vigilant safety practices! TBG's partnership with Dunwoody includes guest speakers and hands-on experiences with safety equipment, making the learning experience even more dynamic and memorable.

We also address topics beyond physical safety. Dunwoody College and TBG are breaking new ground by bringing mental health and substance abuse discussions into the safety conversation. These often-overlooked aspects of workplace safety can have profound implications, and their inclusion in education is a progressive step toward holistic safety training.

To help students see the larger-scale impact of safety in the workplace (and to grasp how safety affects a business), TBG plays a broader role by delving into the financial aspects of safety, like the EMR modifier and the true cost of being safe on the job. This knowledge is invaluable as it transcends the classroom, preparing students for the complexities of the real world.

With TBG's involvement, Dunwoody College students get exposed to innovations and practices that might not be immediately apparent on a job site, such as motorized systems for lifting heavy equipment, which reduce physical strain and risk. This exposure is critical in fostering a proactive attitude and preventative approach towards safety among the future workforce.

As this partnership flourishes, it represents a model for industry-education collaborations. By focusing on prevention from the beginning, Dunwoody College instills in students the significance of safe practices from the outset of their careers. TBG's contributions provide a perspective that enriches the educational experience and equips students with the knowledge and mindset to uphold safety as a core value in their professional lives. The partnership between TBG and Dunwoody College is a beacon of hope for the future of safety in the construction industry. It stands as a testament to the power of collaboration, where education and industry unite to elevate workplace safety standards. Together, they're not just educating students but cultivating a generation of safety-conscious leaders ready to build safer and more responsible workplaces.

"Just being part of that relationship with TBG has been great in showing our students opportunities to get more exposed to a culture of safety and how critical it is in industry."

-Heather Gay

DUNWOODY
COLLEGE OF TECHNOLOGY



CULTIVATING COMMUNITY CONNECTIONS

In 2023, TBG's journey was marked by significant milestones, not just in terms of creating a worker's compensation fund that provides world-class support for our Members but also in terms of the positive impact we made on the trade's community around us. Join us as we reflect on the partnerships we've created and how our dedication to safety, education, and support has transformed lives and demonstrated the importance of community involvement.

NMBA and MMBA

Continuing Education Days – Louie Moritz, TBG Senior Safety Specialist, has excelled at providing training at association events and representing TBG.

Project Build MN

MN Construction Teachers Conference – Our TBG Safety Service team provided instructional training at past events. Boy Scouts of America Explorer Post - TBG Safety Service team provided training for students and their parents interested in the trades.

Housing First MN

Builders and Remodelers Show – Our TBG Safety Service team provided safety consultation, guidance, and a day of observation for student skills demo activities. An exciting partnership is in progress to provide safety training for students who are part of Housing First's Workforce Development Program (an upcoming event is expected this Fall).

MUCA

TBG Safety Service team provided training and facilities for past MUCA member events.

Saint Paul College

Lana Steck, TBG Senior Safety Specialist, has conducted numerous training sessions and sat on various committee meetings for St. Paul College.

UMD Master of Environmental Health and Safety (MEHS) Program

TBG has a great relationship with UMD's Master of Environmental Health and Safety program. Their students have toured our facility, and we have held info sessions for them in the past.

Dunwoody College of Technology

The TBG Safety Service team provided a hands-on training experience for three groups of Dunwoody students, totaling 60 students and faculty.

Eagan High School

Provided free OSHA 10-Hour Certification Training for roughly 20 students in Eagan High School's Technology, Engineering & Manufacturing program.

ABC

Past safety committee participation, Tailgate Tuesdays, annual safety days, etc.

MSA

Past safety committee participation, safety training during annual events, participated in panel discussions and member Q&A sessions.

American Society of Safety Professionals (NW Chapter)

Chris Flegel and Scott Huberty of the TBG Safety Service team have played a key role in developing safety professionals in the area. TBG has sponsored events that host construction industry safety professionals.

Eagan First Responders

TBG opened our facility for Eagan First Responders to provide excavation and confined space training.

Multi-State Association – Safety Summit 1.0 and 2.0

Multi-day events where we hosted the safety professionals from other States/Funds who are part of the Multi-State Self-Insured Association.

In addition to the TBG Education Foundation and the above associations, TBG has initiated a volunteer program with Every Meal. Here are details on this effort:

The 2023 holiday celebration once again included a bake sale, the proceeds of which were earmarked to help address child hunger through Every Meal. Led by TBG's Vivan McKewin the bake sale, along with some matching funds by TBG in honor of our insurance agents, raised and donated a total of \$6,800!!!

Every Meal is an organization that provides food to children to help cover the weekend food gap for those living with food insecurity. Although money is valuable, personal connection is equally important. This is why TBG took volunteering a step further and our employees are volunteering in-person to distribute the food to participating children at Glacier Hills School in Eagan. January 4th was our first time providing this service, and we will continue with this program through the 2023-24 school year. It has been extremely rewarding for all involved!!

