



TBG MEMBER PORTAL

Welcome to TBG. We are happy to have you as a member! Part of what sets TBG apart from traditional insurance companies is our 'Pay-As-You-Go' premiums. This keeps cash in your pocket throughout the year, paying only for the insurance you need based on your actual payroll instead of an estimate you pay upfront.

Our online portal will help you report your payroll and keep your claims information at hand. This document is an overview of everything our online portal has to offer. There is a shorter document that focuses just on reporting payroll for your future use after you navigate through the portal options.

Contact tbgit@tbgmn.com for portal access.

PORTAL OVERVIEW

Once you log in, the portal will look something like this:

Insured	Workplace	Contact	Contact ...	Address 1	Address 2	City	State	Zip
Sample Company Plumbing LLC	Sample Company Plumbing LLC	Anne Blessing	(651)-389-1139	5478 Blue Bill Drive		Saint Paul	MN	55114

Since this is a sample account, most of the dashboard boxes are blank, but some information may be available right away, or it will populate as you report payroll or claims. This will give you an overview at a glance in the future.



MY POLICIES SECTION

Let's look at all the options available in the portal, starting with 'My Policies' on the left-hand side of the screen under Dashboard. When you click on 'My Policies', the policy list will come up. If you are a new member, only one policy will be shown. A separate box or line item will show each policy year if you have been a member for more than a year. For some members, the policies show up as shown. For others, it's shown in a list format. It's important to click on the correct policy. Usually, that will be your current or active policy, but if you are paying for your last month on a policy and your new policy is also there, you want to make sure you click the right year. This is also important if you make an audit payment for a prior term.

The policy boxes have three options: View, Download, and Report Payroll. 'View' will open the policy and give you options to review. 'Download' will provide you with a copy of the policy document. 'Report Payroll' will open the monthly reporting screen for the most recent month that has not been reported.

Home > My Policies

Policy List

Expired In-Force Future All Statuses

Search

01-0002267-2023 9/1/2023 - 9/1/2024 **ACTIVE**

Policy Premium	Earned Premium
\$99,984.00	\$0.00
Incurred Loss	Loss Ratio
\$0.00	0.00%

View Download Report Payroll

If you click on the blue Report Payroll button, this box opens:

Sample Company Plumbing LLC - Minnesota

9/1/2023 - 10/1/2023 Zero Fill

Exposure	Class Code/Description	Estimated	Full-Time Employee Count	Part-Time Employee Count	Payroll Amount	Rate	Manual Premium
Workers Comp	5183 - Plumbing NOC & Drivers	\$245,880				3.99	\$0
Workers Comp	5190 - Electrical Wiring - Within Buildings & Driver	\$12,270				3.88	\$0
Workers Comp	8742 - Salespersons, Collectors, or Messengers - Outside	\$20,490				0.34	\$0
Workers Comp	8810 - Clerical Office Employees NOC	\$40,980				0.15	\$0
						\$0	

Premium Calculation

Description	Factor	Amount
Total Manual Premium		\$0
EZ Premium Adjustment	0.787	\$0
Premium Due With This Report		\$0
Outstanding Balance		\$19,997
Total Including Outstanding Balance		\$19,997

Cancel Print Save & Submit Later Submit & Pay by Check Submit & Pay Online



TBG MEMBER PORTAL

If you hit the orange 'View' button, you will see six tabs: Summary, Billing, Payroll, Rating, Endorsements and Claims.

The Summary tab gives an overview of the policy, general information and year-to-date reporting and claims.

Dashboard

My Policies

My Claims

Reports

Account Info

Resources

Home > My Policies > Detail

01-0002267-2023 9/1/2023 - 9/1/2024 ACTIVE

Sample Company Plumbing LLC

Summary Billing Payroll Rating Endorsements Claims

\$19,997.00 Balance SHOW STATEMENTS

\$0.00 Earned Premium SHOW RATING

\$0.00 Incurred Losses SHOW CLAIMS

0.00% Loss Ratio SHOW CLAIMS

Policyholder

Policyholder: Sample Company Plumbing LLC
FEIN: *****1111

Contacts

Corporate: Anne Blessing
Producer: Bernard King - USI Insurance Services, LLC

Policy

Product: Guaranteed Cost
Claims Open/Total: 0 / 0

Policy Premium: \$99,984.00
Earned Premium: \$0.00
Loss Ratio: 0.00%
Incurred Losses: \$0.00

Identifiers

NAICS / SIC: / -
Governing Class Code: MN - 5183

Business Units

Business Unit	Earned Premium	Losses	Loss Ratio
#1 - Sample Company Plumbing LLC - Minnesota	\$0.00	(\$1,123,780,660.00)	0.00%

The Billing Tab shows the monthly reports you have reported and paid and any other bills that may occur. It also shows you how many reports are left in the policy to complete.

