

## *Builders Trust Announces Rate Decrease*



Due to your continuing efforts in maintaining safe workplaces and job sites, the frequency and severity of claims continues to drop. Therefore, the Builders Trust Board of Trustees is pleased to announce that they approved a 7.5% overall rate decrease for 2022 which has been approved by the Workers' Compensation Administration. Rates went down for 104 class codes, 56 had no change and only nine codes had slight increases. Fifty class codes have over a 10% decrease, with ten having more than a 20% decrease. We have applied for approval from the Workers' Compensation Administration for our 2022 rates to be effective with your January 2022 payroll reporting.

The Builders Trust Board continues to work to keep Participants competitive in the marketplace. In addition, there has been no decrease in the number of services offered to our Participants and in fact, we continue to add to our already robust assortment of services.

Please visit our website at [builderstrust.com](http://builderstrust.com) or join us on Facebook to find dates, times and other information. Or you may contact our Policy Administration Department at (505) 345-3477 for information or help as well.

## **Longtime Trustee Retires From Board**



Longtime Trustee and founding member of Builders Trust, Randy Crowder, retired from the Builders Trust Board of Trustees in June. Randy was instrumental in helping to start Builders Trust and has served on the Board on two separate occasions. He has served as Vice-Chairman and Chairman of Builders Trust and currently represents District 64 in the New Mexico Legislature.

We wish Randy well in all of his current and future endeavors and we will miss his wise and deliberate input on the Board.

**Our Goal Should Be Your Goal. Everyone Goes Home Safely Each Day**

## AN INVALUABLE FREE RESOURCE YOUR BT PARTICIPANT MANUAL

Have you taken a look at your Participant Manual? If not, you are missing out on a lot of *great* information. The manual is updated periodically and can be easily accessed on our website by logging into your BT PAL account and selecting the tab entitled **Resources** on the left and then select **Participant Manual**.

The procedures and guidelines are designed to help you with risk management and represent a key component of your ownership in the Builders Trust Self-Insurance Fund.

### Key Areas of Interest

- **Personnel Policies & Hiring Guidelines**
- **Field Safety Services**
- **Claims Management**
- **Premium Audits**
- **Payroll Reporting & Procedures**

One nice feature of the online manual is that it is in Adobe Reader format, which allows you to search the document once downloaded. The search function provides a quick way to look up a particular subject in the manual. The manual contains a substantial amount of information in both Spanish and English. You will find useful forms such as a sample job application, a safety meeting sign-off sheet, a return-to-work agreement and so much more. The **Builders Trust Participant Manual** is, literally, chock full of valuable information and forms to make your job easier.

As you begin to dig into the manual, we highly recommend you not skip the early pages, as there is historical information about Builders Trust of New Mexico. This includes our **Mission statement** and **Core Values**. Take some time to read these, as our Mission Statement and Core Values drive everything we do for you and your injured workers.

As you continue through the manual you will see the list of our Board of Trustees who reside in many different areas of New Mexico and a list of staff. The manual is over 80 pages and near the back you will find detailed information and dozens of forms covering many key areas of interest.

The manual is available for download simply by clicking on it or, if you prefer, we can send it to you on a CD.

As a reminder, **BT-PAL** (Participant & Agent Link) is your internet access to a wide variety of Builders Trust information and services. For example, once you log on to BT PAL you can complete your monthly Payroll Reporting Forms, make a premium payment, and access reports to view your loss history and claims data.

At Builders Trust we deliver high tech services while maintaining that personal service our Participant/Owners have come to expect.

***Did you know that as a group, Participants of Builders Trust pay nearly \$18 million less than our manual rates due to generous discounts!***

## BUILDERS TRUST 2021 BOARD OF TRUSTEES

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## Builders Trust Mobile Training Center

Maybe you've seen this really cool trailer around your work sites. It's the Builders Trust Training Trailer and it could be coming to a jobsite near you! If you can't bring your workers to a training class—we'll bring it to you!

Outfitted in 2020 the Field Safety Staff has been taking it on the road since. There's an excellent video on our home page at [builderstrust.com](http://builderstrust.com) that shows it in action.

If you're interested in having a training class brought to you, please contact our Field Safety Manager, Todd Sanchez, at (505) 345-3477 and he'll get you set up.



## WCA 2021 Annual Report Released

The Workers' Compensation Administration (WCA) just released their 2021 Annual Report. Although full of interesting information the below stood out.

It was reported that lost time claims (indemnity claims) in the construction industry are .72 claims per 100 workers and represents 11.4% of all claims in New Mexico. For Builders Trust Participants, that number is slightly higher at just over one employee per 100. Therefore, if you have 20 workers, you should have only one lost time claim every five years. Ten workers mean one lost time claim every ten years.

We would encourage you to take a look at your lost time injuries and if you are having more than the average, take a look at why and then take the initiative to fix it. Builders Trust can help and has many training videos at your disposal as well as in person training (like our mobile training center above.) For more information, please call our Field Safety Manager, Todd Sanchez at (505) 345-3477.

## NAHB International Builders Show Winner!

For many years Builders Trust of New Mexico has sponsored Participants from each of the local HBAs to attend the NAHB International Builders Show. This annual show covers acres with new products and building trends and has been an invaluable resource for builders around the world. The 2022 show is taking place in Orlando, Florida from February 8th through the 10th. This year we are happy to sponsor Ted Chagaris, owner of Western Sunrise Construction, a long time Participant in Builders Trust. Ted represents the Santa Fe Area Home Builders Association.

Have a great time Ted and we look forward to hearing about all the great things you learned!

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 please contact us at PH: (505)345-3477, (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 Policy Administration Department at (505) 345-3477 or (800) 640-3369.