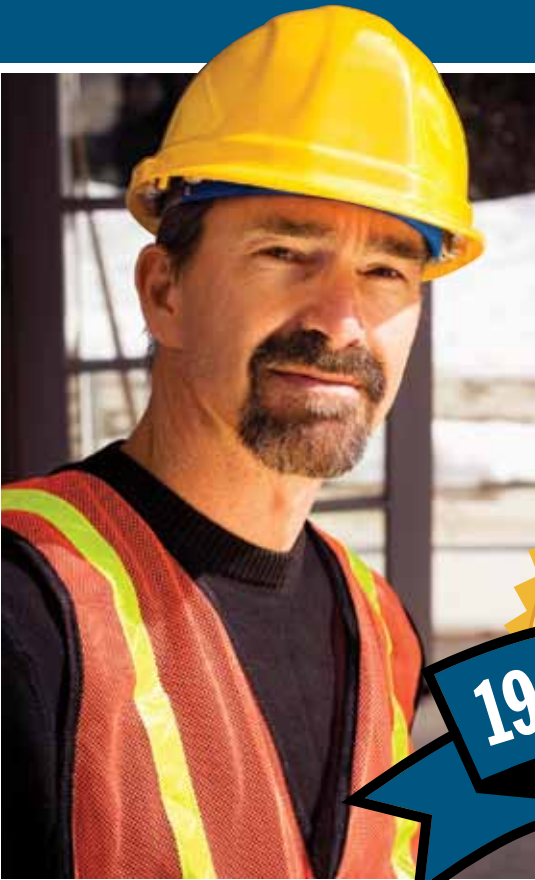


# Quarterly express

A PUBLICATION OF THE BUILDERS GROUP

WINTER 2012

Protecting our Members  
with Safety Awareness



## SPECIAL ANNIVERSARY EDITION



INSIDE

PLANNING FOR THE  
NEXT 15 YEARS

WORKPLACE SAFETY ZONE

# Quarterly express

The QUARTERLY EXPRESS is published quarterly by The Builders Group of Minnesota as a free service provided for our Members and contracted agents.

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FOR THE INDUSTRY**

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# CEO REPORT



## HAPPY ANNIVERSARY!

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The dawn of each New Year holds the opportunity to evaluate past performance and look to the future with an element of hope and enthusiasm for what's ahead. In 2012, The Builders Group will celebrate its 15th Anniversary! As I reflect on this, I think about the 52 companies that were unhappy with the way they were treated by the insurance industry and started The Builders Group.

They risked their businesses and set out to change the way workers' compensation was delivered to the construction industry in Minnesota. They wanted a stable market they could count on year after year instead of being subject to the cycles of the insurance industry. Today we can look back with gratitude to the men and women courageous enough to pave the way for a long-term solution to workers' comp with a program designed to meet the specific needs of our industry.

Together, we have seen many changes to the program over the years as we have continued to put the Members first as our organization has grown. In all phases of the Fund we have strived for excellence and efficiency through qualified staffing, advances in technology, innovative safety services, and proactive claims management with an eye toward fulfilling the needs of our Members. Our goal is and will continue to be that TBG is the best workers compensation alternative for the construction industry.

As we look to the future, there are signs of stability and incremental growth. The last four years have been challenging for the construction industry and for TBG. However, in 2011, 88 new Members were added to the Fund at more than \$3.4 million in written premium. For the first

time in four years payrolls were up (over 17 percent from 2010). Claims also showed improvement in spite of one catastrophic claim in 2011.

Although we don't know what the future holds, the signs point to more improvement in 2012. We are committed to continue to deliver on the dreams of the 52 business owners who started this company – to develop a long-term solution to the workers' comp needs of our industry. In 2012, we will continue to develop and deliver the services that set TBG apart as the most comprehensive workers' comp program for the construction industry of Minnesota!

I encourage you to take advantage of the many benefits of TBG that are designed specifically for your business. Remember that safety starts with you. Make the decision to strengthen your safety program and together we can help you work safely and make 2012 a great year!

*Happy New Year and  
Happy Anniversary TBG!*

  
STU THOMPSON, CEO

# MEMBER ANNOUNCEMENTS

## We Want Your Best Safety Practices!

BY KATIE SCHOFIELD, CSP, ARM, CHST-TBG LOSS CONTROL REPRESENTATIVE

We know our Members work hard and work safe and have many great ideas on how to do it. In an effort to share knowledge and combine years of collective experience we are asking you to submit your most creative policies and procedures that enhance your company and employee safety. We will collect them and publish them in our next newsletter. Take pride in your efforts and help others reduce injuries and claims!

