



## 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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