



A PARTNER, NOT A COMMODITY

We provide workers' comp coverage to over 28% of the industry's workers.

When you place your client with TBG, they will be joining 650 other Minnesota construction companies that have chosen to become part of a group with a long history centered around safety training and financial stability.

PROGRAM HIGHLIGHTS

- 97% retention rate means your client's renewal with TBG is the "easy button"
- \$40M+ in dividends for eight straight years paid to Members
- Pay-As-You-Go premium payments
- Personalized Minnesota-based claims department

THREE LAYERS OF PROTECTION AGAINST MEMBER ASSESSMENT

- Over \$80M in reserves for payment of Member dividends and generating \$5M in investment income in 2024
- Claim liability transfers for all fund years from 2000 through 2022
- Captive Insurance to offset a deficit year

TBG'S INTERNAL SAFETY SERVICES ASSOCIATION

- Over 7,900 of our Members' employees received no-cost safety training in 2024
- Two free OSHA 10 trainings provided to our Members each year

38,000

MN Construction
Workers Covered
in 2024

97%

Member
Retention Rate

7,900+

TBG Member
Employees Trained
in 2024



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.