### HERE'S HOW:

**Look** for the topic of the best practice section in upcoming newsletters. The topic for the next newsletter is *Motor Vehicle and Fleet Safety*.

**Write** a brief summary of your best safety practice and how it works at your company to improve motor vehicle and fleet safety.

**Email** it to [kschofield@tbgmn.com](mailto:kschofield@tbgmn.com).

**Watch** for it in the next newsletter!

## 2012 Training Classes

TBG Loss Control has these upcoming training opportunities on the calendar for 2012. Please view the dates below for topics that may interest your company and employees. We are continuously seeking feedback from our Members for additional courses to offer. Visit our website often to check for newly posted courses.

- |             |   |
|-------------|---|
| Jan 18      | Managing OSHA Inspections and Defending OSHA Citations                |
| Jan 24      | Competent Person Fall Protection                                      |
| Feb 8       | Effective Hiring Practices/Subcontractor Safety – A Legal Perspective |
| Feb 8       | Take Control of Your Experience Modification                          |
| Feb 9       | Competent Person Excavation/Trenching                                 |
| Feb 21      | Competent Person Scaffolding  |
| Feb 28 & 29 | OSHA 10 Hour Construction Safety                                      |

**FOR FULL COURSE DETAILS and course registration visit our website at [www.tbgmn.com/SafetySeminars.asp](http://www.tbgmn.com/SafetySeminars.asp)**



## Reminder from TBG's Audit Department

For Members whose policy period ends January 1, 2012, premium audits will be ordered early in January, 2012. Members with up to \$15,000 of annual reported premium will complete a self audit and members with larger annual reported premiums will have a field audit performed.

### SELF AUDITS

We will email the self audit forms to Members with an email address on file and the others will be mailed. Within 20 days, complete the forms and return them to us by email, fax or mail. An online version of the self audit form is available on TBG's website (log in to [www.tbgmn.com](http://www.tbgmn.com) to access it). Once in the TBG Members' Workshop, go to Premium Audit and click on the "Payroll and Ownership Worksheet" and "Subcontractor Worksheet" in the middle of the page. Both forms must be completed. You can work directly in these forms, save them on your computer, print them and then email, fax or mail to us.

### FIELD AUDITS

We ask for your full cooperation in keeping appointments with, and providing information to, the field auditor, or with answering questions from Jim Walerius or Joan Gilbertson from TBG's audit department.



**STILL HAVE QUESTIONS?** Contact Jim Walerius at 651-389-1143 or [jwalerius@tbgmn.com](mailto:jwalerius@tbgmn.com), or contact Joan Gilbertson at 651-389-1166 or [jgilbertson@tbgmn.com](mailto:jgilbertson@tbgmn.com) for more information.

# LOSS CONTROL

## Take Advantage of Loss Control Safety Services

TBG's LOSS CONTROL Representatives are Construction Specialists and only work with contractors and construction-related businesses. As a Member of The Builders Group you will work with a Loss Control Representative that is dedicated to supporting your Safety and Loss Control efforts. They know and understand that safety is a core element when it comes to increasing productivity and controlling costs in a competitive market, with the ultimate end result being employee safety.

TBG's Loss Control Department is constantly partnering with various entities in an effort to provide the highest quality of services and training to the Membership. Organizations we've teamed with over the last couple of months include AGCMN, MN OSHA Consultation, ASSE – NW Chapter, Vikingland Builders Association, West Central Builders Association, MN Occupational Health, American Subcontractors Association, and BATC. Courses we've offered include OSHA 10 Hour Construction Safety, Competent Person Fall Protection classes, Competent Person Excavation/Trenching classes, and various customized safety training programs.

**TO LEARN MORE** about what is available to you as a TBG Member, call your TBG Loss Control Representative or visit [www.tbghm.com](http://www.tbghm.com) and click on "Services" then "Loss Control & Safety Services."

