

Workers' Compensation Excellence Since 1987



AFFILIATED WITH NEW MEXICO HOME BUILDERS ASSOCIATION

BLUEPRINTS

Your Newsletter for Quality Worker's Compensation Information

Third Quarter Edition 2020

THE PRICE OF IGNORING SAFETY

Jake Wilhelm was 55 years old when the incident occurred. He was a master welder his entire adult life. Outside of work, he took great pride in his flower garden and he loved hunting elk. Upon his death, he left behind his wife of 20 plus years, two sons, a daughter, grandchildren, brothers, a sister and many other relatives, and friends.

Jake had no chance of surviving the fall. At least not with damaged and insufficient fall protection equipment and lack of training.

The fine levied by the Occupational Safety & Health Administration was severe, as two willful and eleven serious violations were cited. The penalties totaling \$415,204, while a wake-up call for his employer, cannot bring back Jake Wilhelm.

OSHA findings: employees working at heights over 25 feet above ground without sufficient fall protection, permitting employees to use damaged fall protection equipment, failure to train employees on fall protection hazards and safety precautions, violations of safe crane operations, improper rigging of hoisted materials, exposing employees to hazards from working beneath cranes and several other issues.

It is virtually impossible to measure the impact a job site death has on families and businesses, as well as co-workers and friends of the deceased. Far from the thought of hefty fines is the stunning reality that Jake will never again walk through the front door after a day of work. Jake's co-workers will never again enjoy his comradery.

Do not let this happen to your employee, your business, your community.

The statistics are sobering:

- » New Mexico's workplace fatality rate is significantly higher than the U.S. average
- » One of every five workplace fatalities in the U.S. is construction related
- » On average, every day two construction workers die of work-related injuries in the U.S.
- » Falls account for one in three workplace deaths
- » New Mexico workplace fatal claim data:

2017 — 44 workplace deaths, six construction related (14%)

2018 — 43 workplace deaths, seven construction related (16%)

Builders Trust provides the finest construction safety training in New Mexico. Are you taking advantage of our safety services? You can call Builders Trust to conduct a telephonic review of your safety programs, you can take advantage of our free library of safety videos and you can share with your staff each week, our Tool Box Talks. Our safety specialists will also meet you at your worksite and/or your facility to conduct a safety inspection. Please know our safety team is always here to help you.

Our Goal Should Be Your Goal: Everybody Goes Home Safely Every Day!

[The story above is a real incident, names have been changed]

Builders Trust 2021 Rates Approved by the WCA

Each year Builders Trust conducts a thorough review of our class codes. With 167 approved class codes, the annual review can be a tedious process. The goal of the review is to ensure that the rate for each class code is fair and competitive.

The largest impact on rates is, obviously, the cost of injuries. Fewer injury claims are a direct result of how you run your business. Employers who emphasize safety are not only helping themselves, but all other Participants as well. This is the true spirit of a group self-insurance fund.

Great News for 2021, minor changes to a few class codes will result in no overall change in premiums for the fund.

We have 34 class codes that will have a slight decrease in manual rates, while another 22 class codes will see a slight increase. There is no change for the remaining 111 class codes. The Builders Trust Board of Trustees recently voted to approve the above rate changes.

As a reminder, your 2021 premium, along with rates, is impacted by your loss experience and discounts.

Once approved by the Board, our rates must be submitted to the New Mexico Workers' Compensation Administration for their review. The WCA has completed their review and have approved our rates for 2021. Our early review of rates allows early submission to the WCA. Early submission to the WCA allows early approval, and early approval allows Participants to bid on 2021 projects with confidence.

Cell Phone Safety

Cell Phone Tips to Reduce Radiation Exposure and Injury

1. Use text messages when possible, and use cell phones in speaker mode or with hands-free kits
2. Make only short or essential calls on cell phones
3. Do not talk on your cell phone or text while driving – this can greatly increase the risk of crashes
4. Avoid carrying your phone against the body like a pocket, sock, or bra
5. Exercise caution – walking while texting and/or talking can be dangerous

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Working in Cold Weather - Be Prepared

Five Important Rules for Staying Safe in Cold Weather

1. Stay Ahead of Hypothermia

Hypothermia is a serious condition in which the human body uses up its stored energy and can no longer produce heat. A victim of hypothermia may shiver, be confused, and have blue-tinted skin.

The Center for Disease Control (CDC) reports that hundreds of people in the U.S. die of hypothermia each year. Hypothermia can occur in temperatures up to 50 degrees.

2. Respond Quickly to Problems

Winter weather can be very serious, so it is important to have polices in place if problems arise.

If an employee is suspected of hypothermia take the following steps:

- a. Request medical attention,
 - b. Move employee to a warm room or vehicle,
 - c. Remove wet clothing,
 - d. Once the employee warms up, keep worker wrapped in a warm blanket, including head & neck.
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3. Pay Attention to Self-Care

Basic self-care is important for workers exposed to wind, rain, snow, sleet and cold. We dehydrate more quickly in cold weather. Therefore, workers should consume more water than usual. Additionally, employees can stay nourished with balanced meals and snacks to include the following:

- a. Good mix of fats,
- b. Carbohydrates,
- b. Warm and or sugary drinks,
- c. Water.

Also, dehydration causes headaches, fatigue, and dizziness—all situations that could endanger colleagues who need to stay alert.

Plan some time indoors throughout the day. Whether that is inside a building, shelter, or vehicle, have employees build in time to take a break from the chill. If possible, have workers use the “buddy system,” with teams of two looking out for each other.

4. Plan Ahead with an Emergency Kit and Drive Safely

When traveling on wet, icy or snowy roads follow these basic guidelines:

- a. Reduce your speed and increase your distance between your vehicle and others ahead of you,
 - b. Keep a well-stocked first aid kit in each vehicle,
 - c. Keep the gas tank at least half full if possible, in case you get stranded.
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5. Arm Your Workers with Safety Items

No matter the amount of planning and preparation bad things can, and will, happen, such as wrecks, dehydration, frostbite, becoming lost etc., but these will help:

- a. Ensure each company vehicle has a cold weather safety kit that includes an emergency foil blanket, and chemical hand / feet warmers,
- b. Ensure employees in cold weather have a “lone worker safety app” on their cell phones.

PLEASE ENJOY THIS COMPLIMENTARY ISSUE OF BT BLUEPRINTS

To find out how you can join Builders Trust of New Mexico AND receive the best value in workers' compensation coverage for New Mexico Home Builders Association members, please contact us at
PH: 505-345-3477 or 1-800-640-3369 or www.builderstrust.com

CONFIDENTIALITY STATEMENT

Builders Trust of New Mexico (Builders Trust) is a workers' compensation group self-insurance fund. Builders Trust values its Participants and works diligently every day to honor the trust you place in us. Below is our Confidentiality Statement which outlines our commitment to carefully protect the non-public confidential information you provide us.

Builders Trust's Commitment to You Includes:

1. We require organizations and independent contractors that provide services on Builders Trust's behalf to keep this information strictly confidential and to only use it to provide the specific services that Builders Trust has requested they perform.
2. We are committed to protecting your information at every level of our organization with physical, electronic and procedural safeguards.
3. We do not share any information with other organizations or individuals outside of Builders Trust that would use your information to contact you about their own products or services.
4. We do not sell any information about our Participants or Insured Workers to third parties.
5. Within Builders Trust, we safeguard this information carefully.

The Trustees and Management of Builders Trust hope this Confidentiality Statement helps in answering any concerns you may have. If you have any questions or other concerns, please contact our Service Center at 505-345-3477 or 1-800-640-3369.