



THE INSIDER

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McCOLLUM CROWLEY LAW: MANAGING RISK WHEN RUNNING A BUSINESS

TBG members produce some of the best work in the construction industry, crafting top-of-the-line solutions to any construction challenge a customer may have. But unfortunately, even the highest-quality work comes with legal and financial risks that can jeopardize the longevity of a company if left unchecked.

Knowing this, TBG's Safety Service Association has a goal of always being on the lookout for ways to support our members regarding safety and other exposures that come with operating a business. To accomplish this goal, we partnered up with the experts at McCollum Crowley Law to shed light on common legal and financial risks associated with operating a business. Their experts provide legal advice, prevention strategies, and practical solutions, helping clients to maximize profit and minimize exposure to risk, liabilities, and disputes.

At a recently hosted free informative member-focused event, the legal experts at McCollum Crowley provided a wealth of knowledge, including real-life examples about:

- Mechanics' liens and how they can benefit businesses regarding payment
- RFIs (requests for info) and COs (change orders) and how a business can create and use them to avoid litigation
- Accident investigation regarding fault and how to protect a business's subrogation rights and bottom line
- Liability shields, such as LLCs and other business entities, and how to separate owner assets from company assets by creating them
- Additional insured coverage, contractual indemnification obligations, and liability for both general contractors and subcontractors

We are incredibly grateful for our partnership with McCollum Crowley Law and how it benefits our members. Based on the overwhelmingly positive feedback from attendees, we are excited to announce that TBG will offer a similar presentation to members again in the future! We look forward to sharing additional information on this soon!

"After being in the construction industry for over 40 years, I thought I knew everything. What shocked me is that 45 days after you START work on a project, you must give the property owner a Pre-Lien notice informing them you are working on the project. I have always known that you have to record a lien within 120 days of the last day you work, but I didn't know that failing to file the Pre-lien notice may prevent you from getting paid. I also appreciated the sample lien notice to the property owner. Thank you to TBG and McCollum Crowley for all the great advice, and without any cost!"

- LouAnne Loewen,
CEO of J&L Jobsite Solutions
and J&L Steel Erectors



SAFETY NATIONAL GRANT

In the construction industry, people are constantly reaching their arms up to complete various tasks, making it a common occurrence that many don't think twice about. However, the constant repetition of this same movement can lead to debilitating injuries such as sprains and strains. These long-term traumatic injuries negatively impact the quality of life for those who experience them.

At The Builders Group, our Safety Professionals work with our members to provide training, job site inspections, and a pathway to the latest safety technology.

While looking for emerging safety technology that could benefit our members, we came across an exciting opportunity via our reinsurance partner, Safety National. To promote workplace safety, they host a cost-sharing safety grant contest awarding first, second, and third-place winners up to \$10,000. The program focuses on assisting partners in acquiring new, highly valuable safety equipment to help eliminate and control existing safety issues their insureds face.

With much enthusiasm, TBG accepted the first-place award amongst more than 70 other applicants!

"With each entry, we looked at how the solution would impact risk reduction. We looked for innovation and the solution's viability over the long run. Finally, we looked at the impact the solution might have in the workplace," said Ed Pratt, Director of Risk Management for Midlands. "These and other factors were considered, graded, and tabulated, with TBG coming out as the winner for 2022. Midlands and Safety National are proud of our long-term relationship and look forward to working with Adam and his team for years to come."

TBG invested the \$10,000 prize in two innovative technologies: manual material-handling exoskeletons and virtual reality training technology. We wanted to invest in these technologies based on injury trends in the construction industry, exposures our members face in the field, and the industry's best practices. Doing so provides our members with sprain/strain control solutions.

It's no secret that the construction industry is experiencing a shortage of qualified labor and an aging workforce. To address this challenge, the exoskeleton system helps offset repetitive wear-and-tear on employees who perform overhead work.

"TBG never loses focus on returning injured workers to the job," Safety National Vice President Janna Preston said. "Their Safety Service team members are innovators looking for ways to reduce exposures, having a positive impact on accident frequency and severity while working directly with TBG members."

The exoskeletons TBG purchased with the grant will travel with our Safety Service team members across the state and be loaned out free of charge to our members. We want to help them make as much of a positive impact as possible and give them time to understand the full value of employee health and safety.

We also used the grant to purchase additional Humulo Virtual Reality Training Technology. These VR headsets contribute to our mission of finding new and innovative ways to make our training more valuable to our members and their employees. This technology creates an immersive, real-world training environment, requiring active participation that employees can implement as they transition onto jobsites.

With the headsets, members can train on various topics like fire safety, general hazard awareness, fall protection, struck-by, caught-in or -between, electrical hazards, and forklift training. Providing immersive training in these areas will help better prepare employees for the hazards they face. In addition, the headsets allow them to do this in a safe space conducive to learning from mistakes without suffering consequences.

We are excited to share these new technologies with our members, and we're grateful to Safety National for making it possible. If you are interested in learning more about how exoskeletons or VR training can help make your workplace safer, contact your Safety Service Representative today!