Dashboard

My Policies

My Claims

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Resources

Home > My Policies > Detail

01-0002267-2023 9/1/2023 - 9/1/2024 ACTIVE

Sample Company Plumbing LLC

Summary Billing Payroll Rating Endorsements Claims

Summary Make a Payment

Business Unit	Future Payments	Current Year Payment Due	All Years Payment Due	Current Year Payoff Amount
#1 - Sample Company Plumbing LLC - Minnesota	12 Reports	\$19,997.00	\$19,997.00	\$19,997.00
	\$0.00	\$19,997.00	\$19,997.00	\$19,997.00

Transactions

Date	Description	Amount	Balance
9/1/2023	Billing Statement # 337701 OVERDUE 9/1/2023	\$19,997.00	\$19,997.00 Pay Now
		\$19,997.00	\$19,997.00



The Payroll Tab is where you report payroll. It gives you an overview of the class codes on your policy at the top with the estimated annual payroll. The estimates are used to write and renew your policy, but your premium is determined by the payroll you report monthly. The Self-Reported Payroll section is where you report payroll.

☰

Dashboard

My Policies

My Claims

Reports

Account Info

Resources

Home > My Policies > Detail

01-0002267-2023

9/1/2023 - 9/1/2024

ACTIVE

Sample Company Plumbing LLC

SummaryBillingPayrollRatingEndorsementsClaims

Business Unit #1 - Sample Company Plumbing LLC - Minnesota

Class Code	Period	Employees	Payroll
Estimated Payroll			
5183 - Plumbing NOC & Drivers	9/1/2023 - 9/1/2024		\$3,000,000
5190 - Electrical Wiring - Within Buildings & Driver	9/1/2023 - 9/1/2024		\$150,000
8742 - Salespersons, Collectors, or Messengers - Outside	9/1/2023 - 9/1/2024		\$250,000
8810 - Clerical Office Employees NOC	9/1/2023 - 9/1/2024		\$500,000
			\$3,900,000

Self Reported Payroll

Payroll Period	Scheduled Due Date	Receipt Date	Invoice Amount	Amount Paid	Balance	
8/1/2024 - 9/1/2024	9/15/2024		\$0	\$0	\$0	
7/1/2024 - 8/1/2024	8/15/2024		\$0	\$0	\$0	
6/1/2024 - 7/1/2024	7/15/2024		\$0	\$0	\$0	
5/1/2024 - 6/1/2024	6/15/2024		\$0	\$0	\$0	
4/1/2024 - 5/1/2024	5/15/2024		\$0	\$0	\$0	
3/1/2024 - 4/1/2024	4/15/2024		\$0	\$0	\$0	
2/1/2024 - 3/1/2024	3/15/2024		\$0	\$0	\$0	
1/1/2024 - 2/1/2024	2/15/2024		\$0	\$0	\$0	
1/1/2024 - 2/1/2024	2/15/2024		\$0	\$0	\$0	
12/1/2023 - 1/1/2024	1/15/2024		\$0	\$0	\$0	
11/1/2023 - 12/1/2023	12/15/2023		\$0	\$0	\$0	
10/1/2023 - 11/1/2023	11/15/2023		\$0	\$0	\$0	
<div>Report Payroll</div> 9/1/2023 - 10/1/2023	10/15/2023		\$0	\$0	\$0	



The Rating Tab shows your rates for the policy term. Again, this shows the estimated payroll, so the total payroll listed and the premium are estimates; your actual premium is determined by your monthly reporting of your actual payroll.