TBG would also like to take this opportunity to highlight the training we provided later in 2023 and at the beginning of 2024. TBG provided training for three groups of students from Dunwoody College of Technology, totaling 60 students and faculty from the Electrical Construction, Maintenance, Surveying, and Construction Management programs. TBG's Safety Services Association provided a hands-on training experience for the students and faculty, focusing on hazards specific to the construction industry (fall protection, caught-in or -between, struck-by, ladders, excavation, etc.). TBG was invited to participate in Dunwoody's recurring staff and industry partnership meeting. In this meeting, the group focuses on the programs offered and the needs of our industry to ensure that programs provide students with the necessary tools for success.

Similarly, we hosted a group of 45 students and faculty members associated with MNCAPS (Minnesota Center for Advanced Professional Studies). The goal is to provide students with real-world experiences to various rewarding career opportunities. We spent our time with the students, focusing on the construction industry's terrific opportunities (and the importance of safety).

As we move forward into 2024, TBG's dedication to community involvement remains unwavering. We understand that our role extends far beyond the workplace and are committed to making a lasting impact. By fostering partnerships, expanding training programs, and volunteering our time and resources, TBG aims to create safer, more educated, and supportive communities where everyone can thrive.

TBG'S COMMITMENT TO THE TRADES



TBG's mission is to help shape the upcoming generation of skilled tradespeople and provide them with the safety knowledge and hands-on experience necessary to thrive in an industry that is as demanding as it is rewarding.

By offering support and educational opportunities, TBG aims to empower these future tradespeople with the tools of the trade and a safety-first mindset is essential for long-term success in their careers.

Last spring, TBG hosted the Project Build Construction Teacher Conference, and we connected with Megan McDermott (MNCAPS English Teacher - Trades & Education Pathways) as we held a safety

workshop focusing on how to get students to buy into a safety-first mindset and provided networking opportunities.

This connection led to TBG's collaboration with the MNCAPS Trades Year 1 students from Prior Lake High School - consisting of 45 students - where we led them through a series of demonstrations and presented a variety of safety equipment.

The Trades 1 program is an introductory construction course through the larger CAPS Network, where students learn about trades such as design, construction, finishing, and landscaping. The course philosophy is exceptionally impactful and practical:

- Introduce students to a variety of trades-related careers and skills
- Help students make connections with professionals in the real world
- Aid students in making plans for the future

Also, this program's high school students are learning about more than just theory. Trades 1 allows students to gain college credits while learning the foundational skills of carpentry and various other trades.

A key advantage of the program is its ability to help students recognize and develop their talents, which fosters confidence. This newfound self-assurance enables them to make meaningful contributions, enhancing their sense of self-worth. Through Trades 1, students are paired with an industry-based mentor, which has an incredible impact by amplifying self-confidence and opportunities.

TBG's support of MNCAPS students in the Trades 1 program will enhance their learning and show the critical nature of safety in both educational and professional environments.

TBG's approach to safety education, featuring hands-on demonstrations, is precisely what makes our partnerships with educational institutions like MNCAPS so valuable.

TBG offers several live demonstrations:

- Live drop demonstration - a showcase of the difference between an energy-absorbing and a non-energy-absorbing lanyard makes when a 220 lb. weight is dropped onto it.
- Dropped object demonstration - shows the dangers of objects when they fall from heights onto hard hats or ballistic gel blocks.
- Saw stop demonstration - a table saw that can retract its blade instantly upon contact with conductive material to emphasize the technological advancements keeping workers safe.

Perhaps the most futuristic demonstration is the Hilti exoskeleton, a piece of wearable equipment that helps workers reduce strain on shoulders, arms, and elbows when they manually handle materials on the job.

These demonstrations are powerful, tangible lessons focusing on the consequences of workplace accidents. TBG's efforts drive home the message that understanding the tools and technology designed to protect workers is as important as learning the trade itself.

By taking a 'real-world' approach to safety education, TBG helps shape a skilled, safety-conscious workforce ready to meet the challenges of the future.

Our partnership with MNCAPS is a perfect example of how education and industry collaboration can build a safer, more skilled workforce for tomorrow.

RAINBOW COMPANIES

At TBG, we have the privilege of partnering with and understanding the needs of a wide variety of businesses that represent trade industries but are not necessarily construction businesses. One of those unique partners is Rainbow Companies, which has trusted its Treecare, Lawncare, and Pest Experts divisions with TBG since 2008.

