



THE INSIDER

NEWS AND EVENTS FROM THE BUILDERS GROUP



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HELP RAISE FUNDS TO SUPPORT THE TRADES

For more than 20 years, the TBG Education Foundation and its supporters have hit the links to help raise funds to support trades education and those pursuing a career in the industry.

Since its inception in 2017, the Foundation has distributed over \$363,000 in scholarships and grants to trade-based education programs.

This year's annual Golf Outing is once again expected to bring more than 100 golfers to the green at the Hastings Golf Club on July 25th. While our Golf Outing may be sold out, a well-rounded bag of clubs isn't a necessity to support the Foundation. Sponsorship opportunities are available and help us not only put on a successful event but also make sure we can keep putting money into the hands of those pursuing careers in the trades.

"The support we receive from our Members, Agents, and Partners at fundraisers is overwhelming," said TBG Education Foundation President Stuart Thompson. "It allows us to fund scholarships and provide funds for Tools for Schools, encouraging students to consider the trades for a career."

The Foundation will also host its annual Clay Shoot for the Trades this fall. This year's event is on September 17th, and we'll be back at Game Unlimited Hunting Club in Hudson, Wisconsin.

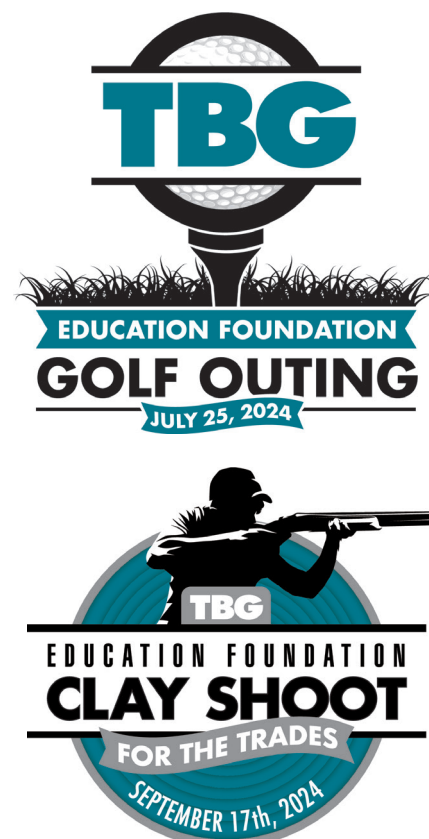
You can join us for a day of camaraderie and trap shooting or become an event sponsor. Your support is even more important this year as we've set a goal to give out \$100,000 in scholarships and grants – a first for the Foundation.

Donations made to the TBG Education Foundation are used to support Minnesota schools looking to start or enhance existing technical education programs that help young people experience what a career in the trades could be.

By partnering with area associations, not only do the donations make it into the hands of young people and students through scholarships and internship programs, the donations are also doubled with matching funds – making sure your support goes further to help those pursuing a career in the trades.

"We do not want the cost of education to be unaffordable to a student interested in entering the trades," said Thompson.

We not only need help to raise money; we also need your help finding organizations in the industry that could benefit from a TBG Education Foundation grant. If you know of such an organization, please don't hesitate to reach out. We always seek ways to support those building their futures in the trades.





MEMBER HIGHLIGHT: BLAINE BROTHERS

At TBG, one of the highest compliments we can get from our Members is when they view us as a partner in their company's safety. That is the case with Blaine Brothers, a rapidly growing TBG Member working in the transportation industry. From truck parts and truck repair to trailer sales, Blaine Brothers has its hands in various businesses across Minnesota, North Dakota, and Wisconsin, with its eyes constantly open for new opportunities.

Mike Gray, VP of Finance, said they hadn't considered their work comp coverage much in the early days. They just knew their MOD was high but attributed it to the nature of their business. However, in 2011, one of TBG's independent agents asked to look at their work comp coverage. The agent, Mark Kramer of USI Insurance Services, discovered that a work comp claim one of Blaine Brothers companies was held liable for had been settled by the "at fault" individual's carrier.

Thanks to Mark's help, their insurance company reimbursed Blaine Brothers for the work comp costs through subrogation. Because of this experience, Mike was more than willing to hear Mark about TBG's approach to workers' comp.

Since then, Blaine Brothers partnered with TBG throughout their companies to establish a safety culture that has moved their MOD rate from 1.69 to as low as .96 at one point. A vital component of this is their collaboration in monthly claims meetings, where they help Blaine Brothers employees understand how they can positively affect the company's work comp costs and, at the same time, provide a safer work environment for themselves. Mike Gray views this as a 180-degree difference from his experience with other carriers. TBG is actively helping them get a handle on safety and work comp costs.

Susan Gard, VP of Human Resources, joined Blaine Brothers seven years ago and was surprised at how proactive the TBG Safety team is. "I have come to value and depend on their partnership and communication. They are more responsive than I would ever have imagined. They are our experts at the table regarding safety procedures, tactics, training, and trends," said Gard. "I truly feel like we are on this journey together." TBG and Blaine Brothers maintain a close working relationship by proactively discovering safety needs through monthly OSHA

walk-throughs and assessments. Together, they are continuously exploring safety programs and watching safety trends, which has dramatically impacted their MOD throughout the years.