## LOSS CONTROL SERVICES

### A VALUE ADDED SERVICE FOR MEMBERS

#### Customized Safety and Loss Control Programs

- ▶ Employment Practices (Applications, Job Descriptions, Conditional Job Offers, Drug Testing, Physicals, etc.)
- ▶ AWAIR/Safety Programs
- ▶ OSHA Compliance Programs
- ▶ Claims Management/Return-to-Work Programs
- ▶ Site Specific Safety Programs

#### Website Resources

- ▶ Written Safety Resources ready to download and customize
- ▶ TBG Member Safety Seminar information
- ▶ Safety Video Lending Library with over 60 titles available in DVD/VHS
- ▶ VIVID Online Learning Systems with over 50 available titles for computer based safety training
- ▶ Safety Vendor/Resource links
- ▶ Safety Recalls/Announcements
- ▶ TBG Loss Control/Member service summary

#### Hazard Identification & Control

- ▶ Jobsite Safety Surveys
- ▶ Safety and Risk Assessments
- ▶ Mock OSHA Audits

#### Industrial Hygiene Services

- ▶ Employee Noise Exposure testing
- ▶ Carbon Monoxide (CO) monitoring
- ▶ 4 Gas monitoring
- ▶ Respirator Fit Testing

#### MN OSHA Consultation

- ▶ Assistance with OSHA Safety Grants
- ▶ Relationship with MN OSHA Consultation for additional services

#### Customized Training for Specific Needs

- ▶ Hands-on demo training center at TBG Headquarters
- ▶ State-of-the-art classroom

#### Training Topics include, but not limited to:

- OSHA 10 Hour Construction Safety
- OSHA 30 Hour Construction Safety
- MN OSHA AWAIR
- Safety Management Seminars
- Supervisory Training
- Employment Practices
- Drug Testing
- Return-to-Work Programs
- Fall Protection
- Personal Fall Arrest Systems
- Scaffolding
- Personal Protective Equipment
- Hand and Power Tools
- Machine Guarding
- Excavation/Trenching
- Confined Space
- Electrical Safety
- NFPA 70E – Arc Flash
- Material Handling
- Heavy Equipment
- Hazard Communication/Employee Right-to-Know
- Ladder Safety
- Walking/Working Surfaces
- Forklift Safety
- Driving/Defensive Driving



# Planning *for the* *next* 15 Years

BY JOHN PRIMOZICH, CSP, ARM – LOSS CONTROL MANAGER

**E**ARLY IN 2011 THE Builders Group launched a new safety campaign driven by the slogan *Plan for Safety...Expect Excellence*. It's important to take time to revisit what this slogan really means – how you as a business owner can ultimately take control of your safety efforts

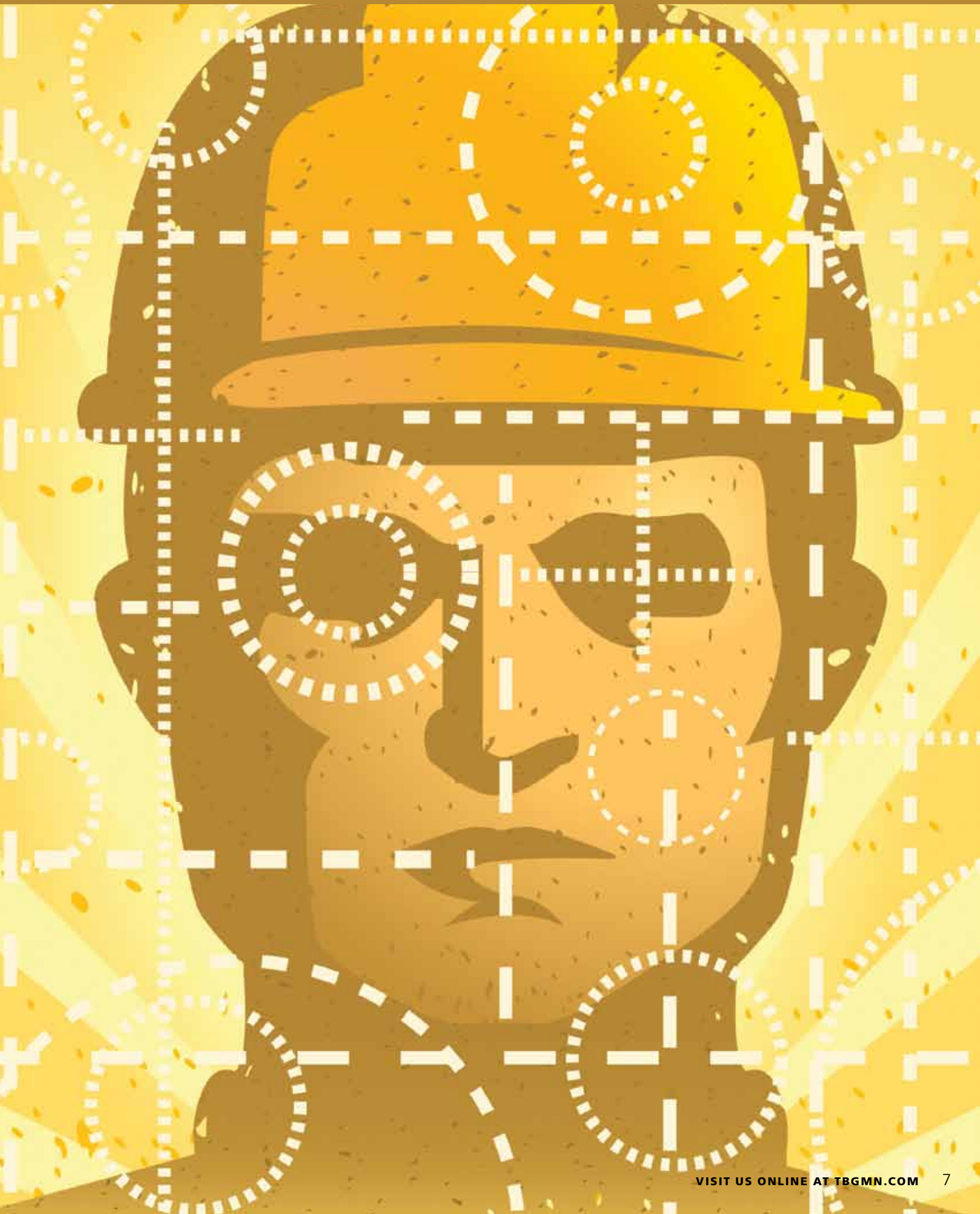
and put your business in a position to expect excellence and reap the benefits of keeping your employees safe!

