



# THE INSIDER

NEWS AND EVENTS FROM THE BUILDERS GROUP



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Another Great Success

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Donald R. Frantz

## EXCITING GRANT OPPORTUNITY THANKS TO TBG'S SSA

### Are You Applying for the MNOSHA Safety Grant?

Would you like help stretching your safety budget even further?

Wait no longer, as TBG's Safety Service Association (SSA) is stepping up to support our Members who apply for and receive a MNOSHA grant, making a great program even better.

TBG's SSA will reimburse Members up to \$5,000 after successfully completing the MNOSHA grant process.

**To make it even better... We are retroactively accepting approved grants from the beginning of 2024! Contact Adam Tripp to make your safety budget and SSA dollars go even further.**

Once you have been awarded a grant and the final reimbursement from MNOSHA Consultation has been received, email Adam Tripp, Director of Safety Services at TBG, the original signed contract and verification of reimbursement received from MNOSHA.

### ONLINE RESOURCES:

Reach out to your TBG Safety Services Representative, who can assist you in selecting a grant-worthy safety project, assist with the grant application form, and or provide the required written report for an on-site safety survey. To learn more about the MNOSHA Grant or to apply, please check out these online resources:

**MNOSHA Safety Grant Program Information:** [tbgmn.com/osha/](http://tbgmn.com/osha/)

**MNOSHA Safety Grant Online Application:** [secure.doli.state.mn.us/grants/](https://secure.doli.state.mn.us/grants/)

**TBG Safety Service Association Resource:** [tbgmn.com/safety-service-association/](http://tbgmn.com/safety-service-association/)

### TBG Safety Specialists Have Helped Our Members Get Grant Approvals For:

- Fall Protection Equipment
- Personal Protective Equipment
- Equipment to Reduce Exposure to Crystalline Silica
- Confined Space Tripod
- 4 Gas Meters
- Scaffolding Equipment
- Forklift
- Forklift Basket
- Trench Box
- Auto Semi-Trailer Tarping System
- Auto Dump Truck Tarping System
- Boom Lift
- Eligibility

# GOLF OUTING: ANOTHER GREAT SUCCESS

With the weather on our side for our 21st Annual TBG Education Foundation, we couldn't have asked for a better bunch of golfers, supporters, and volunteers to join us for a day supporting the trades.

This year's event was another great success because of the continuing generosity of those who believe in the Foundation's vision to bring new people into the trades through increased awareness of skilled construction trade career opportunities, promoting long-term career viability, and providing financial support in the form of grants and scholarships.

At the Golf Outing, we heard firsthand from two 2023 scholarship recipients about how the support of the Foundation and its partners directly impacted their lives.

The two young men, both studying engineering, said having the scholarship money allowed them to join extracurricular activities that supported their interests rather than spending time working a job to afford their education.

*"We started the TBG Education Foundation to help young people in the industry and hearing from two such people directly this year shows the work we have been doing matters and has had a positive impact. We are thankful for the many people who have supported our mission."*

*-Stu Thompson, CEO*

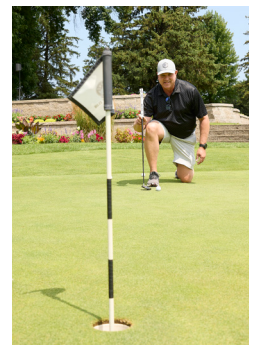
The TBG Education Foundation had a record-breaking year of giving in 2023, with a total of \$96,205 in grants and scholarships going to our partner associations and organizations and Minnesota Schools. We are on track this year to break that record again and have set ourselves a goal of giving out \$100,000.

Our successful Golf Outing, made possible by the support of our many event sponsors, golfers, and donors, has set us on a good path to meeting our goal. Your continued support is invaluable to us. Thank you!

## 2024 Golf Outing by the Numbers:



Mark your calendars for next year's golf outing on July 31, 2025.



# SET YOUR SIGHTS ON THE TRADES

September 17th, 2024 at Game Unlimited Hunting Club & Sporting Clays

The 4th annual Clay Shoot for the Trades bring together TBG partners for a day of trap shooting and camaraderie for a cause. When you join us at the shoot, you'll help provide Minnesota's youth with the grants, scholarships and apprenticeships they need to build the future of the construction trades.

Register Today to Help Build the Future One Target at a Time: [tbgedu.org](http://tbgedu.org)



# MEMBER HIGHLIGHT: DONALD R. FRANTZ

TBG's mission to promote workplace safety produces recognizable results through establishing meaningful relationships with our Members that lead to trust, cooperation, and commitment. Therefore, we are proud to spotlight Donald R. Frantz Concrete Construction!

Donald R. Frantz (DRF) has a long history in concrete and masonry work in the Twin Cities area, operating since 1952. The company focuses on commercial projects such as schools, office buildings, churches, and apartment buildings.