Home > My Policies > Detail

01-0002267-2023 9/1/2023 - 9/1/2024 ACTIVE

Sample Company Plumbing LLC

Summary Billing Payroll **Rating** Endorsements Claims

\$3,900,000
Payroll

\$99,984
Premium

\$99,984
Premium & Surcharges

Business Unit	Period	Total Payroll	Premium	
#1 - Sample Company Plumbing LLC - Minnesota	9/1/2023 - 9/1/2024	\$3,900,000	\$99,984	
Description	Exposure	Rate	Period Amount	Unit Amount
5183 - Plumbing NOC & Drivers	\$3,000,000	3.99		\$119,700
5190 - Electrical Wiring - Within Buildings & Driver	\$150,000	3.88		\$5,820
8742 - Salespersons, Collectors, or Messengers - Outside	\$250,000	0.34		\$850
8810 - Clerical Office Employees NOC	\$500,000	0.15		\$750
Total Manual Premium				\$127,120
Excess Employers Liability 500,000/500,000/500,000		1%		\$1,271
Subject Premium				\$128,391
Experience Mod		1.25		\$32,098
Modified Premium				\$160,489
CPAP Credit		0.89		(\$17,654)
Schedule Credit/Debit		30%		(\$42,851)
Standard Premium				\$99,984
Agreement Premium				\$99,984
Unit Premium				\$99,984

The Endorsements Tab will list your policy issuance and any other endorsements that may be added during the policy.

Home > My Policies > Detail

01-0002267-2023 9/1/2023 - 9/1/2024 ACTIVE

Sample Company Plumbing LLC

Summary Billing Payroll Rating **Endorsements** Claims

Download Policy PDF

Type	Issued	Effective	Premium Change
Policy Issuance	9/29/2023	9/1/2023	\$99,984



The Claims Tab will list all your claims for the policy year. When you click on the tab, all open claims will be listed, but the closed claims may be hidden. In that case, a button will be above the claims list that says 'Include Closed.' Click on this, and it will list all closed claims as well as the open ones.

Home > My Policies > Detail

01-0002267-2023 9/1/2023 - 9/1/2024 ACTIVE

Sample Company Plumbing LLC

Summary Billing Payroll Rating Endorsements Claims

There are no claims at this time

Dashboard

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To Report Payroll

Go to the current policy on the 'My Policies' Tab, click 'View,' and select the 'Payroll' tab. In the 'Self-Reported Payroll' section, the months you can report will have the blue 'Report Payroll' button; click on it.

Home > My Policies > Detail

01-0002267-2023 9/1/2023 - 9/1/2024 ACTIVE

Sample Company Plumbing LLC

Summary Billing Payroll Rating Endorsements Claims

Business Unit #1 - Sample Company Plumbing LLC - Minnesota

Class Code	Period	Employees	Payroll
Estimated Payroll			
5183 - Plumbing NOC & Drivers	9/1/2023 - 9/1/2024		\$3,000,000
5190 - Electrical Wiring - Within Buildings & Driver	9/1/2023 - 9/1/2024		\$150,000
8742 - Salespersons, Collectors, or Messengers - Outside	9/1/2023 - 9/1/2024		\$250,000
8810 - Clerical Office Employees NOC	9/1/2023 - 9/1/2024		\$500,000
			\$3,900,000

Dashboard

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Self Reported Payroll

Payroll Period	Scheduled Due Date	Receipt Date	Invoice Amount	Amount Paid	Balance
8/1/2024 - 9/1/2024	9/15/2024		\$0	\$0	\$0
7/1/2024 - 8/1/2024	8/15/2024		\$0	\$0	\$0
6/1/2024 - 7/1/2024	7/15/2024		\$0	\$0	\$0
5/1/2024 - 6/1/2024	6/15/2024		\$0	\$0	\$0
4/1/2024 - 5/1/2024	5/15/2024		\$0	\$0	\$0
3/1/2024 - 4/1/2024	4/15/2024		\$0	\$0	\$0
2/1/2024 - 3/1/2024	3/15/2024		\$0	\$0	\$0
1/1/2024 - 2/1/2024	2/15/2024		\$0	\$0	\$0



TBG MEMBER PORTAL

The payroll reporting screen will pop up for that month; fill in the red payroll boxes. You do not need to fill in the employee numbers. We will count them at audit for state reporting purposes. You must report each month, even if you are a seasonal business and have no payroll for a month. After filling out the payroll, you have options: **Cancel**, **Print**, **Save & Submit Later**, **Submit & Pay By Check** and **Submit & Pay Online**. (you can keep the options bolded if you want).

- 'Cancel' will cancel the entry without saving it.
- 'Print' allows you to print the report for your records.
- 'Save and Submit Later' will save it so you can reopen it and complete reporting later. This is the only option for making changes before submitting. Once you submit your report, you must contact TBG's accounting department to report any mistakes or changes. You can wait until the audit to correct the error if the mistake is small.
- 'Submit and Pay By Check' will submit your report to us, and you can then put a check in the mail to pay your premium. We strongly suggest that you pay online instead of through the mail, as mail fraud is rising.
- 'Submit and Pay Online' will submit your report and allow you to pay online through ACH payment.