Most successful contractors include safety as part of their construction planning process. Others miss the opportunity to prevent injuries and disruptions on their jobsites by treating

safety as an isolated function or an add-on. Why wait until things occur such as an accident or an OSHA visit at one of your worksites?

Planning and communication are arguably the most important parts of the construction process as a whole. It's through effective planning and

CONTINUED ON PAGE 8



**P**lan for Safety...Expect Excellence is more than just a slogan. It is a call to TBG Members to take initiative, get actively involved, and control their safety efforts with the end result being excellence. The most important thing an employer can do in their business is ensure that their employees return home to their families and friends at the end of a workday in the same condition that they arrived – free from injury and health risks associated with the workplace. By making safety a core value within the company, an employer communicates that they expect everyone to make safety the way of doing business. Making safety the first priority sends the message that the company never puts profit in front of people; a fact that should guide all decision making. Make 2012 your year to achieve safety excellence.

CONTINUED FROM PAGE 6

communication that the materials, equipment, workers, subcontractors, and all of the involved processes and resources come together to create the finished product.

**WHAT DO WE PLAN FOR?**

Anything is fair game. No task is too large, or too small, when it comes to planning and communication. Items typically planned for are forecasting of losses, safety goals & progress, timelines related to materials, equipment, employees, subcontractor safety, notices/posters, AWAIR/Safety program effectiveness, hiring practices and drug testing, jobsite signage, emergencies/weather, meeting locations/frequency, material staging areas, hoisting areas, onsite traffic control and parking, material disposal, fire prevention, work

at heights, crane operation, and many others.

**WHAT ARE THE BENEFITS?**

The purpose is to anticipate problems and hazards, define your safety control method(s), implement those controls, and communicate them to everyone on the job. The outcome of pre-planning is a smooth running job with minimal disruptions, hazards, and injuries.

The real benefit is realized when a company recognizes that through continuous enforcement of safety as a core value they can create a culture of safety and accountability where morale is improved, productivity is increased, experience modification is reduced, insurance costs are reduced, and most importantly you have a safe and healthy workforce.



The outcome of pre-planning is a smooth running job with minimal disruptions, hazards and injuries.

OSHA Safety  
Grants Awarded



# SUCCESS STORIES

BY JOHN PRIMOZICH CSP, ARM – TBG LOSS CONTROL MANAGER

## Northern Trends Building & Design

CONGRATULATIONS TO Northern Trends Building & Design out of Duluth for taking the time and effort to apply for, and receive, a MN OSHA Safety Grant for a variety of new Personal Fall Protection equipment. Northern Trends has a track record of focus and emphasis on safety and utilizing TBG Loss Control. They have always been serious about employee safety so when the new Residential Fall Protec-

tion Guidelines came out early this year they were more than prepared. TBG Loss Control conducted Competent Person Fall Protection training for the employees at Northern Trends and we followed it up by applying for the OSHA Safety Grant to purchase additional Personal Fall Protection equipment to add to their arsenal of equipment they were already using. The idea is to have the correct Fall Protec-

tion gear for each and every situation you encounter and know how to use it properly. Equipment purchased with the grant money includes self-retracting lifelines, body harnesses, shock absorbing lanyards, tie off anchors, and Safety Boot guardrail stanchions. There's no doubt that safety is top priority at Northern Trends. Congratulations again!