David Joslin (President of Donald R. Frantz) took over the company from Todd Frantz, a third-generation owner, a few years ago. Under David's leadership, the company continues to thrive as a union company with a strong emphasis on safety and wellness in their operations.

DRF has been a partner with TBG for over 15 years, a relationship that predates David's tenure at the company. David shared that the Safety Services Association and Claims departments at TBG have been instrumental in their operations, almost acting as an extension of the company. This long-term partnership has provided DRF with invaluable support in managing safety and insurance, ensuring that the well-being of their employees is always a priority.

David emphasized the positive feedback from field employees, who appreciate the genuine care and efficient treatment they receive when injured. This focus on employee well-being, beyond just the financial aspects, has been crucial for the company.

TBG's role has been particularly significant in revamping the company's focus on safety over the last few years. With TBG's help, the company is working towards its goal of putting safety into practice, not just paying lip service to the idea of a safety-first culture. Over the past couple of years, DRF has implemented several key safety initiatives with support from TBG:

- **Respirator Program:** TBG assisted in establishing a comprehensive respirator program, including the necessary testing.
- **Toolbox Talks:** These sessions were revamped to be held more consistently and to focus on relevant content, which has increased engagement. Foremen now use iPads to streamline the process and increase efficiency.
- **Safety Committee Meetings:** Previously held inconsistently, these meetings are now quarterly with active participation and leadership from TBG. They provide valuable ideas for the agenda and follow-up reminders.
- **Annual Safety Meeting:** Considerable effort is invested in making this meeting efficient and useful, with TBG playing a crucial role in planning and execution.

*"... It's just good to know that we can kind of put aside the money part of it and just concentrate on getting them better as quick as possible and doing it efficiently."*

David highlighted the importance of these initiatives, noting that the annual safety meeting is one of the company's most expensive days. It involves all the staff, leading to a halt in construction work during the meeting. However, he noted that the investment is worthwhile, given the substantial benefits of engagement in safety awareness.

For companies just starting or those looking to improve their safety culture, David emphasized the unlimited help available from TBG as long as companies take the initiative to engage. He recommends that TBG Members contact TBG with specific safety concerns, as their extensive network and expertise can provide tailored solutions and support.

David praised TBG for their responsiveness and the wealth of resources they offer, making it clear that taking the first step towards improving safety can yield significant benefits. The collaborative nature of the safety community, where companies share best practices openly, further enhances the value of partnering with TBG.

Donald R. Frantz exemplifies how a commitment to safety, supported by 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. This approach pays dividends in reduced premiums and overall workforce health and happiness.





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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

## BEYOND THE NUMBERS: WHAT WORKERS' COMP TRENDS TELL US

The Workers' Compensation industry has been on quite a rollercoaster ride recently, especially coming out of the pandemic.

For starters, in 2022, newer employees—those who have been on the job for less than two years—seemed to be the most at risk, as they were involved in nearly half (49%) of all claims. From this, we can safely say that TBG is on the right track with our dedication to training and support for new hires.

2022 saw higher than usual costs and claims, likely due to the delayed medical treatments during COVID finally coming through. Total claim costs increased by 9%, and the number of lost time claims grew by 11%. It was a bit of a tough year, with a jump in the total cost of claims and in the number of lost time claims. Thankfully, it looks like that spike was an anomaly, as the data on workers' comp claims improved in 2023, which is showing promising signs of recovery and improvement.

Interestingly, the overall amount of injuries is on a downward trend, suggesting that workplaces are getting safer. Still, the number of catastrophic claims (those over \$10 million) has gone up by 30%. A few reasons for this rise could be increasing medical costs and climbing wages, which are especially noticeable in sectors like construction. This could be a contributing factor to the increase in catastrophic claims.

These changes are more than numbers. They reflect a changing environment in workplace safety and claims management. Rising medical costs and higher wages are creating new challenges for TBG as we manage workers' comp claims.

To address these challenges, TBG is taking proactive steps:

- **Enhanced Safety Training** We are developing comprehensive safety training programs specifically tailored for new hires, emphasizing risk awareness and best practices from day one.
- **Regular Safety Audits** Conducting frequent safety audits to identify and mitigate potential hazards.
- **Promoting a Safety Culture** Fostering a culture where safety is a shared responsibility and recognizing employees who demonstrate exemplary safety practices.

Our Safety Services team has been pivotal in reducing the frequency and severity of claims. The partnership between our team and our Members has created a safer work environment, evidenced by the decline in injury frequency and the absence of catastrophic claims within our company.

It's a reminder that what happens in the broader economy can ripple through to areas like workers' comp.

TBG is adapting by improving safety measures and adapting to the economic side effects of higher costs and more severe claims. Our goal is to strike a balance between maintaining high safety standards and adapting to the evolving landscape of workers' compensation.