Sample Company Plumbing LLC - Minnesota

9/1/2023 - 10/1/2023

Zero Fill

Exposure	Class Code/Description	Estimated	Full-Time Employee Count	Part-Time Employee Count	Payroll Amount	Rate	Manual Premium
Workers Comp	5183 - Plumbing NOC & Drivers	\$245,880			\$20,000	3.99	\$798
Workers Comp	5190 - Electrical Wiring - Within Buildings & Driver	\$12,270			\$1,000	3.88	\$39
Workers Comp	8742 - Salespersons, Collectors, or Messengers - Outside	\$20,490			\$3,000	0.34	\$10
Workers Comp	8810 - Clerical Office Employees NOC	\$40,980			\$4,000	0.15	\$6
					\$28,000		

Premium Calculation

Description	Factor	Amount
Total Manual Premium		\$853
EZ Premium Adjustment ⓘ	0.787	(\$182)
Premium Due With This Report		\$671
Outstanding Balance		\$19,997
Total Including Outstanding Balance		\$20,668

Cancel

Print

Save & Submit Later

Submit & Pay by Check

Submit & Pay Online



If you click 'Submit and Pay Online', this box will pop up:

Make a Payment

Invoice #564164

Due	Balance	Payment Date
10/15/2023	\$671.00	10/25/2023

Payment Amount

671.00

Bank Account

By paying your bill via The Builders Group online billing service, you are authorizing The Builders Group to draw from your designated checking or savings account for the amount indicated in the payment details above. Specific authorization is required for each online payment transaction. You will receive an e-mail confirmation for each payment transaction processed successfully. Although The Builders Group is currently offering this service to you free of charge, your bank may charge a fee.

☐ To authorize your payment, please read and accept the above Payment Authorization

Cancel

Authorize Payment

You can add your bank account with the black plus sign next to the drop-down menu. If you have set it up previously, it should show up as an option. Here is the box that pops up when you click the plus sign to add a bank account.

Bank Account Maintenance

Business Unit

1 - Sample Company Plumbing LLC - MN

Bank Account Name

☐ Primary

Routing Number

☐

Account Number

Type

☐ I authorize the use of this bank account for online ACH withdrawals or disbursements.

☐ I authorize the use of this bank account for automatic payments for this policy when they are due without further approval.

☐ I authorize this bank account to be used for incoming payments from The Builders Group.

Cancel

Add Account



Save and Submit Later

If you are starting to work on your reporting but are not ready to submit it, click the 'Save and Submit Later' option. Once you click 'Save and Submit Later,' an orange box will appear next to that month on the 'Self-Reported Payroll' listed in the 'Payroll' tab.

Home > My Policies > Detail

summarybillingpayrollratingendorsementsclaims

Business Unit #1 - Sample Company Plumbing LLC - Minnesota

Class Code	Period	Employees	Payroll
Estimated Payroll			
5183 - Plumbing NOC & Drivers	9/1/2023 - 9/1/2024		\$3,000,000
5190 - Electrical Wiring - Within Buildings & Driver	9/1/2023 - 9/1/2024		\$150,000
8742 - Salespersons, Collectors, or Messengers - Outside	9/1/2023 - 9/1/2024		\$250,000
8810 - Clerical Office Employees NOC	9/1/2023 - 9/1/2024		\$500,000
			\$3,900,000

Self Reported Payroll

Payroll Period	Scheduled Due Date	Receipt Date	Invoice Amount	Amount Paid	Balance	
8/1/2024 - 9/1/2024	9/15/2024		\$0	\$0	\$0	
7/1/2024 - 8/1/2024	8/15/2024		\$0	\$0	\$0	
6/1/2024 - 7/1/2024	7/15/2024		\$0	\$0	\$0	
5/1/2024 - 6/1/2024	6/15/2024		\$0	\$0	\$0	
4/1/2024 - 5/1/2024	5/15/2024		\$0	\$0	\$0	
3/1/2024 - 4/1/2024	4/15/2024		\$0	\$0	\$0	
2/1/2024 - 3/1/2024	3/15/2024		\$0	\$0	\$0	
1/1/2024 - 2/1/2024	2/15/2024		\$0	\$0	\$0	
12/1/2023 - 1/1/2024	1/15/2024		\$0	\$0	\$0	
11/1/2023 - 12/1/2023	12/15/2023		\$0	\$0	\$0	
<div>Saved, Not Submitted</div> 10/1/2023 - 11/1/2023	11/15/2023	10/25/2023	\$0	\$0	\$0	
9/1/2023 - 10/1/2023	10/15/2023	10/25/2023	\$671	\$0	\$671	<div>Pay Now</div>

Submit and pay by check

If you click 'Submit and Pay By Check,' this pop-up will appear. Please include a copy of the statement and include it with the check.