## United Glass

CONGRATULATIONS TO United Glass out of Roseville for receiving matching funds through a MN OSHA Safety Grant for the purchase of three Quattrolift mobile glass handling devices. United Glass has a strong safety effort in place and is always looking for ways to reduce the

exposure to employees working in the field. Handling and installing large pieces of glass has always been something they've been looking to address from a safety standpoint. These lifts will allow 1-2 employee(s) to handle pieces of glass weighing up to 700 pounds and having dimen-

sions out to 15 feet. Gone are the days of 6-8 employees shuffling along with a piece of glass struggling to manipulate it. There's no doubt that these will be a welcome addition to the safety effort in place at United Glass. Congratulations again!

# — Workplace —

# SAFETY ZONE

## TBG Claim Services Partner Shares Philosophy on Keeping Employees Safe at Work

The following interview speaks directly to the importance of understanding the value of employee safety and partnering with doctors and clinics that emphasize appropriate recovery and return to productivity. Dr. Eyunni, MD, MPH works with Minnesota Occupational Health and Summit Orthopedics, two important partners with TBG Claim Services that provide effective results in workplace safety procedures and injury resolution. Thanks to Dr. Eyunni, for his dedication to providing valuable occupational medicine strategies, evaluations, services, and results!

*This document has been reprinted with permission of Dr. Eyunni, MD, MPH, Minnesota Occupational Health and Employee Benefits Planner.*

### ■ What is occupational medicine?

In simple terms, occupational medicine is taking care of employees. It's a branch of medicine that aims to produce high quality medical care and injury prevention for anyone who's working.

Our goal is to advise both the employee and the employer about how to keep these workers safe at the work place and

productive, and any health issues that rise out of their employment to take care of it.

### ■ How does one become an occupational medicine physician?

It used to be you'd get people who are already working in other fields of medicine that are interested in occupational medicine, and they would gravitate toward that field of medicine. In the last 25 years there has been an established residency system for occupational medicine physicians. They have a residency program just like any other subspecialty, like surgery, cardiology, or any other subspecialty. And they take the boards and become a certified occupational medicine physician.

### ■ If someone gets hurt at work, do they see an occupational medicine doctor, or do they go to their own doctor?

It's kind of split right now. Under Minnesota law, they have the right to go see their own doctor. On the other hand, employers also have contracts with occupational clinics, and the employer can ask employees—can't force them, but can ask them—to go see the occupational medicine doctor.

And that's where we come into play. We have contracts with employers, so when workers get injured, the employee usually comes to us because they get good care, and they get immediate care. If they call their doctor, a lot of times the doctor says, "Come in next week." Occupational medicine providers are geared toward taking care of

employees with a very aggressive approach, so we see them right away.

■ **Do most of your patients come from larger businesses?**

Not necessarily. We do have contracts with smaller companies. A lot of times it just depends on the company. One of the things that employers are doing is cost containment. Sometimes the company's insurer will tell them, "Your costs are too high; you need to go to an occupational clinic if you have an injury or have them come in and do some evaluation of your site to see about preventing injuries or to do pre-employment screening, so you're hiring the right people for the right job."

■ **How are the costs covered?**

There are two ways they're covered. One is called employer-paid services. Employers pay directly from their pockets. These services include sending them for a physician exam or a drug test before they hire him or her. Let's say if you're working under asbestos standards, you have to see the doctor every couple of years to have a chest x-ray, and the employer pays. Sometimes we do a fitness for duty exam where the employer is not sure if the employee can do the job. As an example, someone who has had a heart attack—can he go back to his job? Or somebody loses a leg—can he climb ladders? These exams are employer-paid.

The second one that is equally big is workers' compen-

sation. That is paid by workers' comp insurance. They submit a claim just like anything else. It's a fee-for-service type of thing, so if somebody gets hurt and I see that patient four times, we charge them for four visits to the office and get paid for the office visits.

