

Workers' Compensation Excellence Since 1987



AFFILIATED WITH NEW MEXICO HOME BUILDERS ASSOCIATION

# BLUEPRINTS

Your Newsletter for Quality Worker's Compensation Information

Fourth Quarter Edition 2018

## Need a Safety Class? On-Site Safety Training Available

Our Field Safety department regularly schedules and teaches safety classes throughout the state all year long. However, did you know that we are also available, with a little advance notice, to teach safety classes such as OSHA 10 & 30, First Aid & CPR and many more on an as needed basis?

It is not uncommon for contractors to reach out to us due to a contract clause that requires all their employees to be OSHA 10 or 30 certified. Builders Trust has the staff that can train and certify your employees in order to fulfill your contractual agreements. There are some requirements on our end, such as, we need to meet certain minimum classroom attendees based on the class being offered and the facility needs to be conducive to a classroom setting. Often, depending on the area, we are able to use the facilities of the local HBA (ABQ, Las Cruces & Santa Fe).

Is there a fee? Yes, however, the cost is minimal compared to others. Our goal is to help keep your employees safe and prevent accidents.

If you are in need of safety training feel free to reach out to me by either calling me at 505-345-3477 or 1-800-640-3369. You can also reach me via email at [TSanchez@builderstrust.com](mailto:TSanchez@builderstrust.com).



**Todd Sanchez –**  
Field Safety Manager

## COST TO COVER OFFICERS - Changes for 2019

The State of New Mexico recently revised the officer / owner payroll limitations, impacting the cost of workers' compensation coverage for company owners and officers.

For 2019, corporate officers and LLC members who elect coverage are subject to a minimum annual payroll of \$41,600 and a maximum payroll of \$171,600. Partners and sole proprietors who elect to be covered will be calculated on a flat payroll amount of \$42,400 per year or \$3,533 per month which is an increase of \$83.00 monthly from 2018.

Coverage for owners and officers is optional, but Builders Trust recommends that owners and officers elect to be covered by workers' compensation coverage. Medical costs for even simple appearing injuries are often very high, and even if there is a health care policy in force it routinely exempts coverage for work related injuries. Owners and officers sustain work related injuries more than you might believe, and Builders Trust has sometimes had the grim duty of informing a seriously injured participant that coverage for the owners and officers was declined and they are, therefore, on their own for the expenses. Play it safe and elect the coverage.

Please call our Service Center at 505-345-3477 or 1-800-640-3369 if you have any questions about owner or officer coverage.

# Election Results

The Builders Trust Board of Trustees is pleased to announce that the following Trustees have been re-elected for the term of 2019 - 2021:



**Lee Rawson**  
Las Cruces



**Rob Liessmann**  
Farmington



**Craig Kemper**  
Albuquerque

Builders Trust was created by contractors for contractors. Your Board of Trustees are all contractors who live in and represent areas throughout New Mexico. They focus on workers' compensation issues that are important to the New Mexico construction industry, including being proactively involved in the state legislative issues.



## 2018 BOARD OF TRUSTEES

**Lee Rawson**

Chairman, Las Cruces NM  
Rawson Inc. Builders Supply

**Kevin McGinley**

Trustee, Mesilla NM  
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**Randy Crowder**

Trustee, Clovis NM  
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Arch Design

# JSA - JOB SAFETY ANALYSIS

## What is a job hazard or safety analysis?

A job hazard analysis is a technique that focuses on job tasks as a way to identify hazards before they occur. It focuses on the relationship between the worker, the task, the tools, and the work environment. Ideally, after you identify uncontrolled hazards, you will take steps to eliminate or reduce them to an acceptable risk level.

## Why is a job hazard analysis important?

As we know in the Construction Industry and at **Builders Trust**, many workers are seriously injured or killed at the workplace every day in the United States and in New Mexico. You can help prevent workplace injuries and illnesses by looking at your workplace operations, establishing proper job procedures, and ensuring that all employees are trained properly. One of the best ways to determine and establish proper work procedures is to conduct a *job hazard analysis*.

## What is the value of a job hazard analysis?

Supervisors can use the findings of a job hazard analysis to eliminate and prevent hazards in their workplaces. This is likely to result in fewer worker injuries and illnesses; safer, more effective work methods; reduced workers' compensation costs; and increased worker productivity. The analysis also can be a valuable tool for training new employees in the steps required to perform their jobs safely.

## What jobs are appropriate for a job hazard analysis?

A job hazard analysis can be conducted on many jobs in your workplace. Priority should go to the following types of jobs: 1. Jobs with the highest injury or illness rates 2. Jobs with the potential to cause severe or disabling injuries or illness, even if there is no history of previous accidents 3. Jobs in which one simple human error could lead to a severe accident or injury 4. Jobs that are new to your operation or have undergone changes in processes and procedures 5. Jobs complex enough to require written instructions.

## Where to begin:

**Involve your employees.** They have a unique understanding of the job, and this knowledge is invaluable for finding hazards.

**Review your accident history.** Review with your employees your worksite's history of accidents and occupational illnesses that needed treatment, losses that required repair or replacement, and any "near misses".

**Conduct a preliminary job review.** Discuss with your employees the hazards they know exist in their current work and surroundings. Brainstorm with them for ideas to eliminate or control those hazards.

**List, rank, and set priorities for hazardous jobs:** based on those most likely to occur and with the most severe consequences.

**Outline the steps or tasks.** Nearly every job can be broken down into job tasks or steps. When beginning a job hazard analysis, watch the employee perform the job and list each step as the worker takes it. Be sure to record enough information to describe each job action without getting overly detailed. Later, review the job steps with the employee to make sure you have not omitted something. Point out that you are evaluating the job itself, not the employee's job performance.

## How do I identify workplace hazards?

Your goal should be to discover the following: 1. What can go wrong? 2. What are the consequences? 3. How could it arise? 4. What are other contributing factors? 5. How likely is it that the hazard will occur?

To make your job hazard analysis useful, document the answers to these questions in a consistent manner. Describing a hazard in this way helps to ensure that your efforts to eliminate the hazard and implement hazard controls help target the most important contributors to the hazard.

**Good hazard scenarios describe:** 1. Where it is happening (environment), 2. Who or what it is happening to (exposure) 3. What precipitates the hazard (trigger), 4. The outcome that would occur should it happen (consequence), and 5. Any other contributing factors.

### 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](http://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 to us.

### **Builders Trust's Commitment to You Includes:**

- 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.
- We are committed to protecting your information at every level of our organization with physical, electronic and procedural safeguards.
- 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.
- We do not sell any information about our Participants or Insured Workers to third parties.
- Within Builders Trust, we safeguard this information carefully.