Pay By Check Instructions

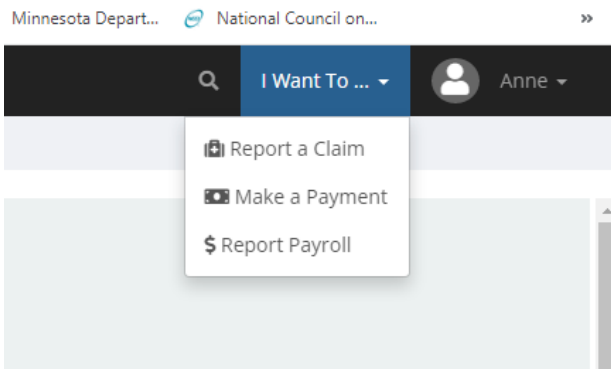
Please download the billing statement using the link provided below and remit payment to the appropriate address.

[Print Statement and Pay Later](#)

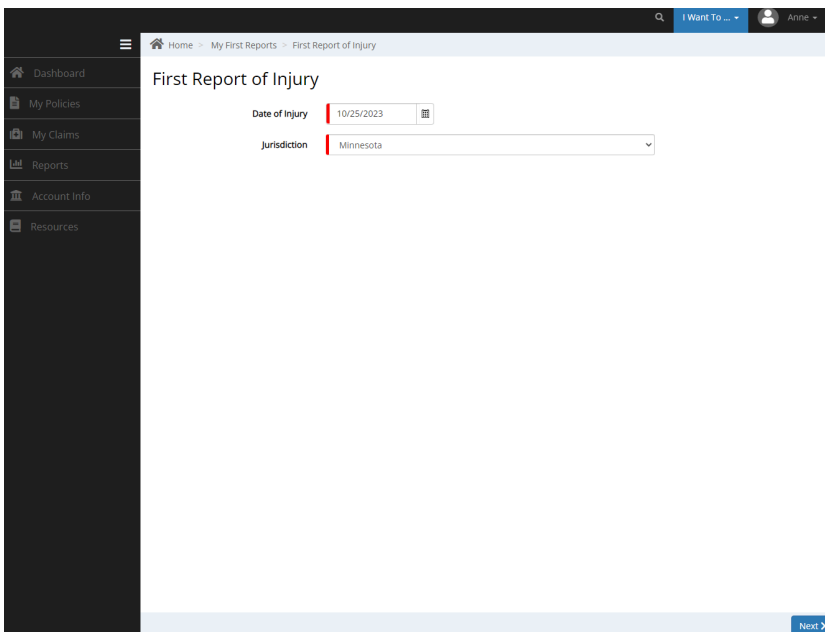
Close

“I Want To...”

At the top of the portal screen is an “I Want To...” drop-down button with the options to ‘Report a Claim,’ ‘Make a Payment’ and ‘Report Payroll.’ We caution using the ‘Make a Payment’ and ‘Report Payroll’ options from this drop-down as they can be confusing. We do not feel these options provide enough information when you click on these options from the menu. For example, when you click ‘Make a Payment,’ it shows the amount the policy says is due. However, it does not specify what you are paying, whether a monthly report, a late fee or an audit payment. And if you click on ‘Report Payroll,’ it may not open the month you want to report. We encourage you to go to the ‘Billing’ and ‘Reporting’ tabs under ‘My Policies’ to make payments. The ‘Report a Claim’ option works well, but you can also ‘Report a Claim’ under ‘My Claims’ on the left of the screen.



If you click on ‘Report a Claim’ under the “I Want To...” menu, the ‘First Report of Injury’ box will open and ask for information on the claim. Please enter all information.



The screenshot shows the 'First Report of Injury' form in the TBG Member Portal. The form is titled 'First Report of Injury' and has a breadcrumb trail: 'Home > My First Reports > First Report of Injury'. On the left side, there is a sidebar menu with links: 'Dashboard', 'My Policies', 'My Claims', 'Reports', 'Account Info', and 'Resources'. The form itself has two input fields: 'Date of Injury' with a calendar icon and a date of '10/25/2023', and 'Jurisdiction' with a dropdown menu showing 'Minnesota'. At the bottom right of the form, there is a 'Next >' button.