■ **So how does it break down? Which type of payment is more common?**

It's a balance. I would say probably it used to be more work comp. I'd say 60/40, because employers were not doing much and people were getting hurt more. Now, there's been a 40 percent drop in the injury rate in the last 10 to 15 years. People are not getting hurt as much as before [because] employers are

doing a better job of prevention and a better job of hiring people qualified to do the job physically.

Right now I would say 40 to 45 percent is injury care, and maybe 50 to 55 percent employer-paid services.

■ **What made the difference?**

The premium costs kept going up—businesses were leaving the state because costs were going up—so employers had to do something to get their costs down.

Practices have changed. About 15 to 20 years ago, we used to see patients hurting their backs and saying, "I don't want to work for a month," and that was perfectly OK.

CONTINUED ON PAGE 12

## MEET VIJAY EYUNNI



**Vijay Eyunni, MD, MPH**  
*Minnesota Occupational Health*

Vijay Eyunni, MD, MPH, is a board-certified occupational medicine physician with Minnesota Occupational Health, one of the largest occupational health clinics in the state. He is also a staff physician with St. Paul-based Summit Orthopedics. Eyunni received his medical degree from Kasturba Medical College in Manipal, India. He received

a master's in public health degree from the University of Minnesota. He is currently a team physician with the Minnesota Twins and the Minnesota Swarm, a professional lacrosse team.

# SAFETY ZONE

CONTINUED FROM PAGE 11

Those kinds of things don't happen now. People stay right on top of it. The lost-time rate is down, the injury rate per thousand is down. There is a lot of automation, so you don't see the repetitive work that you used to see, so that has also created fewer injuries. And there's better education: A lot of companies have safety personnel.

We have a program that is called ergonomic evaluation; we go to companies and show employees how to do proper lifting and proper bending. So they're in better shape. It's a combination of all these things.

## ■ What role does the wellness/prevention movement play, from your perspective?

One area where employers are still kind of hesitant is wellness programs, where you go in and you look at the population and work with them on their blood pressure, diabetes, cholesterol problems, etc.

Because that falls under their private insurance, employers are not real excited about it. They don't see an immediate result. It's a long-term result, so employers are a little hesitant to spend up-front dollars. The ergonomic programs—where they put the stretching programs in place or do the isokinetic testing—that's getting busier because they're seeing the results instantly.

## ■ What are some other services that occupational medicine provides?

I think the belief is that occupa-

tional physicians just take care of injuries. We [also] do drug testing.

Also, once they're hired, there is a lot of testing done for any injuries or things like that. We do ergonomics, evaluate the jobs, and recommend programs for companies. We also do a lot of pre-placement evaluations and what is called isokinetic testing. Especially for heavy industries, you want to make sure the employee is able to do the job. Once people go through that testing, the injury rate goes down significantly.

And we do regulatory exams, like OSHA-mandated exams, for people working with chemicals or asbestos, or noise exposure, or confined space issues. OSHA has so many requirements for all these industries with special exams that need to be done. We also do testing for commercial drivers.

Another new thing that a lot of companies are gung-ho about is OSHA-recordables. Companies have an OSHA log where injuries, treatment, and time off have to be recorded. A lot of construction companies get new contracts based on their OSHA logs.

If an injury is something medical that needs to be recorded, then employers have no choice. But not all injuries need to be recorded. An example would be someone with a small cut: If the worker goes to the emergency room and

gets stitches, then that becomes OSHA-recordable. Not only recordable, but there is a \$2,000 bill from the emergency room. On the other hand, if he comes to the clinic and it doesn't involve any tendons or nerves or anything like that, and it's taped and not stitched, then it's not OSHA-recordable.

## ■ Is there ever a conflict between treating the patient and meeting the needs of an employer?

First and foremost, you want to take care of the employees. With any injuries, we take care of them first and then communicate with their employers.

On the other hand, we have to work with the employer, too. If the employee has some light duty, then he or she can go back to work instead of staying out for week. The employee can answer phones, look at some training videos for a few days, etc.

It's a little bit like sports medicine. We want to be aggressive in our treatment, we want to be right on top of it, but at the same time, we want to give the best treatment so they're back on the job.

Going back to work is positive as long as it's not aggravating the part that's hurt. It's better psychologically, and movement is good. These are all medically positive things.

So sometimes you see that conflict. But it's very rare, because most employees know that what we're trying to do is what's best for them.