Nicole Crabtree, HR coordinator, who works closely with TBG's claims team, has been pleasantly surprised by their adjusters' availability.

"My adjuster gave me her cell number and told me to call anytime if I had a claim," said Crabtree.

"That's the kind of support and guidance I get from TBG. I know I can call and get questions answered at any time."

Blaine Brothers has also grown into a community-conscious business and one that is committed to their industry, clients, and partners, which is illustrated in their participation in a wide variety of programs that introduce youth to the industry and allow them to experience what a career in transportation would be like. You can also find them supporting a variety of charitable endeavors or clients and vendors, as well as participating in many industry trade shows and events.



RED WING SHOES

Good shoes or work boots are often an overlooked piece of personal protective equipment (PPE). Footwear can either ensure a worker's safety or expose them to potential danger if the footwear is inadequate. Thankfully, Minnesota is home to one of the best safety footwear manufacturers in the country: Red Wing Shoe Company. Being known for reliability and craftsman-level quality, Red Wing Shoes is the leading brand in safety footwear.

Call or stop by Red Wing Shoes in West St. Paul today for everything you and your employees need for supreme PPE solutions for your feet. Learn more about company discount options, program benefits, or participating locations by connecting with Nate or Matt.

Nate or Matt Red Wing Shoes

2026 Robert St. South, Suite B.,
West St. Paul, MN 55118
(Located in the South Robert Plaza Mall)

651-457-0930



TBG'S FIT-FOR-DUTY SAFETY INCENTIVE

Due to recreational cannabis being legalized in Minnesota, TBG wants to continue promoting drug-free workplaces while encouraging our Members to develop and follow a program that works for your company. Therefore, TBG advises Members to consult legal counsel for a program tailored to their circumstances. We recommend partners for those without access to relevant attorneys specializing in this area.

Contact your TBG Safety Services Rep or Underwriter for legal counsel recommendations:

Leonard Segal
lsegal@ssm-lawfirm.com
952-358-7408

Kate Bischoff
kate@k8bischoff.com
612-361-7707

TBG MEMBERS:

Be on the lookout for future communications on an exciting grant opportunity thanks to TBG's SSA. TBG Members who apply for, and are awarded a MN OSHA grant, will receive help from TBG's SSA to further offset the costs.

MORE DETAILS TO COME!

NEW EMPLOYEE: JEN BRANSON

TBG is excited to welcome Jen Branson to the team as an Associate Underwriter. Jen comes to TBG with experience working within a major financial corporation where she was a mortgage underwriter. Although her past and current positions share the similar function of assessing risk as a primary component of the role, that is where the similarities end. Jen applied for the Associate Underwriter position at TBG because she was ready to try something new. She believes TBG is the ideal place to use her organizational skills, initiative, and personability to tackle a new challenge in a completely different industry. She also finds it very refreshing to be working in a much smaller environment that feels much more personal than the corporate world she came from.

Jen has discovered a welcoming, laid-back, yet hard-working team at TBG. Thus far, she has found the transition from corporate life to TBG to be smooth because she has a team that has proven more than willing to help her become familiar with the world of work comp coverage. Already, she feels encouraged about the opportunities TBG offers for growth in the organization and has her sights set on becoming an underwriter and helping ensure the continued health and development of the fund.

Outside the office, Jen loves spending time with her husband and two very large and energetic hounds. When the weather allows, you will most likely find the couple on their local golf course or at their favorite course in Biwabik, Minnesota, Giants Ridge.



Jen Branson



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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.



THE INSIDER

MAKING WORKERS' COMP WORK FOR YOU

A NEW CHAPTER: TBG TRANSITIONS TO IN-HOUSE CLAIMS MANAGEMENT

In a significant move, TBG has shifted to managing our claims internally. This strategic decision has been a long time in the making and marks a new chapter in our operational efficiency and customer service quality. This transition underscores our commitment to growth and superior service management.

For years, TBG has used the services of an outside third-party administrator (TPA) that handled our claims. This arrangement offered a unique advantage as it allowed us to focus attention on the growth of the fund, ensuring its financial stability.

However, as TBG continued to expand, reaching around \$50 million in premiums over the last couple of years, the natural progression was to integrate the claims process fully into our internal operations. One of the primary motivations for this shift was to allow TBG to have greater oversight and direct management of the claims process. Removing the third-party layer allows for quicker decision-making and strategy implementation, directly reflecting our policies and values without external influence. In addition, we anticipate cost savings by eliminating the profit margin previously captured by the TPA.

We negotiated with the TPA and came to an agreement where we would hire the claims adjusters as TBG employees. As of February 1, 2024, TBG hired the entire claims team from the TPA and brought them in-house. These employees had already been using equipment provided by TBG and were operating on our systems, meaning the shift was less about physical relocation and more about formalizing operational control under our direct management.

The most exciting aspect of this change is that the Members will not see a change in who is working on the claim from the TBG side. Our Members will continue to interact with the same claims adjusters and receive the consistent, high-quality service they have come to expect from TBG.

As we look forward to the benefits this change will usher in, we are confident that managing our claims in-house will enhance our operational agility and reinforce our commitment to providing exceptional service to our Members. This is not merely a change in how we handle claims; it is a step towards greater autonomy and excellence in serving our valued TBG Members.

