



## 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



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.

# 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.



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