# TBG ONLINE for 2012

— PART 1 —

## TBG Online – Simple Resources You Can Trust

At TBG, we are constantly trying to provide services that make your life easier. Today we see more than half of our Members using EZ-Pay for their monthly payroll reporting and premium payments! This free program saves you time and helps simplify the calculating, processing and paying your premiums and also helps you avoid late fees. You can also view and pay any outstanding balances including late fees or audit adjustments online at no additional charge!

**REMINDER:** For those of you who may have no payroll in the winter months (a true cash flow advantage) you must still submit your monthly payroll reports with zero in payroll in order to avoid any late fees. If you don't submit a report, it is assumed that you are late with your payment and a late fee could be charged to your account. So, make it a monthly habit to login and submit your monthly payroll report with whatever payroll value you have for the previous month, even if it's zero!

As we enter 2012, you will also notice a new look to our website. Please check out the website often ([tbgmn.com](http://tbgmn.com)) as we will continue to update and add free resources to assist you in your business. We are excited about celebrating 15 years of being here for you and we look forward to providing easier access to services and information that will make doing business with TBG easier than ever!



# BXSP

BUILDERS EXCHANGE OF ST. PAUL

The Builders Exchange of St. Paul (BXSP) operates a modern construction plan room, offers a variety of enhanced membership services, and supports the growth of the region's construction industry.

The Builders Exchange of St. Paul is proud to partner with The Builders Group.

For over 100 years, BXSP has been a leader in providing simple, one-step resources for efficient construction plan distribution to highly qualified area contractors.

Today, the Builders Exchange of St. Paul continues that tradition as a modern, full-service non-profit organization. BXSP is supported by over 650 construction industry firms.

## **BXSP OFFERS MEMBERS:**

- BXSP PlanLine** – electronic plan room – 24/7 access.
- Traditional plan room in St. Paul.
- Addenda, bidder's list and contract award information.
- State-of-the-art equipment and internet software.
- Professional staff on duty to assist the design community and construction industry.
- Outstanding social events program.
- Educational seminars.



Our state-of-the-art electronic plan room, **BXSP PlanLine**, provides a secure and proven resource to the region's construction industry and design community through complimentary industry-wide distribution of construction project information.

**BXSP PlanLine** is located on our website at [www.bxsp.org](http://www.bxsp.org).

We welcome the opportunity to partner with TBG members. Please call us at 651-224-7545 for additional information.

# SLIPS, TRIPS AND FALLS

## How to Avoid Wintertime Dangers

BY ADAM TRIPP – TBG LOSS CONTROL REPRESENTATIVE

Winter is synonymous with slips, trips, and falls. It is a ubiquitous problem for all jobsites, warehouses, office complexes, etc. In Minnesota roughly 21 percent of the workplace injuries are a result of slips, trips, loss of balance, and falls to the same level. As a carrier of workers' compensation insurance for the construction industry, we have observed similar percentages. Furthermore, the slips, trips, and falls that are related to wintertime conditions, roughly 30 percent lead to lost time injuries. Besides being a huge exposure for your employees, injuries of this nature negatively affect insurance rates and your company's bottom line.

Certain steps (no pun intended) need to be taken in order to safeguard yourself, your employees, and visitors against the dangers of slips, trips, and falls. Consequently, no time is more crucial to stay vigilant than when the temps drop near or below freezing. Speaking of which, winter is upon us. Therefore establishing a routine to ward off slips, trips, and falls is essential. See box at right for some ideas of what to look for and ways to minimize your exposures.

Unfortunately falls do happen. Falling correctly can mean the difference between getting seriously hurt and merely getting banged up. Don't try to break your fall with your arms. If you fall, try to relax and land on your thigh, hip, and shoulder while

protecting your head and arms. If you fall backwards, tuck your chin to minimize the likelihood of the back of your head hitting the ground.

Remember, sand and salt can help with traction when on ice but can become a slipping hazard if tracked indoors. Establish a good method of removing snow, ice, mud, dirt, sand, salt, etc. from your shoes as you enter/exit the working area.

Eliminating all of your exposures is difficult, but by creating and utilizing a proactive slips/trips/falls mitigation program, you stand a much better chance of going home in the same condition you went to work in.

**FOR ADDITIONAL IDEAS to supplement your current safety efforts, contact your TBG Loss Control Representative.**



## Winter Hazards

- ▶ Snow/Ice Buildup
- ▶ Wet or slippery conditions around doorways due to snow/ice/moisture being tracked in
- ▶ Melt and refreeze areas
- ▶ Black ice
- ▶ Sloped/uneven surfaces
- ▶ Parking lots
- ▶ Drainage areas around downspouts
- ▶ Sidewalks
- ▶ Shaded areas
- ▶ Ramps
- ▶ Staircases, etc.

