



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.

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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