My Claims Section

If you click on the 'My Claims' tab on the left of the screen, a 'Claims' list will populate if you have claims. You can report a claim by clicking the blue 'Report a Claim' button on the upper right of the page. This will take you through the 'First Report of Injury' questions. Please fill in all information.

Home > My Claims

First Report of Injury List

Report a Claim

All Statuses

Search

	Injured Worker ▲	ID	Year ▼	Accident D... ▼	Description	Modified ▼	🔍
Actions 🗨	Not Specified	INCOMPLETE	89115	2023	10/25/2023		

1 - 1 of 1 items

Claims List

There are no claims at this time

Reports Section

You can print your own loss run.

Home > Reports

Reports

Name	Description
Loss Run Insured Portal	



Account Info Section

There are three tab options: General, Officers and Locations. The 'General' tab has the account overview and your inception date with TBG, your FEIN, corporate contact, insurance agency and producer.

The screenshot shows the 'General' tab of the Account Info section. The left sidebar contains links to Dashboard, My Policies, My Claims, Reports, Account Info (selected), and Resources. The main content area displays the company name 'Sample Company Plumbing LLC' with a status 'ACTIVE' and address '5478 Blue Bill Drive, Saint Paul, MN 55114'. Below this are three tabs: General, Officers, and Locations. The General tab is active, showing four key metrics: Account Balance (\$20,828.00), Current Policy Premium (\$99,984.00), Open Claims (0), and Overall Loss Ratio (0%). Each metric has a corresponding 'VIEW' button. Below the metrics are two sections: 'Information' with fields for Inception (9/1/2023) and FEIN (*****1111), and 'Contacts' listing Corporate (Anne Blessing), Agency (USI Insurance Services, LLC), and Producer (Bernard King - USI Insurance Services, LLC).

Metric	Value	Action
Account Balance	\$20,828.00	VIEW CURRENT POLICY
Current Policy Premium	\$99,984.00	VIEW CURRENT POLICY
Open Claims	0	VIEW CLAIMS
Overall Loss Ratio	0%	VIEW POLICIES

Information	
Inception:	9/1/2023
FEIN:	*****1111

Contacts	
Corporate:	Anne Blessing
Agency:	USI Insurance Services, LLC
Producer:	Bernard King - USI Insurance Services, LLC

The 'Officers' tab lists anyone on your Election of Coverage as a corporate officer/owner and any direct relatives with Election of Coverage choices. Please note that the election of coverage choices in MN is only considered if the company had less than 22,880 payroll hours in the prior calendar year. If your company has more than 22,880 payroll hours, everyone is included automatically and cannot be excluded from coverage.

This tab lists any other insured entities included under the same policy. These are separate entities with different FEINs that the policy covers. If your company owns an entity with a separate FEIN and doesn't appear on this list, the policy does not cover it. If you start a new entity, add it to your existing policy or secure separate coverage.

The screenshot shows the 'Officers' and 'Locations' tabs of the Account Info section. The left sidebar is the same as the previous screenshot. The main content area displays the company name 'Sample Company Plumbing LLC' with address '5478 Blue Bill Drive, Saint Paul, MN 55114'. Below this are three tabs: General, Officers, and Locations. The Officers tab is active, showing a message: 'There are no officers associated with this account.' The Locations tab is also active, showing a message: 'There are no other named entities associated with this account.'

Officers	
There are no officers associated with this account.	

Other Named Policyholders	
There are no other named entities associated with this account.	



TBG MEMBER PORTAL

The Locations tab lists all locations that you have listed on the policy. There is also a link to your Claims Adjuster and Safety Service Consultant.

Dashboard

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Home > Account Info

Sample Company Plumbing LLC

5478 Blue Bill Drive, Saint Paul, MN 55114

GeneralOfficersLocations

ActiveExpired

Location	FEIN	Inception	Policyholder Contacts	Insurance Company Contacts
#1 - Sample Company Plumbing LLC - MN				
<div>Sample Company Plumbing LLC</div> <div>5478 Blue Bill Drive</div> <div>Saint Paul, MN 55114</div>	PRIMARY *****1111	9/1/2023	Location: Anne Blessing	Loss Control Consultant: Adam Tr

The Resources tab has documents with helpful information. Check here for more on the claims process and reporting payroll.

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Claim Resources

Reporting & Audit Guidelines

Claim Processes Guide

Monthly Reporting and Audit Guidelines