## Preventive Solutions

- ▶ Create a slips/trips/falls safety program
- ▶ Be aware of surface conditions
- ▶ Completely shovel areas of travel
- ▶ Have sufficient supplies of sand/ice melt available to use
- ▶ Perform routine workplace inspections to ID and eliminate areas of concern
- ▶ Walk gingerly if you encounter ice
- ▶ Keep your center of gravity directly over your feet
- ▶ Don't run
- ▶ Wear correct shoes for the conditions
- ▶ Utilize anti-slip shoe covers/grippers
- ▶ Don't carry too much
- ▶ Work at a sensible pace
- ▶ Enter/exit equipment by maintaining three points of contact
- ▶ Train employees to recognize and eliminate hazards, etc.



## CELEBRATING 15 YEARS OF BEING HERE FOR YOU!

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# Breaking Ground

BY JIM ZUGSCHWERT – TBG SALES/  
COMMUNICATION MANAGER

THE BUILDERS GROUP of Minnesota (TBG) was started in 1997 as the result of a vision to solve some of the biggest challenges that construction companies had faced in getting and maintaining proper coverage for workers' compensation insurance. Self-insurance had been around but was typically only available on a limited basis for same industry businesses. When Minnesota Statutes

changed in 1996, allowing "similar industry businesses" to come together and set up a self-insured fund, the birth of an idea would become reality the following year. The new law put in place the ability for like-minded business owners from a variety of construction industry businesses the opportunity to take control of costs and services associated with workers' comp for the long-term benefit of the construction industry in Minnesota.

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**ON MAY 12, 1997, 52  
BUSINESS OWNERS JOINED  
TOGETHER TO FORM  
THE BUILDERS GROUP.**

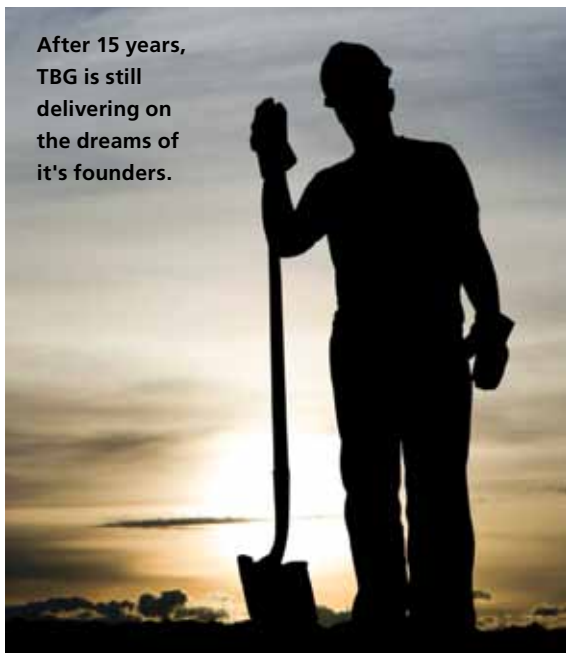
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Their ground breaking initiative has paved the way for over 800 Minnesota domiciled businesses in 2012 to participate in a program designed for the way their businesses operate. From the beginning, TBG has provided a cash flow advantage with "pay-as-you-go" premiums based upon the previous month's payrolls. We slowly but surely increased our Loss Control services and in the fall of 2003, brought a full-time commitment to providing our Members with an in-house Loss Control and Safety Services department.

TBG's efforts in this area moved to a Customized approach to Loss Control & Safety Services designed to meet the individual needs of our Members. Today, we have seen over 4,000 of our Members and their employees use our state-of-the-art Training and Demo Rooms at our headquarters in Eagan, Minnesota. We also provide an invaluable benefit through TBG Claim Services, a dedicated team of claims adjusters that only work on claims for TBG Members! This focus allows a proactive approach to managing claims on behalf of the business owner!

As we look back at our humble beginnings, it's apparent that this program was a welcome addition to the insurance options available to the construction business owner. TBG is all about delivering on the dreams of the founders so that all Members of the fund would receive a comprehensive workers' comp program designed to meet the specific needs of our industry. As a matter of fact, 29 of the original Members still have their workers' comp with TBG! Look for insights and testimonials in the upcoming issues and on our website at [tbgm.com](http://tbgm.com).

After 15 years,  
TBG is still  
delivering on  
the dreams of  
it's founders.



**HAPPY ANNIVERSARY!**