## ARE YOUR CLIENTS TRAVELING WITH THE RIGHT PROTECTION?



When your Minnesota-based clients take on projects beyond state borders, TBG's Cross Border Coverage keeps them protected. It eliminates the risk of exposure in other states, so there's no need to dive into the assigned risk pool or leave the trusted coverage and service they rely on. We keep your clients covered, wherever the job takes them.

Built by the construction industry, for the construction industry, TBG partners with a select group of independent agents who truly understand the trades. Together, we make workers' comp work, providing the right coverage, expert support, and peace of mind across every jobsite.



## Delivering What Construction Trades Need



Safety Services & Training



Proactive Injury

Management



Pay-As-You-Go Premiums



Cross Border Coverage



NurseCare Hotline

TBG is a self-insured workers' compensation fund with more than 650 Members, providing coverage to 38,000 construction workers across Minnesota, and maintaining a 97% retention rate.

"As soon as I heard TBG offered coverage in states outside of Minnesota, I dropped my work comp provider and became a Member of TBG."

- Jake Bauer, President, Carciofini



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.