

Workers' Compensation Excellence Since 1987



AFFILIATED WITH NEW MEXICO HOME BUILDERS ASSOCIATION

BLUEPRINTS

Your Newsletter for Quality Worker's Compensation Information

Fourth Quarter Edition 2020

HARD HATS - WE HAVE COME A LONG WAY

In the early years of ship building there was great risk of workers being struck on the head by tools or materials that were accidentally dropped from above decks. To protect themselves, workers would cover their hats with tar and let them bake in the sun, which gave the hats some rigidity. During this era miners usually wore a soft cap made of cloth or canvas. A few years later, industrial operations began using steel hard hats, which were inspired by the helmets provided to troops in the first world war.

By the 1930's hard hats had become more routine. Approximately 3,500 men worked on the Hoover Dam each day, and each worker was required to wear a steel hard hat. The same mandatory hard hat rule also applied for those working on the Golden Gate Bridge. Soon many other industries began mandating hard hats, the oil well industry being an early adopter.

Each decade following the 1930s saw continual upgrades to the hard hat. Over these years many different materials and designs were tested. Each hard hat advancement brought hard hats a long, long way from those tar baked hats ship builders wore so long ago.

What you should know about the various types of hard hats.

- Type 1 Hard hats are tested for top impact only
- Type 2 Hard hats are tested for both top and lateral impact
- Class G must withstand 2,200 volts for one minute
- Class E must withstand 12,000 volts for three minutes
- Class C hard hats are not tested for electrical insulation

New hard hats do not have a specific expiration date, so it is important that you have a procedure.

What is recommended:

- ⇒ Hard hats should be retired after five years of use
- ⇒ Hard hat suspensions should be replaced after twelve months of use

Your hard hat should be ANSI rated (American National Standards Institute).

Your hard hat must be OSHA approved.

Want to know when your hardhat was manufactured – that information is imprinted into the hard hat, usually on the bottom side of the bill, but it may also be found on a side panel.

Hard hat suspensions must be stamped with the month and year manufactured.

Each day workers should give their hard hat a thorough visual inspection before starting to work.

Suspension systems are critical and must always be properly secured inside the hard hat. The suspension system is designed to move the force of an impact through the body to the feet. This helps reduce the strain of an impact to the top of the hard hat, which can reduce strain to the head, neck, and spine as well.



Change Your Workers' Compensation Coverage Provider? What Could Go Wrong?

Builders Trust began providing workers compensation coverage for the construction industry in 1987 with, initially, only a handful of Participants. Over the thirty-three years since that first Participant came on board we have seen tremendous growth, having provided coverage for hundreds of businesses and thousands of workers.

On occasion, we have had Participants leave us for what appears to be greener pastures, meaning the Participant found coverage at a lower price. In fact, we have had Participants leave, come back to Builders Trust, then leave again and come back again.

Listed below are three of the many common pitfalls of chasing price.

- ◆ A carrier that provides multiple lines of coverage to all types businesses will not be construction class code experts. Their decision to change just one or two of your class codes could wipe out your anticipated savings.
- ◆ It is highly unlikely your new carrier will allow you special options, like splitting your Executive Officer and Debris Removal payroll. Builders Trust allows this because we know it simply makes good sense for our Participants.
- ◆ When your new carrier audits you months after the policy term, this may be the first time you realize that your new provider evaluates remuneration differently than Builders Trust, which could trigger an increase in premium.

Thinking about changing your workers' compensation provider? We highly recommend that you talk with your agent.

If you have questions, contact the Builders Trust Service Center

505-345-3477 or 1-800-640-3369

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From all of us at
Builders Trust, we wish
you a Prosperous and
Happy New Year

Are You Proactive or Reactive?

PROACTIVE

It is a word we hear a lot. Everyone wants to be proactive. Here are some very useful tips that will allow you to be more proactive, and less reactive.

A good definition of the word “PROACTIVE” is “creating or controlling a situation by causing something to happen, rather than responding to it after it has happened.” It is amazing how many situations pop into your mind when you think about being proactive in the construction industry. Below are a few “PROACTIVE” measures you can take to keep your jobsite and employees safe.

1. Start each day with a meeting wherein you talk to your employees about the potential hazards that may arise during the day from equipment such as scaffolds and ladders.
2. Take a few minutes to remind employees where the SDS notebook is located so it can be readily accessed should an employee have an incident with a harmful chemical.
3. Remind your employees about using the right tool for the right job and emphasize the dangers of pneumatic tools.
4. Allow all employees, regardless of position, to shut down the operations if there is a significant safety issue and do not continue operations until the situation is addressed and rectified.
5. Always halt operations if an employee suffers a significant injury and be sure to investigate and document what occurred, including statements from co-workers and other trades onsite.
6. If you have subcontractors on your jobsite make sure they know and follow your rules and your safety protocols.
7. Heading into the winter months remind your employees to dress in layers and ensure that at least one supervisor or foreman on site can recognize symptoms of hypothermia.
8. Be sure you have an Emergency Plan in place and be sure your employees know where to locate the plan and how to execute the plan.
9. Be aware that when a project falls behind schedule supervisors may push employees to work faster to catch up, which can cause employees to cut corners and ignore routine safety.
10. Ensure your employees and subcontractors are qualified and certified for all heavy equipment they may utilize while working on your jobsite.

**Creating or controlling a situation by causing something to happen,
rather than responding to it after it has happened.**

BE PROACTIVE!

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

YOU CAN PREPARE FOR YOUR AUDIT BY UNDERSTANDING REMUNERATION

As we turn the calendar from 2020 to 2021, Builders Trust will soon begin the annual audit process. To assist you in preparing for your audit, below you will find a list of what are commonly considered to be "remuneration" in New Mexico.

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- Payroll - wages and salaries
 - Commissions and draws against commissions
 - Bonuses
 - Extra pay for overtime as defined and outlined via rule
 - Holiday, vacation and sick pay;
 - Payment by employer into statutory insurance and/or pension plans (Social Security)
 - Payment for piecework, profit sharing or other incentive plans
 - Payment, compensation or allowance for tools used in work
 - Value of rental of apartment or house, provided for an employee
 - Value of other lodging an employee receives as part of their pay
 - Value of meals to employees as part of their pay
 - Value of store certificates, credits or merchandise or other money substitutes received as part of pay
 - Payments for salary reduction, employee savings plans etc. as made through employee authorized salary reduction
 - Davis-Bacon pay or pay from other prevailing wage law
 - Annuity plans
 - Expense reimbursement to employees where employer records do not indicate a valid business expense
 - Payment for filming commercials excluding residuals
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