INTERVIEW: ERIKA SASSEVILLE

We could not be more excited to welcome Erika Sasseville, the newest member of our auditing team, to TBG! Erika began her position with us at the beginning of November and has already been an incredibly valuable asset to the organization. As an auditor, Erika ensures that TBG always offers competitive premiums to members and their employees. In addition, she helps manage insurance policies by reviewing and auditing them while staying up-to-date on the relevant, ever-changing local laws, policies, and procedures. Alongside the rest of the auditing team, Erika has outstanding evaluation skills and conducts quality control processes to maintain ease and consistency within the organization and its exchanges.

Erika heard about an open auditing position with TBG from TBG's own Audit Manager, Anne Blessing. Erika and Anne met at their local community theater, where they help produce musicals and plays for the community members to enjoy. Upon hearing about the opportunity at TBG, Erika became excited about how fitting the position seemed, so she applied and was hired shortly after!

As this is her first time working in the insurance industry, Erika has learned and grown so much since beginning at TBG. She previously worked with a local wholesale coffee roasters company, providing customer service and working with data entry and other related reports. With this in her track record, Erika came to TBG with an immense amount of transferable skills, helping increase the efficiency of the auditing team. She has greatly enjoyed working in the insurance industry and explained that the other TBG team members are so kind and pleasant, making her feel comfortable and welcome in the environment. Erika expressed enjoying working in person again and being able to match faces to names at weekly and

monthly meetings. She stated that learning to audit has been easy due to TBG's highly organized and professional nature, sharing that she is impressed by how skilled everyone at TBG is.

Besides being an auditor at TBG, Erika is a proud cat owner, enjoying the Friday cat emails sent out each week at TBG! She also enjoys sports from time to time, sharing that she participated in a kickball league over the summer. As mentioned earlier, Erika is also highly involved in theater. Not only does she contribute to her local community theater, but she also directs productions at a local high school, which she finds very rewarding and fun. These opportunities have helped Erika grow remarkable skills in being a part of a team, managing people and tasks, and helping people around her reach their goals, as shown in her work at TBG. More than anything, Erika is excited to be a supportive teammate to her coworkers at TBG.

We are grateful to be able to introduce this awesome new team member and honored that she has chosen to join us in the work we're doing at TBG. Cheers to the road ahead!



EDUCATION FOUNDATION RECAP

The golf course's grass may be under inches of snow, but our partners' work on the greens this past summer lives on in grants and scholarships.

In 2022, the TBG Education Foundation awarded \$28,500 worth of scholarships to young adults looking to build careers in the construction industry and \$28,850 worth of grants to organizations that help make those dreams a reality.

We were honored to assist groups like the Construction Education Foundation of Minnesota and the Association of Women Contractors with matching scholarship funds and combine scholarships with the Minnesota Builders Exchange and Associated Builders and Contractors of Minnesota. Once again, we were able to provide matching grants to the Northern Minnesota Builders Association's Tools for Schools Program.

A trip to Wisconsin for the second annual Clay Shoot for the Trades was another way our members, agents, and partner organizations helped the Education Foundation support the construction industry. From generous raffle prize donations to event registrations, your support makes this work possible.

If you know of an organization in the industry that could benefit from a TBG Education Foundation grant, please don't hesitate to contact your TBG Safety Services Representative!

"At the TBG Education Foundation, we believe it is vital to support education programs and those entering the industry to reduce the continued employee shortage problem," said President Stu Thompson. "Your generous donations help us support that mission."

The TBG Education Foundation is grateful for the continued support it receives to advance access to education and work in the trades. By attending an event, sponsoring a station at the Golf Outing, or charitably donating your finances, you make it possible for the foundation to invest in the industry's future through life-changing financial support. Thank you!



We are excited to tee off at a new location this summer! The 2023 Golf Outing will be held at the *Hastings Golf Club* on July 20, 2023. Mark your calendars for what is sure to be another memorable day!



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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 THE INSIDER

MAKING WORKERS' COMP WORK FOR YOU



TRAINING FACILITIES

Since our members deserve only the best resources and safety technology available, we provide the most beneficial training experience, virtually or in person. Throughout the past few years, we have been busy expanding, refining, and improving our state-of-the-art training facilities to invest in our members and their employees' safety and health. But don't take our word for it! Please take a moment to view the facilities virtually and gain a better understanding of the resources available to our members at **no extra cost** at: tbgm.com/tour

Between the investment in AV technology and new equipment such as the Hilti exoskeleton, fall protection equipment, ladders, and powered stairclimbing dollies, TBG now provides a more immersive training experience, whether it be in-person or virtual. No matter what they are, TBG has your safety training needs covered. Utilizing the resources available to you through TBG will support your efforts to provide your employees with the knowledge and skills needed to do their jobs safely.

As demonstrated by our creation of resources like the hands-on Iron Range Training Center, we continue to stay on the cutting edge of safety training to engage our members and their employees actively. Doing so provides a memorable, informative, and valuable experience that is unavailable anywhere else and that will ultimately impact the health and well-being of thousands of employers and their employees.

Are you interested in reserving a space at TBG for safety training, company meetings, or other events? Reach out to Emily Cutts, ecutts@tbgm.com, and your dedicated Safety Services Representative soon, as the spaces are in high demand!

tbgm.com/tour