Rainbow Tree Service started in 1976 to curb the spread of Dutch Elm Disease in the Twin Cities. It was only a short time before their knowledge and science-based approach to tree care was sought out nationwide. They apply that same knowledge and science in their Lawn Care division to focus on soil health first, facilitating healthier lawns, plants, and trees. As pest experts, they use science to prevent pests from entering homes instead of the traditional bait-and-kill methods traditionally employed.

They are taking that same proactive approach to safety at Rainbow that encompasses all their divisions. Working with Lana Steck as their TBG Safety Services Representative, they use feedback from previous years to see where to focus on improvements. Once they spot an area, they can assess and retrain in that function to alleviate injuries. According to Ben Cooper, General Manager of Rainbow, this process is paying off as they see far fewer injuries per hours worked and a dramatic reduction in the severity of injuries. These procedures also led them to spot areas for improvement in ladder safety, which led to a complete revamping of their ladder use. With Lana's help, Rainbow is building a strong safety culture where proactive employees yield corrective measures. For instance, within a year's time, they had over 700 "near misses" and "good catches" reported, providing great examples to train around.

When asked about their favorite factor in working with TBG, President/COO Greg Krogstad pointed out TBG's responsiveness, particularly our ability to help workers get back to work. He noted our relationship with MN Occupational Health as a reliable resource for understanding restrictions, providing excellent insights into what a returning worker should do on the job. But the significant upside is getting the worker re-connected with their work team. Another factor Greg counted as a favorite is how much TBG understands its business and its employees' exposure. Understanding aerial work, working at height, and working with loads is critical to understanding how to help us keep employees safe. According to Greg, he can't imagine anyone could do a better job at knowing their business and developing strategies for safety.

Like many TBG clients, Rainbow is more than just another good business; they also do good in their community. In 2015, Rainbow realized no one was really in charge of caring for the trees that grace the sacred areas where our veterans are honored. So they started Saluting Branches, a nonprofit that brings arborists together for a day of service to honor veterans. At first, they began with just 20 locations they served. Today, 100's of locations are served by over 4,000 arborists who take a day out of their work to bring their skills and knowledge to prune, protect, and nurture these sacred grounds where our fallen heroes are laid to rest. If you want more information about Saluting Branches, visit their website at www.salutingbranches.org, or feel free to contact Ben Cooper at Rainbow.



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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

NEW EMPLOYEES

The TBG and Formula Benefits family is delighted to welcome Britny Welter and Katie Deno as our newest team members!

Britny is a member of the Formula Benefits team. Since finding the position on Indeed and joining at the end of August 2023, she's become a valuable asset to Formula Benefits by taking on various roles, such as administrative and COBRA tasks. Previously employed by Aerotech, Britny was a Contractor Care representative and worked closely with benefits, which has proven valuable in her new role. The Formula Benefits team's environment differs from her previous workplace, offering a quieter, more laid-back atmosphere than the fast-paced setting at Aerotech.

"I value the varied nature of my role on the Formula Benefits team. Some of the things I enjoy are assisting teammates and being a warm and friendly first point of contact for visitors and expanding my knowledge base during my brief time on the team." - Britny Welter

Her goals within Formula Benefits include learning more about her colleagues' roles and the possibility of advancing. However, she appreciates her current responsibilities and the variety they bring to her workday. Outside of work, Britny's life revolves around her family. She has a 19-month-old daughter; her husband is an avid BMX racer. They spend weekends at the track, and Britny also makes her own time for fitness despite a busy schedule. Her family is rooted in Minnesota (with some in Florida), and Britny enjoys having a place to visit in her downtime.



Britny Welter

Katie Deno took on the role of Claims Adjuster in October 2023. Her path to this position began when an attorney who works closely with TBG told her about the role. With almost nine years of experience as a claims adjuster, Katie brings her expertise and philosophy of respectful and effective claims handling to TBG. She appreciates the tight-knit community within the workers' compensation field. She enjoys working closely with injured workers to make them whole after an injury, as well as employers and other industry professionals. Katie was drawn to TBG for its reputation for handling claims and community outreach efforts, especially toward those entering the trades. She found TBG's growth potential, Minnesota-based operations, and welcoming atmosphere (unusual for insurance companies) very appealing, as well as TBG's genuine commitment to work-life balance and employee care.

"As I settle into my role at TBG my goal is to foster strong relationships with employees and colleagues, learn TBG's processes, and exceed the expectations of the position. I look forward to growing professionally within TBG's unique culture while maintaining the joys of my family life and personal interests." - Katie Deno

Outside of work, Katie is the mother of twelve-year-old twin girls and focuses on their hobbies and interests first - being the best parent possible. She loves to travel, listen to live music, and hike with her girls. As she integrates into the TBG family, her varied interests and amiable personality are sure to resonate with the members and colleagues she interacts with. We're delighted to welcome these fantastic new team members and feel privileged that they've decided to embark on TBG's journey with us. Here's to the adventures that lie ahead!



Katie Deno