



PAY-AS-YOU-GO PREMIUMS

WE MAKE IT **EASY** TO **IMPROVE CASH FLOW**
WITH **PAY-AS-YOU-GO PREMIUMS.**

TBG offers a "Pay-As-You-Go" option for paying workers' compensation based on reporting your actual payroll from the previous month. Pay-As-You-Go Premiums can help free up cash flow, which allows Members to make payroll, cover expenses, purchase materials, pay subcontractors and vendors, and respond to unforeseen issues quickly. This is making workers' comp work for you.

- Online Payment Center
- Cash Flow Control



The Builders Group
2919 Eagandale Boulevard, Suite 100
Eagan, MN 55121-1214
Phone: (651) 389-1140
TBGMN.com

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.



NURSECARE LINE

WE MAKE IT **EASY** TO GET **PROFESSIONAL
MEDICAL ADVICE 24/7** WITH OUR
NURSECARE LINE.

At TBG, we understand workplace injuries can occur any time of the day, any day of the year. When accidents happen on the job, the severity of injuries and the best course of action aren't sometimes immediately clear. That's why TBG offers our complimentary TBG NurseCare Hotline to our Members, providing 24/7 access to professional medical advice and triage. This service accurately assesses workplace injuries and ensures the right care level is provided, improving outcomes while reducing workers' compensation injury costs.

TBG NurseCare Hotline Number: 844-412-7951



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CLAIM SERVICES

WE MAKE **CLAIM SERVICES WORK** TO GET **WORKERS BACK** ON THE **JOB FASTER.**

TBG's 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 while providing the highest quality of care. This approach results in greater control over your workers' compensation expenses. It also lets your workers know they are important and that their health and safety are your top priority, resulting in a happy and productive workforce.

- Low Caseload Per Claims Specialist
- Experienced Claims Management Team
- 24/7 NurseCare Hotline
- Dedicated Claims Specialist for Every Account



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SAFETY SERVICES

WE MAKE **SAFETY SERVICES WORK** TO
LOWER WORK COMP COSTS AND
KEEP WORKERS SAFE.

When you partner with TBG, you have access to the most knowledgeable, specialized, and dedicated team in the construction industry. Everyone within our organization, from our Safety Services Reps to our Claims Specialist to our Underwriters, focus exclusively on workers' comp in the construction industry. This means you never have to question whether the person you're working with understands your needs - they really do.

TBG offers various services to meet our Members' needs, from safety training and worksite visits to program development and MN OSHA grant assistance; our Safety Services Team partners with our Members to mitigate risk through tailored safety services and resources.

- Jobsite Visits
- Safety Training
- Safety Program Development & Implementation
- State-of-the-Art Hands-on Safety Training Center
- Extensive On-Demand Safety Video Library
- Safety Services Education Classroom
- Safety Policy Reviews
- Safety Resources
- Toolbox Talks
- MN OSHA Grant Assistance



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SELF-INSURED FUND

WE MAKE WORKERS' COMP WORK

TBG is the trusted work comp provider for member contractors, builders, remodelers, subcontractors, and suppliers who are seeking the most practical and cost-effective solutions for workers' compensation. We're the #1 self-insured construction workers' comp fund in Minnesota and dedicated solely to our Members' needs.

We are a group self-insured fund dedicated to injury prevention, customized safety training, and stewardship of our industry's future by investing in a new generation of construction workers. TBG helps keep your workers injury-free and arriving home safe each day.

Our financial health and well-being have reached unprecedented heights since 1997. From \$450,000 in annual premiums in 1997 to nearly \$50 million in 2023, our growth trajectory speaks volumes. Positioned strongly for the future, we're equipped to tackle any challenges that come our way. Since the day our fund began, we have never assessed our Members, and we are actively paying dividends, providing something you rarely see from traditional workers' comp providers - a financial return on investment.



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INDUSTRY PARTNERSHIPS

WE **SUPPORT** AND **CHAMPION** THE **SUCCESS** OF **MINNESOTA'S** **CONSTRUCTION PROFESSIONALS.**

Peers in the construction industry are the foundation of TBG, and they take action. Our industry has faced a long-term decline in recruiting enough workers to fill open positions. Because of this trend, TBG established the TBG Education Foundation to address this challenge.

From increasing awareness of skilled construction trade career opportunities to promoting long-term career viability and providing financial support through grants and scholarships, TBG is investing in the future of skilled trades.

The Foundation supports technical college scholarships, Tools for Schools, supplies, tools, funding, and education for high school shop classes. The result? Our Member companies can find and recruit a new generation of workers for the full range of jobs in the construction industry.

A few of the organizations we've supported along the way:

- Associated Builders and Contractors Inc.
- Association of Women's Contractors
- American Society of Safety Professionals NW Chapter
- Central Minnesota Builders Association
- Dunwoody College of Technology
- Housing First MN
- Mid-Minnesota Builders Associations
- Minnesota Builders Exchange
- Minnesota Center for Advanced Professional Studies
- Minnesota Subcontractor's Association
- Minnesota Utility Contractors Association
- North-Minnesota Builders Associations
- Project Build MN
- Rochester Area Builders Association
- St. Paul College
- UMD MEHS Program
- 2 Local First Responders
- 3 Local High Schools



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TBG AT A GLANCE

You don't need to settle for workers' comp insurance being just another profit-draining cost. When you become a member of TBG, you're investing in your business and the industry. You'll have the tools and understanding at your disposal to reduce risk, manage claims, and get workers back on the job faster.



CLAIM SERVICES

Our proactive approach to claims management delivers personal, compassionate attention.



CROSS BORDER

With our Cross Border Coverage, we eliminate the exposure Minnesota Members face when opportunities beckon across state lines, so you no longer have to take a dip in the assigned risk pool or venture away from the friendly confines of TBG.



INDUSTRY PARTNERSHIPS

TBG partners with many industry organizations and our Education Foundation provides college scholarships, funding, tools, and education to schools.



THE INDEPENDENT AGENCY SYSTEM

TBG is sold through our trusted network of independent agents with extensive construction trade experience.



MEMBER RETENTION RATE

Since our inception, we have a 98% retention rate among our Members.



NURSECARE HOTLINE

Professional medical advice is just a phone call away with our 24/7 NurseCare Hotline.



PAY-AS-YOU-GO PREMIUMS

Cash flow tool for seasonal payroll variables.



PROTECTION AGAINST ASSESSMENTS

Through Loss Portfolio Transfers, we have capped our claims liabilities. We have also created a captive insurance company, serving as the second line of defense against member assessments.



SAFETY SERVICE ASSOCIATION

We partner with our Members to reduce risk through customized safety training and education services.



SELF-INSURED

Our Members are like-minded business owners spreading the risk of insurance and reaping the rewards of a well-managed fund.



USL&H

TBG has partnered with The American Equity Underwriters, Inc. to provide TBG Members and your subcontractors with a USL&H program designed specifically for their needs.



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